



Housing Action and Implementation Plan

Final Draft | June 2025





TABLE OF CONTENTS

Introduction and Summary of Findings	1
Introduction	1
Key Findings	1
Organization	1
Gaps Analysis	2
Local Land Use Requirements	2
County of Lake	3
Clearlake	4
Lakeport	5
Projected Residential Growth	6
Demographic Demand for Housing Development	6
Housing Production Deficit	10
Household Income	11
Housing Demand by Tenure and Income	12
Housing Demand Generated by Overcrowding	14
Household Size	16
Car Ownership and Parking	17
Housing Affordability	18
Findings and Recommendations	19
Funding Opportunities	21
Housing Gaps	25
Housing Rehabilitation Needs	25
Need for Housing of All Types and for Special-Needs Groups	25
Vacant Infill Sites	25
Insurance Industry and Coverage	26



Goals and Strategies.....	29
Goal 1. Create Housing for all Economic Levels and Build a Variety of Housing Types	29
Goal 2. Encourage and Facilitate Infill Development	37
Goal 3. Maintain and Rehabilitate Homes and Neighborhoods	38
Goal 4. Address Issues with Mobile Homes	40
Goal 5. Remove Regulatory Constraints and Streamline Processes to Facilitate Housing Development	41
Summary Table of Goals and Strategies (Table HAIP-10)	45
Next Steps:	83
The HAIP is a Living Document.....	83
Timeline	83
Prioritization of Housing Goals and Strategies	83
Creating a Developer Friendly atmosphere and Attaining the Prohousing Designation.....	83
Near-Term Housing Goals.....	84
Mid-Term Housing Goals	84
APPENDICES	
Appendix A: Community Engagement Summary.....	87
Introduction	87
Community Survey Highlights	94
Community Meetings.....	96
Stakeholders and Housing Specialists	103
Local Government Engagement.....	118
Attachment 1: Community Survey Summary.....	122
Introduction	122
Housing Needs and Challenges	123
Vacation Homes and Short-Term Rentals	140
Mixed-Use Development	153
Strategies to Support Housing Development	155
Additional Write-In Responses.....	160
Demographics of Survey Respondents	162

Appendix B: Current Conditions Summary Report	175
Introduction	177
Demographics.....	177
Regulatory Setting	210
Fair Housing.....	246
Resources.....	250
Attachment 1 - Resources	265
Rehabilitation Program Examples	275
Appendix C: Gaps Analysis Tables	395

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Tables

Housing Action and Implementation Plan Main Document

Table HAIP-1	Forecast Summary for Populations and Households, Lake County; 2024 to 2044	8
Table HAIP-2	Forecast Summary for Residential Vacancy Rate and Number of Housing Units; Lake County; 2024 to 2044	10
Table HAIP-3	Average Net Increasing in Housing Units for Different Periods; Lake County; 1990 to 2024	11
Table HAIP-4	Forecast Summary for Number of Households by Household Income Category; Lake County; 2024 to 2044	12
Table HAIP-5	Housing Demand Forecast by Tenure and Household Income	13
Table HAIP-6	Number of Overcrowded Households by Number of Persons and Presence of Subfamilies	15
Table HAIP-7	Persons per Household by Tenancy, Geographical Mobility, and 10-Year Change; Lake County; 2022 and 2012 to 2022	17
Table HAIP-8	Household Car Ownership by Percentage of Households and Tenure for One- and Two-Person Households; Lake County; 2022	18
Table HAIP-9	Financial Resources for Housing Activities	21
Table HAIP-10	Summary Table of Goals and Strategies	45

Appendix A, Attachment 1

Attachment 1, Table 1	Responses by Local Area	122
Attachment 1, Table 2	Groups to Focus on for Providing Housing	126
Attachment 1, Table 3	Housing Types Needed	131
Attachment 1, Table 4	Most Significant Housing-Related Challenges	137
Attachment 1, Table 5	Concerns About Vacation Homes/Short-Term Rentals	143
Attachment 1, Table 6	Community Benefits of Vacation Homes and Short-Term Rentals	147
Attachment 1, Table 7	Potential Regulations for Vacation Homes and Short-Term Rentals..	150
Attachment 1, Table 8	Mixed-Use Development.....	154
Attachment 1, Table 9	Most Popular Strategies to Support Housing Development	156
Attachment 1, Table 10	Ranked Strategies to Support Housing Development	157

Appendix B

Table HAIP-B1	Population	178
Table HAIP-B2	Population by Age Group.....	179
Table HAIP-B3	Race/Ethnicity.....	180

Table HAIP-B4	Major Employers	182
Table HAIP-B5	Commuting Patterns.....	184
Table HAIP-B6	Household Size	186
Table HAIP-B7	Household Income	187
Table HAIP-B8	Overcrowding.....	188
Table HAIP-B9	Tenure	189
Table HAIP-B10	Housing Types.....	189
Table HAIP-B11	Housing Age.....	192
Table HAIP-B12	Vacancy.....	193
Table HAIP-B13	Housing Conditions	194
Table HAIP-B14	Home Price	196
Table HAIP-B15	Rent Price	197
Table HAIP-B16	Rent Price – July 2024 Survey	198
Table HAIP-B17	Housing Cost Burden.....	199
Table HAIP-B18	Subsidized Housing	201
Table HAIP-B19	Homelessness	204
Table HAIP-B20	Homeless Housing Resources.....	205
Table HAIP-B21	Supportive Housing	206
Table HAIP-B22	Age-Restricted Housing	207
Table HAIP-B23	Employee Housing.....	208
Table HAIP-B24	Lake County General Plan	211
Table HAIP-B25	Clearlake General Plan	217
Table HAIP-B26	Lakeport General Plan	221
Table HAIP-B27	Current Projects	257
Table HAIP-B28	Housing Units Loss from Wildfires in Lake County by Type, 2015-2023	261
Table HAIP-B29	Housing Structures Lost from Wildfires in Lake County by Year, 2015-2023 ...	261
Table HAIP-B30	Extreme Weather Centers	263

Appendix B, Attachment 1

Table HAIP-18	Subsidized Housing	267
Table HAIP-20	Homeless Housing Resources.....	268
Table HAIP-21	Supportive Housing	269
Table HAIP-22	Age-Restricted Housing	270
Table HAIP-23	Employee Housing.....	272

Appendix C

Table HAIP-C1	Historic Population, Household, and Housing Data; Lake County; 1990 to 2024	397
Table HAIP-C2	Annual Forecasts for Total Population, Household Population, Number of Households, and Average Household Size; Lake County; 2022 to 2047	399
Table HAIP-C3	Annual Forecasts for Vacancy Rate and Housing and Alternative Vacancy Rate and Housing; Lake County; 2022 to 2047	400
Table HAIP-C4	Number of Households Forecast by Household Income Group; Lake County; 2022 to 2024	401
Table HAIP-C5	Number of Households by Number of Persons per Room and Tenure; Lake County; 2022	402

Figures

Housing Action and Implementation Plan Main Document

Figure HAIP-1 Percentage Change in Inflation-Adjusted Income and Housing Costs;
Lake County; 2010 to 2023 19

Appendix B

Figure HAIP-B1 Growth in Housing Stock, Northern California, 2023 to 2024..... 191

Figure HAIP-B2 Housing Price to Income Ratio, Northern California, 2024 195

Figure HAIP-B3 Lake County Zoning Map 213

Figure HAIP-B4 City of Clearlake Zoning Map 219

Figure HAIP-B5 City of Lakeport Zoning Map 223

Figure HAIP-B6 Lake County CTCAC/HCD Resource Designations 248

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INTRODUCTION AND SUMMARY OF FINDINGS

Introduction

This Housing Action and Implementation Plan (HAIP) is a comprehensive planning document addressing the full spectrum of housing in Lake County that includes a detailed analysis of current housing conditions, input from the community, and a gaps analysis. The HAIP incorporates this detailed analysis for the development of a comprehensive manual to include housing goals, the strategies, resources and action steps needed to meet these goals. Lake County is located in northwest California, north of the Bay Area, east of the Highway 101 corridor. San Francisco is about a three hour drive from Lakeport and Lakeport is about the same distance from Redding. Agriculture, government/education, tourist-serving industries and construction are some of the larger industries in the county. Population growth is gradual and jobs and housing are significant factors related to population and quality of life.

Geographies for Analysis

This plan provides analysis and recommendations for all of Lake County including inside the cities of Clearlake and Lakeport.

Key Findings

Lake County has challenges attracting residential developers and maintaining sufficient funding for housing related programs and to fund housing development. The loss of housing stock in Lake County has been primarily due to the fires over the last 10 years. The challenges of affordability by homeowners to make needed repairs has also been identified as a key challenge to the housing stock in Lake County. Opportunities to pursue alternative, resilient housing types and foster partnerships to make efficient use of resources could help Lake County close the gap in addressing its housing needs. In particular, looking for ways for Lake County, City of Clearlake and City of Lakeport to work together to achieve more is a key opportunity. Models from other communities and resources, both funding and other types of resources, will be needed to support the goals, strategies and actions in this plan.

Organization

The Housing Action and Implementation Plan is organized into the following sections and appendices:

1. Introduction and Summary of Findings

-
2. Gaps Analysis
 3. Goals and Strategies
 4. Appendix A: Community Engagement Summary
 5. Appendix B: Current Conditions Summary Report
 6. Appendix C: Gaps Analysis Tables

This plan provides staff and decisions makers from the county and cities as well as community stakeholders with a comprehensive list of actions while identifying the responsible department, partners, time frame, funding resources and other resources. It enables the county and cities to effectively identify, monitor, and implement action steps to meet their housing goals and guide public and private development.

GAPS ANALYSIS

This section examines gaps and issues related to housing development as identified through research of third-party resources, a thorough review of the County and two cities' land use regulations, and discussions with project stakeholders, including residents, property owners, development communities, housing specialists, and local government staff. The gaps and issues discussed herein build upon the findings that are described in **Appendix A: Community Engagement Summary** and **Appendix B: Current Conditions Summary Report**.

Local Land Use Requirements

Potential barriers related to factors within and outside of a local jurisdiction's control can impede the development of different housing types. Internal barriers include land use regulations limiting development and financial feasibility of housing projects. Land use regulations include zoning and other local regulations. Another key concern is the location of new housing developments to protect and prevent damage from wildfires. By reviewing local conditions and regulations that may impact the development of the housing market, the County and cities can prepare for future growth through actions that protect the public's health and safety without unduly adding to the cost of housing production. Information in the Regulatory Setting of **Appendix B** formed a substantial part of the analysis for this section. That appendix includes detailed demographic, and regulatory setting information in addition to information about fair housing and documentation of resources related to housing development and housing needs.

County of Lake

General Plan

The County's General Plan has 14 land use designations, 9 of which support residential development. The land use designations range from very low-density, which generally includes single-family homes on large lots, to high-density, which typically includes multifamily development. As described in additional detail in **Table HAIP-B24** in **Appendix B**, densities allowed range from less than 1 dwelling unit per acre (du/ac) up to 19 du/ac.

Community Growth Boundaries

County policies limit urban development to areas in designated Community Growth Boundaries for certain communities. If significant constraints to development occur or can be demonstrated in an existing Community Growth Boundary, the boundary may be considered for expansion, based on certain criteria.

Expansion of a Community Growth Boundary requires approval of a General Plan amendment application. Currently, the Community Growth Boundaries throughout the unincorporated county do not preclude High Density Residential (HDR) uses, including areas zoned for Multi-Family Residential (R-3); however, they could preclude future development in Planned Development as these areas appear to be outside of Community Growth Boundaries. Otherwise, no other conflicts appear with respect to Community Growth Boundaries.

Zoning Ordinance

The County's Zoning Ordinance establishes zoning districts throughout the unincorporated county for different development types. There are 11 districts that allow for residential development. Densities allowed range from less than 1 du/ac up to 10 du/ac and for the R3 zone, 20 units per project, which could be higher density than 10 du/ac depending on the specific project site.

The Zoning Ordinance also includes development standards for each zoning district and for certain types of projects.

Area Plans

The county is divided into eight Planning Areas. Area Plans are used as planning tools in Lake County to provide more detailed and specific land use guidance for various areas. Updates to Area Plans result in refinements to the County Land Use and Zoning Maps. However, zoning standards are not housed within the individual Area Plans and are the same across the Area Plans in the unincorporated county.

The following barriers associated with existing County local land use regulations have been identified:

- The R3 zone uses a density standard of “20 dwelling units per project” while the General Plan uses a density standard of “dwelling units per acre.” The density in the zoning should be updated to align with the allowed General Plan density.
- The Housing Element states, “densities below the density threshold are not permitted;” however, the allowed uses in the R3 zone may pose a potential conflict. For instance, duplexes are permitted in the R3 (Multi-Family Residential) zone, but the General Plan density is 10 to 19 units per acre. Using the minimum lot size of 10,000 square feet for the zone, a duplex would not meet the minimum General Plan density threshold.
- Updates are needed to the County Zoning Ordinance to address changes in State housing law since previous amendments were made. In particular, updates are needed to accessory dwelling unit regulations for consistency with current State law.
- Other development standards in the County’s Zoning Ordinance were evaluated and deemed not a constraint to residential development at the densities allowed in the respective zoning districts.

Clearlake

General Plan

Clearlake’s General Plan has eight land use designations, four of which support residential development. The land use designations range from low density, which generally includes single-family homes on large lots, to high density, which typically includes multifamily development. As described in additional detail in **Table HAIP-B25** in **Appendix B**, densities allowed range from less than 1 du/ac up to 25 du/ac.

Zoning Ordinance

The Zoning Ordinance for Clearlake establishes zoning districts for different development types. All nine districts allow for residential development. Densities allowed range from less than 1 du/ac up to 25 du/ac.

The Zoning Ordinance also includes development standards for each zoning district and for certain types of projects.

The following barriers associated with existing Clearlake local land use regulations have been identified:

- The “Mixed Use” Land Use Designation in the General Plan does not have a density standard, which could limit residential potential for parcels with this designation.

- In the Mixed-Use Zone (MUX) in the Zoning Ordinance, specifying standards could lead to greater consistency. For example, the Zoning Ordinance defers some standards to match the “adjacent lot,” which could be an issue where the adjacent lots do not have the same zoning.
- There is a potential for inconsistency in the Medium-Density Residential (MDR) zone, where the zone could have either a Medium-Density Residential or High-Density Residential General Plan Land Use Designation. For example, the MDR zone has a density up to 15 dwelling units per acre, while the High-Density Residential has a density range of 10 to 25 du/ac.
- Updates are needed to Clearlake’s Zoning Ordinance to address changes in State housing law since previous amendments were made. The updates include:
 - Amending the Zoning Ordinance and/or land use designations to allow for residential or mixed use in one or more nonresidential zones.
 - Amending the Zoning Ordinance to reduce parking standards for smaller units.
- Other development standards in Clearlake’s Zoning Ordinance were evaluated and deemed not a constraint to residential development at the densities allowed in the respective zoning districts.

Lakeport

General Plan

Lakeport’s General Plan has 11 land use designations, 4 of which support residential development. The land use designations range from low density, which generally includes single-family homes on large lots, to high density, which typically includes multifamily development. As described in additional detail in **Table HAIP-B26** in **Appendix B**, densities allowed range from 2 to 29 du/ac.

Zoning Ordinance

Lakeport’s Zoning Ordinance establishes zoning districts for different development types. Nine of the districts allow for residential development. Densities allowed range from less than 1 up to 29 du/ac.

The Zoning Ordinance also includes development standards for each zoning district and for certain types of projects.

The following barriers associated with existing Lakeport local land use regulations have been identified:

- There is a potential inconsistency with the R-5 zone and High-Density Residential, as the R-5 zone has a maximum density of 19.4 units per acre, while the High-Density Residential General Plan designation requires a residential product with a minimum of 19.4 units per acre, effectively limiting the types of projects that can be built in the zone.
- Other development standards in Lakeport's Zoning Ordinance were evaluated and deemed not a constraint to residential development at the densities allowed in the respective zoning districts.

Projected Residential Growth

As noted earlier, **Appendix B: Current Conditions Summary Report** includes data on demographic and housing characteristics. Building upon that information, the analysis herein uses long-term population forecasts and trends in housing production and loss, incomes, overcrowding and car ownership to estimate future demand for housing and parking. The analysis concludes with recommendations to assist the County in planning for its future housing needs.

Demographic Demand for Housing Development

The change in an area's population over time results from two factors: births and deaths and the in- and out-migration of residents. The change in the population is the primary driver of demand for new housing, along with changes in household composition (formation of new households or children growing up and moving out of their parents' homes) and household size (often reflecting increasing or decreasing overcrowding).

Approach Summary

To forecast long-term population and household growth, PlaceWorks prepared a cohort-component model. These models estimate births, deaths, and migration (the components in the model name) for five-year age groups of males and females (the cohorts in the model name).

The model applies the California Department of Finance (DOF)-projected fertility rates to the number of women in the age groups from 15 to 45 to project the number of births. The model also applies the mortality rate to each five-year age group to estimate the number of deaths. The estimated number of births and deaths are used with observed changes in population by age cohort in previous years to estimate the migration rate.

The model is based on the data from the US Census Bureau's Public Use Microdata Sample (PUMS), which is part of the American Community Survey (ACS) for 2012, 2017, and 2022 (the most recent year for which detailed data are available). The model is then used to forecast the number of people living in Lake County in each cohort in five-year increments, starting in 2022 and ending in 2047, with the intent of providing forecasts for the period from 2024 to 2044. The resulting forecasts are calibrated to match the DOF estimates for 2022, 2023, and 2024.

The model uses PUMS data on the age and sex of the reference person (formerly referred to as the head of household) to forecast the number of households in each five-year period. Finally, the vacancy rate is projected forward to forecast the number of housing units expected to accommodate the growth in households.

Population, Households, and Household Size

As discussed previously, the first step is to forecast the population and number of households. Historical population, household, and housing data are provided in **Table HAIP C-1 in Appendix C: Gaps Analysis Tables**. The forecasts from the cohort-component model for each year of the model are provided in **Table HAIP C-2 in Appendix C** and summarized in **Table HAIP-1**. **Table HAIP-1** provides data for each five-year period as well as a summary from 2024 to 2037 (which is the year with the projected highest household population and number of households) and from 2037 to 2044 (during which time the households population and number of households are projected to decline).

The forecast indicates that countywide population could increase by 3,300 people and the household population could increase by 3,200 residents over the next 20 years (with the difference being an increase in the group quarters population, which are those in nursing homes, student housing, jails, etc.). The number of households would increase at a similar rate, growing by 1,400 households. Because the model forecasts that the rate of growth of household population and the number of households are nearly identical, there is only the slightest change in the average household size over the course of 20 years, and it would be the same in 2044 as in 2024.

**Table HAIP-1 Forecast Summary for Populations and Households, Lake County;
2024 to 2044**

Year	Total Population	Household Population	Households	Average Household Size
2024	67,000	66,300	27,800	2.38
2029	69,400	68,700	28,700	2.39
2034	70,200	69,500	29,200	2.38
2039	70,400	69,600	29,400	2.37
2044	70,300	69,500	29,200	2.38
2024 to 2037				
- Total Change	3,460	3,380	1,590	-0.01
- Annual % Change	0.39%	0.38%	0.43%	-0.04%
2037 to 2044				
- Total Change	-181	-226	-227	0.01
- Annual % Change	0.01%	0.00%	-0.01%	0.01%
2024 to 2044				
- Total Change	3,300	3,200	1,400	0.00
- Annual % Change	0.24%	0.23%	0.24%	-0.01%

Source: PlaceWorks, 2024.

As can be seen in **Table HAIP-C2** (see **Appendix C** for **Tables HAIP-C1** through **HAIP-C5**), population and the number of households would grow over time but would peak in 2037 and decline slightly thereafter. The decline after 2037 is forecast to be small - 226 residents and 227 households over 7 years.

Housing Need

Based on the forecast, Lake County would need 1,590 new housing units through 2037 to accommodate the expected growth in households. However, because a portion of the housing stock normally remains vacant for a variety of reasons¹, more housing is needed to also accommodate the expected vacancies in the market.

¹Vacancies include homes that are used recreationally or occasionally, or are vacant for a variety of other reasons, such as being under renovation, going through foreclosure or in between owners or renters. The term for the

Historical data on the total number of housing units and vacancy rates are provided in **Table HAIP-C1 in Appendix C**. The California DOF estimates that from 1990 to 2019, the residential vacancy rate in Lake County declined from 27.9 to 22.6 percent, with an average of 25.6 percent. During the COVID-19 pandemic and since, the vacancy rate declined to 19.3 percent, where it remained at the beginning of 2024.

Going forward, the analysis assumes that the vacancy rate will steadily increase over the next five years, reaching its long-term average of 25.6 percent in 2029, and remain at this rate. **Table HAIP-C3** in Appendix C provides the forecast for each year of the model for the vacancy rate and the total number of housing units needed to accommodate household growth and the expected number of vacant units. **Table HAIP-2** summarizes the forecasts.

To accommodate the growth of 1,590 households through 2037, and to create enough additional housing stock to return to the long-term vacancy rate, 5,060 new housing units are needed. This would require an average annual housing production of 390 housing units. However, most of this new housing would account for the return to the higher number of vacancies for the existing housing stock (housing reflects seasonal or short-term rental use rather than accommodating new resident households).

As shown in **Table HAIP-2**, the analysis also considered the housing need if the vacancy rate were to remain at its current level. In this case, 1,970 new housing units are needed through 2037 to accommodate the expected increase of 1,590 new households and provide the additional vacant units. This would require average annual production of 150 housing units each year.

proportion of all of the homes in a community that are vacant for any reason is “vacancy rate” and is an appropriate metric for the type of analysis herein. However, it’s worth noting that it is a different type of “vacancy rate,” than the ones in **Table HAIP-B12, Vacancy in Appendix B**. **Table HAIP-B12** presents “homeowner vacancy rates,” which refer to the proportion of the homeowner inventory which is vacant for-sale or sold but awaiting occupancy and “rental vacancy rates,” which refer to the proportion of the rental inventory which is vacant for-rent or rented but awaiting occupancy. Homeowner and renter vacancy rates are helpful for understanding supply and demand in a housing market.

Table HAIP-2 Forecast Summary for Residential Vacancy Rate and Number of Housing Units; Lake County; 2024 to 2044

Year	Number of Households	Vacancy Rate	Number of Housing Units	Alternative Vacancy Rate	Alternative Number of Housing Units
2024	27,800	19.3%	34,500	19.3%	34,500
2029	28,700	25.6%	38,600	19.3%	35,600
2034	29,200	25.6%	39,300	19.3%	36,200
2039	29,400	25.6%	39,500	19.3%	36,400
2044	29,200	25.6%	39,300	19.3%	36,200
2024 to 2037					
- Total Change	1,590	6.3%	5,060	0.0%	1,970
- Annual % Change	0.4%	2.2%	1.1%	0.0%	0.5%
2037 to 2044					
- Total Change	-227	0.0%	-305	0.0%	-280
- Annual % Change	-0.01%	0.0%	-0.01%	0.0%	-0.1%
2024 to 2044					
- Total Change	1,360	6.3%	4,760	0.0%	1,690
- Annual % Change	0.24%	1.4%	0.65%	0.0%	0.2%

Source: PlaceWorks, 2024.

After 2037, the decrease in population and households would result in 305 previously occupied housing units becoming vacant, and this number decreases to 280 additional vacant units if the vacancy rate remains at today's level.

Housing Production Deficit

Table HAIP-C1 in Appendix C provides the California DOF estimates for the total number of housing units in Lake County from 1990 to 2024. As shown in **Table HAIP-3**, over 34 years, the average annual net increase in housing in Lake County is 177 housing units per year. However, this figure includes very high housing development years in the 1990s and in the run-up to the 2008/09 recession. It also includes several years with net decreases in housing resulting from wildfires². Leaving the years with housing losses out of the equation, net housing production increases to 255 units per year.

²**Appendix B: Current Conditions Summary Report** includes information on major wildfires that led to the loss of many housing units between 2015 and 2021. See **Table HAIP-B28** and **Table HAIP-B29** (both in Appendix B) for the numbers of housing structures lost by type and by year as a result of these wildfires.

However, more recent trends indicate a declining capacity for housing construction. Excluding the years with housing losses, since the 2008/09 recession, the net increase has been 76 housing units per year. Finally, since the COVID-19 pandemic impacted the economy in 2020, the net increase has been 73 units per year.

Table HAIP-3 Average Net Increasing in Housing Units for Different Periods; Lake County; 1990 to 2024

Time Period	Average Annual Net Increase in Housing Units
Full historical record, 1990 to 2024	177
Only years with net increase in housing (excludes 2015 to 2016 and 2018 to 2020)	255
Years with increased housing since the 2008/09 recession	76
Years with increased housing since the 2020 COVID-19 pandemic	73

Source: Housing unit estimates are from the CA Department of Finance.

As discussed, accommodating the projected growth in households through 2037 at the current vacancy rate would require construction of about 150 housing units per year each year for the next 13 years (excluding the years with housing losses). This is about twice what the market has produced in the last 4 years and the last 14 years. However, for 2023 alone, net housing production provided by the CA DOF was 160 units. Although unlikely based on longer term trends in recent years, if that year's pace of construction can continue, then the market should be able to accommodate the potential demand from projected population growth.

Household Income

Household income is a primary determinant of the size, type, and tenure of housing new households will be seeking in the future. To forecast future income, the analysis uses the PUMS data, adjusted for inflation to current year dollar values. The projection for each household income category is based on the percentage change in the number of households in the income category from 2012 to 2017 and from 2017 to 2022. **Table HAIP-C4 in Appendix C** provides the forecast for the number of households in each income category in each year. The forecast is summarized in **Table HAIP-4**.

Table HAIP-4 Forecast Summary for Number of Households by Household Income Category; Lake County; 2024 to 2044

	Up to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and above
2024	8,190	6,050	5,130	2,980	3,350	970	1,170
2029	7,910	5,940	5,310	3,230	3,740	1,120	1,500
2034	7,470	5,710	5,410	3,450	4,110	1,250	1,840
2039	6,880	5,390	5,440	3,650	4,440	1,380	2,180
2044	6,200	5,000	5,420	3,810	4,750	1,510	2,520
2024 to 2044	-2,000	-1,050	290	830	1,400	530	1,350
	-24.4%	-17.4%	5.6%	28.0%	41.9%	54.6%	116.0%

Source: PlaceWorks, 2024

The analysis indicates that if present trends continue, the county will continue to experience a decline in population in the lowest income categories over the next 20 years. It is not clear from the data whether this decline represents an outmigration of lower-income households or if lower-income households are earning more over time and growing into middle-income categories. However, this pattern is not uncommon in many jurisdictions in California.

The analysis also indicates that if present trends continue, the county will experience growth in the higher-income categories, with larger rates of growth among the highest-income categories. Households in these income categories are more likely to be able to afford the costs to rent or buy newly constructed housing, as discussed in the next section.

Housing Demand by Tenure and Income

Based on the forecast for household growth in each income category, the demand for housing can be projected. For each household income category, the analysis calculates the percentage of households that own their home (with or without an active mortgage) and the percentage that do not own their home (with or without rent payments), using data from the PUMS for 2012, 2017, and 2022. The forecast is provided in **Table HAIP-5**, which only covers the household income categories in which the number of households is forecast to increase.

The analysis indicates that growth in households that own their homes could support the development of about 180 new housing units a year on average. Growth in households that rent could support the development of about 40 new housing units a year on average. However, these numbers do not account for housing units that may become vacant as the number of households in the lower-income categories declines over time.

If such housing units become occupied by newly forming households among existing residents and households who currently live in overcrowded homes, then the growth among households in the higher-income categories will drive the demand for new housing construction. However, if such housing units remain vacant, the more of the demand forecast in **Table HAIP-5** may be satisfied with existing housing rather than fueling construction of new housing units.

Table HAIP-5 Housing Demand Forecast by Tenure and Household Income

	Total	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and above
Number of Households, 2024	13,600	5,130	2,980	3,350	970	1,170
Number of Households, 2044	18,010	5,420	3,810	4,750	1,510	2,520
20-Year Increase in Households	4,410	290	830	1,400	530	1,350
Home Ownership Rate	79.7%	61.7%	69.6%	78.9%	85.3%	88.3%
20-Year Increase in Owner Households	3,510	180	580	1,110	450	1,190
- Average annual increase	180	10	30	60	20	60
Rentership Rate	20.3%	38.3%	30.4%	21.1%	14.7%	11.7%
20-Year Increase in Renter Households	900	110	250	300	80	160
- Average annual increase	40	10	10	10	0	10

Source: PlaceWorks, 2024.

Notes:

1. The data in the Total column only reflect the data for the specified income categories. Net demand may be less based on declines in the number of households in lower-income categories.
2. The home ownership and rentership rates are based on an analysis of data from the Census Bureau's 2012, 2017, and 2022 Public Use Microdata Sample.

Housing Demand Generated by Overcrowding

Demand for new housing may also be generated from the need for new housing to accommodate existing households living in overcrowded conditions. As used in this section, overcrowding is defined as having more than 1.00 person per room.³ **Table HAIP-C5 in Appendix C** provides the number of households by household size, tenure, and number of occupants per room. The relevant data are summarized in **Table HAIP-6**.

Based on Census Bureau data, the analysis estimates that 960 households in Lake County were residing in overcrowded conditions in 2022. This included 780 owner households and 180 renter households. In some cases, these households simply need a larger dwelling. In such a case, the overcrowding does not reflect net demand for a new housing unit—the overcrowded household moving to a larger home leaves a vacant home behind. This could include some demand for new housing, for instance where adult children are still living at home but desire to live on their own.

However, some households living in overcrowded conditions have more than one family living together. The Census Bureau refers to these as subfamilies, which may be related to each other and which may include married-couple families and unmarried partner households and single-parent households. In these cases, alleviating the overcrowding would result in a new housing unit—the current housing unit for one family and the new housing unit for the subfamily. The analysis estimates that there were 270 households in Lake County in 2022 living in overcrowded housing with one or more subfamilies. This included 230 owner households and 40 renter households.

The overcrowding estimates suggests that there is latent housing demand for somewhere between 270 new housing units (if only households with subfamilies generate new housing demand) to 950 new housing units (if new housing is needed to alleviate all overcrowded households). This demand is important, but it is smaller than the housing demand generated by expected growth in smaller one- and two-person households discussed in the next section.

³ The California Department of Housing and Community Development suggests a threshold of one person per room, excluding kitchens and bathrooms. However, that level of detail as to the types of rooms is not readily available.

Table HAIP-6 Number of Overcrowded Households by Number of Persons and Presence of Subfamilies

	Total Number of Households	Number of Overcrowded Households	Overcrowded Households with Subfamilies
All Households			
1-person	8,430	0	0
2-person	10,190	130	0
3-person	3,530	40	0
4-person	2,810	110	0
5-person	1,380	290	12
6-person	400	140	45
7+ persons	330	250	210
Total	27,070	980	267
Owner Households			
1-person	5,850	0	0
2-person	8,050	30	0
3-person	2,550	40	0
4-person	1,950	100	0
5-person	970	250	0
6-person	310	120	25
7+ persons	280	240	210
Total	19,960	780	235
Renter Households			
1-person	2,570	0	0
2-person	2,130	100	0
3-person	980	2	0
4-person	860	8	0
5-person	400	40	12
6-person	90	20	20
7+ persons	50	8	5
Total	7,080	178	37

Source: PlaceWorks, 2024, using data from the US Census Bureau's 2022 American Community Survey 5-Year Estimates and 2022 Public Use Microdata Sample.

Household Size

As shown in **Table HAIP-7**, households that own their homes tend to have slightly more persons per household than households that rent. However, in both cases, the majority—68.8 percent of owner households and 72.4 percent of renter households—have only one or two people.

More importantly for future housing development are the household sizes based on the net change in households from 2012 to 2022. As shown in **Table HAIP-7**, the largest increases among owner households were those with one person and those with three people. This does not necessarily imply that there was a large influx of single-person homeowners; it could result from changes in household composition among households who lived in Lake County for 10 years, i.e., divorce, death, or children moving out. The data show decline across household sizes for renters, but this likely reflects renters whose homes were destroyed by fire and did not obtain new rental housing in the county.

Finally, **Table HAIP-7** shows the household sizes for households who moved into their current residence within the last 12 months. For owner households, the household sizes are similar between all households and those that moved within the last 12 months. Among renter households who moved into their current residence in the last 12 months, a smaller percentage had only one person and a larger percentage had two people. Nevertheless, a majority of renter households, regardless of how long they have lived in the current residence, only have one or two people.

The data indicate that future planning efforts could focus on encouraging smaller housing units, with predominantly one and two bedrooms. However, the data also indicate some demand for larger housing units, especially when considered in conjunction with overcrowded housing conditions (see the Housing Demand Generated by Overcrowding section).

Table HAIP-7 **Persons per Household by Tenancy, Geographical Mobility, and 10-Year Change; Lake County; 2022 and 2012 to 2022**

	Share of Total Households by Tenure	Change in Number of Households, 2012 to 2022	Percentage Change	Households That Moved During the Last 12 Months
Owner Households				
1-person	35.4%	2,554	56.5%	33.1%
2-person	33.4%	117	1.8%	35.1%
3-person	14.9%	1,088	57.7%	15.3%
4-person	8.5%	243	16.8%	8.3%
5-person	5.6%	359	47.9%	6.2%
6-person	0.2%	-141	-78.8%	0.8%
7 or more persons	2.1%	211	100.5%	1.3%
Renter Households				
1-person	40.0%	-732	-20.5%	34.9%
2-person	32.4%	-1,117	-32.7%	38.1%
3-person	13.7%	-429	-30.7%	13.2%
4-person	7.7%	-889	-62.1%	6.6%
5-person	4.9%	-11	-3.1%	6.0%
6-person	1.3%	-277	-74.5%	1.2%
7 or more persons	0.0%	-146	-100.0%	0.0%

Sources: PlaceWorks, 2024, using data from the US Census Bureau's 2022 American Community Survey, 5-Year Estimates, and the 2022 Public Use Microdata Sample.

Car Ownership and Parking

Local governments have little to no influence over most of the factors determining the cost of new housing and the feasibility of new development, such as interest rates and construction costs. However, minimum required off-street parking standards are one factor that is set by local government and may often be set higher than is necessary to accommodate the number of cars per household.

As shown in **Table HAIP-7**, the majority of households in Lake County have one or two residents. **Table HAIP-8** shows the percentage of one- and two-person households and the number of cars they own. Among one-person households, nearly 60 percent have one car and another 17 percent have no car, an average of 1.2 cars per household.

Among two-person households (which might include two adults or a parent and a child), a plurality (40 percent) have two cars, with an average of 2.1 cars per household. However, among two-person renter households, a plurality (43.5 percent) have one car, with an average of 1.6 cars per household.

These data points suggest that existing development standards could be evaluated to determine if lowering parking standards might be appropriate for studios and one- and two-bedroom units, especially for multifamily housing, which would mostly likely be rental units. This also suggests that targeted reduced parking standards might incentivize infill development.

Table HAIP-8 Household Car Ownership by Percentage of Households and Tenure for One- and Two-Person Households; Lake County; 2022

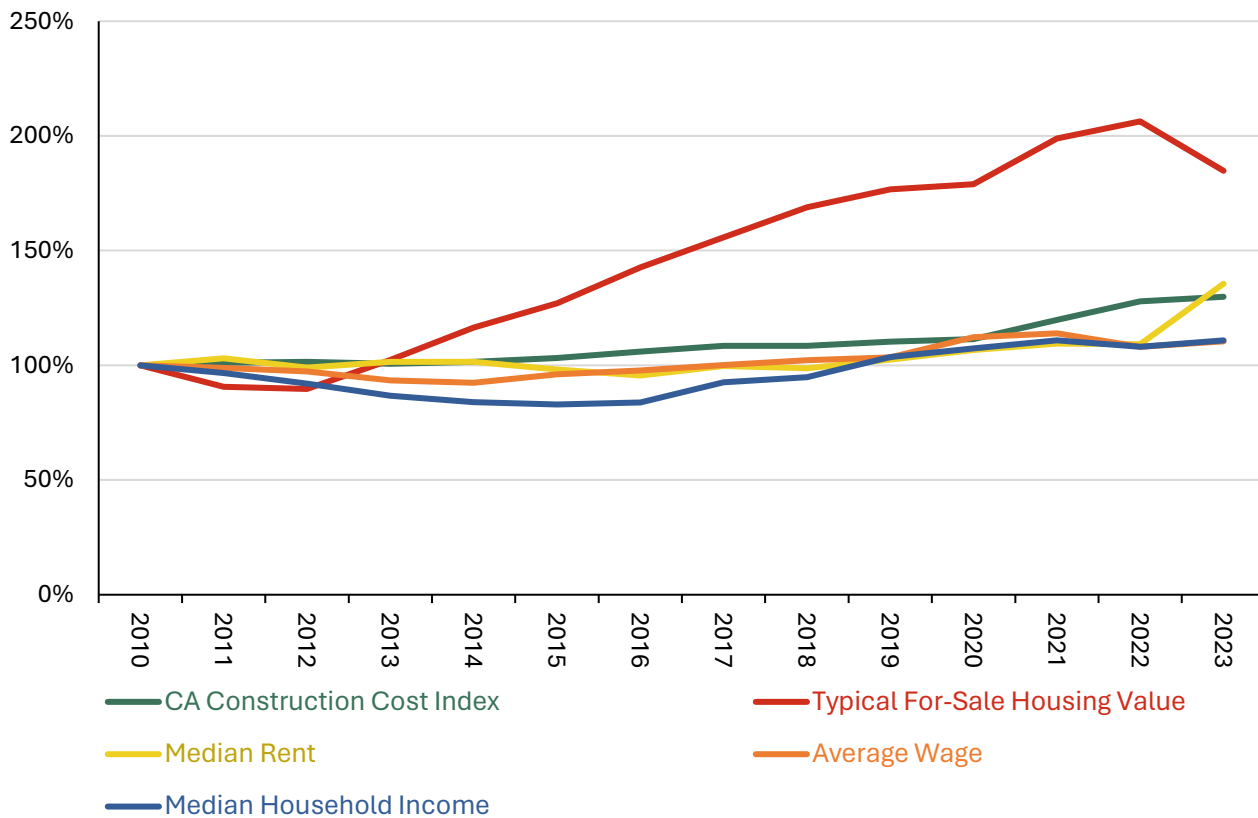
Number of Cars	0	1	2	3+	Average Cars per Household
One-Person					
Owners	5.8%	64.2%	20.1%	9.9%	1.4
Renters	37.6%	52.0%	8.8%	1.5%	0.9
Total	17.1%	59.8%	16.0%	7.1%	1.2
Two-Person					
Owners	1.1%	23.3%	40.3%	35.3%	2.3
Renters	10.5%	43.5%	39.5%	6.5%	1.6
Total	3.4%	28.7%	40.0%	27.9%	2.1
One- and Two-Person					
Owners	3.2%	41.3%	31.4%	24.1%	1.9
Renters	15.5%	37.7%	35.9%	10.9%	1.2
Total	10.0%	43.7%	28.4%	17.9%	1.7

Source: PlaceWorks, 2024, using data from the US Census Bureau's 2022 Public Use Microdata Sample.

Housing Affordability

After adjusting for inflation and household income, the average wages of jobs in Lake County were about 10 percent higher in 2023 than in 2010. Over that same time frame, the California Construction Cost Index, which tracks cost trends for specific construction trade labor and materials in California, increased 30 percent, after adjusting the index values for inflation. The median household rent in Lake County reported by the Census Bureau increased about the same, 36 percent. However, the value of owner-occupied housing, as estimated by the Zillow Home Value Index, doubled through 2022, and fell in 2023 to be 85 percent higher than in 2010. Figure HAIP-1 shows these percentage changes in inflation-adjusted values for each year from 2010 to 2023.

Figure HAIP-1 Percentage Change in Inflation-Adjusted Income and Housing Costs; Lake County; 2010 to 2023



The data show that the median rent tracked pretty closely with wages until a steep increase in 2023. Household income declined below the average wage between 2010 and 2018, but this can be influenced by retirements and migration, whereas wages reflect just those who are in the workforce in Lake County. The data also show that median rent and construction costs have increased similarly, but the value of owner-occupied housing has grown significantly faster than incomes, wages, and construction costs.

This suggests that rents are not outgrowing the ability of workers to afford housing, but at the same time, wages are not growing fast enough to reduce the burden of housing overpayment among workers. In comparison, the cost of owning a home has been steadily outgrowing the ability of existing households and workers to afford to purchase a home, and this is especially pertinent in Lake County, where more than 70 percent of households own their homes.

Findings and Recommendations

This analysis finds that demographic factors could create the potential demand for about 150 new housing units per year through 2037. In addition, there is a need for 20 to 60 new housing units per year to alleviate overcrowding, putting the total market potential for new housing units at 170 to 210 per year.

Housing production in Lake County has been impacted by wildfires. Nevertheless, the net increase in housing has only exceeded 170 units in a year once, in 2017, since the period prior to the 2008/09 recession. During this period, net housing production averaged 76 units per year in the years not affected by wildfires. This suggests that efforts to induce more housing production to satisfy the market potential generated by demographics and existing overcrowding are warranted.

This analysis finds that the housing growth potential is primarily generated by moderate- to above-moderate income households and by households purchasing homes rather than renting homes. However, this finding represents a continuation of past trends. There is an unknown issue of causality: is the market producing more expensive homes for ownership because of the influx of higher-income households moving to Lake County, or are moderate- and lower-income households not moving to Lake County because there is a lack of housing for those households? Given the trends in statewide demographics, there is more market demand for moderate- and lower-income housing and rental housing than the county's past trends suggest.

The characteristics of all households living in Lake County and of those households that moved into their current residence in the prior 12 months indicate that the majority of demand is generated by small households, predominantly one- and two-person households. There is some additional demand from larger households, but the data suggest that planning should accommodate smaller-sized housing.

Finally, the underlying Census Bureau survey data are inconclusive on other characteristics that might influence the types of housing that should be planned for. However, the data does suggest that less parking may be needed than is typically provided in new development, especially for rental housing for smaller households.

Funding Opportunities

In addition to local resources, some of which provide funding, described in **Appendix B**, additional federal and state funding sources are listed in **Table HAIP-9**.

Table HAIP-9 Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Federal Programs		
Community Development Block Grant (CDBG)	Grants available to cities/counties on a competitive basis for a variety of housing and community development activities.	- Acquisition - Rehabilitation - Homebuyer Assistance - Economic Development - Homeless Assistance - Public Services
Home Investment Partnership Program (HOME)	Grants available to cities/counties on a competitive basis for a variety of housing activities.	- Homebuyer Assistance - Rehabilitation - New Construction - Rental Assistance
Section 202	Grants to private nonprofit developers of supportive housing for very low-income seniors.	New Construction
Housing Rehabilitation Program	Provides financial assistance to low-income homeowners for health and safety improvements.	Rehabilitation
Emergency Shelter Grants	Competitive grants to help local governments and nonprofits finance emergency shelters, transitional housing, and other supportive services.	- New Construction - Rehabilitation - Homeless Assistance - Public Services

Program Name	Description	Eligible Activities
Continuum of Care/ Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH)	Funding through the HEARTH Act of 2009 to provide necessary resources for development of programs to assist homeless individuals and families.	- Homeless Assistance - New Construction
Housing Opportunities for Persons with AIDS (HOPWA)	The HOPWA program provides housing assistance and supportive services for low-income people with HIV/AIDS and their families.	Rental Assistance
State Programs		
Local Housing Trust Fund Matching Grant Program	Provides matching grants to local housing trust funds that are funded on an ongoing basis from private contributions or public sources that are not otherwise restricted in use for housing programs.	- New Construction - Homebuyer Assistance
Single-Family Housing Bond Program (Mortgage Revenue Bonds)	Bonds issued to local lenders and developers so that below-market interest rate loans can be issued to first-time homebuyers.	Homebuyer Assistance
Mortgage Credit Certificates (MCC)	Provides qualified first-time homebuyers with a federal income tax credit that reduces the borrower's federal tax liability, providing additional income, which can be used for mortgage payments.	Homebuyer Assistance
Prop 63 Mental Health Services Act Funds	Funding for capital improvements and operating subsidies for supportive housing for formerly homeless or at-risk individuals with mental disabilities.	- Special-Needs Programs - New Construction
CalHome Program	Grants awarded to jurisdictions for owner-occupied housing rehabilitation and first-time homebuyer assistance.	- Homebuyer Assistance - Rehabilitation

Program Name	Description	Eligible Activities
Low-Income Housing Tax Credit (LIHTC)	An annual tax credit that helps owners of rental units develop affordable housing.	Construction of Housing
Permanent Local Housing Allocation (PLHA)	PLHA provides a permanent source of funding for all local governments in California to help cities and counties implement plans to increase the affordable housing stock. The two types of assistance are: formula grants to entitlement and non-entitlement jurisdictions, and competitive grants to non-entitlement jurisdictions.	- Predevelopment - Development - Acquisition - Rehabilitation - Preservation - Matching Funds - Homelessness Assistance - Accessibility Modifications - Homeownership Assistance - Fiscal Incentives
Housing and Disability Advocacy Program (HDAP)	Services to assist disabled individuals who are experiencing homelessness apply for disability benefit programs while also providing housing assistance. HDAP has four core requirements: outreach, case management, disability advocacy, and housing assistance.	Rental Assistance
Homeless Emergency Aid Program (HEAP)	A block grant program designed to provide direct assistance to cities, counties, and continuums of care to address the homelessness crisis throughout California.	- Identified Homelessness Needs - Capital Improvements Related to Homelessness - Rental Assistance
California Emergency Solutions and Housing (CESH)	Provides funds for activities to assist persons experiencing or at risk of homelessness. Program funds are granted in the form of 5-year grants to eligible applicants.	- Homelessness Service System Administration - New Construction - Rental Assistance

Program Name	Description	Eligible Activities
Contractual Assessment District	Financing tool that allows property owners to opt in to assessments/liens over time to repay an up-front investment. Voluntary for the property owner. District is set up at the county level and initially funded by the government agency.	▪ Neighborhood/Community public Improvements ▪ Home Rehabilitation work addressing seismic retrofits, wildfire safety improvements, renewable energy, electric vehicle charging, or water efficiency improvements.

Source: PlaceWorks, 2025.

Housing Gaps

Based on the analysis earlier in this section and community input summarized in **Appendix A: Community Engagement Summary**, the following gaps have been identified.

Housing Rehabilitation Needs

Partly in relation to the loss of thousands of residential units in fires in the last 10 years, a large proportion of the housing stock in the county is mobile homes in need of rehabilitation. There can be less incentive to maintain and improve mobile and manufactured homes because the return on investment is typically lower than for other types of homes. In addition, there is a fairly high percentage of senior homeowners in the county. Some have a hard time keeping up with needed repairs to their homes due to limited incomes. These issues have led to a lack of quality residences available, in particular those on the rental market. There is currently a deficit in available funding for rehabilitation for all types of homes.

Need for Housing of All Types and for Special-Needs Groups

The cost of housing in Lake County is slightly lower than some surrounding counties, in particular those to the south. However construction costs are very similar. Developers may choose to locate their projects in the nearby counties where they can sell homes for a higher price point while having similar project costs. In addition, fees charged by local agencies for projects may deter developers from proposing projects. A clear, streamlined process for developers with clear expectations and milestones and single-point of contact is desired by the development community to encourage more project applications.

Many projects that do get built in the county and cities are made feasible with state or federal subsidies like tax credits and grants. Certain types of sites are more favorable for receiving subsidies and there aren't a large amount of that type of site in the county. A larger local construction labor force is needed to build more residential projects. Finally, a greater amount of funding is needed for programs to assist residents in affording to buy or rent a home.

Vacant Infill Sites

Over time, housing development in Lake County has generally been limited to the cities and inside urban growth boundaries. A need to focus development geographically even further has arisen from fire hazards and limits of infrastructure availability. It should be noted that availability of fire insurance is a widespread issue that is beyond local control and may not be addressed by infill development. Additional information about the insurance crisis is in the next section.

In addition to these factors, siting housing closest to amenities and transit is another reason to prioritize infill sites for housing development. Some areas have a patchwork of development, sometime as a result of a fire and rebuilding on only some lots. Infill development should be

looked at in these areas to create a more cohesive neighborhood and to reduce vegetation management issues that can arise from vacant parcels in this type of neighborhood.

Insurance Industry and Coverage

Homeowners have homeowners' insurance for a variety of reasons, most often it protects the investment(s) made by homeowners and mortgage lenders in the event that damage, loss, or theft occurs. Lake County is home to a population of approximately 67,000 people and 34,500 housing units, with an average household value of approximately \$315,000. Nearly 70 percent of the structures were built prior to 1990.^{4,5} However, in 2023, only 19,892 homeowners insurance policies for only a little more than half the housing units were written by insurance companies in the county.⁶

For the past 30 years, California regulations have required insurance companies to apply a catastrophe factor to insurance rates based on historical wildfire losses, which has led to increased rates and premiums following major wildfire disasters.⁷ In Lake County, which has experienced 70 percent of the land within its boundaries burned by wildfires since 2015⁸, most residents and property owners have experienced significant changes in their costs and options for homeowners. Property owners have faced significant increases in home insurance rates or have to scramble to find insurance after their insurance providers have either chosen not to renew or to cancel insurance policies in the county. Between 2015 and 2023, the number of home insurance policies written by insurance companies in the county steadily decreased from about 24,500 to 19,900, or about 19 percent.⁹ During that same period, an average of 910 home insurance policies were dropped per year by insurance companies.¹⁰ Homeowners are now faced with the choice of going uninsured, being underinsured, or increasing their cost of living and housing costs with adequate insurance to accommodate increased premiums. This last option often diverts funds

⁴ U.S. Census Bureau. 2023. "QuickFacts, Lake County, California".

<https://www.census.gov/quickfacts/fact/table/lakecountycalifornia/LND110210>.

⁵ U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates.

<https://data.census.gov/table/ACSDT5Y2023.B25034?t=Year%20Structure%20Built&g=050XX00US06033>.

⁶ California Department of Insurance. 2024. *Residential Data: Annual Insurance Policy County Data*. [Data and Analysis on Wildfires and Insurance](#).

⁷ California Department of Insurance. 2024. "In a California "first," Commissioner Lara announces enforcement of regulation to expand insurance coverage across state". <https://www.insurance.ca.gov/0400-news/0100-press-releases/2024/release062-2024.cfm>.

⁸ Lake County. 2025. Local Hazard Mitigation Plan.

<https://www.lakecountycalifornia.gov/DocumentCenter/View/13585/2025-Lake-County-Multi-JurisdictionalHMP- DRAFT-for-Public-Review?bidId=>.

⁹ California Department of Insurance. 2024. *Residential Data: Annual Insurance Policy County Data*. [Data and Analysis on Wildfires and Insurance](#).

¹⁰ California Department of Insurance. 2024. *Residential Data: Annual Insurance Policy County Data*. [Data and Analysis on Wildfires and Insurance](#).

from home improvements and hardening of structures to insurance premiums, creating a cycle that reduces overall resilience.

The State of California established the FAIR Plan fire insurance program in 1968 to meet the needs of homeowners unable to find insurance from insurance companies. In recent years, as wildfires have devastated much of California, more homeowners have been using this temporary safety net to meet their needs as more insurance companies pull out of the California market. In Lake County, the number of FAIR Plan policies has increased from 149 in 2015 to over 3,300 in 2023.¹¹ Although this plan is available to homeowners, the premiums are generally higher, the coverage limits are often lower, and there is higher potential for underinsurance than traditional homeowners' insurance.¹² Underinsurance can result in homeowners not being able to repair or rebuild immediately after a wildfire or other disaster, which could result in long-term displacement, loss of home through foreclosure, or abandonment. Although the cost of homes is lower in Lake County (average of \$307,000)¹³ than other areas of California (average of \$773,000)¹⁴, homeowners' insurance policies in Lake County are much higher than in other areas of the State, averaging \$3,400 annually, or \$283 per month, with higher premiums in the more wildfire prone areas of the county.¹⁵ Higher insurance premiums and lower coverage make it increasingly difficult for low-income residents to afford home ownership in Lake County, as these residents likely need mortgages that require homeowners insurance throughout the life of the loan (up to 30 years), and the available policies are often not affordable.

The California Department of Insurance recently required insurance companies to increase transparency in their risk modeling and provide discounts to consumers under the new Safer from Wildfires framework.¹⁶ The intent is to recognize and reward the wildfire risk reduction efforts made by homeowners, businesses, and fire departments at the structure, immediate surroundings, and community scales. Steps to increase resilience to wildfire under this program include upgrading to fire rated roofs, creating 5-foot ember resistant zones around buildings, upgrading windows, and maintaining defensible space compliance.¹⁷

¹¹ California Department of Insurance. 2024. *Residential Data: Annual Insurance Policy County Data*. [Data and Analysis on Wildfires and Insurance](#).

¹² Isidore, Chris. 2025. *CNN*. "California's Insurance Is in Crisis: The Solution Will Cost Homeowners a Ton". <https://www.cnn.com/2025/01/09/business/california-wildfires-homeowners-insurance/index.html>.

¹³ Zillow. 2025. "Lake County, CA Housing Market". <https://www.zillow.com/home-values/217/lake-county-ca/>.

¹⁴ Zillow. 2025. "California Housing Market". <https://www.zillow.com/home-values/9/ca/>.

¹⁵ Hwang, Kellie. 2024. "Do you pay more for insurance than Californians with similar home values? See data by ZIP code". <https://www.sfchronicle.com/california-wildfires/article/homeowners-insurance-premiums-ratio-data-19961742.php>

¹⁶ California Department of Insurance. 2022. "Commissioner Lara Enforces Nation's Fire Wildfire Safety Regulation to Help Drive Down Cost of Insurance". [Commissioner Lara enforces nation's first wildfire safety regulation to help drive down cost of insurance](#).

¹⁷ California Department of Insurance. "Safer from Wildfire". [Safer from Wildfires](#).

Additional programs available at the communitywide scale, including Firewise USA and CAL FIRE’s Fire Risk Reduction Communities, must also be considered when pricing insurance premiums.¹⁸ Twenty neighborhoods throughout Lake County participate in Firewise USA, which requires the establishment of a local Firewise Committee/Board, preparation of a wildfire risk assessment for the neighborhood, development of an action plan without outreach in the neighborhood, and a minimum of \$25 spent per home on local wildfire risk-reduction actions per year.¹⁹ Although County of Lake is not eligible to apply for CAL FIRE’s Fire Risk Reduction Community list at this time, the adoption of a Health and Safety Element reviewed by the California Board of Forestry and Fire Protection will help meet a key requirements for the county to apply for this designation.²⁰ These programs can help maintain insurance coverage for existing homeowners and pursuant to California Code of Regulations Section 2644.9(d), potentially lower insurance premiums to enable low-income residents to own homes in Lake County.

¹⁸ California Department of Insurance. “Safer from Wildfire”. [Safer from Wildfires](#).

¹⁹ Lake County Fire Safe Council. 2025. “Firewise USA Recognition Program”. <https://firesafelake.org/firewise/>.

²⁰ CAL FIRE. 2024. “Fire Risk Reduction Community List”. <https://calfire-umb05.azurewebsites.net/projects-and-programs/fire-risk-reduction-community-list/#:~:text=The%20Fire%20Risk%20Reduction%20Community,the%20first%20iteration%20beginning%20July>.

GOALS AND STRATEGIES

This section includes goals, strategies, and actions to implement the Housing Action and Implementation Plan. Whether each action applies to County of Lake, the City of Clearlake, the City of Lakeport, or a combination of these jurisdictions, is shown in a parenthetical note after the action. Each of the goals, strategies, and actions is also included in **Table HAIP-10, Summary Table of Goals and Strategies**, which includes additional details about responsible jurisdictions, partners, time frame for implementation, as well as potential available funding and other resources related to each action. Time frames for implementation in the table are broken into Near Term, Midterm and in some cases Ongoing. Near Term equates to the first 1 to 5 years after the HAIP is approved. Midterm equates to 6 to 10 years after HAIP approval.

Goal 1. Create Housing for all Economic Levels and Build a Variety of Housing Types

Strategy 1.1 Work to increase the number of Accessory Dwelling Units (ADUs) in Lake County through a variety of strategies to promote housing affordability, resilience, and prevalence.

Actions:

- Identify and recommend funding opportunities for homeowners to support ADU development. (County of Lake, Clearlake, Lakeport)
- Establish or enhance existing partnerships with developers, other agencies, and organizations that have a focus on ADU creation in the region. (County of Lake, Clearlake, Lakeport)
- Conduct a multifaceted marketing campaign that highlights the benefits of having an ADU through press releases, internet-based outreach, media outreach/interviews, direct mailing to property owners and with advertisements published in the local paper of general circulation. (County of Lake)
 - Create a web page for the ADU/JADU program that is linked to the County's website for Housing.
 - Develop an FAQ that highlights the benefits of creating an ADU as well as detailing the types of ADU projects possible.
 - Create a handout to describe the ADU/JADU permitting process.
- Establish a policy to review existing water and wastewater infrastructure at the time of interest to notify property owners of the number of potential ADUs on each lot. (County of Lake)
- Provide grants, downpayment assistance, or low-interest loans for ADU/JADU construction affordable to lower- and moderate-income households through the establishment of a County-led affordable ADU program or through a dedicated ADU specialist to assist with applying for future ADU funding. (County of Lake, Clearlake, Lakeport)

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- Actively promote existing resources, such as pre-approved ADU plans (additional zoning amendments are detailed in Strategy 5.2).

Strategy 1.2 Increase the number of homeless housing options and programs to serve vulnerable populations, including actions to support a variety of housing types, such as transitional housing, supportive housing, and tiny home villages.

Actions:

- Seek funding on an ongoing basis to fund and facilitate residential development serving vulnerable populations. (County of Lake, Clearlake, Lakeport)
 - Pursue development of a village that provides interim and/or permanent supportive or transitional housing units.
 - Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to determine sites for this type of housing, with proximity to services and transit, possibly a government-owned site to decrease project costs associated with purchase of a site.
 - Work with stakeholders and the development community to determine the best size, mix of unit types and design/building type.
 - After a site is identified, conduct outreach to the community to address questions and concerns and work towards a positive relationship between the village and neighbors.
 - Complete as much project design and outreach as possible before securing funding so that work on the project can begin soon after funding is secured, in order to have sufficient time to conduct the work ahead of grant deadlines.
 - Ensure that the different requirements of funding secured align with the vision and goals for the project/community.
 - Plan for needed county/city staff commitment to get project completed during planning, design and construction phases. This will include funding during the pre-development phase before a developer has been identified.
 - Identify how ongoing operation of the project will be structured and funded.
- Hold discussions with key stakeholders (including Lake County Continuum of Care) in the region to identify needed zoning, building, or financial changes to facilitate this type of development (zoning amendments are detailed in Strategy 5.2). (County of Lake, Clearlake, Lakeport)

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- Create a marketing strategy highlighting publicly-owned land that could create additional homeless housing opportunities. (County of Lake, Clearlake, Lakeport)
 - Review the sites that were identified in the HAIP sites inventory as government-owned and determine if any are suitable for designation through the Surplus Lands Act to target key development areas throughout the County.
 - Continue to work to ensure sufficient funding for Rapid Rehousing and other similar programs for those experiencing homelessness or at risk of homelessness. Update the status and availability of existing and previous funding sources used, including Housing and Disability Advocacy Program (HDAP), Housing Support Program (HSP), California Advancing and Innovating Medi-Cal (CalAIM), and Emergency Solutions Grants (ESG). Assess gaps in funding based on that analysis and prepare a plan to seek additional funds on an annual basis. (County of Lake)

Strategy 1.3 Expand opportunities for small lot residential development throughout the County.

Actions:

- Research and identify funding sources that allow small lot residential development as a permitted activity. (County of Lake, Clearlake, Lakeport)
- Explore the idea of “agrihood”²¹ or agriculturally-oriented small-lot developments, to provide a connection to the county’s agricultural setting and economy taking a clustered/small-lot approach. Investigate examples of other developments with an agriculture focus/connection and work with potential developers and landowners to determine the feasibility in Lake County. Agrihood type small-lot developments would only be allowed in the Suburban Reserve land use designation.
- Review and, where necessary, update planning documents such as sewer master plans, park and recreation master plans, and other related documents to ensure alignment with small lot development. Zoning amendments related to small lot development are detailed in Strategy 5.2. (County of Lake, Clearlake, Lakeport)

²¹ Per Wikipedia, the Urban Land Institute defines agrihoods as "single-family, multifamily, or mixed-use communities built with a working farm or community garden as a focus. <https://en.wikipedia.org/wiki/Agrihood>. Note that agrihoods do not need to be built where agriculture is already occurring.

Strategy 1.4 Work to build a variety of residential options, particularly those that offer residents amenities, affordability, and resilience, such as mixed-use developments.

Actions:

- Fund and facilitate mixed-use developments by applying for funding as is made available and seeking partnerships with developers, other agencies, and organizations (the non-funding parts of this action are detailed under Strategy 5.1). (County of Lake, Clearlake, Lakeport)
- Encourage long-term rentals and rentals that allow pets by establishing a landlord/tenant matching program to incentivize long-term rental of second homes and spare rooms to promote the availability of low- and moderate-income rental housing. Conduct a multifaceted marketing campaign through press releases, internet-based outreach, media outreach/interviews, direct mailing to property owners and with advertisements published in the local paper of general circulation. (County of Lake)
- Encourage climate-resistant building techniques and alternative, sustainable materials, such as 3D printing, cob (a natural material similar to adobe) and straw bale. (County of Lake, Clearlake, Lakeport)
 - Review any local amendments to the building code to eliminate barriers to these types of building materials.
 - Connect with developers that use these types of materials and gain an understanding of what local government can do to facilitate and encourage their use.
 - Continue to pursue funding for pilot projects or studies on new technology (3D printing), climate-resilient building techniques, and those that include workforce training.
- On an ongoing basis, seek funding at the local government level and condition projects to include more amenities like indoor space for physical activity, pools, community centers, and community gardens. Research conditions that would work for different types of projects in the county and cities and include them as options for decision makers when approving projects. In addition, identify areas of the county and cities where amenities are missing and most needed (zoning amendments are detailed in Strategy 5.2). (County of Lake, Clearlake, and Lakeport)
- Seek partners and funding for a "mini manufacturing plant" for California Department of Housing and Community Development (HCD)-approved modular units plus workforce training that would result in villages built from modular housing. Steps in the process include identifying partners, funding, and milestones to meet ahead of completion of the plant. (County of Lake)

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- Obtain California State Prohousing Designation in order to ensure maximum funding opportunities and apply for the Prohousing Incentive Pilot Program. (County of Lake)

Strategy 1.5 Create housing to serve Lake County's workforce.

Actions:

- Seek funding on an ongoing basis to fund and facilitate workforce housing projects. (County of Lake, Clearlake, Lakeport)
 - Examples of industries to focus on include: education/teachers, firefighters, law enforcement, other government agencies, agriculture, tourism and medical. Conduct analysis and outreach to identify which industries to focus on to implement this strategy.
 - Option 1: Establish a County and cities-led program to secure funds and construct housing designated for certain industry groups.
 - Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to determine potential sites for workforce housing development, possibly a government-owned site to decrease project costs associated with purchase of a site.
 - Option 2: Work with employers to fund and build this type of housing.
 - Convene meetings with major employers in these industries including government agencies to identify potential sites and opportunities for housing and ensure they are aware of state law and other resources for this type of development.
 - Consider the option of a linkage fee or other regulatory mechanism to raise funds for employee/workforce housing.
 - Hold discussions with stakeholders in the region in the key workforce industries to identify their housing needs and in which communities their needs are greatest. (County of Lake, Clearlake, Lakeport)

Strategy 1.6 Address housing needs for first-time homebuyers.

Actions:

- Address housing needs and fund construction of homes for first-time homebuyers by annually applying for funding as available and seeking partnerships with developers, other agencies, and organizations (the non-funding parts of this action are detailed under Strategy 5.1). Specific to first-time homebuyers, continue the already established programs/funding sources and work on ways that they can be available to all qualifying county residents. (County of Lake, Clearlake, Lakeport)

Strategy 1.7 Work to increase the number of housing units for veterans in Lake County.

Actions:

- Research and apply for funding to facilitate the development of housing for veterans. (County of Lake, Clearlake, and Lakeport)
- Engage with local stakeholders as well as organizations serving the greater region, such as the Lake County Veteran's Service Office, the California Department of Veterans Affairs (CalVet), and the U.S. Department of Veterans Affairs (VA) to establish a dedicated veterans living facility in the County. During the coordination process, identify key services to incorporate as part of a future veterans living facility. (County of Lake, Clearlake, and Lakeport)
- Identify concentrations of veterans throughout the County and target marketing of publicly owned sites near these locations to developers specializing in housing for veterans. (County of Lake, Clearlake, Lakeport)

Strategy 1.8 Work to increase the amount of housing for seniors in Lake County.

Actions:

- Seek funding on an ongoing basis to fund and facilitate residential developments serving the senior population of Lake County. (County of Lake, Clearlake, Lakeport)
- Continue to hold discussions with key stakeholders (senior housing developers, community organizations, elected officials) throughout the County to identify needed zoning, building, or financial challenges to facilitating housing development for seniors. Throughout this consultation process, determine which type of additional senior housing is most appropriate for Lake County residents (retirement community, independent living, assisted living, skilled nursing, and/or memory support). (County of Lake, Clearlake, Lakeport)

Strategy 1.9 Change Housing Authority model to increase viability, expand the number of available housing choice vouchers and establish a project-based voucher program.

Actions:

- Monitor the effectiveness of the housing authority after the recent change to join a Regional Housing Authority to effect changes to help increase vouchers and resources for those who administer vouchers in the county.
In addition, advocate for changes to the United States Department of Housing and Urban Development (HUD) voucher Notice of Funding Availability process to increase opportunities to apply for additional vouchers. (County of Lake)

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- Continue to explore options for project based vouchers and research the possibility of having a Permanent Supportive Housing Certificates program under this new Regional Housing Authority structure.

Strategy 1.10 Use Geographic Information Systems (GIS) to continue to update the HAIP sites inventory and refine the list of potential sites for housing development. Maintain an online, interactive webmap of identified sites.

Actions:

- Establish a partnership with the County Assessor's Office and planning staff at the County and Cities and determine a collaborative approach to regular data validation and updates. (County of Lake, Clearlake, and Lakeport)
- Consider zoning and general plan land use designations, infrastructure availability, environmental constraints, hazards, existing site and neighborhood conditions and other relevant spatial data. Identify additional government-owned properties, and schools and other institutions that have been closed or that have excess developable land. (County of Lake, Clearlake, and Lakeport)
- Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to facilitate the types of development described in Strategy 1.1. (County of Lake, Clearlake, and Lakeport)
 - Conduct outreach with the owners of priority sites and collaborate with them to market sites to developers.
 - Determine whether restricting market-rate development on certain sites would help to facilitate the development of affordable housing. If determined to be helpful, restrict market-rate development on selected sites.
- Prepare for the 7th Cycle Housing Element Sites Inventory task by continuing to update the HAIP sites inventory regarding the availability of sites for housing development, for example by ensuring that sites that are nonvacant or no longer available are not marked in the inventory as potential housing sites. Use the HAIP sites inventory to sort and filter the sites list based on criteria such as maximum allowed density to quantify the available sites that meet HCD's suitability criteria for accommodating the lower-, moderate- and above-moderate income categories of the Regional Housing Needs Allocation (RHNA). (To count a site in the lower-income category, at least 15 units per acre must be allowed.) If 7th Cycle RHNA numbers have not yet been determined, estimates based on the 6th Cycle RHNA may be used for hypothetical targets. Calculate the maximum and realistic capacities of the available sites, by each income category for a preliminary assessment of the ability to accommodate the 7th Cycle RHNA under existing maximum allowed densities and other current conditions. (County of Lake, Clearlake, and Lakeport)

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- Use GIS tools to facilitate strategies under Goal 2. (County of Lake, Clearlake, and Lakeport)

Strategy 1.11 Create opportunities for all three jurisdictions to collaborate on securing funding and administering programs.

Actions:

- Continue the Regional Housing Trust Fund to provide funding for new construction, preservation, or rehabilitation of existing housing; land acquisition for development of affordable housing; promote housing innovations; create workforce housing; and establishment of transitional, supportive, or permanent homeless housing. (County of Lake, Clearlake, Lakeport)
- Provide subsidies for housing affordable to extremely low-income households. Monitor funding sources and identify funding deadlines to support the development of housing for extremely low-income households. For instance, National Housing Trust Fund (NHTF) dollars can support buying property, relocating dislocated people, development hard and soft costs, refinancing, and repaying construction loans. (County of Lake, Clearlake, Lakeport)
- Provide operating subsidies for permanent supportive housing by applying for funding as it becomes available. Coordinate efforts with the Lake County Continuum of Care to maximize potential available funding to support permanent supportive housing efforts. (County of Lake, Clearlake, Lakeport)
- Hire and/or designate a staff member dedicated to securing funding and administering programs with clearly defined responsibilities and tasks.
 - Identify a staff member in each jurisdiction who can serve as a dedicated liaison.
 - Outline job responsibilities, duties, and roles for the position.
 - Determine whether it is feasible and reasonable for staff-sharing between jurisdictions. This can be in the form of a single individual representing all jurisdictions, or a coalition of individuals working cooperatively amongst the jurisdictions. If determined to be useful, establish a memorandum of understanding (MOU) outlining the roles, responsibilities, and expectations for jurisdictions.
 - May be combined with similar staff role described in Strategy 3.2, Increase technical assistance and capacity to assist with maintaining and rehabilitating homes.

Goal 2. Encourage and Facilitate Infill Development

Strategy 2.1 Focus the siting and design of new homes on infill in fire-safe areas, including integrating fire safety measures into housing development policies.

Actions:

- Identify and promote residential development opportunities in areas that are more fire-safe and address with a greater likelihood of having more insurance options. Steps to identify these areas include review of updated fire hazard severity zone maps, identification of areas with highest and lowest levels of insurance cancellations in the last five years, and outreach to CALFIRE and other agencies and organizations for additional input on the areas where development is most feasible. (County of Lake, Clearlake, Lakeport)
- Integrate fire safety measures into local site planning and review. These measures will include additional home retrofitting, home hardening, clearing defensible space, and compiling a list of entities that can implement these safety measures. (County of Lake)

Strategy 2.2 Build homes in areas with access to infrastructure, resources, and transportation networks that are walkable and bikeable.

Actions:

- Reuse vacant properties in downtowns and in other population centers to revitalize these areas, reduce the need to expand road and other infrastructure outwards, and speed up the approval process. (County of Lake, Clearlake, Lakeport)
 - Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites in this type of area during the process in Strategy 1.10 and on an ongoing basis.
 - Conduct a market study to assess the project types with the greatest potential to be built in the population centers in Lake County and the two cities. Include analysis of demographics of those who could afford to buy or rent in these areas of the county
 - Reach out to property owners of the sites about their interest in redevelopment with residential uses and discuss incentives available to them for this type of development.
 - Seek available funding for infill development for this type of site.
- Look for additional potential infill sites by assessing indicators such as structure value (to identify underutilized buildings and sites) and acreage, slope details, and water sources. (County of Lake, Clearlake, Lakeport)

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- Identify sites for “Missing Middle” housing such as duplexes, triplexes and quadplexes. (County of Lake, Clearlake, Lakeport)

Strategy 2.3 Establish a local land trust/community land trust to buy "checkerboard" lots left in areas where there were fires (e.g., Cobb) and do infill development. Building homes under this strategy would also address unmanaged vegetation on vacant lots, which is an additional fire hazard.

Actions:

- Create a land trust to acquire “checkerboard” lots to redevelop with housing. Partner with developers, financial institutions, community members, and other relevant stakeholders to identify potential opportunities and streamline residential redevelopment in these areas. (County of Lake)
 - Research land trust models
 - Based on results of the research, propose the land trust model most suitable for this type of development in the areas most suitable in Lake County
 - Seek funds and partnerships to establish and maintain the land trust
 - Acquire and develop properties in the area or areas where the land trust is operating and if possible, restrict them as affordable housing

Goal 3. Maintain and Rehabilitate Homes and Neighborhoods

Strategy 3.1 Support programs that assist with home repairs, in particular for elderly homeowners.

Actions:

- Create a home rehabilitation program to assist Lake County homeowners, including seniors. The program should also focus on resources for rehabilitating homes to prepare them for sale. Establish a multi-phased program approach with Phase 1 including a grant program for modifications for seniors and disabled income-qualified applicants for repairs due to substandard conditions. This would include items such as deck repairs, exterior weatherization, dry rot, etc., up to \$15,000. Phase 2 would include rehabilitation funding within a certain dollar range and Phase 3 would offer funding for rehabilitation work with a higher dollar limit. (County of Lake, Clearlake, Lakeport)
 - Create guiding documents that include a program overview and design, identify potential challenges and strategies to address them, along with measures for success, including reporting requirements. The program will also include outreach and partnerships, including non-profit groups such as NCO’s BUILD program.

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- Create program guidelines for applicants with information on eligible properties, eligible rehabilitation activities, applicant qualifications, income limits and other program requirements. The program would apply to eligible homes under the jurisdiction of County of Lake or the cities and would not include manufactured homes under State jurisdiction. See Appendix B, Attachment 1: Resources for examples of rehabilitation program guidelines.
 - Create a program application that includes:
 - Questions to determine eligibility,
 - Checklist of required documentation for income verification, existing home condition, scope of work, detailed cost estimate and qualifications and licenses for contractors and other professionals involved in the project,
 - Notices and forms including additional insurance loss payee affidavit, lead-based paint disclosure acknowledgement, Authorization to Release Information, request for consumer credit information, and fair lending notice.
 - Leverage County resources, such as the recently-funded Code Enforcement Officer position using CDBG funding, to promote the rehabilitation program through enforcement activities. Ensure contacts made by the Code Enforcement Officer include a referral to available rehabilitation programs in the region.

See Appendix B, Attachment 1: Resources for examples of rehabilitation program application forms.
 - Maintain a list of local non-profits and other builders/contractors who are available to contract with building owners to conduct home repairs, including organizations that offer training in home repairs and construction to homeowners. Coordinate with the contractors to ensure their process aligns with the way the rehabilitation program is structured, to ensure applicants can work with them to implement their repairs using the program. Update the list annually and coordinate with the contractors annually. (County of Lake, Clearlake, Lakeport)
 - Proactively market the rehabilitation program to potential applicants including, but not limited to reaching out to senior organizations, HOAs, owners of multifamily buildings, in particular those restricted for seniors. Provide links to online information, provide hardcopy information if requested, and offer to discuss by phone or present to groups about the program. Conduct marketing at least once per year. (County of Lake, Clearlake, Lakeport)

Strategy 3.2 Increase technical assistance and capacity to assist with maintaining and rehabilitating homes.

Actions:

- Support general capacity building amongst homeowners and local entities for home maintenance and rehabilitation projects. (County of Lake, Clearlake, Lakeport)
 - Establish connections with local property maintenance companies and contractors to support home maintenance and rehabilitation efforts.
 - Continue to support local educational institutions with programs that increase the labor pool of property maintenance contractors.
 - Research and apply for funding to support home maintenance and rehabilitation projects.
- Hire and/or designate a staff member to serve as a dedicated housing rehabilitation liaison with clearly defined responsibilities and tasks. (County of Lake, Clearlake, Lakeport)
 - Identify a staff member in each jurisdiction who can serve as a dedicated liaison.
 - Outline job responsibilities, duties, and roles for the position.
 - Determine whether it is feasible and reasonable for staff-sharing between jurisdictions. This can be in the form of a single individual representing all jurisdictions, or a coalition of individuals working cooperatively amongst the jurisdictions. If determined to be useful, establish a memorandum of understanding (MOU) outlining the roles, responsibilities, and expectations for jurisdictions.
 - May be combined with similar staff role described in Strategy 1.9, Create opportunities for all three jurisdictions to collaborate on securing funding and administering programs.

Goal 4. Address Issues with Mobile Homes

Strategy 4.1 Identify funding opportunities and pathways to update mobile home parks or replace them with affordable non-mobile home units for the tenants.

Actions:

- Identify opportunities for mobile home park property owners to:
 - Finance tiny homes or small cottage-style homes and add to their lease payment or defer repayment until the next time the property sells.
 - Establish partnerships between local government and outside organizations for the purchase of these properties, and redevelop with single-family homes, duplexes, triplexes, and/or quadplexes. Existing mobile home owners should be given the Right of First Refusal.

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- Research available resources for relocating existing low-income residents that are currently in unsafe housing where rehabilitation is infeasible. (County of Lake, Clearlake, Lakeport)
 - Identify opportunities for weather retrofitting where mobile home units are found to be energy inefficient or susceptible to extreme conditions (heat and cold). (County of Lake, Clearlake, Lakeport)

Goal 5. Remove Regulatory Constraints and Streamline Processes to Facilitate Housing Development

Strategy 5.1 Streamline development review processes, consider fee reductions, and increase communication and information for applicants.

Actions:

- Enhance communication and access to information through the following (County of Lake, Clearlake, Lakeport):
 - Alert applicants to potential issues and unexpected requirements as early as possible.
 - Continue ongoing review of permitting processes to increase efficiency wherever possible.
 - Hire and/or designate a staff member to serve as a dedicated housing liaison with clearly defined responsibilities and tasks.
 - Use the online developer's portal, newsletter, or other similar platform to distribute information and encourage communication.
 - Fund and hire a Fire Marshall position to review building plans and conduct mandatory fire inspections.
 - Increase access to land information and available development opportunities, including listings of sites for development with a robust set of information on each parcel. Available information will include key physical characteristics, applicable regulations, required public improvements, surrounding amenities, any known cultural or tribal issues, contact information for utilities and public works, available financing/funding programs, and any other incentives. (See Strategy 1.8.)
 - Maintain ongoing communication and meet at least annually with employers in education, fire protection and law enforcement, and other government agencies; agriculture; tourism; and medical industries/sectors to understand the status of housing for each industry/sector in Lake County and the cities and their needs and preferences.

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- Maintain ongoing communication and meet at least annually with local Native American Tribes to understand the status of the Tribes' housing needs and preferences and to foster consistent, structured and meaningful Tribal engagement in planning decisions.
 - Support tribal requests for transitioning tribal lands from Title to Trust to support efforts of tribes to build more housing.
 - Conduct outreach with developers of projects that received tax credit funding to identify constraints associated with being competitive for 9 percent tax credits, with the larger goal of spurring new residential construction. (County of Lake, Clearlake, Lakeport)
 - Assess whether off-site improvement requirements are necessary for development by reviewing local jurisdiction requirements, and if possible, reduce or eliminate off-site improvement requirements and impact fees. Coordinate with local agencies such as school and utility districts to discuss development impact fee reductions or waivers to promote residential development, projects with units affordable to lower-income households, and other special-needs groups. (County of Lake, Clearlake, Lakeport)
 - Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across County approval functions (e.g., Planning, Public Works, Environmental Health, Building) from entitlement application to certificate of occupancy. (County of Lake)
 - Facilitate the use of categorical or statutory California Environmental Quality Act (CEQA) exemptions whenever feasible to avoid costly environmental impact reports (EIRs). (County of Lake, Clearlake, Lakeport)

Strategy 5.2 Amend the Zoning Ordinance or create incentives that are designed to increase the development of prioritized types of housing (as described throughout these strategies).

Actions:

- Amend the Zoning Ordinance and/or land use designations to allow for residential or mixed uses in one or more nonresidential zones. (Clearlake)
- Work with local communities to identify criteria such as location, existing uses, access or other findings to determine areas to encourage mixed use and infill development. Amend the Zoning Ordinance to establish a “Mixed-Use, Infill Combining District,” define “mixed-use” and “infill” and apply the new combining district where appropriate. (County of Lake)
- Amend the Zoning ordinance to reduce parking standards for studios and one- and two-bedroom units in multifamily dwellings. (County of Lake, Clearlake, Lakeport)
 - Codify parking requirements for studio units. (County of Lake)
 - Codify parking requirements for studio units. Reduce parking requirement for one-bedroom units to one space. (Clearlake)

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- Reduce parking requirements for one-bedroom units. Remove covered parking requirement for multifamily dwelling units. Consider modifying or making recreational vehicle parking requirement optional. (Lakeport)
 - Update the County ADU/JADU regulations for consistency with current State law including:
 - Investigate the allowance of up to two ADUs on each residential zoned lot. In the RR zone, that allowance should allow for ADUs to be detached and up to the square footage size of the primary unit, if not already allowed under current State law.
 - Consider revising terms used in the Zoning Ordinance to mirror those in State law.
 - Update ADU and JADU definitions to align with State law. (County of Lake)
 - Streamline housing development at the project level, such as by enabling a by-right approval process or reducing the instances when environmental review is required.
 - Clarify permitting process in the City of Lakeport's Municipal Code regarding who decides that multifamily residential projects meet objective standards. (Lakeport)
 - Amend the County's Zoning Ordinance to remove the Minor Use Permit requirement for multifamily dwelling projects over 20 units per project and consider allowing these uses by-right subject to objective design and development standards. (County of Lake)
 - Establish objective design and development standards for multifamily residential developments. (County of Lake)
 - Review and revise zoning and land use designations to ensure allowable densities align. Amend language in the Zoning Ordinance to ensure project consistency, such as removing "dwelling units per project" standards in favor of "dwelling units per acre." Revise allowable uses in the zone to ensure consistency, such as removing duplexes as a permitted use in the R3 zone given duplexes are under this zone's minimum density. Lastly, updates are needed to the County Zoning Ordinance to address changes in State housing law since previous amendments were made. Revise zoning and land use designations based on actions under Strategy 1.8 to identify appropriate areas to increase allowable densities and add housing as an allowed use in certain commercial areas. (County of Lake)
 - Amend the Zoning Ordinance to revise the R-5 zone density range to align with the High Density Residential land use designation density range of 19.4 to 29.0 dwelling units per acre to ensure allowable densities are consistent. (Lakeport)
 - Amend the Zoning Ordinance to specify development standards in the Mixed-Use Zone (MUX) to ensure greater consistency. Revise zoning and land use designations to ensure allowable densities are consistent. Lastly, updates are needed to Clearlake's Zoning Ordinance to address changes in State housing law since previous amendments were made. (Clearlake)

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- Amend the current definition of “Accessory Uses and Structures, Residential” to allow for indoor space for physical activity and other project amenities. Consider incorporating an objective metric to quantify the number of amenities or space that should be set aside multifamily projects. (County of Lake)
 - Identify and consider revising the Zoning Code to allow for additional housing types (e.g., hamlet style, rowhouses, townhouses, etc.) in compatible zones. (County of Lake)
 - Explore options for potentially allowing “tiny homes on wheels” in County of Lake that meet minimum health and safety standards. Based on that evaluation, consider amending the Zoning Ordinance to define and specify how tiny homes are permitted. Consider revising zoning regulations to limit the number of tiny homes on a “square footage” basis, rather the standard density calculation. (County of Lake)
 - Amend the Zoning Ordinance to include a Small Lot Ordinance, outlining specific development standards for residential development on small lots. (County of Lake, Clearlake, Lakeport)
 - Include incentives in the Zoning Ordinance for projects with a mix of units that serve different incomes to be developed on the same site. In addition, include requirements in Development Agreements to require equitable phasing of units dedicated for different income ranges during project buildout, so that the same relative percentage of each type of unit (based on income ranges they serve) is built during each phase of project buildout.

Table HAIP-10 Summary Table of Goals and Strategies

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Goal 1. Create Housing for all Economic Levels and Build a Variety of Housing Types					
Strategy 1.1 Work to increase the number of Accessory Dwelling Units (ADUs) in Lake County through a variety of strategies to promote housing affordability, resilience, and prevalence.					
Identify and recommend funding opportunities for homeowners to support ADU development.	County of Lake Clearlake Lakeport	ADU Developers	Ongoing PLHA and CalHome funding: Apply annually CalHFA funding: Apply as funding is available	Permanent Local Housing Allocation (PLHA) (County or cities) Future CalHFA ADU Funding (homeowners) CalHome Program (County or cities)	HCD ADU Handbook ²⁴ Samara ADU Builders ²⁵
Establish or enhance existing partnerships with developers, other agencies, and organizations that have a focus on ADU creation in the region.	County of Lake Clearlake Lakeport	ADU Developers	Ongoing Apply for funding annually	CalHome Program (County or cities)	HCD ADU Handbook
Conduct a multifaceted marketing campaign that highlights the benefits of having an ADU through press releases, internet-based outreach, media outreach/interviews, direct mailing to property owners and with	County of Lake	Local Media Outlets	Near Term Apply for funding annually	CalHome Program (County)	HCD ADU Handbook Soledad ADU Handbook

²² Note: application frequency listed is subject to change based on funding availability and changes to program guidelines.

²³ When applicable, entities listed in parentheses are those agencies, organizations, or individuals that would be eligible to apply for this funding source.

²⁴ <https://www.hcd.ca.gov/sites/default/files/docs/policy-and-research/adu-handbook-update.pdf>

²⁵ <https://www.samara.com/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
advertisements published in the local paper of general circulation. - Create a web page for the ADU/JADU program that is linked to the County's website for Housing. - Develop an FAQ that highlights the benefits of creating an ADU as well as detailing the types of ADU projects possible. - Create a handout to describe the ADU/JADU permitting process.					Santa Rosa ADU Process Handout²⁶ Napa Sonoma ADU webpage²⁷
Establish a policy to review existing water and wastewater infrastructure at the time of interest to notify property owners of the number of potential ADUs on each lot.	County of Lake	Water and sewer providers	Near Term Apply for funding annually	CalHome Program (County)	HCD ADU Handbook
Provide grants, downpayment assistance, or low-interest loans for ADU/JADU construction affordable to lower- and moderate-income households through the establishment of a County-led affordable ADU program or through a dedicated ADU specialist to assist with applying for future ADU funding. Actively promote existing resources, such as pre-approved ADU plans (additional zoning amendments are detailed in Strategy 5.2).	County of Lake Clearlake Lakeport	Local financing institutions	Near Term PLHA funding: Apply annually CalHFA funding: Apply as funding is available CalHome funding: Apply annually	PLHA Program (County or cities) Future CalHFA ADU funding (homeowners) CalHome Program (County or cities)	County of Lake Pre-Approved ADU Plans²⁸ HCD ADU Handbook County of Napa Affordable ADU Program

²⁶ <https://www.srcity.org/DocumentCenter/View/34205/ADU-Process-Graphic-and-Handout>

²⁷ <https://napasonomaadu.org/>

²⁸ <https://www.lakecountycalifornia.gov/1765/AB-1332-Pre-Approved-ADU-Plans-Info>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 1.2 Increase the number of homeless housing options and programs to serve vulnerable populations, including actions to support a variety of housing types, such as transitional housing, supportive housing, and tiny home villages.					
Seek funding on an ongoing basis to fund and facilitate residential development serving vulnerable populations. ▪ Pursue development of a village that provides interim and/or permanent supportive or transitional housing units. ○ Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to determine sites for this type of housing, with proximity to services and transit, possibly a government-owned site to decrease project costs associated with purchase of a site. ○ Work with stakeholders and the development community to determine the best size, mix of unit types and design/building type. ○ After a site is identified, conduct outreach to the community to address questions and concerns and work towards a positive relationship between the village and neighbors.	County of Lake Clearlake Lakeport	Lake County Continuum of Care Lake County Community Foundation Development Community Local Stakeholders	Near Term Ongoing HOME funding: Apply annually Section 202 funding: Apply annually ESG Program funding: Apply annually Prop 63 Mental Health Services Act Funds: Annual Direct Allocation HHAP Program funding: Apply when NOFAs are released, anticipated less than once per year	Housing Trust Fund Home Investment Partnership Program (HOME) (County or cities) Section 202 (Non-profit housing developers) Emergency Solutions Grants (ESG) Program (Lake County CoC) Prop 63 Mental Health Services Act Funds (County) Homeless Housing, Assistance and Prevention (HHAP) Program (County, cities, and/or Lake County CoC)	Lake County CoC 2024 Gaps Analysis North Coast Opportunities Building Up Individuals and Local Development Program (NCO BUILD) Redwood Community Services Dignity Moves²⁹ – homeless housing developer HomeFirst³⁰ – homeless housing operator Labath Landing – Rohnert Park³¹ Nellie Hannon Gateway - Emeryville³²

²⁹ <https://dignitymoves.org/>

³⁰ <https://www.homefirstscc.org/>

³¹ <https://www.rpcity.org/cms/one.aspx?portalId=3037873&pageId=18062177>

³² <https://rcdhousing.org/nellie-hannon-gateway/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
- Complete as much project design and outreach as possible before securing funding so that work on the project can begin soon after funding is secured, in order to have sufficient time to conduct the work ahead of grant deadlines. - Ensure that the different requirements of funding secured align with the vision and goals for the project/ community. - Plan for needed county/city staff commitment to get project completed during planning, design and construction phases. - Identify how ongoing operation of the project will be structured and funded.			PLHA funding: Apply annually Homekey+ funding: Apply by May 30, 2025 CalAIM funding: Apply More than Once Per Year	PLHA Program (County or cities) Homekey + (County, cities, and/or affordable housing developers) Advancing and Innovating Medi-Cal (CalAIM) (County or cities, community-based organizations, health care providers) HUD (County)	The Bluffs Community Housing Project – Red Bluff³³ Palm Villas – Red Bluff³⁴
Hold discussions with key stakeholders (including Lake County Continuum of Care) in the region to identify needed zoning, building, or financial changes to facilitate this type of development (zoning amendments are detailed in Strategy 5.2).	County of Lake Clearlake Lakeport	Lake County Continuum of Care Development Community Hope Center Xamitin Haven NCO New Digs	Near Term	General Fund	Lake County CoC 2024 Gaps Analysis

³³ https://cms5.revize.com/revize/redbluff/Red%20Bluff%20Revised%20Draft%20Housing%20Element_2-25-25_clean.pdf

³⁴ https://cms5.revize.com/revize/redbluff/Red%20Bluff%20Revised%20Draft%20Housing%20Element_2-25-25_clean.pdf

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
		Redwood Community Services Lake County Community Foundation			
Create a marketing strategy highlighting publicly-owned land that could create additional homeless housing opportunities. Review the sites that were identified in the HAIP sites inventory as government-owned and determine if any are suitable for designation through the Surplus Lands Act to target key development areas throughout the County.	County of Lake Clearlake Lakeport		Midterm	General Fund	Lake County CoC 2024 Gaps Analysis Santa Rosa City-Owned Property web page ³⁵
Continue to work to ensure sufficient funding for Rapid Rehousing and other similar programs for those experiencing homelessness or at risk of homelessness. Update the status and availability of existing and previous funding sources used, including Housing and Disability Advocacy Program (HDAP), Housing Support Program (HSP), California Advancing and Innovating Medi-Cal (CalAIM), and Emergency Solutions Grants (ESG). Assess gaps in funding based on that analysis and prepare a plan to seek additional funds on an annual basis.	County of Lake	North Coast Opportunities (NCO)	Near Term CalWORKS funding: Apply on a rolling basis as funds are available CalAIM funding: Apply more than once per year ESG Program funding: Apply annually	CalWORKS Housing Support Program (HSP) (Individuals through CalWORKS office) CalAIM (County or community-based organizations, health care providers) ESG (Lake County CoC)	NCO New Digs

³⁵ <https://www.srcity.org/3727/City-Owned-Property-Available-for-Sale>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 1.3 Expand opportunities for small lot residential development throughout the County.					
Research and identify funding sources that allow small lot residential development as a permitted activity.	County of Lake Clearlake Lakeport		Midterm CalHome funding: Apply annually LIHTC funding: Apply more than once per year	CalHome Program (County or cities) Low-Income Housing Tax Credit (LIHTC) (Affordable housing developer)	HCD Active Funding Programs Website
Explore the idea of “agrihood” or agriculturally-oriented small-lot developments, to provide a connection to the county’s agricultural setting and economy taking a clustered/small-lot approach. Investigate examples of other developments with an agriculture focus/connection and work with potential developers and landowners to determine the feasibility in Lake County. Agrihood type small-lot developments would only be allowed in the Suburban Reserve land use designation.	County of Lake		Midterm	Issue housing bond (County issuing bond)	Agrihood Living ³⁶ Agrihood – Santa Clara ³⁷
Review and, where necessary, update planning documents such as sewer master plans, park and recreation master plans, and other related documents to ensure alignment with small lot development. Zoning amendments related to small lot development are detailed in Strategy 5.2.	County of Lake Clearlake Lakeport	Water and Sewer Providers	Midterm	General Fund	

³⁶ <https://agrihoodliving.com/>

³⁷ <https://news.santaclaracounty.gov/californias-largest-urban-farm-and-affordable-housing-community-opens-its-doors-0>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 1.4 Work to build a variety of residential options, particularly those that offer residents amenities, affordability, and resilience, such as mixed-use developments.					
Fund and facilitate mixed-use developments by applying for funding as is made available and seeking partnerships with developers, other agencies, and organizations (the non-funding parts of this action are detailed under Strategy 5.1).	County of Lake Clearlake Lakeport	Lake County Community Foundation Development Community Affordable Housing Providers Community-Based Organizations	Midterm HOME funding: Apply annually AHSC funding: Apply annually IIG funding: Apply annually CalHome funding: Apply annually LIHTC funding: Apply more than once per year PLHA funding: Apply annually	Home Investment Partnership Program (HOME) (County or cities) Affordable Housing and Sustainable Communities (AHSC) Funding (County, cities, or developer) Infill Infrastructure Grant (IIG) Funding (Affordable housing developer) CalHome funding (County or cities) Low-Income Housing Tax Credit (LIHTC) (Developer) PLHA Program (County or cities)	1422 Monterey Mixed Use – San Luis Obispo ³⁸

³⁸ <https://www.slocity.org/business/doing-business-in-slo/what-development-is-happening-in-the-city>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Encourage long-term rentals and rentals that allow pets by establishing a landlord/tenant matching program to incentivize long-term rental of second homes and spare rooms to promote the availability of low- and moderate-income rental housing. Conduct a multifaceted marketing campaign through press releases, internet-based outreach, media outreach/interviews, direct mailing to property owners and with advertisements published in the local paper of general circulation.	County of Lake	Clearlake Lakeport	Midterm	General Fund Staff Time	Alameda County (AC) Homes Program ³⁹ Example programs: South Lake Tahoe Lease to Locals Program ⁴⁰ Placer County Workforce Housing Preservation Program ⁴¹
Encourage climate-resistant building techniques and alternative, sustainable materials, such as 3D printing, cob (a natural material similar to adobe) and straw bale. - Review any local amendments to the building code to eliminate barriers to these types of building materials. - Connect with developers that use these types of materials and gain an understanding of what local government	County of Lake Clearlake Lakeport	Development Community	Midterm HOME funding: Apply annually CalHome funding: Apply annually CDBG funding: Apply annually	HOME Funding (County or cities) CalHome Funding (County or cities) Community Development Block Grant (CDBG) (County or cities)	California Department of Housing and Community Development (HCD) Housing Planning Hub Site ⁴² Redding 3-D Printed Housing ^{43 44}

³⁹ <https://homelessness.acgov.org/homelessness-assets/docs/news/ach-landlord-outreach-flyer.pdf>

⁴⁰ <https://www.cityofslt.us/2330/Lease-to-Locals-Grant-Program>

⁴¹ <https://www.placer.ca.gov/7130/Workforce-Housing-Preservation-Program>

⁴² <https://experience.arcgis.com/experience/b52bcd2cd9734f02b1c0502bbbe5028d/>

⁴³ https://www.actionnewsnow.com/news/local/redding-becomes-first-california-city-to-complete-an-on-site-3-d-printed-home/article_8c0b0f20-21eb-11ee-9ed6-0f3b74d7bf59.html

⁴⁴ <https://cobod.com/projects-customers/emergent/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
can do to facilitate and encourage their use. Continue to pursue funding for pilot projects or studies on new technology (3D printing), climate-resilient building techniques, and those that include workforce training.					Sonoma straw bale home⁴⁵ Sonoma County cob home⁴⁶ Cob Research Institute⁴⁷
On an ongoing basis, seek funding at the local government level and condition projects to include more amenities like indoor space for physical activity, pools, community centers, and community gardens. Research conditions that would work for different types of projects in the county and cities and include them as options for decision makers when approving projects. In addition, identify areas of the county and cities where amenities are missing and most needed (zoning amendments are detailed in Strategy 5.2).	County of Lake Clearlake Lakeport	Development Community Residents	Midterm (research) CDBG funding: Apply annually	CDBG (County or cities)	
Seek partners and funding for a "mini manufacturing plant" for California Department of Housing and Community Development (HCD)-approved modular units plus workforce training that would result in villages built from modular housing. Steps in the process include identifying partners,	County of Lake	Development Community Manufacturing Sector	Midterm Behavioral Health Grants: Possibly apply annually, depending on grant	Bank financing Behavioral health grants (County) California CalAIM (County or community-based	NCO BUILD Program Mendocino Junior College Construction Training Program

⁴⁵ <https://permitsonoma.org/divisions/engineeringandconstruction/building/technicalbulletins/b-312020residentialstrawbaleconstruction>

⁴⁶ <https://www.northbaybusinessjournal.com/article/article/brown-is-the-new-green-says-sonoma-county-builder-of-homes-of-mud/>

⁴⁷ <https://www.cobcode.org/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
funding, and milestones to meet ahead of completion of the plant.		Rehabilitation Restoration Respite (R3)	CalAIM funding: Apply more than once per year CDBG funding: Apply annually CDFI: Per Developer Interest ESG Program funding: Apply annually Factory-built Housing Pre-Development Pilot Program funding: Rolling Basis until March 2026 Foundations: Per Individual Funding Terms HHAP Program funding: Apply when NOFAs are released, anticipated less than once per year LIHTC funding: Apply more than once per year	organizations, health care providers) CDBG (County) Community Development Financial Institutions (CDFI) borrowing (Developer) Church investors County Probation Department capital and operations funds (County) Enterprise fund ESG (Lake County CoC) Factory-built Housing Pre-Development Pilot Program (Developer) Foundations (County or any other partner depending on parameters for particular foundation) Homeless Housing, Assistance and	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
			NHTF funding: Apply biennially YDHP funding: Apply annually	Prevention (HHAP) (County and/or Lake County CoC) United States Department of Housing and Urban Development (HUD)/HCD (County or any other partner depending on parameters for particular grant) LIHTC (Developer) National Housing Trust Fund (NHTF) (Developer, public entities can also apply) Private investors (County or any other partner) Youth Homelessness Demonstration Program (YHDP) (Lake County CoC)	
Obtain California State Prohousing Designation in order to ensure maximum funding opportunities and apply for the Prohousing Incentive Pilot Program.	County of Lake		Near Term	PIP funding: Apply approximately Annually	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 1.5 Create housing to serve Lake County's workforce.					
Seek funding on an ongoing basis to fund and facilitate workforce housing projects. - Examples of industries to focus on include: education/teachers, firefighters, law enforcement, tourism and medical. Conduct analysis and outreach to identify which industries to focus on to implement this strategy. - Option1: Establish a County and cities-led program to secure funds and construct housing designated for certain industry groups. - Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to determine potential sites for workforce housing development, possibly a government-owned site to decrease project costs associated with purchase of a site. - Option 2: Work with employers to fund and build this type of housing. - Convene meetings with major employers in these industries	County of Lake Clearlake Lakeport	Workforce industry employers	Near Term LIHTC: Apply more than once per year CSCDA Workforce Housing Program funding: By Agreement with CSCDA	Housing Trust Fund Workforce industry employers LIHTC (Developer) California Statewide Communities Development Authority (CSCDA) Workforce Housing Program (County or cities)	Soledad School Housing Project⁴⁸ Twin Rivers Unified School District Workforce Housing Initiative⁴⁹ Daly City Jefferson Union High School District Teach Housing⁵⁰ City of Clearlake Homestead Program San Mateo County Community College District (SMCCD) workforce housing for faculty and staff program⁵¹ Related California - builders⁵²

⁴⁸ <https://kion546.com/news/monterey-county/soledad/2024/10/23/soledad-unified-school-district-to-propose-a-workforce-housing-project-wednesday/>

⁴⁹ <https://www.trusd.net/Departments/Administrative-Services/Workforce-Housing/index.html>

⁵⁰ <https://www.juhsd.net/Page/1402>

⁵¹ <https://smccd.edu/facstaffhousing/>

⁵² <https://www.relatedcalifornia.com/affordable-housing/workforce-housing>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
including government agencies to identify potential sites and opportunities for housing and ensure they are aware of state law and other resources for this type of development. Consider the option of a linkage fee or other regulatory mechanism to raise funds for employee/workforce housing.					
Hold discussions with stakeholders in the region in the key workforce industries to identify their housing needs and in which communities their needs are greatest.	County of Lake Clearlake Lakeport	Key workforce industry stakeholders	Near Term		
Strategy 1.6 Address housing needs for first-time homebuyers.					
Address housing needs and fund construction of homes for first-time homebuyers by annually applying for funding as available and seeking partnerships with developers, other agencies, and organizations (the non-funding parts of this action are detailed under Strategy 5.1). Specific to first-time homebuyers, continue the already established programs/funding sources and work on ways that they can be available to all qualifying county residents.	County of Lake Clearlake Lakeport	Development Community Service providers Lake County Continuum of Care Lake County Community Foundation	Ongoing (see funding) Midterm (complete units) CDBG funding: Apply annually HOME funding: Apply annually LHTF Matching Grant Program: Apply when NOFAs	CDBG (County or cities) HOME (County or cities) Local Housing Trust Fund Matching Grant Program (County, cities, or non-profit developers) Single-Family Housing Bond Program (Mortgage Revenue Bonds) (Homeowners would	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
			are released, anticipated less than once per year Single-Family Bonds: Per CalFHA issuance or County/cities issuance CalHome funds: Apply annually	apply to Cal HFA bonds. County or cities could also issue) Mortgage Credit Certificates (MCC) (Homeowners) CalHome (County or cities) Department of Disabled Services	
Strategy 1.7 Work to increase the number of housing units for veterans in Lake County.					
Research and apply for funding to facilitate the development of housing for veterans.	County of Lake Clearlake Lakeport	Lake County Community Foundation	Near Term VHHP funding: Apply annually SSVF funding: Apply annually	General Fund Veterans Housing and Homelessness Prevention Program (VHHP) (County or cities) Support Services for Veteran Families (Federal) (Non-profit service providers)	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Engage with local stakeholders as well as organizations serving the greater region, such as the Lake County Veteran's Service Office, the California Department of Veterans Affairs (CalVet), and the U.S. Department of Veterans Affairs (VA) to establish a dedicated veterans living facility in the County. During the coordination process, identify key services to incorporate as part of a future veterans living facility.	County of Lake Clearlake Lakeport	County Veteran's Service Office California Department of Veterans Affairs (CalVet) U.S. Department of Veterans Affairs (VA) Local veterans	Midterm	General Fund	Homeward Bound of Marin – Veteran's Program ⁵³ Veterans Homes of California ⁵⁴
Identify concentrations of veterans throughout the County and target marketing of publicly owned sites near these locations to developers specializing in housing for veterans.	County of Lake Clearlake Lakeport	County Veteran's Service Office Local veteran's groups Lake County Continuum of Care (CoC)	Midterm	General Fund	Lake County Continuum of Care Point-in-Time Count
Strategy 1.8 Work to increase the amount of housing for seniors in Lake County.					
Seek funding on an ongoing basis to fund and facilitate residential developments serving the senior population of Lake County.	County of Lake Clearlake Lakeport	Lake County Community Foundation	Near Term	General Fund Rental subsidies for seniors available to developers	Ukiah Senior Apartments ⁵⁵

⁵³ <https://hbofm.org/our-programs/help-for-veterans/>

⁵⁴ <https://www.calvet.ca.gov/calvet-programs/veteran-homes>

⁵⁵ https://coscda.org/projects/ukiah-senior-apartments/?utm_source

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Continue to hold discussions with key stakeholders (senior housing developers, community organizations, elected officials) throughout the County to identify needed zoning, building, or financial challenges to facilitating housing development for seniors. Throughout this consultation process, determine which type of additional senior housing is most appropriate for Lake County residents (retirement community, independent living, assisted living, skilled nursing, and/or memory support).	County of Lake Clearlake Lakeport	Rural Communities Housing Development Corporation (RCHDC) Eskaton Other senior housing developers and operators Community organizations Elected officials	Midterm	General Fund	
Strategy 1.9 Change Housing Authority model to increase viability, expand the number of available housing choice vouchers and establish a project-based voucher program.					
Monitor the effectiveness of the housing authority after the recent change to join a Regional Housing Authority to effect changes to help increase vouchers and resources for those who administer vouchers in the county. In addition, advocate for changes to the United States Department of Housing and Urban Development (HUD) voucher Notice of Funding Availability process to increase	County of Lake	Clearlake Lakeport	Midterm CALAHA funding: Ongoing Membership	California Affordable Housing Agency (CALAHA) (County could join JPA) Department of Disabled Services Grants with rural area set asides (County or other	California Association of Housing Authorities (CAHA) ⁵⁶ National Association of Housing and Redevelopment Officials (NAHRO) ⁵⁷

⁵⁶ <https://cahahousing.org/>

⁵⁷ <https://www.nahro.org/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
opportunities to apply for additional vouchers.				partners depending on parameters of particular grant)	
Continue to explore options for project based vouchers and research the possibility of having a Permanent Supportive Housing Certificates program under this new Regional Housing Authority structure.	County of Lake	Clearlake Lakeport	Near Term CALAHA funding: Ongoing Membership	California Affordable Housing Agency (CALAHA) (County could join JPA) Department of Disabled Services Grants with rural area set asides (County or other partners depending on parameters of particular grant)	California Association of Housing Authorities (CAHA) ⁵⁸ National Association of Housing and Redevelopment Officials (NAHRO) ⁵⁹
Strategy 1.10 Use Geographic Information Systems (GIS) to continue to update the HAIP sites inventory and refine the list of potential sites for housing development. Maintain an online, interactive webmap of identified sites.					
Establish a partnership with the County Assessor's Office and planning staff at the County and Cities and determine a collaborative approach to regular data validation and updates.	County of Lake Clearlake Lakeport		Near Term	General Fund	
Consider zoning and general plan land use designations, infrastructure availability, environmental constraints, hazards, existing site and neighborhood conditions and other	County of Lake Clearlake		Near Term	General Fund	

⁵⁸ <https://cahahousing.org/>

⁵⁹ <https://www.nahro.org/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
relevant spatial data. Identify additional government-owned properties, and schools and other institutions that have been closed or that have excess developable land.	Lakeport				
Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites to facilitate the types of development described in Strategy 1.1. - Conduct outreach with the owners of priority sites and collaborate with them to market sites to developers. - Determine whether restricting market-rate development on certain sites would help to facilitate the development of affordable housing. If determined to be helpful, restrict market-rate development on selected sites.	County of Lake Clearlake Lakeport	Property owners	Near Term	General Fund	
Prepare for the 7th Cycle Housing Element Sites Inventory task by continuing to update the HAIP sites inventory regarding the availability of sites for housing development, for example by ensuring that sites that are nonvacant or no longer available are not marked in the inventory as potential housing sites. Use the HAIP sites inventory to sort and filter the sites list based on criteria such as maximum allowed density to quantify the available sites that meet HCD's suitability criteria for accommodating the lower-, moderate- and above-moderate income categories of the Regional Housing Needs	County of Lake Clearlake Lakeport		Near Term	General Fund Grant Funding (County)	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Allocation (RHNA). (To count a site in the lower-income category, at least 15 units per acre must be allowed.) If 7th Cycle RHNA numbers have not yet been determined, estimates based on the 6th Cycle RHNA may be used for hypothetical targets. Calculate the maximum and realistic capacities of the available sites, by each income category for a preliminary assessment of the ability to accommodate the 7th Cycle RHNA under existing maximum allowed densities and other current conditions.					
Use GIS tools to facilitate strategies under Goal 2.	County of Lake Clearlake Lakeport		Near Term	General Fund	
Strategy 1.11 Create opportunities for all three jurisdictions to collaborate on securing funding and administering programs.					
Continue the Regional Housing Trust Fund to provide funding for new construction, preservation, or rehabilitation of existing housing; land acquisition for development of affordable housing; promote housing innovations; create workforce housing; and establishment of transitional, supportive, or permanent homeless housing.	County of Lake Clearlake Lakeport	Lakeport Clearlake Tribes Lake County Continuum of Care Member of public	Ongoing PLHA funding: Apply annually NHTF funding: Apply biennially LHTF Matching Grant Program: Apply when NOFAs are released, anticipated less than once per year	PLHA (County or cities) County Transient Occupancy Tax Clearlake Lakeport Private sources (County, cities or other partners) Discretionary local revenues	Institute for Local Government (ILG) “Establishing a Local Housing Trust Fund” Guide

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
				NHTF (Developer, public entities can also apply) Local Housing Trust Fund Matching Grant Program (LHTF) (County, cities, or non-profit developers)	
Provide subsidies for housing affordable to extremely low-income households. Monitor funding sources and identify funding deadlines to support the development of housing for extremely low-income households. For instance, National Housing Trust Fund (NHTF) dollars can support buying property, relocating dislocated people, development hard and soft costs, refinancing, and repaying construction loans.	County of Lake Clearlake Lakeport	Lake County Continuum of Care (CoC)	Midterm NHTF funding: Apply biennially PLHA funding: Apply annually	NHTF (Developer, public entities can also apply) PLHA Program (County or cities)	Institute for Local Government (ILG) “Establishing a Local Housing Trust Fund” Guide
Provide operating subsidies for permanent supportive housing by applying for funding as it becomes available. Coordinate efforts with the Lake County Continuum of Care to maximize potential available funding to support permanent supportive housing efforts.	County of Lake Clearlake Lakeport	Lake County CoC	Midterm ESG Program funding: Apply annually HHAP Program funding: Apply when NOFAs are released, anticipated less than once per year	Emergency Solutions Grants (ESG) (Lake County CoC) HHAP Grant (County, cities, and/or Lake County CoC) Local Housing Trust Fund PLHA Program (County or cities)	Lake County CoC 2024 Gaps Analysis

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
			PLHA funding: Apply annually		
Hire and/or designate a staff member dedicated to securing funding and administering programs with clearly defined responsibilities and tasks. - Identify a staff member in each jurisdiction who can serve as a dedicated liaison. - Outline job responsibilities, duties, and roles for the position. - Determine whether it is feasible and reasonable for staff-sharing between jurisdictions. This can be in the form of a single individual representing all jurisdictions, or a coalition of individuals working cooperatively amongst the jurisdictions. If determined to be useful, establish a memorandum of understanding (MOU) outlining the roles, responsibilities, and expectations for jurisdictions. - May be combined with similar staff role described in Strategy 3.2, Increase technical assistance and capacity to assist with maintaining and rehabilitating homes.	County of Lake Clearlake Lakeport		Midterm	Local Funding	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Goal 2. Encourage and Facilitate Infill Development					
Strategy 2.1 Focus the siting and design of new homes on infill in fire-safe areas, including integrating fire safety measures into housing development policies.					
Identify and promote residential development opportunities in areas that are more fire-safe and address with a greater likelihood of having more insurance options. Steps to identify these areas include review of updated fire hazard severity zone maps, identification of areas with highest and lowest levels of insurance cancellations in the last five years, and outreach to CALFIRE and other agencies and organizations for additional input on the areas where development is most feasible.	County of Lake Clearlake Lakeport	CALFIRE	Midterm Wildfire Prevention Grants: Apply annually	Wildfire Prevention Grants (CALFIRE) (County, cities, Fire Safe Council, or other 501c3 organizations) General Fund	CALFIRE Community Wildfire Preparedness and Mitigation
Integrate fire safety measures into local site planning and review. These measures will include additional home retrofitting, home hardening, clearing defensible space, and compiling a list of entities that can implement these safety measures.	County of Lake	Office of the State Fire Marshal (OSFM) Department of Forestry and Fire Protection (CAL FIRE)	Near Term Wildfire Prevention Grants: Apply annually SFC Grant: Apply annually	Wildfire Prevention Grants (CALFIRE) (County, Lake County Fire Safe Council, or other 501c3 organizations) State Fire Capacity (SFC) Grant Program (California Fire Safe Council) (Lake County Fire Safe Council)	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 2.2 Build homes in areas with access to infrastructure, resources, and transportation networks that are walkable and bikeable.					
Reuse vacant properties in downtowns and in other population centers to revitalize these areas, reduce the need to expand road and other infrastructure outwards, and speed up the approval process. - Use the list of potential housing sites that were identified in the HAIP sites inventory with all the criteria for the best candidate sites in this type of area during the process in Strategy 1.10 and on an ongoing basis. - Conduct a market study to assess the project types with the greatest potential to be built in the population centers in Lake County and the two cities. Include analysis of demographics of those who could afford to buy or rent in these areas of the county. - Reach out to property owners of the sites about their interest in redevelopment with residential uses and discuss incentives available to them for this type of development. - Seek available funding for infill development for this type of site.	County of Lake Clearlake Lakeport	Lake Transit Authority Lake Area Planning Council Local Business Associations and Chambers of Commerce	Ongoing	General Fund	Affordable Housing and Sustainable Communities (AHSC) Incremental Development Alliance⁶⁰ Council of Infill Builders⁶¹ Santa Rosa Accelerating Infill Development Study⁶²

⁶⁰ <https://www.incrementaldevelopment.org/>

⁶¹ <http://www.councilofinfillbuilders.org/>

⁶² <https://www.srcity.org/DocumentCenter/View/22296/Sonoma-Infill-Report---Council-of-Infill-Builders-2018>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Look for additional potential infill sites by assessing indicators such as structure value (to identify underutilized buildings and sites) and acreage, slope details, and water sources.	County of Lake Clearlake Lakeport		Near Term	General Fund	Santa Rosa Vacant Buildings and Lots Program ⁶³
Identify sites for “Missing Middle” housing such as duplexes, triplexes and quadplexes.	County of Lake Clearlake Lakeport		Near Term	General Fund	
Strategy 2.3 Establish a local land trust/community land trust to buy "checkerboard" lots left in areas where there were fires (e.g., Cobb) and do infill development. Building homes under this strategy would also address unmanaged vegetation on vacant lots, which is an additional fire hazard.					
Create a land trust to acquire “checkerboard” lots to redevelop with housing. Partner with developers, financial institutions, community members, and other relevant stakeholders to identify potential opportunities and streamline residential redevelopment in these areas - Research land trust models - Based on results of the research, propose the land trust model most suitable for this type of development in the areas most suitable in Lake County	County of Lake	Community Members Developers Financial Institutions	Midterm HOME funding: Apply annually Project Advancement and Grant Program: Rolling Basis	Private financing (County or other partners) HOME funding (County or cities) Project Advancement and Grant Program (CA Wildlife Conservation Board) (County or 501c3 Organizations)	Rebuilding Together – Sonoma County ⁶⁴ Housing Land Trust of the North Bay (HLT) ⁶⁵

⁶³ <https://www.srcity.org/3961/Vacant-Buildings-and-Lots-VBL-Program>

⁶⁴ <https://permitsonoma.org/rebuilding>

⁶⁵ <https://www.housinglandtrust.org/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
- Seek funds and partnerships to establish and maintain the land trust - Acquire and develop properties in the area or areas where the land trust is operating and if possible, restrict them as affordable housing					
Goal 3. Maintain and Rehabilitate Homes and Neighborhoods					
Strategy 3.1 Support programs that assist with home repairs, in particular for elderly homeowners.					
Create a home rehabilitation program to assist Lake County homeowners, including seniors. The program should also focus on resources for rehabilitating homes to prepare them for sale. Establish a multi-phased program approach with Phase 1 including a grant program for seniors and disabled income-qualified applicants for repairs due to substandard conditions. This would include items such as deck repairs, exterior weatherization, dry rot, etc., up to \$15,000. Phase 2 would include rehabilitation funding within a certain dollar range and Phase 3 would offer funding for rehabilitation work with a higher dollar limit. Create guiding documents that include a program overview and design, identify potential challenges and strategies to address them, along with measures for success, including reporting requirements. The program will also	County of Lake Clearlake Lakeport	NCO BUILD	Near Term (Phase 1) FHA Mortgage Insurance: Rolling basis CalHome funding: Apply annually CDBG funding: Apply annually PIP funding: Apply approximately Annually Housing Bond: per agency preference	Federal Housing Administration (FHA) 203(k) Rehabilitation Mortgage Insurance Program (Homeowner) CalHome (more restrictive than funding sources below) (County or cities) CDBG (more restrictive than funding sources below) (County or cities) Prohousing Incentive Pilot Program (PIP) for Prohousing	NCO BUILD program The Lake County Tribal Health Consortium partners with Home Builders Institute (HBI) and their Pre-Apprenticeship Certificate Training (PACT) training program for minor home repairs. Mendocino College - sustainable construction and sustainability program Rebuilding Together⁶⁶

⁶⁶ <https://rebuildingtogether.org/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
include outreach and partnerships, including non-profit groups such as NCO's BUILD program. ▪ Create program guidelines for applicants with information on eligible properties, eligible rehabilitation activities, applicant qualifications, income limits and other program requirements. The program would apply to eligible homes under the jurisdiction of County of Lake or the cities and would not include manufactured homes under State jurisdiction. See Appendix B, Attachment 1: Resources for examples of rehabilitation program guidelines. ▪ Create a program application that includes: ○ Questions to determine eligibility, ○ Checklist of required documentation for income verification, existing home condition, scope of work, detailed cost estimate and qualifications and licenses for contractors and other professionals involved in the project, ○ Notices and forms including additional insurance loss payee affidavit, lead-based paint disclosure acknowledgement, Authorization to Release Information, request for consumer credit information, and fair lending notice.				designated jurisdictions (County or cities) Issue housing bond (County or cities would issue) General Fund Private funds	Included in Appendix B, Attachment 1: Resources – Yolo County Community Development CDBG Housing Rehabilitation Program Guidelines City of Brea Single Family Home Loan Housing Rehabilitation Program Application Packet City of Hawthorne Housing Rehabilitation Program – Program Application City of Pasadena Department of Housing Home Enhancement Loan Program – Program Guidelines City of Rialto Home Rehabilitation Grant Program – Program Guidelines

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Leverage County resources, such as the recently-funded Code Enforcement Officer position using CDBG funding, to promote the rehabilitation program through enforcement activities. Ensure contacts made by the Code Enforcement Officer include a referral to available rehabilitation programs in the region. See Appendix B, Attachment 1: Resources for examples of rehabilitation program application forms.					Yolo County Housing Rehabilitation Loan Application
Maintain a list of local non-profits and other builders/contractors who are available to contract with building owners to conduct home repairs. Coordinate with the contractors to ensure their process aligns with the way the rehabilitation program is structured, to ensure applicants can work with them to implement their repairs using the program. Update the list annually and coordinate with the contractors annually.	County of Lake Clearlake Lakeport		Near Term Ongoing		Lake County Habitat for Humanity ⁶⁷ NCO BUILD program The Lake County Tribal Health Consortium partners with Home Builders Institute (HBI) and their Pre-Apprenticeship Certificate Training (PACT) training program for minor home repairs.

⁶⁷ <https://lakehabitat.org/veterans-home-repair-program/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Proactively market the rehabilitation program to potential applicants including, but not limited to reaching out to senior organizations, HOAs, owners of multifamily buildings, in particular those restricted for seniors. Provide links to online information, provide hardcopy information if requested, and offer to discuss by phone or present to groups about the program. Conduct marketing at least once per year.	County of Lake Clearlake Lakeport		Near Term Ongoing		
Strategy 3.2 Increase technical assistance and capacity to assist with maintaining and rehabilitating homes.					
Support general capacity building amongst homeowners and local entities for home maintenance and rehabilitation projects. - Establish connections with local property maintenance companies and contractors to support home maintenance and rehabilitation efforts. - Continue to support local educational institutions with programs that increase the labor pool of property maintenance contractors. - Research and apply for funding to support home maintenance and rehabilitation projects.	County of Lake Clearlake Lakeport	Local property maintenance companies Local contractors	Near Term	General Fund Grant Funding (County, cities or other partners depending on the specific grant)	Lake County Habitat for Humanity ⁶⁸ NCO BUILD program The Lake County Tribal Health Consortium partners with Home Builders Institute (HBI) and their Pre-Apprenticeship Certificate Training (PACT) training program for minor home repairs. Mendocino College - sustainable

⁶⁸ <https://lakehabitat.org/veterans-home-repair-program/>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
					construction and sustainability program
Hire and/or designate a staff member to serve as a dedicated housing rehabilitation liaison with clearly defined responsibilities and tasks. - Identify a staff member in each jurisdiction who can serve as a dedicated liaison. - Outline job responsibilities, duties, and roles for the position. - Determine whether it is feasible and reasonable for staff-sharing between jurisdictions. This can be in the form of a single individual representing all jurisdictions, or a coalition of individuals working cooperatively amongst the jurisdictions. If determined to be useful, establish a memorandum of understanding (MOU) outlining the roles, responsibilities, and expectations for jurisdictions. - May be combined with similar staff role described in Strategy 1.9, Create opportunities for all three jurisdictions to collaborate on securing funding and administering programs.	County of Lake Clearlake Lakeport		Near Term	General Fund Grant Funding (County, cities or other partners depending on the specific grant)	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Goal 4. Address Issues with Mobile Homes					
Strategy 4.1 Identify funding opportunities and pathways to update mobile home parks or replace them with affordable non-mobile home units for the tenants.					
Identify opportunities for mobile home park property owners to: - Finance tiny homes or small cottage-style homes and add to their lease payment or defer repayment until the next time the property sells. - Establish partnerships between local government and outside organizations for the purchase of these properties, and redevelop with single-family homes, duplexes, triplexes, and/or quadplexes. Existing mobile home owners should be given the Right of First Refusal. - Research available resources for relocating existing low-income residents that are currently in unsafe housing where rehabilitation is infeasible.	County of Lake Clearlake Lakeport	Local Mobile Home Park Owners	Midterm	Manufactured Housing Opportunity & Revitalization Program (MORE)	
Identify opportunities for weather retrofitting where mobile home units are found to be energy inefficient or susceptible to extreme conditions (heat and cold).	County of Lake Clearlake Lakeport	Local Residential Energy Contractors	Midterm HEEHRA: Rolling basis as funding is available HOMES: Schedule pending	Home Electrification and Appliance Rebates (HEEHRA) (Homeowner or Multi-family Property Owner) Home Efficiency Rebates (HOMES) Program	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Goal 5. Remove Regulatory Constraints and Streamline Processes to Facilitate Housing Development					
Strategy 5.1 Streamline development review processes, consider fee reductions, and increase communication and information for applicants.					
Enhance communication and access to information through the following: ▪ Alert applicants to potential issues and unexpected requirements as early as possible. ▪ Continue ongoing review of permitting processes to increase efficiency wherever possible. ▪ Hire and/or designate a staff member to serve as a dedicated housing liaison with clearly defined responsibilities and tasks. ▪ Use the online developer's portal, newsletter, or other similar platform to distribute information and encourage communication. ▪ Fund and hire a Fire Marshall position to review building plans and conduct mandatory fire inspections. ▪ Increase access to land information and available development opportunities, including listings of sites for development with a robust set of information on each parcel. Available information will include key physical characteristics, applicable regulations, required public improvements, surrounding amenities, any known	County of Lake Clearlake Lakeport		Near Term Ongoing	General Fund	HCD Housing Planning Hub Site

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
cultural or tribal issues, contact information for utilities and public works, available financing/funding programs, and any other incentives. (See Strategy 1.8.) ▪ Maintain ongoing communication and meet at least annually with employers in education, fire protection and law enforcement, and other government agencies; agriculture; tourism; and medical industries/sectors to understand the status of housing for each industry/sector in Lake County and the cities and their needs and preferences. ▪ Maintain ongoing communication and meet at least annually with local Native American Tribes to understand the status of the Tribes' housing needs and preferences and to foster consistent, structured and meaningful Tribal engagement in planning decisions. ○ Support tribal requests for transitioning tribal lands from Title to Trust to support efforts of tribes to build more housing.					
Conduct outreach with developers of projects that received tax credit funding to identify constraints associated with being competitive for 9 percent tax credits, with the	County of Lake Clearlake Lakeport		Near Term	General Fund	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
larger goal of spurring new residential construction.					
Assess whether off-site improvement requirements are necessary for development by reviewing local jurisdiction requirements, and if possible, reduce or eliminate off-site improvement requirements and impact fees. Coordinate with local agencies such as school and utility districts to discuss development impact fee reductions or waivers to promote residential development, projects with units affordable to lower-income households and other special-needs groups.	County of Lake Clearlake Lakeport	School districts Utility districts	Midterm	General Fund	HCD Housing Planning Hub Site
Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across County approval functions (e.g., Planning, Public Works, Environmental Health, Building) from entitlement application to certificate of occupancy.	County of Lake		Near Term	General Fund	HCD Housing Planning Hub Site Sonoma County Resiliency Permit Center ⁶⁹
Facilitate the use of categorical or statutory California Environmental Quality Act (CEQA) exemptions whenever feasible to avoid costly environmental impact reports (EIRs).	County of Lake Clearlake Lakeport		Near Term	General Fund	HCD Housing Planning Hub Site

⁶⁹ <https://permitsonoma.org/rebuilding/resiliencypermitcenter>

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Strategy 5.2 Amend the Zoning Ordinance or create incentives that are designed to increase the development of prioritized types of housing (as described throughout these strategies).					
Amend the Zoning Ordinance and/or land use designations to allow for residential or mixed uses in one or more nonresidential zones.	Clearlake		Midterm	General Fund	HCD Housing Planning Hub Site
Work with local communities to identify criteria such as location, existing uses, access or other findings to determine areas to encourage mixed use and infill development. Amend the Zoning Ordinance to establish a “Mixed-Use, Infill Combining District,” define “mixed-use” and “infill” and apply the new combining district where appropriate.	County of Lake		Midterm	General Fund	HCD Housing Planning Hub Site
Amend the Zoning Ordinance to reduce parking standards for studios and one- and two-bedroom units in multifamily dwellings. - Codify parking requirements for studio units. (County of Lake) - Codify parking requirements for studio units. Reduce parking requirement for one-bedroom units to one space. (Clearlake) - Reduce parking requirements for one-bedroom units. Remove covered parking requirement for multifamily dwelling units. Consider modifying or making recreational vehicle parking requirement optional. (Lakeport)	County of Lake Clearlake Lakeport		Midterm	General Fund	HCD Housing Planning Hub Site

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Update the County ADU/JADU regulations for consistency with current State law including: - Investigate the allowance of up to two ADUs on each residential zoned lot. In the RR zone, that allowance should allow for ADUs to be detached and up to the square footage size of the primary unit, if not already allowed under current State law. - Consider revising terms used in the Zoning Ordinance to mirror those in state law. - Update ADU and JADU definitions to align with State law.	County of Lake		Near Term	General Fund	HCD ADU Handbook
Streamline housing development at the project level, such as by enabling a by-right approval process or reducing the instances when environmental review is required. - Clarify permitting process in the City of Lakeport's Municipal Code regarding who decides that multifamily residential projects meet objective standards. (Lakeport) - Amend the County's Zoning Ordinance to remove the Minor Use Permit requirement for multifamily dwelling projects over 20 units per project and consider allowing these uses by-right subject to objective design and development standards. (County of Lake) - Establish objective design and development standards for multifamily	County of Lake Lakeport		Near Term	General Fund	HCD Housing Planning Hub Site

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
residential developments. (County of Lake)					
Review and revise zoning and land use designations to ensure allowable densities align. Amend language in the Zoning Ordinance to ensure project consistency, such as removing “dwelling units per project” standards in favor of “dwelling units per acre.” Revise allowable uses in the zone to ensure consistency, such as removing duplexes as a permitted use in the R3 zone given duplexes are under this zone’s minimum density. Lastly, updates are needed to the County Zoning Ordinance to address changes in State housing law since previous amendments were made. Revise zoning and land use designations based on actions under Strategy 1.8 to identify appropriate areas to increase allowable densities and add housing as an allowed use in certain commercial areas.	County of Lake		Near Term	General Fund	
Amend the Zoning Ordinance to revise the R-5 zone density range to align with the High Density Residential land use designation density range of 19.4 to 29.0 dwelling units per acre to ensure allowable densities are consistent.	Lakeport		Near Term	General Fund	
Amend the Zoning Ordinance to specify development standards in the Mixed-Use Zone (MUX) to ensure greater consistency. Revise zoning and land use designations to ensure allowable densities are consistent.	Clearlake		Near Term	General Fund	

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Lastly, updates are needed to Clearlake's Zoning Ordinance to address changes in State housing law since previous amendments were made.					
Amend the current definition of "Accessory Uses and Structures, Residential" to allow for indoor space for physical activity and other project amenities. Consider incorporating an objective metric to quantify the number of amenities or space that should be set aside multifamily projects.	County of Lake		Near Term	General Fund	
Identify and consider revising the Zoning Code to allow for additional housing types (e.g., hamlet style, rowhouses, townhouses, etc.) in compatible zones.	County of Lake		Midterm	General Fund	HCD Housing Planning Hub Site
Explore options for potentially allowing "tiny homes on wheels" in County of Lake that meet minimum health and safety standards. Based on that evaluation, consider amending the Zoning Ordinance to define and specify how "tiny homes" are permitted. Consider revising zoning regulations to limit the number of tiny homes on a "square footage" basis, rather the standard density calculation.	County of Lake		Near Term	General Fund	HCD Housing Planning Hub Site
Amend the Zoning Ordinance to include a Small Lot Ordinance, outlining specific development standards for residential development on small lots.	County of Lake Clearlake Lakeport		Midterm	General Fund	HCD Housing Planning Hub Site

Action	Responsible Jurisdictions	Partners	Time Frame ²²	Potential Funding ²³	Other Resources and Examples
Include incentives in the Zoning Ordinance for projects with a mix of units that serve different incomes to be developed on the same site. In addition, include requirements in Development Agreements to require equitable phasing of units dedicated for different income ranges during project buildout, so that the same relative percentage of each type of unit (based on income ranges they serve) is built during each phase of project buildout.	County of Lake		Midterm	General Fund	

NEXT STEPS

The HAIP is a Living Document

The Housing Action and Implementation Plan (HAIP) is a living document that will be updated as conditions change, and funding opportunities are available. The HAIP is designed to be a document that has the flexibility to be updated allowing it to continue to be a relevant guiding document. Appendices will be added to the original document as needed to allow for changes while still preserving the original document.

Timeline

The goals currently outlined in the HAIP are planned to occur over the next 10 years with Near-Term being targeted within the first 5 years and Mid-Term being targeted in years 6- 10. Please note that many of these goals are designated as ongoing where appropriate (see Table HAIP-10, Summary of Goals and Strategies).

Prioritization of Housing Goals and Strategies

High priority near term goals that serve as a foundation and aid in supporting the housing goals in the HAIP will be addressed first. Obtaining the Prohousing Designation, completing the Housing Element, and using the GIS to update the HAIP sites inventory to further refine the list of potential sites and identifying the most suitable sites with the different types of housing will be considered high priority goals in the upcoming year. Due to the widespread and immediate need for repairs to the current housing stock the first phase of implementing a Housing Rehabilitation program will be placed as a top priority with additional phases being implemented in the near and mid term timeframe. When funding opportunities and regulatory changes occur, they may impact the prioritization of the Housing Goals and Strategies

The HAIP clearly shows the need for additional housing units, therefore incentivizing and encouraging new development will also be important. Efforts to encourage infill development whenever possible will also be a key strategy that will be utilized whenever possible.

Creating a Developer Friendly Atmosphere and Attaining the Prohousing Designation

Action steps that create a developer friendly environment and encourage developers to build in Lake County while concurrently helping the County of Lake attain the Prohousing designation include:

- Creating a Developer Portal;
- Creating an Accessory Dwelling Unit (ADU) program;

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- Establishing a developer point of contact; and
 - Implementing steps to streamline the permitting process

Near-Term Housing Goals

Near-Term housing goals that will be prioritized in the first 5 years are to increase Countywide supply of:

- Senior Housing;
- Workforce Housing;
- Veterans Housing;
- Affordable Housing;
- Agricultural Housing;
- Transitional Housing; and
- Affordable and Homeless Housing.

Mid-Term Housing Goals

Mid-Term housing goals that will be addressed in years 6-10:

- Establishing or incentivizing the creation of a local Land Trust/ Community Land Trust to buy “checkerboard” lots;
- Developing strategies to address issues with mobile homes;
- Identifying climate resistant building techniques and alternative sustainable materials;
- Establishing or expanding first-time homebuyers program;
- Exploring opportunities for “agrihood” housing developments; and
- Establishing mini-manufacturing plants for housing production.



Housing Action and Implementation Plan

Appendix A: Community Engagement Summary



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COMMUNITY ENGAGEMENT SUMMARY

Introduction

Several types of outreach activities were completed for the Housing Action and Implementation Plan (HAIP), including a community survey, community meetings and engagement with stakeholders, housing specialists and local governments via emails, focus groups, and smaller meetings and interviews. Some of these outreach activities were completed collaboratively with Lake County 2050, the County's General Plan Update GPU. The housing-related outcomes from these outreach activities are summarized in this document with key findings and major themes presented first.

Key Findings

- Fire safety and insurance are overwhelmingly the most significant housing-related concerns.
- There is broad support for housing for all economic levels and for building a variety of types of housing, to meet a range of needs.
 - Assisting low- and moderate-income households and providing affordable housing is a high priority, as well as ensuring adequate housing for veterans, seniors (independent living and assisted living), people with disabilities, people who work in Lake County, first-time homebuyers and Lake County's most vulnerable populations.
 - The types of housing that community members would like to see more of include rentals, mixed-income communities, mixed-use developments with commercial and residential uses, single-family, detached homes on small lots, market-rate single-family housing and Accessory Dwelling Units (ADUs).
- Outreach participants support amending zoning regulations to be more flexible and facilitate diverse types of housing, as well as several other approaches that the County could implement to encourage and speed up new residential construction.
- There is strong support for encouraging infill development and limiting development in certain areas to preserve the existing character of the county.
- Maintaining and rehabilitating homes and neighborhoods is a high priority for the community. Outreach participants would like to see more code enforcement and assistance programs for home rehabilitation, especially for fire safety and accessibility improvements.
- Community members generally regard vacation homes and short-term rentals as beneficial, while also recognizing the need to mitigate their drawbacks.

CONTENTS

[Introduction](#)

[Community Survey](#)

[Highlights](#)

[Community Meetings](#)

[Stakeholders and
Housing Specialists](#)

[Local Government
Engagement](#)

[Attachment 1
Community Survey
Summary](#)

Summary of Major Themes

Insurance, Wildfire, and Other Environmental Concerns

Fire safety and insurance are overwhelmingly the most significant housing-related concerns, specifically:

- Community members are worried about keeping their families and property safe during and after wildfire events.
- When homes are not rebuilt, debris and new growth can accumulate on abandoned lots. This is referred to as "checkerboarding" and it increases the risk of subsequent fires.
- Hazardous air quality during wildfires.
- Homeowners are concerned about their insurance being downgraded or dropped and increases in costs.
- Concerns related to homebuyers include:
 - Being unable to secure insurance.
 - Increased insurance costs can result in fewer options in buyers' price range and limited money for renovations, and therefore, less interest in purchasing and improving a fixer upper.
 - Disproportionate impacts on communities of color where first time homebuyers are not likely to have intergenerational property ownership.

Other environmental concerns include:

- Extreme heat events.
- Water quality of Clear Lake.
- Trash buildup:
 - Associated with homeless encampments in public spaces.
 - On properties that are poorly maintained, which could be inhabited by residents that cannot afford garbage service, or properties that are vacation homes/short-term rentals, or abandoned.

Groups to Focus on for Providing Housing and Services

There is broad support for ensuring that there is housing that households at all economic levels can afford. In addition:

- Outreach participants consider assisting low- and moderate-income households and providing affordable housing as a high priority. However, a very small number of participants expressed the opposite viewpoint.

- There is strong support for ensuring adequate housing for veterans, seniors (independent living and assisted living), people with disabilities, and people who work in Lake County, particularly public service workers such as teachers, firefighters and medical personnel.
- First-time homebuyers are another important group, with several people expressing the need for programs such as downpayment assistance and rehabilitation.
- Many participants expressed concern for Lake County's most vulnerable populations, particularly seniors on fixed incomes, low-income households, and those on the brink of or experiencing homelessness.
 - Some participants noted that vulnerable populations can also include LGBTQ+, rural residents, non-English speakers, migrants, farmworkers, and people who are “justice-involved” (incarcerated or formerly incarcerated).
 - Participants expressed the need for:
 - Assisting elderly homeowners with accessibility improvements and paying property taxes.
 - Maintaining and expanding services such as free and reduced lunch programs and food banks.
 - More homeless services including drug and alcohol treatment, sanitation and hygiene programs.
 - Tenant protections and rent control, particularly for mobile home parks and addressing the influx of corporate buyers in the county.
 - Locating housing for certain vulnerable populations near services, particularly mental health services.
 - Ensuring sufficient and consistent funding for Rapid Rehousing and similar programs.
 - Providing more vouchers and certificates that provide rental based assistance.
- Per the participants, the concerns about vulnerable populations are multifaceted:
 - The community is compassionate about the health and welfare of other people.
 - When homeowners are unable to maintain their properties, it affects the surrounding neighborhood and disincentivizes investment.
 - Concerns about the community impacts of homelessness are very common, including fire hazards, and the degradation of public spaces and abandoned properties.

Types of Housing Needed

There is broad support for building a variety of types of housing, to meet a range of housing needs. In addition:

- Rentals were frequently mentioned as the type of housing most needed. However, a small minority of community members expressed opposition to building more apartments. Supporters highlighted the need for rentals that are affordable, long-term, pet-friendly, available and easy to find out about. Some outreach participants are predicting that there will

be an increased need for smaller rentals, to accommodate students and entry-level employees, including dormitories and ADUs.

- There is also strong support for:
 - Creating mixed-income developments and avoiding the concentration of low-income housing.
 - Mixed-use developments with commercial and residential uses.
 - Single-family, detached homes on small lots.
 - Market-rate single-family housing.
 - Building ADUs for intergenerational housing or creating revenue.
- Some participants noted that they would like to see tiny home villages created to provide transitional and supportive housing.
- The need for more amenities was also mentioned several times, including indoor space for physical activity, pools, community centers, and community gardens.

New Housing: Where and How

There is widespread strong support for encouraging infill development for multiple reasons, including:

- Making use of existing infrastructure.
- Encouraging walking, bicycling and transit use.
- Providing future residents with access to businesses, schools and other frequent destinations.
- Revitalizing downtowns and neighborhood commercial districts.

Many community members think that it is important to limit development in certain areas and preserve the existing character of the county, particularly:

- Rural settings.
- Areas designated for agriculture.
- Isolated, small, low-density communities.
- Natural places and open spaces.
- Viewshed from the shoreline to the mountain ridge and the undeveloped ridgelines along the lake.

Outreach participants support amending zoning regulations to be more flexible and facilitate diverse types of housing, specifically:

- Increase allowed densities in certain locations.
- Allow mixed forms of housing: single-family, multifamily, townhouses.
- Ensure that there are sufficient available properties where multifamily developments are allowed.

Outreach participants offered ideas for ways that the County could encourage and speed up new residential construction:

- The most frequently recommended approaches were streamline and fast track permits, reduce fees and off-site requirements, and build infrastructure.
- Other recommendations included:
 - Expand administrative capacity to increase staff availability for code enforcement, housing programs, infrastructure improvements, permit processing and other essential County functions.
 - Provide training and capacity building in local areas (such as to the Municipal Advisory Councils).
 - Encourage alternative arrangements, such as large employers providing housing on-site or nearby.
 - Reduce red tape and make it easier to rezone properties. When zoning does change, allow more public input.
 - Make it easier and less expensive to join or split nonconforming parcels.
 - Provide pre-approved architectural plans, not just for ADUs.
 - Obtain additional funding from the State and other sources and collaborate with nonprofit organizations.
 - Provide a faster, smoother process for developers and a better way for them to access information.
 - Provide incentives for building affordable units.
 - Offer government-owned land at below market value, especially schools that have been closed.

Improving Existing Homes and Neighborhoods

There is widespread strong support for maintaining and rehabilitating homes and neighborhoods. The following challenges and opportunities were identified by outreach participants:

- Concerns relate to safety as well as the County's image. Areas adjacent to State Route 20 are particularly visible.
- Issues include accumulated debris, dilapidated housing, vegetation abatement, unpermitted structures, abandoned properties, squatters and homeless encampments.
- Some participants expressed concerns about landlords that don't maintain rental units, especially where mold is a health hazard for tenants. Additionally, if homes don't meet health and safety standards, tenants (particularly those that receive assistance) have an increased risk of displacement and homelessness.
- The County's code enforcement program should be expanded and hold property owners accountable.

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- Mobile and manufactured homes are common in Lake County and have the following drawbacks:
 - They are energy inefficient and more susceptible to high heat and fire than other types of housing.
 - There is less incentive to maintain and improve mobile and manufactured homes than other types of homes because the return on investment is typically lower.
 - There is a decreased demand for mobile homes and manufactured homes, partly due to challenges faced obtaining mortgages and the ability to insure them..
 - Several participants highlighted the need for:
 - Home rehabilitation programs, especially for fire safety and accessibility improvements.
 - Retrofitting and upgrading older water, sewer, heating, air, and utilities systems.
 - Education and capacity building for do-it-yourself home maintenance.
 - A program that can assist buyers and sellers with rehabilitation and improvements as a part of the sale process.
 - Quick clean-up and rebuilding efforts after fires, debris flows, and other disasters.

Safe and Sustainable Housing

With regard to new homes, as well as retrofitting existing homes and neighborhoods, there is widespread support for environmentally friendly homes and solar power, with some participants expressing a desire for:

- Rethinking the siting and design of new homes to focus on fire safe areas that are insurable.
- Integrating climate-resistant building techniques and alternative, sustainable building materials, such as 3D printing, cob (a natural material similar to adobe) and straw bale.
- Requiring trees for cooling and air quality management.
- Integrating fire safety measures into housing development policies (e.g., incentives for Firewise community development).
- Creating defensible space and irrigated buffers around homes and neighborhoods.
- Focusing on vegetation management and fuel reduction.
- Providing more access roads out of the county during emergencies.
- Exploring neighborhood-scale constructed wetlands as an alternative to septic systems.
- Ensuring that septic systems around the lake do not affect water quality.
- Phasing out propane-dependency.
- Improving indoor air quality systems to mitigate second-hand smoke in shared wall housing and wildfire events.
- Providing back-up power during outages, particularly for residents who rely on oxygen.

Economic Development and Housing

Some outreach participants noted ways that economic development and housing are related and offered the following suggestions:

- Expand the availability and reliability of broadband internet.
- Ensure that there are adequate jobs near existing residents.
- Encourage the creation of high-paying jobs.
- Attract people that want to start local businesses and employees that can work from home.
- Ensure that there are adequate healthcare providers and facilities for residents.
- Increase housing to achieve population levels that support local businesses and spur tourism.
- Provide housing for the homeless population that doesn't require converting hotels, which are needed for travelers.

Vacation Homes and Short-Term Rentals

Community members generally regard vacation homes and short-term rentals as beneficial, while also recognizing their drawbacks. The most common concerns include:

- Trash and property maintenance issues.
- Reduction in the available housing stock for renters and homebuyers and the loss of long-term residents.
- Increased competition for homes and higher prices.
- Unfamiliar people in the neighborhood.
- Owners that don't contribute their fair share of Transient Occupancy Tax (TOT), which is meant to pay for county services and amenities.
- Loss of revenue for other businesses that provide accommodation.

Many outreach participants expressed support for vacation homes and short-term rentals for these reasons:

- They encourage tourism and support for local businesses.
- They generate supplemental income for property owners.
- They provide housing for traveling nurses and other professionals visiting the county for work.
- Having hotels and short-term rentals expands the options for travelers.
- Allowing short-term rentals encourages owners to renovate and maintain otherwise vacant homes.

Outreach participants support several approaches for addressing the drawbacks of vacation homes and short-term rentals. Several of these approaches include regulation and monitoring by the County; however notably there are also many community members whose preference is for vacation homes and short-term rentals to be treated just like all other homes, without additional regulation. The most popular approaches were:

-
- Charging fines for owners who fail to comply with County regulations.
 - Requiring owners to obtain a business license and pay taxes.
 - Penalizing owners with multiple calls for service (police, fire, ambulance).
 - Limiting the number of permits for short-term rentals per neighborhood or area.
 - Increasing enforcement against squatters in vacation homes.
 - Providing an ombudsman for rapid response to complaints and violations.
 - Requiring owners to provide educational materials that promote "good visitor" practices and encourage visitors to support the local economy.

Collaboration with Lake County 2050

Many of the outreach activities for the HAIP were completed collaboratively with Lake County 2050, the County's GPU. Lake County 2050 addresses Countywide General Plan elements, eight Local Area Plans, and a Climate Adaptation Plan (CAP). The [Lake County 2050](#) project website provided residents and the broader community with descriptions of these projects, an upcoming events calendar, recordings, presentations, summaries, and other materials from previous meetings and key documents. Visitors to the website could sign up for the mailing list or submit comments and questions to the project team.

Joint outreach efforts with Lake County 2050 also included a community survey, two community open houses, meetings with the General Plan Advisory Committee (GPAC), several Local Area Plan Advisory Committees (LAPACs), and the Environmental Justice Focus Group. One of the goals of both projects was to ensure that all segments of the community, especially those in rural areas and those that are often underrepresented, have opportunities to participate in the engagement process. The project teams collaborated to make intentional efforts to reach non-English speakers, Native American tribes, low-income households, older residents, younger residents, and renters. The joint outreach efforts provided opportunities to minimize confusion by clarifying the scopes of the projects and the relationships between the various planning efforts. By leveraging the parallel work of these projects, outreach activities minimized duplicative efforts, created synergy, and reached a wide audience.

Community Survey Highlights

From August 5 through September 13, 2024, a comprehensive community survey was conducted to inform Lake County 2050 and the HAIP. **Attachment 1, Community Survey Summary** provides complete responses and analysis for all of the housing-related questions, countywide and by local area. Brief highlights of the countywide results are summarized herein.

Housing Needs and Challenges

Participants were asked who Lake County should focus on providing housing for. The most frequently selected groups were people who work in Lake County (52.0 percent), veterans (45.1 percent), seniors (independent living [42.9 percent] and assisted living [39.2 percent]), first-time homebuyers (42.1 percent), and homeless or recently homeless (40.3 percent).

Participants were asked what type of housing is needed in Lake County. The top four most needed housing types were rental apartments (50.4 percent); single-family, detached homes on small lots (47.1 percent); mixed-use (46.0 percent); and accessory dwelling units (ADU) (40.1 percent).

Participants were asked to identify the most significant housing-related challenges in Lake County. Insurance concerns were overwhelmingly reported to be the most significant housing-related challenge (83.4 percent). The four housing-related challenges that ranked highest after insurance concerns were: not enough jobs nearby, fire safety, rental costs, and not enough homes. Each response was selected by slightly less than half of all respondents.

Vacation Homes and Short-Term Rentals

The most significant concerns related to vacation homes and short-term rentals in Lake County were trash, loss of long-term residents, and unfamiliar people in my neighborhood (36.8, 34.6, and 32.7 percent).

The highest-rated community benefit related to vacation homes and short-term rentals in Lake County were tourism revenue, the ability to generate supplemental income for property owners, increased options for accommodations for visitors, and that they encourage continued maintenance and upkeep of properties (65.7, 60.1, 46.1, and 43.2 percent).

Very few respondents (4.7 percent) thought that vacation homes and short-term rentals should be banned everywhere in the county. Conversely, a quarter of all respondents thought that there shouldn't be regulations for vacation homes and short-term rentals and that they should be treated the same as other homes.

The three most popular potential regulatory approaches for vacation homes and short-term rentals were charge fines for owners who fail to comply with County regulations, require owners to obtain a business license and pay taxes (similar to hotels) and charge fines/fees, or loss of license for owners with multiple calls for service (police, fire, ambulance) (53.7, 51.0, and 46.7 percent).

Mixed-Use Development

67.2 percent of respondents were in favor of allowing mixed-use development in commercial designations, while 32.8 percent were opposed.

Strategies to Support Housing Development

Participants were asked to prioritize a list of strategies to support housing development. The list came from the California Department of Housing and Community Development's (HCD's) application for Pro-housing Designation and was edited lightly for clarification. The three most popular strategies among survey respondents were:

1. Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across county approval functions (e.g., planning, public works, building) from entitlement application to certificate of occupancy.

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2. Establish a standardized application form for all entitlement applications.
 3. Accelerate housing production through innovative housing types.

See **Attachment 1, Community Survey Summary** for complete responses and analysis for all of the housing-related questions, countywide and by local area.

Community Meetings

Local Area Plan Meeting Series 1

In April 2024, Lake County hosted the first round of community workshops kicking off the Local area Plan (LAP) updates as part of Lake County 2050. The County hosted in-person workshops in each of the eight LAP areas. Each workshop was held as part of a meeting of the established advisory body for the LAP area. A wide range of topics were discussed at each meeting. Recordings of these meetings, the presentation slides, original notes, maps and more information are available at <https://lakecounty2050.org/past-meetings-materials/>

The input that is pertinent to the HAIP is reported herein.

Cobb Mountain

The Cobb Mountain Round 1 LAP Workshop, hosted by the Cobb Area Council (CAC) and the County, with support from AmeriCorps, was held on April 18, 2024, from 6:00 p.m. to 8:00 p.m. at the Little Red Schoolhouse in Cobb and as a hybrid virtual meeting via Zoom. CAC Chair Cathy McCarthy, Vice Chair Jake Strickler, Vice Chair Joe Schneider, Treasurer Chris Nettles, Secretary Darlene Warner, Member Jake Strickler, and Alternate Mel McMurrin attended the meeting as well as Lake County Supervisor Pyska (District 5) and CalFire Division Chief and South Lake County Volunteer Fire Fighters Association Chief Paul Duncan. Twenty additional members of the public attended the meeting in-person and 4 people attended the meeting virtually. Input related to housing is as follows:

- Provide more housing at all economic levels, including affordable housing, mixed-use housing, and multifamily housing. Allow tiny homes and accessory dwelling units (ADUs) in residential areas.
- Increase housing to achieve population levels that support local businesses and resorts.
- Provide housing for homeless people.
- Support access to affordable homeowners' insurance.
- Some lots are too small; facilitate easy and low-cost methods to join or split parcels in the area.
- Address property maintenance issues with absentee property owners.
- Increase enforcement against squatters in vacation homes.

Kelseyville

The in-person Kelseyville Round 1 LAP Workshop, hosted by the Big Valley Advisory Council (BVAC) and the County, with support from AmeriCorps, was held on April 17, 2024, from 6:00 p.m. to 8:00 p.m. at the Kelseyville Senior Center in Kelseyville. BVAC Directors Bryan Hanson, Megan Lankford, Angel Acosta, Flaman McCloud Jr., and Joy Merrilees attended the meeting, as well as Lake County Supervisor Pyska (District 5). Twenty-four additional members of the public attended the meeting. Input related to housing is as follows:

- Provide more affordable housing, including housing that is affordable to the middle class.
- Support homeowner access to affordable insurance.
- Address issues related to homelessness; provide more support for unhoused populations and improve code enforcement response.
- Promote opportunities for development in the area.
- Encourage improvements to dilapidated housing.

Lakeport

The Lakeport Round 1 LAP Workshop, hosted by the Scotts Valley Community Advisory Council (SVCAC) and the County, with support from AmeriCorps, was held on April 22, 2024, from 5:30 p.m. to 7:30 p.m. in-person at the County Board Chambers in Lakeport and as a hybrid virtual meeting via Zoom. Input related to housing is as follows:

- Increase the amount of housing in the area.
- Increase access to affordable housing (e.g., vouchers) and promote entry-level housing and housing for working professionals.
- Expand infrastructure to support housing development.
- Address issues related to absent owners and vacant homes.
- Regulate short-term rentals like AirBnBs.
- Promote access to affordable homeowners' insurance.
- Preserve parcels designated for agriculture.
- Increase residential areas north of the city (Lakeside).
- Consider rezoning to C1 around the intersection of State Route 29/175 and Highland Springs Road.
- Increase mixed-use designations and provide more flexible zoning throughout the area.
- Rezone and redesignate North Lakeport to correspond to existing topography.
- Increase setbacks.
- Reduce fees for building permits.

Lower Lake

The in-person Lower Lake Round 1 LAP Workshop, hosted by the Lower Lake Community Action Group (LLCAG) and the County, with support from AmeriCorps and PlaceWorks, was held on April 10, 2024, from 5:30 p.m. to 7:30 p.m. at the Russell Ristici Park Clubhouse in Lower Lake. There were 6 board members, 4 staff from the County, and 28 members of the public that attended. Input related to housing is as follows:

- Provide affordable, long-term rentals for workers in the area.
- Build more market-rate single-family housing.
- Support access to affordable homeowners' insurance.
- Create a design review board to oversee permitting and design for new development in this area.
- Increase code enforcement to address issues related to people living in illegal/nonpermitted structures.
- Address squatters in abandoned properties.
- Support quick clean-up and rebuilding efforts after fires, debris flows, and other disasters.
- Streamline the permitting process and reduce permitting fees.

Middletown

The in-person Middletown Round 1 LAP Workshop, hosted by the Middletown Area Town Hall (MATH) and the County, with support from AmeriCorps and PlaceWorks, was held on April 11, 2024, from 6:00 p.m. to 8:00 p.m. at the Middletown Community Center in Middletown. There were 4 board members, 4 County staff, and 37 members of the public that attended. Input related to housing is as follows:

- Increase the amount of housing in the area, including affordable housing and housing for seniors and people with disabilities.
- Allow ADUs on larger residential lots.
- Consider alternative housing models, such as large employers providing housing on-site or nearby.
- Increase code enforcement.
- Reduce red tape and make it easier to rezone properties. When zoning does change, allow more public input.

Rivieras

The in-person Rivieras Round 1 LAP Workshop, hosted by the Kelseyville Riviera Community Association (KRCA) and the County, with support from AmeriCorps, was held on April 15, 2024, from 6:00 p.m. to 8:00 p.m. at the KRCA Office in Clearlake Riviera. There were 4 County staff and 12

members of the public, including KRCA members, in attendance. Input related to housing is as follows:

- Consider redesignating the former golf course for a public park near Soda Bay.
- Consider land use map changes that would support development of a hardware store, pharmacy, and public marina around Clearlake Rivera.
- Preserve and protect the isolated, rural, small-town, and low-density residential character.

Shoreline

The first Shoreline Communities Round 1 LAP Workshop, was hosted by the Central Region Town Hall (CeRTH) and the County, with support from AmeriCorps, on April 9, 2024, from 6:00 p.m. to 8:00 p.m. at the Lucerne Alpine Senior Center and as a hybrid virtual meeting via Zoom. CeRTH Chair Becky Schwenger, Vice Chair Austin Pratt, Recorder Atlas Pearson, and Member Jon Karlsson attended the meeting as well as Lake County Supervisor Bruno Sabatier (District 2), Lake County Supervisor Eddie Crandall (District 3), and CalFire Division Chief and South Lake County Volunteer Fire Fighters Association Chief Paul Duncan. Four members of the public attended the meeting in-person.

The second Shoreline Communities Round 1 LAP Workshop, was hosted by the East Region Town Hall (ERTH) and the County, with support from AmeriCorps, on May 1, 2024, from 4:00 p.m. to 6:00 p.m. at the Clearlake Oaks Moose Lodge. Thirty-two members of the public attended the meeting. This was an abbreviated second meeting in the Shoreline Communities area. Project staff presented an overview of the Lake County 2050 project and facilitated a Q&A but participants did not break out into discussion groups.

Input related to housing is as follows:

- Limit short-term rentals to maintain housing stock for year-round residents.
- Limit construction of apartments.
- There is a lack of homeless services in the area for community members experiencing homelessness. Homeless encampments in parks discourage other community members from using park facilities due to trash, drug use, and illegal campfires. There are public health issues associated with illegal squatting in abandoned properties. Improve homeless services and address issues associated with homeless encampments and illegal squatting in the area. Provide more peer support for homeless and drug use programs.
- There is a negative image of the north shore area, which discourages visitors, in part due to what is visible from Highway 20 (e.g., industrial uses, vacant or abandoned buildings, encampments, illegal dumping, and dilapidated abandoned docks). Address these issues to improve the image of the area.
- Address weed abatement and tree maintenance, especially on vacant lots.
- Create more of a neighborhood identity within each area of the shoreline communities.
- Establish all of Highway 20 as a scenic corridor.

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- - Enact paper subdivision plans.
 - Allow for some increase in density.
 - Institute parking minimums.
 - There are a lot of natural places, open spaces, and rural areas, and the area is quiet and peaceful. Preserve the rural setting, limit amount of development, and promote dark skies.
 - Protect the viewshed from the shoreline to the mountain ridge and the undeveloped ridgelines along the lake.

Upper Lake

The in-person Upper Lake/Nice Round 1 LAP Workshop, hosted by the Western Region Town Hall (WRTH) and the County, with support from AmeriCorps and PlaceWorks, was held on April 8, 2024, from 5:30 p.m. to 7:30 p.m. at the Habematolel Pomo Tribal Room in Upper Lake. WRTH Chair Tim Chiara, Records Keeper Linda Alexander, Member David Eby, Member Thomas Aceves, Member Claudine Pedroncelli, and Member Kathryn Parankema attended the meeting, as well as 13 members of the public. Input related to housing is as follows:

- Increase housing stock for community members in Upper Lake and Nice.
- There are squatters in the area and the unhoused population is increasing; address issues related to homelessness.
- Increase community awareness of planning processes.
- Address concerns related to paper subdivisions in Nice, the hills around Lucerne, and other areas in Upper Lake.
- Small agricultural parcels are not economically viable. Maintain designated agricultural lands protected from other types of development in Upper Lake and Nice.
- Improve the Marina area.
- Maintain large setbacks between structures.

Local Area Plan (LAP) Meeting Series 2

Open Houses in Lakeport and Clearlake Oaks

As part of Lake County 2050, two open houses were held to inform the public and gather their feedback on key issues concerning the future growth and development of the county. The first open house took place on August 5, 2024, at the County Board Chambers in Lakeport and the second open house was held the next day at the Clearlake Oaks Moose Lodge. To ensure language accessibility for all attendees, both events offered translation services in English and Spanish. Approximately 31 residents participated in the two open houses.



Figure 1. Open House 1, Lakeport, August 5, 2024

Participants were provided with information about the Lake County 2050 website and community survey. Several participants completed printed versions of the survey during the open houses, where they were able to ask the project team questions about it and engage in small group discussions about the survey questions with other attendees.

The open houses featured one station for each LAP, a station for selected key topics from the Countywide Elements (Health and Safety, Water Resources, and Agricultural Resources), and a station for the HAIP. For the HAIP, participants had the opportunity to learn about various aspects of Lake County's housing market, including real estate trends, affordable housing pipeline projects, available resources, and the challenges facing the housing sector. They were also informed about the house-price-to-income ratio (HPI), and recent rates of housing production for each county in the Northern California region, allowing for comparisons and providing valuable context for understanding housing affordability and economic conditions in the area.

GPAC Meetings

The Lake County 2050 GPAC represents a cross-section of interests from throughout the county with 15 members appointed by the Board of Supervisors. GPAC meetings were held to inform GPAC members, gather input from them, and provide an opportunity for public comments and questions. The first GPAC meeting took place on March 15, 2024. The second GPAC meeting took place in two parts: Part 1 convened from 1:30 p.m. to 3:30 p.m. on June 28, 2024, and Part 2 convened



Figure 2. Open House 2, Clearlake Oaks, August 6, 2024

from 3:00 p.m. to 5:00 p.m. on July 11, 2024. These were hybrid web-based and in-person meetings, with in-person attendees convening at the Lake County Board of Supervisors Chambers in Lakeport.

Fifteen GPAC members attended the meetings on June 28 and July 11, 2024. Their names and representative roles are as follows: Marty Aarreberg (Education), Kyle Bill (Tribal), Betsy Cawn (Senior Support Services), Paul Duncan (Fire District), Philip Hartley (Homeowners Association), Carolyn Hillman (Cannabis Industry), Margaux Kambara (Member-at-Large, District 4), April Leiferman (Member-at-Large, District 5), Donna Mackiewicz (Environmental Group), Benjamin Murphy (Water District), Denise Rushing (Member-at-Large, District 3), Weston Seifert (Business Association), Daniel Tyrrell (Member-at-Large, District 1), Fawn Williams (Member-at-Large, District 2), and Sharron Zoller (Conventional Agriculture). Except for Kyle Bill, who was the final GPAC member to join, the same members attended the initial meeting on March 15, 2024. Recordings of these meetings, the presentation slides, summaries and more information are available at <https://lakecounty2050.org/past-meetings-materials/>

Like other outreach activities for Lake County 2050, the Countywide General Plan elements and eight Local Area Plans were the main focus, but the project team included information and opportunities for feedback related to the HAIP as well. Furthermore, given the complexities of the challenges the County is facing, several topics that are important to the countywide elements and Local Area Plans have a direct connection with housing. For example, GPAC members expressed concerns about wildfire and water availability and these concerns have implications for how existing homes are retrofitted and how the siting and design of new homes is approached. GPAC members expressed concerns about law enforcement and other staffing shortfalls, which relate to the County's ability to use code enforcement to encourage residential property maintenance. GPAC members expressed interest in working on economic development initiatives to provide opportunities for collaboration (such as among tourism groups) and resolve the issues of insufficient high-paying jobs and broadband access. Access to housing is an important component of economic development strategies. Because of the importance of this connection, the County hosted a stakeholder meeting for the HAIP on this topic. A summary is provided later in this section.

Going to the Community

The project team hosted booths at the following events to share information about Lake County 2050 and the HAIP, promote the community survey, and receive comments and questions from the public:

- Blackberry Cobbler Festival, August 24th, 2024, at Belmont Pines.
- Lake County Fair, August 31 through September 3rd, 2024, at Lake County Fairgrounds in Lakeport.

AmeriCorps service members canvassed several locations to promote the community survey, including the Lake County Fair, Rockhound meetings, Redbud Park foodbank in Clearlake, Twin Pine Casino foodbank in Middletown and various gas stations and bulletin boards throughout the county.

Stakeholders and Housing Specialists

Environmental Justice

On May 20, 2024, the Lake County 2050 project team hosted an Environmental Justice Focus Group with seven participants from various organizations, including the Health and Social Policy Institute (focused on tobacco prevention), NorCal 4 Health (also focused on tobacco prevention), Rural Initiative Strengthening Equity (RISE), Tobacco Prevention & Education Program, Lake County Land Trust, Lands Committee, Resource Conservation District, Homeless Advocate, Red Cross (focused on climate and disasters), and Sierra Club. There were several key findings, and the ones related to housing are as follows:

- Issues include high rents, limited housing choice vouchers (HCVs), substandard housing, and poor living conditions for homeless individuals.
- Vulnerable populations often need help with finding housing, completing routine home maintenance, and retrofitting homes for accessibility. Vulnerable populations can include seniors, low-income households, LGBTQ+, rural residents, non-English speakers, migrants, farmworkers, or people who are “justice-involved” (incarcerated or formerly incarcerated).
- Racial inequities persist and have generational impacts. For those who do not have the benefit of inheriting property, becoming homeowners now means facing challenges such as high costs and difficulty obtaining insurance.
- Many homes are affected by poor air quality due to wildfires and second-hand smoke in shared wall housing. Power outages often occur during wildfire seasons, which can lead to a serious risk to residents who rely on oxygen.
- There’s a lack of healthcare providers and facilities, and many homes lack air conditioning, leading to indoor heat-related deaths, especially in mobile homes.
- A large portion (22.5 percent) of the homes in Lake County are mobile or manufactured homes, which is particularly concerning, given that indoor heat exposure deaths disproportionately occur in these types of homes.
- There's a need for better sanitation for homeless populations, such as more shower facilities.
- Many residents can’t afford garbage services, leading to waste buildup, which harms the environment and public health for all residents across the county and can negatively affect property values.
- It would be good if indoor space for physical activity and public (or community) pools were added to existing neighborhoods and included in new housing developments.

Development and Real Estate

The perspectives of local development and real estate professionals are crucial for understanding housing market trends, local needs, feasibility of projects, challenges and opportunities. These perspectives will inform the HAIP on a wide range of topics, including maintaining and accessing

existing housing and planning for future housing development that will meet a diversity of needs. The input from the following activities is compiled herein:

- Emails from the first half of 2024 between Lisa Judd, County of Lake Deputy County Administrative Officer for Housing and developers from Rural Community Housing Development (RCHDC), the Danco Group and CRP Affordable Housing & Community Development about favorable conditions for residential development.
- A survey monkey poll in July 2024 asked stakeholders about their availability for a meeting and asked them to share any thoughts about housing in Lake County and/or suggestions for topics that should be covered in the meeting. Responses were received from Jacob Soroudi, AMG and Associates and Brian Holland, BLH Construction.
- A stakeholder meeting hosted by the HAIP project team on August 2, 2024, from 11:00 a.m. to 12:00 p.m., in-person at the County Board Chambers in Lakeport and as a hybrid virtual meeting via Zoom. The meeting attendees included:
 - Jacob Soroudi, AMG and Associates
 - Christina Price, Realtor/ Chair of Lake County Planning Commission
 - Danny Wind, LAPAC
 - Derek Fiedler, NCO's BUILD Program
 - Damien Marks, Lake County Community Development Department
 - Dan McIntire, RCHDC
- A one-on-one stakeholder interview between Dan McIntire, the Chief Operations Officer of RCHDC and a HAIP project team member on August 21, 2024, to discuss the site selection process for affordable housing development, particularly while applying the criteria for California Tax Credit Allocation Committee (TCAC) tax credits.
- A one-on-one stakeholder interview between Curt Johansen Director of Development, Triad Lagoon Valley, LLC and Lisa Judd on September 11, 2024, to discuss Curt's experience with infill and master planned community development.

The following input was gathered:

Efforts that Lake County, Clearlake and Lakeport Could Lead to Spur Housing Production

- Obtain additional funding from the State and other sources to support as many of the following initiatives as possible.
- Infrastructure and utilities:
 - Assist with improvements to reduce reliance on special assessments, which can impede projects.
 - Assist with service hookups after construction is completed.
 - Provide better information on water and sewer infrastructure. Obtaining information from the districts can be time consuming.

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- Facilitate the use of categorical or statutory California Environmental Quality Act (CEQA) exemptions whenever feasible to avoid needing costly environmental impact reports (EIRs).
 - Pre-clearing sites under CEQA is likely not worth the effort because sometimes the environmental review expires before the project can be completed and if a project has any federal funding, it will likely need additional environmental review.
 - Access to information and communication:
 - Alert applicants to potential issues and unexpected requirements as early as possible.
 - Improve inefficient and lengthy review processes, which lead to significant costs for developers.
 - A dedicated housing liaison with a clearly defined development outline would be helpful.
 - Use a newsletter or online developers' portal to provide information and encourage communication.
 - Provide easier access to land information and available development opportunities including listings of sites for development with a robust set of information on each parcel including key physical characteristics, applicable regulations, required public improvements, surrounding amenities, any known cultural or tribal issues, contact information for utilities and public works, available financing/funding programs and any other incentives.
 - Reduce or eliminate off-site improvement requirements and impact fees. Requirements to build extensive sidewalks or underground utilities can be very expensive.
 - Eliminate parking mandates and subsidies.
 - Identify development opportunities in fire-safe housing areas and address affordable insurance options.
 - Identify priority sites for affordable housing and restrict market-rate development on them.
 - Collaborate with nonprofit organizations to encourage developers for infill development.
 - Offer government-owned land at below market value.
 - Density bonuses are not typically an incentive locally because the increased density brings up other issues such as the need for more parking, lack of transportation and or overburdening infrastructure.

Location Considerations for Residential Development

- When developing neighborhoods in the wildland urban interface, include large, irrigated fire buffers with no fuel that can also serve as an open space amenity.
- Sites that would yield at least 32-40 units per site and would score high on the California Tax Credit Allocation Committee (TCAC) application for tax credits should be prioritized and can be identified as follows:

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- First identify places that allow multifamily residential development by-right where land use and zoning is consistent;
 - Second, check for sufficient acreage and check Regional Housing Needs Assessment (RHNA) density qualifications; and
 - Third, identify sufficient amenities for the site to qualify in the TCAC application including grocery stores, medical clinics, pharmacies, transit stops and parks, which are ordered in how common and useful they are for residents. Educational facilities and libraries can be reviewed but exist less frequently throughout the county. These amenities exist at no additional cost, so they are prioritized, though work to add a transit stop or provide internet can sometimes be worth doing for a project.
- Infill development should be prioritized:
 - Homes should be built in areas with access to resources, transportation networks, walkability, bikeability. Look for bike lanes, churches, libraries and schools.
 - Reuse vacant properties downtown and in other population centers to revitalize these areas and reduce the need to expand infrastructure and roads outwards. It can also speed up the approval process.
 - Look for potential infill sites by assessing indicators such as structure value (to identify underutilized buildings and sites) and acreage, slope details, and water sources.
 - Resources:
 - Incremental Development Alliance <https://www.incrementaldevelopment.org/>
 - Council of Infill Builders <http://www.councilofinfillbuilders.org/>

Address Deteriorated Properties

- The prevalence of travel trailers and deteriorated mobile/manufactured homes are a disincentive to homebuyers and investors because those properties are decreasing the value of new developments nearby.
 - Identify funding opportunities (such as a silent second mortgage) so that property owners can finance a small, tiny home or a small cottage type home and add to their lease payment or defer repayment until the next time the property sells.
 - Local governments in partnership with other organizations could purchase these properties and redevelop them with single family homes or duplexes and quadplexes. Existing owners should be given the Right of First Refusal.
 - Research available resources for relocating existing low-income residents that are currently in unsafe housing where rehabilitation is infeasible.

Assist Homeowners

- Home hardening.
- Building ADUs and JADUs for intergenerational housing or creating revenue.

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- Life, safety and accessibility improvements.
 - Improvements to mobile/manufactured homes are particularly problematic.
 - General capacity building for home maintenance.

Lake County Continuum of Care (LCCoC)

Like other Continuum of Care organizations throughout the United States, the LCCoC is a regional planning body comprised of community members from various agencies working towards ending homelessness. On August 1, 2024, a regular LCCoC meeting was conducted in-person at the County Board Chambers in Lakeport, and as a hybrid virtual meeting via Zoom. The HAIP project team provided a presentation about the HAIP and asked the 14 LCCoC members who were in attendance for their input. The 14 members were Melissa Kopf, Bruno Sabatier, Doreen Gillmore, Zoe Zeigman, Legal Services, Wendy Monfrans, Heather Frawley, Lisa Faraco, DSS, Rachael Dillman Parsons, DSS, Ana Santana, Barbara Christwitz, Pastor Shannon, Diana Morey, New Digs, Mary Wilson and Angelique Cole.

Key opportunities and concerns for housing were:

- The costs and fees to develop market-rate housing are too high.
- There are needs for fire-safe opportunities, mixed-income housing, and addressing unhoused individuals.
- There is a concentration of low-income households, which can lead to a negative effect on property values.
- There is a need to retrofit and upgrade many older housing units, including water, sewer, heating, air, and utilities.
- Many homes have accessibility or red-tagging issues, and HCVs cannot be given for properties that do not meet health and safety standards. These issues can lead to displacement and homelessness.
- There is a need for homeownership opportunities, including affordable housing and loan programs, as well as more funding beyond the Building Up Individuals and Local Development (BUILD) program.
- Elderly homeowners should be assisted with property taxes.
- There should be opportunities for home villages as transitional housing and pre-approved architectural plans, not just for ADUs.

Economic Development and Housing

The perspectives of professionals that can identify the current and predicted housing needs and preferences of students and the workforce, and have insights related to academic and employment forecasts are invaluable for the HAIP. These professionals include (but are not limited to) members of the Lake County Economic Development Corporation (LCEDC), the Lake County Chamber of

Commerce and representatives from large employers such as Sutter Health, Lake County Tribal Health Consortium and Mendocino College. The input from the following activities is compiled herein:

- A survey monkey poll in July 2024 asked stakeholders about their availability for a meeting and asked them to share any thoughts about housing in Lake County and/or suggestions for topics that should be covered in the meeting. Responses were received from Kevin Reynolds, Reynolds Systems, Rick White, Director, LCEDC and Realtor, Konocti Realty, Annette L. Kamaloni, Executive Director, Lake County Community Foundation and Shannon Kimbell-Auth, NCO Board member.
- A stakeholder meeting hosted by the HAIP project team on August 5, 2024, from 2:00 p.m. to 3:00 p.m., in-person at the County Board Chambers in Lakeport and as a hybrid virtual meeting via Zoom. The meeting attendees included:
 - Dr. Tim Karas, Director, LCEDC and Superintendent-President, Mendocino College
 - Jeff Lucas, Principal Owner, Community Development Services (CDS)
 - John Carlisi, CEO of Commonwealth Multifamily Housing Corporation
 - Nicole Flora, Executive Director, LCEDC
 - Rick White, Director, LCEDC and Realtor, Konocti Realty
 - Ben Rickelman, Lake County Deputy County Administrative Officer/Economic Development
 - Ernesto Padilla, President, LCEDC and CEO Lake County Tribal Health Consortium
 - Mike Willis, NCO's BUILD Program
 - Derek Fiedler, NCO's BUILD Program
 - Damien Marks, Lake County Community Development Department
 - Timothy Stephens, CEO Sutter Lakeside Hospital

The following input was gathered:

Challenges and Potential Resources

- Finding housing: It's difficult to find rental housing in the area for people coming from out of town, particularly rentals. The few rentals that are available are typically rented through existing social networks rather than listings. This is a particular challenge for temporary workers. Some employers, such as the Lake County Tribal Health Consortium have units that they can reserve as temporary housing for new employees. Offering housing can be a big boost to recruiting talented employees.
- Creating rentals: Some tenants don't treat their home very well, which is a disincentive to renting their properties for some homeowners.
- Affording home repairs as a buyer or a seller: While there are many homes for sale priced lower than \$300,000, most of them need a substantial amount of work and therefore won't qualify for some of the homebuyer programs. Sometimes rehabilitation needs are so great that obtaining a mortgage is challenging because the home is not insurable. A lot of sellers cannot afford to repair or improve their homes and are facing many years of deferred maintenance.

Rehabilitation programs and funding are needed. They can help with some of the health and safety concerns, but costs will still be an issue. Buyers are also dealing with higher insurance costs and higher interest rates. Figuring out a way for necessary repairs to be completed while a buyer and seller are in contract would be helpful because it would give that opportunity for those people to buy those dilapidated homes, essentially increasing some of the market availability out there. The following related resources and ideas were discussed:

- Federal Housing Administration (FHA) 203(k) loans can be helpful because they are a form of home financing or refinancing that allows home buyers and homeowners to combine both mortgage and home renovation costs into a single loan.
 - NCO's BUILD program is a paid construction work experience program. The program can complete home repairs, however, their capacity to pursue additional funding is limited. The program's current funding from grants is designated for people with low income or homelessness, while this identified need for rehabilitation is common with middle-income households. Obtaining additional, private, sustained funding would be ideal and could fund the training of crews, support staff salaries, any other things that a typical construction company would need.
 - Potentially, a home rehabilitation program could be established, with funding from financing institutions and/or local jurisdictions in conjunction with an agreement that the buyer would record that would require an affordable sales price upon the next resale, and/or the funding could be a low interest loan, due upon the sale of the home.
 - The Lake County Tribal Health Consortium partners with Home Builders Institute (HBI) and their Pre-Apprenticeship Certificate Training (PACT) training program for minor repairs to homes. Mendocino College has a sustainable construction and sustainability program.
 - The College partners with NCO's BUILD program in Lakeport so that students in the noncredit program can participate for free and receive education and training on home repairs on Saturdays or Fridays. It's popular with some homeowners but may not be widely known.
- Mobile/manufactured homes: Comprise approximately a quarter of the housing stock in Lake County, which is much higher than most places. Younger homebuyers are not interested in them. In some prospective sales, the current insurer was still willing to cover them, but the buyer's mortgage company is disallowing that insurance company because they've been downgraded financially.
 - Insurance: Downgrading insurance companies is an issue. The Commonwealth Multifamily Housing Corporation is trying to set up a bond program to cover the insurance costs of its multifamily properties.

Forecasting the Housing Needs

- Smaller homes and dormitories will be needed for employees and students, smaller than the minimum size housing. More ADUs would be helpful. The image of students as destructive should be dispelled.

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- The San Mateo County Community College District (SMCCD) workforce housing for faculty and staff program could be a good model to emulate. Employees can live in the units for up to seven years and are encouraged to save their reduced rent for a down payment on a home. External funds are needed to make it happen, but it's been a good recruiting tool for the district.
 - By 2030 Lake County is expecting jobs to have a net increase of 7 percent, however, there is also a current trend of increased numbers of school aged children and a decreased number of people with educational attainment.
 - There is strong interest in moving to Lake County to work remotely, start a home-based business or retire. For some people who own a second home in Lake County, they may eventually make it their primary residence.

Recommendations for Development

- It will be increasingly important to have sufficient land where multifamily development is allowed but multifamily developments should be held to aesthetic guidelines that don't interfere with view sheds.
- Development should be focused near existing resources like transit and infrastructure, particularly in parts of Clear Lake, Lakeport and Kelseyville.
- The Lake County Fairgrounds property should be considered because it has about 23 acres and is not fully utilized.
- Lucerne Castle is also an opportunity site.
- Affordable memory care facilities and veteran's housing will be needed in the future.
- The Homeward Bound program Marin could be a good model. They just finished a \$36 million expansion project to build veterans housing. They have job training, workforce housing, homeless shelters, transitional housing, market-rate housing and housing for different stages of life on a former military campus.
- Lake County, Clearlake and Lakeport should look for government-owned properties and schools that have been closed to fix up and use for transitional housing to address homelessness and help people coming out of prison and rehabilitation programs.
- The focus should be on fire safe areas that are insurable.
- Lake County, Clearlake and Lakeport should explore initiatives to build affordable housing, including offering incentives for developers to create more affordable housing options.

Spanish-Speaking Community

On October 16, 2024, a focus group for the Lake County 2050 and HAIP was conducted in Lakeport. The event brought together Spanish-speaking residents, including representatives from Lakeport, Lucerne, and Kelseyville, to discuss pressing community needs and areas for improvement. Participants received a presentation about the projects and the purpose for hosting the focus group,

and then divided into four groups to discuss questions that were designed to elicit detailed feedback on community needs and priorities. Participants were enthusiastic about being included in this local planning initiative and appreciated the opportunity to actively contribute to decisions affecting their lives. They expressed a strong interest in continued involvement in similar decision-making processes and emphasized the critical need for high-quality bilingual communication to facilitate their engagement fully.

There was a strong consensus around the following 5 key ideas:

1. Concern for the lack of security in local neighborhoods and schools.
2. A significant need for affordable housing, with specific emphasis on housing accessible to low- and middle-income families and those outside of agricultural work. There was consensus on the need for programs to support homeownership and affordable rental options, addressing the high costs of housing that many residents face.
3. Frequent challenges in accessing essential resources, particularly for healthcare, home ownership, and educational programs, including a related need for high-quality bilingual services and professional interpreters.
4. Concern for the condition of Clear Lake, prompted by unpleasant algae odor and potential chemical pollution from cannabis and other operations affecting the lake's cleanliness.
5. The need for enhanced infrastructure, including street repairs, public lighting, and recreational spaces.

Agricultural Resources Stakeholder Meeting

Agricultural resources are an integral part of Lake County's history, identity, and economy. As such, representative stakeholders were convened to provide input for Lake County 2050 and HAIP on November 19, 2024. The meeting was conducted in-person at the County Board Chambers in Lakeport. The meeting attendees included representatives from the following agencies and organizations: Lake County Board of Supervisors, General Plan Advisory Committee (GPAC), Kelseyville Local Area Plan Advisory Committee (LAPAC), Lake County Farm Bureau, and Lake County Farmers' Finest.

There were several key findings, and the ones related to housing are as follows:

Existing challenges

- Limited availability, overcrowding, and poor living conditions. Fewer migrant workers are applying for available housing, influenced by immigration law changes.
- The income limits set by the U.S. Department of Housing and Urban Development (HUD) are too low, resulting in many agricultural workers not qualifying for housing assistance.
- Farmworkers are among the most vulnerable populations to climate change hazards.

Farmworker Housing Needs and Preferences from Employee and Employer Perspectives:

- (Employee's Perspective) Farmworkers need housing in safe, clean living environments. Farmworkers would like housing to be close to workplaces and essential services such as grocery stores and medical care centers.
- (Employee's Perspective) Resources should be provided to farmworkers to inform them about housing practices, laws, and rights. In addition, seasonal farmworkers need access to resources that assist them in finding housing and employment opportunities, with information available in Spanish.
- (Employer's Perspective) Farmworker housing should be available in places throughout the county, rather than being centralized. Focusing on low- to moderate-income rental housing development, such as affordable multifamily rentals, would benefit the farmworker community.
- (Employer's Perspective) Employers need adequate on-site housing for more farmworkers. The County should consider implementing a method for permitting alternative housing such as tiny homes or expandable units for farmworker housing.
- (Employer's Perspective) There should be a more efficient way for residents to be informed about available farmworker accommodations.
- (Employee's and Employer's Perspectives) Needs include streamlining the development of farmworker housing.

Recommendations

- The County should protect agricultural lands from development by establishing buffer zones between agricultural areas and adjacent developments, as well as by preventing rezoning to non-agricultural land uses.
 - The County should continue to seek Sustainable Agricultural Land Conservation (SALC) grants and other State and federal funding for agricultural land preservation.
 - The County should continue to support the Right to Farm Ordinance.
- The County should streamline the development of farmworker housing by expediting the permitting process for tiny homes and other farmworker accommodations.
- Residential developments should be increased and maintained in areas where adequate water resources are provided from Clear Lake and ensure that groundwater supply distribution is considered in land use planning,
 - Some areas have more resources than others; therefore the County should establish policies to protect groundwater basins across all land uses and categories and address infrastructure and capacity limitations in existing systems.

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- The County should continue to facilitate communication with large employers to address housing development needs and available housing options.
 - The County should consider a partnership with non-profit partners such as Habitat for Humanity, Building Up Individuals and Local Development (BUILD) program, Lake County Community Foundation, and other relevant organizations to assist seniors with necessary home updates, ensuring safe and accessible living conditions.
 - The County should establish a streamlined wildfire evacuation system and adopt proposed wildfire protection standards. Furthermore, the Agricultural Pass (Ag Pass) program should be expanded to include additional farmworkers. This program assists commercial agricultural producers, growers, and ranchers in completing essential work during restricted access orders, which helps reduce significant production losses during emergencies. Efforts to lobby Congress should be pursued to increase the wage cap for off-farm labor housing, ensuring that farmworkers with higher incomes qualify for housing.

North Coast Opportunities (NCO)

As described in the Current Conditions Summary Report, North Coast Opportunities (NCO) is a private nonprofit corporation that provides services, including developing Community Action Plans and delivering Community Services Block Grant (CSBG) eligible services. NCO administers the New Digs program for rapid rehousing, the BUILD paid construction work experience program, and Home Hardening Program.

The Home Hardening program received a \$22.2 million grant from the Federal Emergency Management Agency (FEMA), to create defensible space and harden 500 homes over a three-year period, which will save lives and reduce the severity of property damage from wildfires. The Home Hardening program demonstrates how Lake County is leading the way in realizing the power of community-based disaster recovery.

NCO also served as an outreach and engagement partner for Redwood Region RISE (Resilient Inclusive Sustainable Economy)'s economic development efforts.

Rapid Rehousing

On June 13, 2024, Lisa Judd, County of Lake Deputy County Administrative Officer for Housing interviewed Diana Morey, NCO Housing Project Manager, to learn more about NCO's programs, particularly Rapid Rehousing. Below are the comments received.

- The New Digs program provides housing navigation, case management, and rapid rehousing services with limited staff and funding.
- Rapid Rehousing provides security deposits and rental assistance for up to 12 months, aiming for 6 months of tiered support (100 percent the first month, decreasing incrementally to 60 percent by the third month and so on).

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- Consistent funding for Rapid Rehousing is a persistent challenge. As of June 2024, NCO had recently lost grants from the Housing and Disability Advocacy Program (HDAP) and the Housing Support Program (HSP). However, the NCO Housing Project Manager stated that the HSP funds (\$758,000 annually) would be reinstated soon by the California Department of Social Services (CDSS). As of June 2024, NCO also had funding for Rapid Rehousing from California Advancing and Innovating Medi-Cal (CalAIM) and the Emergency Solutions Grants Program (ESG).
 - Negotiations are currently taking place between Middletown Rancheria and NCO to provide housing services to residents of the future Barnes Street housing project. Once the units are rented, additional staff will be required to meet the increased demands.

Redwood Region RISE (Resilient Inclusive Sustainable Economy)

Redwood Region RISE is a regional community coalition of 140+ members working with over a thousand residents working to develop and implement a 10-year vision— a "Regional Roadmap"—to bring good, sustainable jobs to Tribal Lands, Del Norte, Humboldt, Lake, and Mendocino Counties through the *California Jobs First* initiative. Redwood Region RISE held a Strategy Feedback Session on Tribal Lands and Lake County on July 30, 2024, where 7 cross-cutting strategies were discussed. Lake County Climate Resiliency Officer Terre Logsdon attended virtually.

The following 7 strategies are fundamentally interconnected and underpin sustainable and inclusive economic growth: Broadband, Entrepreneurship, Food Security and Access, Housing, Social Determinants of Health, Transportation and Workforce Development. The housing strategies are closely related to the HAIP. Redwood Region RISE shared information on the following draft housing strategies: Rural Housing Policy Development, Regional Housing Trust Fund, Workforce Housing Initiative, Resident Protection Policies and Entrepreneurship in Building and Trades.

Sweat Equity/Self-Help Programs

Low-income families often lack adequate capital to make monthly housing payments or to assemble a lump sum to cover downpayment and closing costs on a home. Sweat equity programs (also known as self-help programs) provide an alternative to cash outlays; such programs allow families and individuals to purchase a home in return for their labor. These programs typically depend on additional financing, which has often been provided by the United States Department of Agriculture's (USDA) Self-Help Housing Program.

Habitat for Humanity is one of the most well-known organizations that offers sweat equity programs. Several smaller organizations also have offered these programs in their regions. For example, Rural Community Housing Development (RCHDC) formerly offered this program in Mendocino County. In June 2024, Lisa Judd, County of Lake Deputy County Administrative Officer for Housing, contacted RCHDC via email to ask why it was discontinued. Below are the comments received.

- As construction costs increased, families found it harder to qualify for loans that would cover the full cost of building. This created a need for gap funding to bridge the difference between the USDA loan and the construction costs.
- Gap funding, often in the form of forgivable soft loans, helped families afford homes without down payments. This funding dried up over time, leading to a funding shortfall.
- As a nonprofit, RCHDC was unable to provide these soft loans from its operating budget, which strained resources and impacted other areas of development, such as multifamily housing projects.
- The technical assistance loans for each home adequately covered the administrative costs of managing the program. However, that changed due to rising labor costs. This forced RCHDC to subsidize the program from its general budget, further limiting development capacity.
- The cost of building homes rose to around \$400,000 each, making the program unsustainable under the USDA loan structure. Additionally, securing commitments from participants to work on building became increasingly difficult over time.
- The decision to discontinue the program was made before the large increase in interest rates in 2022, which caused increased hardships for RCHDC. As of 2024, the borrowing power of the applicants has reduced so much that the need for gap funding is even more critical at a time when all the gap funding sources are drying up.

While the obstacles to re-establishing a sweat equity/ self-help program are great, these types of programs can help lower-income families achieve homeownership where they otherwise wouldn't be able to.

Housing Choice Vouchers (HCV) Program

As described in the Current Conditions Summary Report, the HCV program is a rental assistance program for very low-income households funded by the U.S. Department of Housing and Urban Development (HUD). HCV programs are typically administered by local Housing Authorities; however, Lake County does not have a Housing Authority. Lake County Department of Social Services (LCDSS) is responsible for administering the Lake County HCV Program. As noted in the Current Conditions Summary Report, LCDSS is administering 224 HCVs, 15 Veterans Affairs Supportive Housing (VASH) vouchers, and 14 Emergency Housing Vouchers (EHVs). This is a much smaller number of vouchers compared with nearby counties. According to HUD's HCV Data Dashboard, as of July 2024, the Housing Authorities in Mendocino, Humboldt, and Sonoma Counties reported 945, 972, and 2,932 HCVs in use, respectively.

Project-based voucher PBV programs are components of HCV programs. While HCVs can be used with any rental unit, PBVs are tied to specific rental developments. PBVs can be used for new construction, rehabilitation, or to set aside a portion of the units in an existing development. A PBV program can successfully be used as a tool to entice housing developers to build new projects. Up to 20 percent of a voucher assistance program can be used for PBVs. Lake County does not have a PBV program. The initial work to set up project-based vouchers is too time intensive for current LCDSS

staff to be able to handle. However, if more vouchers can be allotted, it is possible that a PBV program could be established.

To discuss the relative lack of vouchers in Lake County and the challenges and opportunities for maintaining and expanding housing programs, on July 3, 2024, the project team had a meeting with staff from the LCDSS and a representative from the HUD local field office. The input received is summarized below:

- Challenges:
 - HUD provides administrative fees to staff the program based on the number of vouchers used in the prior 3 months. With the small number of vouchers available to LCDSS, the administrative fees are insufficient to properly staff the existing program or expand it. Some salaries have been cut due to these budget constraints. This negatively impacts the success rate of voucher programs and housing development initiatives. LCDSS is unable to provide housing navigation services for regular voucher holders, although it is included for EHV and VASH users. Due to the budget constraints, LCDSS cannot create a PBV program or collaborate with the LCCoC to create a Permanent Supportive Housing (PSH) program.
 - Additional significant issues include rising construction costs, housing availability, and affordability. Some landlords impose barriers such as large deposits or not including utilities in rent, which makes securing housing difficult. Legal issues with landlords related to voucher expirations and tenant protection are minimal but referred to Legal Services of Northern California when necessary.
 - The success rate is the number of voucher holders that are able to lease up within the voucher timeframe, compared with the total number of available vouchers. LCDSS' success rate grew since payment standards (the maximum amount of assistance a family can receive) were increased to 120 percent of Fair Market Rent. However, 24 vouchers remain unissued due to limited staff capacity.
 - The waitlist, opened in 2023 after six years, had over 500 applicants within 24 hours, but only 100 were accepted. In the past, LCDSS took 300 applicants for housing vouchers, and it took nearly seven years to process this waitlist. The success rate was around 50 percent due to high utility costs besides rent.
 - The HUD-funded Family Unification Program (FUP) is aimed at keeping homeless families safely together and preventing homelessness among young adults. According to LCDSS staff, HUD's unclear and convoluted voucher calculations limit new voucher allocations.
- Opportunities:
 - Grant funding could be helpful, particularly if it is used as a bridge while the program secures sustained funding. However, grant funding tends to be unreliable in the long term in many cases. With more administrative capacity, LCDSS could apply for the HUD-funded Tenant-Based Rental Assistance (TBRA) program, which is similar to HCVs.

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- Reorganizing the housing programs so they are not within the DSS could help, particularly if the County partnered with another housing agency, such as the Community Development Commission of Mendocino County or the Housing Authority of the County of Butte. This type of partnership could be a temporary steppingstone to establishing a Housing Agency in Lake County with more robust programs and services.

The Stanislaus Regional Housing Authority (SRHA) is a collaboration by the Counties of Stanislaus, Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, and Tuolumne. It administers HCVs in member jurisdictions and manages approximately 2,000 units throughout Stanislaus County under a variety of affordable housing programs. To learn more about SRHA's regional collaboration a HAIP team member interviewed Jim Kruse, SRHA Executive Director on September 11, 2024. The input received is summarized below:

- Each of the eight member counties had some entity administering vouchers prior to joining SRHA. The incentives for SRHA to manage administration for other counties were minimal, primarily focusing on public benefit.
- SRHA is a regional housing authority, however other options for regional collaboration include forming a joint powers authority (JPA), a consortium or entering into an intergovernmental agreement. These other options allow jurisdictions to maintain their own boards, commissions and administrative structures, which helps maintain local autonomy.
 - Further research would be needed to understand the pros, cons and applicability of each model for Lake County and its potential future partners.
- Potential resources:
 - SRHA is exploring partnerships to develop more housing, using programs like No Place Like Home and Homekey for construction and operational funding.
 - The California Department of Disabled Services provides rent guarantees beyond standard vouchers.
 - General purpose vouchers are considered more beneficial for rural areas compared to specialized vouchers, which are more suited for urban settings. This shift could enhance access to more HUD vouchers.
 - The California Association of Housing Authorities (CAHA) is a statewide association representing over seventy-five housing authorities throughout the state of California and its members have a wealth of expertise.
 - The California Affordable Housing Agency (CalAHA) works with its member housing authorities to preserve and increase affordable and workforce housing through acquisition, development, rehabilitation and financing activities.
 - The National Association of Housing and Redevelopment Officials (NAHRO) is helpful for national advocacy and tracking federal legislation.
 - The Regional Housing Authority, whose members include Yuba City, Live Oak, Sutter County, Nevada County, and Colusa County is another example collaboration.

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- SRHA and Jim in particular can be an informational resource to Lake County and its potential future partners.

The Benicia Housing Authority (BHA) operates within the City of Benicia and administers HCVs throughout the jurisdiction. To learn more about BHA’s single-jurisdiction work, a HAIP team member interviewed Julie Peterson, BHA Executive Director on December 19, 2024. The input received is summarized below:

- BHA has been operating in the City for over 80 years. Being a stand-alone, single-jurisdiction housing authority allows BHA to focus staff resources on managing the voucher program within the City.
- Staff knowledge is therefore also very high as they can focus on vouchers and other BHA projects. One drawback of being a single-jurisdiction housing authority is the need to be self-sufficient with resources.
- BHA would like to acquire more vouchers but at this time they are having difficulty in doing so, primarily the lack of funding. In addition, acquiring or adding units to the housing stock has been a challenge as well as voucher turnover.

Local Government Engagement

Tribal Engagement

Along with Lake County 2050 and the Climate Adaptation Plan (CAP), the HAIP is one of several planning documents that the Lake County Community Development Department is currently preparing to guide development and natural resource protection over the next 25 years, ensure adequate housing, and improve resilience to climate change. County staff understands that many of these planning efforts will affect tribal communities and ancestral lands in the region and is committed to engaging tribal members and their representatives in these projects to ensure the documents reflect traditional tribal knowledge and experiences, as well as tribal interests and needs. Several attempts were made to reach tribes and initiate discussions to foster collaborative processes, ensure that tribal input is integrated into these three projects and create opportunities for tribal communities to have a voice in future countywide initiatives.

In October 2024, in a combined effort with the Lake County 2050, CAP and HAIP project teams, the following 2 tribal organizations and 28 tribal nations were contacted via email and phone to offer engagement.

- | | |
|--|---|
| • Tribal Organizations | • Tribal Nations |
| – Lake County Tribal Health | – Big Valley Band of Pomo Indians/ Big Valley Rancheria |
| – Northern Circle Indian Housing Authority | – Cachil Dehe Band of Wintun Indians of the Colusa Indian Community |
| | – Cahto Tribe |

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- | | |
|--|--|
| <ul style="list-style-type: none"> – Cloverdale Rancheria of Pomo Indians – Cortina Rancheria - Kletsel Dehe Band of Wintun Indians – Coyote Valley Band of Pomo Indians – Dry Creek Rancheria of Pomo Indians – Elem Indian Colony of Pomo Indians of the Sulphur Bank Rancheria – Estom Yumeka Maidu Tribe of the Enterprise Rancheria – Grindstone Rancheria of Wintun-Wailaki – Guidiville Rancheria of California – Habematolel Pomo of Upper Lake – Hopland Band of Pomo Indians – Koi Nation of Northern California – Manchester Band of Pomo Indians of the Manchester Rancheria | <ul style="list-style-type: none"> – Middletown Rancheria of Pomo Indians of California – Mishewal-Wappo Tribe of Alexander Valley – Noyo River Indian Community – Paskenta Band of Nomlaki Indians – Pinoleville Pomo Nation – Potter Valley Tribe – Redwood Valley or Little River Band of Pomo Indians – Robinson Rancheria of Pomo Indians of California – Round Valley Reservation/ Covelo Indian Community – Scotts Valley Band of Pomo Indians of California – Sherwood Valley Rancheria of Pomo – Yocha Dehe Wintun Nation – Yokayo Tribe |
|--|--|

From September 2024 to February 2025, the project team conducted consultations with four tribal nations, Habematolel Pomo of Upper Lake, Koi Nation of Northern California, Big Valley Band of Pomo Indians/Big Valley Rancheria and Robinson Rancheria of Pomo Indians of California, from the identified list above. The project team received additional input by email in March 2025.

The consultations covered topics relevant to Lake County 2050, the CAP, and the HAIP, including potential impacts of future developments, mitigation measures, cultural resources, and the needs and interests of tribal communities in relation to development and natural resource protection.

The following summary highlights housing-related input:

Existing challenges

- There is a complex history of relationships and challenges between tribes and local governments, with tribes often feeling uninvolved in decision-making processes. Tribal representatives emphasized the importance of early, consistent, and structured engagement in planning decisions to ensure meaningful participation.
- Tribal representatives emphasized the rich cultural history of Lake County, pointing out that only about 5 percent of tribal cultural sites have been officially documented. Tribal sites should be managed and protected to ensure their longevity for present and future generations.

- Much of the housing stock was built in the mid-1980s and is now over 40 years old. It was not originally built to accommodate generators or solar energy systems.
- Many tribes are actively seeking opportunities to purchase properties within the County to expand housing opportunities for tribal members. Placing properties into a trust protects them.
- Young adults and families (ages 18-29) struggle to find housing due to limited housing options, including rentals and starter homes for purchase. The lack of available housing has led to an increase in homelessness, couch-surfing, and individuals staying with family members.
- Events such as wildfires, landslides, flooding, water runoff, and power outages are significant concerns for tribes and tribal members.

Recommendations

- A Cultural Heritage Zone can be established to protect significant tribal sites from development impacts.
- In relation to awareness and preservation efforts, introductory webinars or training sessions on sacred sites can be provided for new staff.
- Create housing opportunities for those experiencing homelessness.
- Assist seniors with home rehabilitation.
- Tiny home villages are supported as a viable housing solution, including for young adults and families. Few are currently under construction and more are needed. Young adults and families would also benefit from greater availability of apartments and townhomes. Loans for first time homebuyers would be helpful.
- Tribal preferences for housing programs would be appreciated.
- With the increasing frequency of natural disasters, tribal facilities, such as casinos and gyms could serve as safe spaces, providing warm meals, charging stations, and refrigeration for emergencies.

Lakeport and Clearlake

On May 1, 2024, HAIP project team members met with staff from the City of Lakeport including Joey Hejnowicz, Nicholas Walker, Victor Fernandez and Beth Dodd and the City's Consultant, Lorie Adams from Adams Ashby to discuss the Housing Program Implementation Plan work that the City had recently kicked off. For this work, the City is conducting stakeholder outreach and developing policies and procedures for the following new programs: Owner Occupied Rehabilitation, Homebuyer Program, Tenant Based Rental Assistance (Security Deposit Program and Rental Assistance Program), and Subsistence Payment Program (Utilities and Eviction Prevention Program).

Opportunities for collaboration were discussed, including a potential Regional Housing Trust Fund. The group identified the following main areas for potential future collaboration: sharing data during the development of the County's HAIP and the City's Housing Program Implementation Plan and collaborating in 2025 and beyond on funding applications and shared administration of certain

housing programs. These types of collaborations can provide efficiencies of scale, which can save jurisdictions money and provide access to programs for a greater number of households.

ATTACHMENT 1: COMMUNITY SURVEY SUMMARY

Introduction

Methodology

From August 5 through September 13, 2024, a comprehensive survey was conducted to inform Lake County 2050 and the Housing Action and Implementation Plan (HAIP). The input that was gathered on housing-related topics is summarized herein, while the input that was gathered on a wider range of topics for the General Plan is summarized separately here: lakecounty2050.org/documents.

The survey was available in English and Spanish. It was promoted through canvassing activities administered by County staff and AmeriCorps service members, booths hosted by County staff at pop-up events, and on the Lake County 2050 project website (LakeCounty2050.org). Throughout the unincorporated county, 557 community members participated in the survey, though participants did not necessarily respond to each question. Of the 557 participants, 555 responded to the English version and 2 responded to the Spanish version.

Eight variations of the survey were created so that a subset of the questions related to the General Plan could be tailored to each local area. Questions about the HAIP did not vary by local area. The numbers of responses per local area are listed in **Table 1**, Responses by Local Area. Residents of Kelseyville (127) and Cobb Mountain (112) represented the most active participants in the survey, accounting for 42.9 percent of the total responses.

Table 1 Responses by Local Area

Local Area	Number of Responses ¹	Percentage
Cobb Mountain	112	20.1%
Kelseyville	127	22.8%
Lakeport (unincorporated area)	57	10.2%
Lower Lake	32	5.7%
Middletown	39	7.0%
Rivieras	95	17.1%
Shoreline Communities	65	11.7%
Upper Lake	30	5.4%
Total	557	100.0%

¹ Participants did not always respond to each question.

CONTENTS

[Introduction](#)

[Housing Needs and Challenges](#)

[Vacation Homes and Short-Term Rentals](#)

[Mixed-Use Development](#)

[Strategies to Support Housing Development](#)

[Additional Write-in Responses](#)

[Demographics of Survey Respondents](#)

Demographics of Respondents

Participants were asked about their age, race/ethnicity, and whether they are a renter, an older or younger resident, a non-English speaker, a member of a Native American Tribe, or a low-income household.

The majority of participants identified as White and were aged 50 years or older. Additionally, a significant portion of respondents were from low-income households, with the range varying from 15 percent in Cobb Mountain to 37 percent in Shoreline Communities. Notably, with the exception of Lower Lake, responses from each local area included between one and five people that identified as members of Native American tribes.

The surveys from Cobb Mountain, Kelseyville, Lakeport (unincorporated area), and Upper Lake indicated a relatively higher proportion of renters, with 10 to 15 percent of participants identifying as such. In contrast, Lower Lake, Middletown, Rivas, and Shoreline Communities exhibited a lower proportion of renters, with fewer than 10 percent of participants identifying themselves as renters.

See the attachment to this Appendix, for the full set of responses to these demographic questions, for each local area.

Housing Needs and Challenges

Groups to Focus on for Providing Housing

Participants were asked who Lake County should focus on providing housing for. They were asked to select up to three groups from the list shown in **Table 2**, Groups to Focus on for Providing Housing. They were also asked to write in any additional groups.

Countywide, the most frequently selected groups were people who work in Lake County (52.0 percent), veterans (45.1 percent), seniors (independent living [42.9 percent] and assisted living [39.2 percent]), first-time homebuyers (42.1 percent), and homeless or recently homeless (40.3 percent).

Overall, the responses from the local areas were similar, with a few notable differences. For example, as compared with the county overall, respondents from Middletown were more likely to prioritize farmworkers (31.6 percent versus 24.2 percent) and renters (21.1 percent versus 16.8 percent) and less likely to prioritize persons with disabilities (5.3 percent versus 29.3 percent), households with children K-12 (15.8 percent versus 36.3 percent) and people who work in Lake County (31.6 percent versus 52.0 percent). Respondents from Lakeport (unincorporated area), Upper Lake, and Rivas also prioritized farmworkers at higher rates than the county overall (35.5, 30.0, and 28.6 percents versus 24.2 percent). Similar to Middletown, respondents from Shoreline Communities prioritized renters at a higher rate than the county overall (30.3 percent versus 16.8 percent). Households with children K-12 were more important to respondents from Shoreline Communities and Upper Lake (54.6 and 50.0 percents) than the county overall (36.3 percent).

The following responses were provided by individuals who selected Other, and the responses were categorized into general themes.

Seniors

- (Kelseyville) We really need assisted living centers!
- (Upper Lake) Seniors in any situation! And for me it is for anyone who cannot afford rent or is trying to buy a home in this economy, living on the edge of homelessness, which can include everyone above.
- (Shoreline Communities) Senior housing should always include rent control. Senior Mobile Parks, Mobile Parks should have space rent caps. It is very easy to evict people from mobile parks for late space rent payments. Park owners have no limits on space rent hikes, and no limit on capital improvement charges they pass through to the mobile owners. If owners are evicted, they are not given proper amounts of time to sell their homes, six months to sell should be a minimum. Otherwise, park owners get to take the mobiles for themselves.

Households with Special Needs

- (Lakeport [unincorporated area]) Our neighbors had a homeless family living in an RV without hookups, they have a 6 year old child. They could not find help in finding a place to live in the 100+ degrees weather. Before the fear of losing the child, they should be welcomed into temporary housing to be able to get back on their feet.
- (Lower Lake) Homeless and people who have no credit.
- (Lower Lake) We need halfway housing (this includes for homeless) to get people back on their feet and becoming productive.
- (Lower Lake) Assist those that need help.
- (Kelseyville) Need to establish a down payment assistance program.

Workforce Housing

- (Middletown) People who are working full time. Any job.
- (Rivieras) Medical personnel coming from out of county.

Moderate-Income Households

- (Shoreline Communities) Provide moderate income subsidies to people with full time jobs.

Local Community

- (Upper Lake) People who live in Lake County, y'all cater to the vacation crowd way more often.

Housing for All

- (Upper Lake) County government is not in the construction business. Housing Element provides incentives and zoning/land use designations for 'encouraging' construction and operation of housing and occupancy services. Every category in the list needs affordable, safe housing.

Table 2 Groups to Focus on for Providing Housing

Group	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Farmworkers	24.4%	11	17.0%	9	35.5%	11	18.8%	3	31.6%	6	28.6%	16	12.1%	4	30.0%	6	24.2%	66
First-time homebuyers	35.6%	16	56.6%	30	41.9%	13	43.8%	7	47.4%	9	35.7%	20	39.4%	13	35.0%	7	42.1%	115
Homeless or recently homeless individuals	40.0%	18	41.5%	22	35.5%	11	12.5%	2	42.1%	8	39.3%	22	54.6%	18	45.0%	9	40.3%	110
Households with children K-12	37.8%	17	39.6%	21	22.6%	7	31.3%	5	15.8%	3	32.1%	18	54.6%	18	50.0%	10	36.3%	99
Low-income households	33.3%	15	43.4%	23	29.0%	9	31.3%	5	31.6%	6	32.1%	18	45.5%	15	40.0%	8	36.3%	99
Multigenerational households	26.7%	12	15.1%	8	12.9%	4	6.3%	1	5.3%	1	19.6%	11	24.2%	8	20.0%	4	17.9%	49
People who work in Lake County	57.8%	26	60.4%	32	51.6%	16	62.5%	10	31.6%	6	46.4%	26	48.5%	16	50.0%	10	52.0%	142
Persons with disabilities	31.1%	14	32.1%	17	29.0%	9	25.0%	4	5.3%	1	26.8%	15	36.4%	12	40.0%	8	29.3%	80
Renters	15.6%	7	17.0%	9	19.4%	6	6.3%	1	21.1%	4	8.9%	5	30.3%	10	20.0%	4	16.8%	46
Seniors - assisted living	28.9%	13	37.7%	20	48.4%	15	37.5%	6	31.6%	6	42.9%	24	45.5%	15	40.0%	8	39.2%	107
Seniors - independent living	46.7%	21	37.7%	20	45.2%	14	43.8%	7	26.3%	5	48.2%	27	45.5%	15	40.0%	8	42.9%	117
Students	2.2%	1	15.1%	8	16.1%	5	0.0%	0	10.5%	2	8.9%	5	21.2%	7	15.0%	3	11.4%	31
Veterans	46.7%	21	54.7%	29	35.5%	11	56.3%	9	47.4%	9	42.9%	24	30.3%	10	50.0%	10	45.1%	123
Young adults	20.0%	9	22.6%	12	32.3%	10	12.5%	2	15.8%	3	12.5%	7	39.4%	13	20.0%	4	22.0%	60

Group	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Other	2.2%	1	9.4%	5	6.5%	2	18.8%	3	5.3%	1	7.1%	4	9.1%	3	15.0%	3	8.1%	22
Total Instances	448.9%	202	500.0%	265	461.3%	143	406.3%	65	368.4%	70	432.1%	242	536.3%	177	510.0%	102	463.7%	1,266
Total Respondents	-	45	-	53	-	31	-	16	-	19	-	56	-	33	-	20	-	273

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Housing Types Needed

Participants were asked what type of housing is needed in Lake County. They were asked to select up to five types from the list shown in **Table 3**, Housing Types Needed. They were also asked to write in any additional housing types they identified as necessary.

Countywide, the top four most needed housing types were rental apartments (50.4 percent); single-family, detached homes on small lots (47.1 percent); mixed-use (46.0 percent); and accessory dwelling units (ADU) (40.1 percent). Looking more closely at these top four housing types, generally, there was consensus among all local areas about the need for rental apartments. Meanwhile, the need for single-family, detached homes on small lots was ranked highest in Lakeport (unincorporated area), Kelseyville, Lower Lake, Shoreline Communities and Upper Lake (56.3, 54.7, 53.3, 53.1, and 50.0 percent). The need for mixed-use was ranked highest in Middletown, Lower Lake, Kelseyville, and Upper Lake (63.2, 60.0, 50.9, and 50.0 percent). Finally, the need for ADUs was ranked highest in Middletown, Kelseyville, Lower Lake, and Cobb Mountain (47.4, 47.2, and 46.7 percent).

Countywide, both types of senior housing (independent living and assisted living) were identified as a need by over a third of the respondents. They ranked highest in Rivas (53.6 and 50 percent), Lower Lake (46.7 and 40.0 percent), and Upper Lake (40.0 and 55 percent). They ranked lowest in Kelseyville (26.4 and 32.1 percent) and Cobb Mountain (33.3 and 24.4 percent).

Countywide, duplexes/fourplexes and townhouses were identified as a need by just under a third of the respondents. They ranked highest in Lakeport (unincorporated area) (40.6 percent for both choices). Townhouses were also popular in Middletown (36.8 percent). However, they were least popular in Lower Lake and Shoreline Communities (13.3 and 18.8 percent).

Countywide, farmworker housing was identified as a need by just under a third of the respondents. Lower Lake and Middletown had higher rates of responses (33.3 and 31.6 percent) compared to Kelseyville, Shoreline Communities, and Cobb Mountain (17, 21.9, and 22.2 percent)

Countywide, approximately a quarter of the respondents noted the need for the three types of housing for the homeless (emergency shelter, supportive housing: transitional/temporary, and supportive housing: permanent). They ranked highest in Shoreline Communities, Lower Lake, and Upper Lake (40.6, 31.1, and 30.0 percent). However, the three types of housing for the homeless were identified as a need at smaller rates in Rivas, Middletown, and Cobb Mountain (20.2, 17.5, and 13.3 percent).

Upper Lake and Lakeport (unincorporated area) (34.4 percent) had the highest interest in for-sale condominiums (35 and 34.4 percent), whereas Rivas and Shoreline Communities (12.5 and 3.1 percent) showed much lower levels of interest.

The following responses were provided by individuals who selected Other, and the responses were categorized into general themes:

Housing for Different Income Groups

- (Cobb Mountain) Affordable housing.
- (Cobb Mountain) Anything middle-income families would qualify for.
- (Rivieras) Only affordable. We need to house the locals, not transplants.
- (Shoreline Communities) Moderate-income homes for full-time employees.
- (Shoreline Communities) Put seniors on fixed incomes first. More controls on mobile park owner practices.
- (Upper Lake) All of these apply in this economy but for mostly families and elders.
- (Upper Lake) Every category in the list needs affordable, safe housing. I would further suggest the creation of "group home" residential facilities, "residential hotels," and long-term emergency shelter structures.
- (Lakeport [unincorporated area]) Quit supporting low-income housing. People that work and are a part of society also need a place to live.

Diverse Housing Types

- (Cobb Mountain) Design codes that allow for mixed forms of housing: single-family, multifamily, townhouses.
- (Kelseyville) Co-housing may provide more housing for unrelated individuals at a higher density. Families could co-house with adult students and seniors and find childcare options among their fellow residents.
- (Rivieras) I'd like to see the development of tiny home communities, some of which could function as supportive/transitional housing with supportive services within the community as well as community spaces, urban farming, and community gardens.
- (Cobb Mountain) Park Model for Recreation Vehicles and traditional RV's.
- (Lower Lake) Motorhome.
- (Kelseyville) Phase out mobile home parks. Mobile homes are death traps, energy inefficient, and an eyesore. Phase out propane-dependent housing. Require solar on all new developments (commercial and residential).
- (Shoreline Communities) Support straw bale and other innovative building types and help phase out old mobile homes.

Sustainable and Wildfire Resistant Housing

- (Kelseyville) Environmentally friendly homes and required trees on properties for cooling and air quality management.

-
- (Lakeport [unincorporated area]) Non-flammable, solar-powered, sustainable housing. Make better grey water solutions.

Homes That Can Be Produced Quickly

- (Lakeport) Fast track the permits, reduce fees, build infrastructure.

Rezoning to Residential

- (Kelseyville) Allow existing agricultural land within walking distance to Kelseyville town and tribal lands to subdivide to 1.5-acre parcels for single-family detached homes on large lots. Encourage backyard farming, chickens. Turn the original homestead on agricultural land into parks and historic sites.

Table 3 Housing Types Needed

Housing Type	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Accessory dwelling units (ADUs) (a.k.a. Granny Flats or Casitas)	42.2%	19	47.2%	25	34.4%	11	46.7%	7	47.4%	9	37.5%	21	34.4%	11	30.0%	6	40.1%	109
Duplexes/ fourplexes	33.3%	15	32.1%	17	40.6%	13	26.7%	4	26.3%	5	32.1%	18	21.9%	7	30.0%	6	31.3%	85
Emergency shelter	13.3%	6	30.2%	16	34.4%	11	33.3%	5	21.1%	4	25.0%	14	40.6%	13	25.0%	5	27.2%	74
Farmworker or employee housing	22.2%	10	17.0%	9	28.1%	9	33.3%	5	31.6%	6	25.0%	14	21.9%	7	25.0%	5	23.9%	65
For-sale condominiums	17.8%	8	18.9%	10	34.4%	11	20.0%	3	26.3%	5	12.5%	7	3.1%	1	35.0%	7	19.1%	52
Hobby farms/ homesteads	13.3%	6	30.2%	16	12.5%	4	20.0%	3	26.3%	5	17.9%	10	3.1%	1	10.0%	2	17.3%	47
Homes that could be more quickly built after a natural disaster	33.3%	15	20.8%	11	21.9%	7	20.0%	3	31.6%	6	17.9%	10	40.6%	13	25.0%	5	25.7%	70
Innovative building materials/construction techniques (3D printing, modular/ pre-fab)	24.4%	11	17.0%	9	25.0%	8	6.7%	1	15.8%	3	19.6%	11	18.8%	6	25.0%	5	19.9%	54
Mixed-use (for example, ground floor commercial with	40.0%	18	50.9%	27	37.5%	12	60.0%	9	63.2%	12	41.1%	23	43.8%	14	50.0%	10	46.0%	125

Housing Type	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
apartments or condos above)																		
Mobile home parks	11.1%	5	3.8%	2	6.3%	2	6.7%	1	5.3%	1	3.6%	2	9.4%	3	25.0%	5	7.7%	21
Mobile/ manufactured homes (outside of mobile home parks)	17.8%	8	9.4%	5	18.8%	6	20.0%	3	15.8%	3	12.5%	7	31.3%	10	30.0%	6	17.6%	48
Multigenerational homes	31.1%	14	22.6%	12	21.9%	7	13.3%	2	5.3%	1	23.2%	13	28.1%	9	30.0%	6	23.5%	64
Rental apartments	53.3%	24	49.1%	26	59.4%	19	46.7%	7	57.9%	11	42.9%	24	46.9%	15	55.0%	11	50.4%	137
Senior housing, assisted living	24.4%	11	32.1%	17	31.3%	10	40.0%	6	26.3%	5	50.0%	28	37.5%	12	55.0%	11	36.8%	100
Senior housing, independent living	33.3%	15	26.4%	14	34.4%	11	46.7%	7	36.8%	7	53.6%	30	34.4%	11	40.0%	8	37.9%	103
Single-family, detached homes on large lots	37.8%	17	41.5%	22	18.8%	6	40.0%	6	26.3%	5	28.6%	16	28.1%	9	25.0%	5	31.6%	86
Single-family, detached homes on small lots	42.2%	19	54.7%	29	56.3%	18	53.3%	8	31.6%	6	37.5%	21	53.1%	17	50.0%	10	47.1%	128
Student housing	6.7%	3	11.3%	6	21.9%	7	0.0%	0	10.5%	2	10.7%	6	28.1%	9	20.0%	4	13.6%	37
Supportive housing, permanent	15.6%	7	22.6%	12	21.9%	7	26.7%	4	15.8%	3	10.7%	6	37.5%	12	30.0%	6	21.0%	57
Supportive housing,	11.1%	5	26.4%	14	21.9%	7	33.3%	5	15.8%	3	25.0%	14	43.8%	14	35.0%	7	25.4%	69

Housing Type	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
transitional/ temporary																		
Tiny or micro homes	53.3%	24	35.9%	19	25.0%	8	46.7%	7	26.3%	5	30.4%	17	37.5%	12	35.0%	7	36.4%	99
Townhouses	24.4%	11	34.0%	18	40.6%	13	13.3%	2	36.8%	7	23.2%	13	18.8%	6	30.0%	6	27.9%	76
Other	11.1%	5	13.2%	7	12.5%	4	13.3%	2	0.0%	0	5.4%	3	9.4%	3	15.0%	3	9.9%	27
Total Instances	613.3%	276	647.2%	343	659.4%	211	666.7%	100	600.0%	114	585.7%	328	672.0%	215	730.0%	146	637.1%	1,733
Total Respondents	-	45	-	53	-	32	-	15	-	19	-	56	-	32	-	20	-	272

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Housing-Related Challenges

Participants were asked to identify the most significant housing-related challenges in Lake County from the list shown in **Table 4**, Most Significant Housing-Related Challenges. They were also asked to write in any additional housing-related challenges that they consider to be significant.

Countywide, insurance concerns were overwhelmingly reported to be the most significant housing-related challenge (83.4 percent), with the highest response rates in Lower Lake (100 percent), Rivas (96.4 percent), Cobb Mountain (89.4 percent), and Middletown (84.2 percent).

The four housing-related challenges that ranked highest after insurance concerns were: not enough jobs nearby, fire safety, rental costs, and not enough homes. Each response was selected by slightly less than half of the respondents countywide; however, there were some notable differences among the local areas. For example:

- Not enough jobs nearby was ranked as challenging more frequently in Shoreline Communities, Rivas, and Middletown (57.6, 55.4, and 52.6 percent) and least frequently in Lower Lake and Upper Lake (43.8 and 40.0 percent).
- Fire safety was ranked as challenging more frequently in Rivas, Upper Lake, and Lower Lake (60.7, 60.0, and 56.3 percent) and least frequently in Shoreline Communities, Lakeport (unincorporated area), and Middletown (42.4, 35.5, and 31.6 percent).
- Rental costs was ranked as challenging more frequently in Lakeport (unincorporated area), Shoreline Communities, and Rivas (58.1, 57.6, and 50.0 percent) and least frequently in Lower Lake, Middletown, and Cobb Mountain (43.8, 42.1, and 36.2 percent).
- Not enough homes was ranked as challenging more frequently in Lakeport (unincorporated area), Kelseyville, and Middletown (61.3, 56.4, and 52.6 percent) and least frequently in Lower Lake, Cobb Mountain, and Rivas (37.5, 34.0, and 28.6 percent).

The four housing-related challenges that ranked highest after not enough homes were keeping up with property maintenance, saving for a downpayment, purchase prices, and obtaining financing for buying a home. Each response was selected by approximately one third of the respondents countywide. However, in Kelseyville, Shoreline Communities, and Upper Lake, these four challenges generally ranked higher than the countywide average, while in Middletown the four challenges ranked lower than the countywide average.

Insufficient transit availability nearby was noted as a challenge by approximately a quarter of all respondents countywide, except in Middletown (5.3 percent).

Responses regarding the availability of water and sewer service and well and septic issues as challenges varied depending on the local area. These challenges were cited most frequently in Lower Lake, Kelseyville, and Rivas (37.5, 29.1, and 28.6 percent for both choices) and least frequently in Shoreline Communities, Middletown, Upper Lake, and Lakeport (unincorporated area) (19.7, 18.4, 17.5, and 14.5 percent for both choices).

Lower Lake, Shoreline Communities, and Kelseyville ranked undesirable changes to community character (50.0, 30.3, and 27.3 percent) as a challenge more frequently than the countywide average of 21.7 percent. Shoreline Communities, Middletown, and Kelseyville ranked obtaining financing for home improvements (36.4, 26.3, and 25.5 percent) as a challenge more frequently than the countywide average of 19.1 percent. Lower Lake, Upper Lake, and Kelseyville ranked obtaining financing for building ADUs (31.3, 25.0, and 20.0 percent) as a challenge more frequently than the countywide average of 15.9 percent.

The following responses were provided by individuals who selected Other, and the responses were categorized into the following general themes.

Housing Affordability and Availability:

- (Middletown): Not enough unregulated apartments for anyone to live in; too many low-income housing options force people to not work to qualify for housing.
- (Rivieras): Not enough rental property/units available and high costs compared to available work opportunities and income potential.
- (Shoreline Communities): Focus on the least expensive housing, ensure it's clean and safe, and keep rent/space caps for fixed income.
- (Upper Lake): Out of county residents buying everything.
- (Upper Lake): Housing for adults with disabilities.

Permitting and Construction Challenges:

- (Cobb Mountain): Building new homes, or rebuilding after a disaster takes far too long to go through the permitting process.
- (Kelseyville): Permitting fees for new house construction are too high.
- (Upper Lake): Need much better design-build/permitting options; creative materials development (construction bamboo, adobe from lakebed dredging materials, Quonset huts).

Aging and Substandard Housing:

- (Lakeport [unincorporated area]) Significant mold issues require attention in rentals; landlords need to be held accountable.
- (Cobb Mountain): Housing not up to code, aging dilapidated structures, abandoned homes, and businesses.
- (Kelseyville): Too many sub-standard homes, either teardowns or near it. Too many mobile homes.
- (Middletown): Much of the current housing was built as vacation housing and is substandard.
- (Shoreline Communities): I live in an unregulated granny unit, with multiple properties not upkeep or legally maintained.

Mobile Home Concerns:

- (Cobb Mountain): Manufactured/mobile homes need to be disallowed; they become unsafe and reduce real estate value.
- (Kelseyville): Seniors and wildfire survivors living in mobile homes are vulnerable due to rising rent costs and investors buying mobile home parks.
- (Rivieras): Our mobile home parks are old and a fire danger.
- (Shoreline Communities): Mobile park rent practices need more controls.

Need for Sustainable Housing:

- (Kelseyville): Housing with solar to offset rising energy costs.
- (Shoreline Communities): Foolish adherence to resource-intensive UBC instead of embracing sustainable construction methods like straw bale.
- (Upper Lake): Creative materials development, such as bamboo or adobe housing.

Need for Pet-Friendly Housing:

- (Lakeport [unincorporated area]): Too many rentals won't allow pets.
- (Lower Lake): Lack of landlords willing to accept pets.
- (Rivieras): Pet/Family Friendly Rentals.
- (Shoreline Communities): Pets.

Table 4 Most Significant Housing-Related Challenges

Challenge	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Availability of water and sewer service	23.4%	11	30.9%	17	22.6%	7	43.8%	7	21.1%	4	28.6%	16	24.2%	8	15.0%	3	26.4%	73
Available homes are too big for people/households that are looking for housing	4.3%	2	3.6%	2	9.7%	3	0.0%	0	5.3%	1	0.0%	0	0.0%	0	0.0%	0	2.9%	8
Available homes are too small for people/households that are looking for housing	0.0%	0	7.3%	4	6.5%	2	6.3%	1	0.0%	0	5.4%	3	12.1%	4	5.0%	1	5.4%	15
Discrimination towards renters or homebuyers	4.3%	2	12.7%	7	12.9%	4	6.3%	1	5.3%	1	1.8%	1	12.1%	4	10.0%	2	7.9%	22
Fire safety	53.2%	25	45.5%	25	35.5%	11	56.3%	9	31.6%	6	60.7%	34	42.4%	14	60.0%	12	49.1%	136
Insufficient transit availability nearby	25.5%	12	25.5%	14	32.3%	10	25.0%	4	5.3%	1	26.8%	15	27.3%	9	25.0%	5	25.3%	70
Insurance concerns	89.4%	42	78.2%	43	74.2%	23	100.0%	16	84.2%	16	96.4%	54	63.6%	21	80.0%	16	83.4%	231
Keeping up with property maintenance	27.7%	13	36.4%	20	29.0%	9	43.8%	7	21.1%	4	37.5%	21	45.5%	15	40.0%	8	35.0%	97
Not enough homes	34.0%	16	56.4%	31	61.3%	19	37.5%	6	52.6%	10	28.6%	16	45.5%	15	45.0%	9	44.0%	122
Not enough jobs nearby	44.7%	21	49.1%	27	45.2%	14	43.8%	7	52.6%	10	55.4%	31	57.6%	19	40.0%	8	49.5%	137

Challenge	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Obtaining financing for building accessory dwelling units (ADUs) (also known as Granny Flats or Casitas)	19.2%	9	20.0%	11	12.9%	4	31.3%	5	10.5%	2	8.9%	5	9.1%	3	25.0%	5	15.9%	44
Obtaining financing for buying a home	27.7%	13	43.6%	24	25.8%	8	25.0%	4	26.3%	5	26.8%	15	33.3%	11	30.0%	6	31.0%	86
Obtaining financing for home improvements	14.9%	7	25.5%	14	22.6%	7	18.8%	3	26.3%	5	3.6%	2	36.4%	12	15.0%	3	19.1%	53
Purchase prices	34.0%	16	34.6%	19	35.5%	11	18.8%	3	31.6%	6	30.4%	17	39.4%	13	45.0%	9	33.9%	94
Rental costs	36.2%	17	47.3%	26	58.1%	18	43.8%	7	42.1%	8	50.0%	28	57.6%	19	50.0%	10	48.0%	133
Saving for a downpayment	34.0%	16	38.2%	21	45.2%	14	25.0%	4	21.1%	4	26.8%	15	36.4%	12	45.0%	9	34.3%	95
The need for “precovery” – preparation for future natural disasters with a focus on housing	12.8%	6	10.9%	6	16.1%	5	0.0%	0	10.5%	2	17.9%	10	15.2%	5	15.0%	3	13.4%	37
Undesirable changes to community character	14.9%	7	27.3%	15	12.9%	4	50.0%	8	5.3%	1	19.6%	11	30.3%	10	20.0%	4	21.7%	60
Well and septic issues	23.4%	11	27.3%	15	6.5%	2	31.3%	5	15.8%	3	28.6%	16	15.2%	5	20.0%	4	22.0%	61

Challenge	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Other	23.4%	11	23.60%	13	12.9%	4	12.5%	2	21.1%	4	16.1%	9	18.2%	6	20.0%	4	19.1%	53
Total Instances	546.8%	257	643.6%	354	577.4%	179	618.8%	99	489.5%	93	569.7%	319	621.2%	205	605.0%	121	587.4%	1,627
Total Respondents	-	47	-	55	-	31	-	16	-	19	-	56	-	33	-	20	-	277

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Vacation Homes and Short-Term Rentals

Concerns

Participants were asked about the concerns related to vacation homes and short-term rentals in Lake County. They were asked to select as many options as they wanted to from the list shown in **Table 5, Concerns About Vacation Homes/Short-Term Rentals**. They were also asked to write in any additional concerns related to vacation homes and short-term rentals.

The survey listed 12 prepopulated selections for concerns and two other options: all of the above and none of the above. Countywide, the most significant concerns were trash, loss of long-term residents, and unfamiliar people in my neighborhood (36.8, 34.6, and 32.7 percent). The least significant concern was the decrease in property values (14.5 percent). The eight concerns that ranked in the middle were each selected by approximately a quarter to a third of all respondents.

While some concerns were selected at higher rates than others, the average for all 12 types of concerns was 27.8 percent countywide. That percentage was higher in Rivas, Shoreline Communities, and Lower Lake (37.9, 31.3, and 31.3 percent), revealing higher levels of concerns in these local areas, across the various types of concerns listed in the survey. Furthermore, respondents in Rivas and Shoreline Communities were most likely to select the option for all of the above rather than none of the above (32.7 percent versus 9.1 percent and 24.2 percent versus 18.2 percent). Although Lower Lake had the third-highest average rate of concerns across the 12 types (31.3 percent), the selections all of the above and none of the above had the same response rates (18.8 percent each).

The three most significant concerns countywide that were listed earlier were highly ranked in each local area except respondents in Kelseyville were less concerned about the loss of long-term residents (20.8 versus 34.6 percent), respondents in Lakeport (unincorporated area) and Upper Lake were less concerned about unfamiliar people in my neighborhood (21.4 and 15.8 percents versus 32.7 percent) and respondents in Middletown were less concerned about trash (15.8 percent versus 36.8 percent). Examples where certain concerns were more frequent in local areas as compared with the county as a whole include:

- Countywide, rising rents were noted as a concern by 28.3 percent of respondents; however, it was more of a concern in Lakeport (unincorporated area), Upper Lake, Shoreline Communities, and Cobb Mountain (46.4, 36.8, 36.4, and 30.4 percent).
- Countywide, traffic was noted as a concern by 27.1 percent of respondents; however, it was more of a concern in Lower Lake and Kelseyville (50.0 and 35.9 percent).
- Countywide, building and fire safety risks were noted as a concern by 24.9 percent of respondents; however, it was more of a concern in Rivas and Cobb Mountain (38.2 and 26.1 percent).
- Countywide, parking was noted as a concern by 24.2 percent of respondents; however, it was more of a concern in Lower Lake, Shoreline Communities, and Rivas (37.5, 36.4, and 34.6 percent).

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- Countywide, commercial use in residential neighborhoods was noted as a concern by 24.2 percent of respondents; however, it was more of a concern in Middletown and Shoreline Communities (42.1 and 33.3 percent).

The following responses were provided by individuals who selected Other, and the responses were categorized into general themes.

Impact on Local Housing Supply

- (Cobb Mountain) Reduced rental housing supply for families.
- (Cobb Mountain) Loss of housing stock.
- (Kelseyville) Must also limit Airbnb properties as these detract from available housing and drive prices up.
- (Kelseyville) Makes the rental market more expensive and competitive.
- (Shoreline Communities) Rising property values out of range of residents.
- (Middletown) These rental homes could have gone to an actual homebuyer living in the county.
- (Cobb Mountain) Potential of insurance increase on surrounding properties.

Fire Risk and Safety Concerns

- (Cobb Mountain) Short-term residents not familiar with local fire-safe practices.
- (Cobb Mountain) The two homes adjacent to ours have burned down due to renter negligence after the Valley Fire.
- (Upper Lake) Need enforceable regulations for all residential dwellings, including septic systems and water treatment facilities for properties along the shoreline.

Community Impact and Neighborhood Accountability

- (Lakeport [unincorporated area]) Absentee owners are less accountable and community-minded.
- (Lakeport [unincorporated area]) The home across the street is a rental and gets overgrown with weeds and brush, making the neighborhood look abandoned.
- (Shoreline Communities) Need for connection between vacation homeowners and the community so a sense of belonging can be achieved.
- (Upper Lake) I love them as they prevent crime; most renters are families trying to escape the city, but there should be an ordinance to deter party houses.
- (Rivieras) HOA's should not have short-term rentals and vacation homes.

Economic and Taxation Issues

- (Middletown) They don't pay their fair share of TOT (Transient Occupancy Tax), which is meant to pay for county services and amenities.
- (Lakeport [unincorporated area]) Build hotels for tourists and collect bedroom taxes for the local community's benefit.
- (Shoreline Communities) Loss of revenue for local hotel/motel/glamping operators.
- (Shoreline Communities) Limit/restrict the number of short-term rentals, and require all to register and pay taxes with stiff penalties.

Squatting and Property Damage

- (Lower Lake) Squatters in unoccupied vacation homes ruining homes.
- (Lower Lake) Lack of enforcement from County code officers.
- (Rivieras) Increased problems with squatters.

Infrastructure and Environmental Concerns

- (Kelseyville) Increased load on privately maintained roads, increased groundwater use, increased septic load.
- (Upper Lake) Responsibilities and liabilities of out-of-county-owned properties, and water treatment facilities for self-served shoreline properties.

Support for Short-Term Rentals

- (Kelseyville) We should be encouraging/supporting short-term rentals in our area.
- (Kelseyville) If hotels were established and encouraged, short-term vacation rentals would diminish. Both are necessary.
- (Rivieras) None, it is a perfect use for all empty houses and will encourage renovations and community face-lifts on vacant homes.
- (Rivieras) I am fine with it as long as people are respectful and owners are responsible.

Table 5 Concerns About Vacation Homes/Short-Term Rentals

Concern	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Building and fire safety risks	26.1%	12	15.1%	8	25.0%	7	25.0%	4	21.1%	4	38.2%	21	21.2%	7	21.1%	4	24.9%	67
Decrease in property values	10.9%	5	11.3%	6	7.1%	2	12.5%	2	0.0%	0	30.9%	17	18.2%	6	5.3%	1	14.5%	39
Loss of long-term residents	34.8%	16	20.8%	11	32.1%	9	37.5%	6	31.6%	6	43.6%	24	39.4%	13	42.1%	8	34.6%	93
Loss of neighborhood character	32.6%	15	24.5%	13	17.9%	5	31.3%	5	26.3%	5	40.0%	22	21.2%	7	15.8%	3	27.9%	75
Noise	32.6%	15	26.4%	14	7.1%	2	18.8%	3	21.1%	4	52.7%	29	33.3%	11	10.5%	2	29.7%	80
Parking	15.2%	7	24.5%	13	10.7%	3	37.5%	6	10.5%	2	34.6%	19	36.4%	12	15.8%	3	24.2%	65
Property damage	30.4%	14	26.4%	14	17.9%	5	31.3%	5	21.1%	4	38.2%	21	30.3%	10	26.3%	5	29.0%	78
Rising rents	30.4%	14	20.8%	11	46.4%	13	12.5%	2	15.8%	3	25.5%	14	36.4%	12	36.8%	7	28.3%	76
They are commercial uses in residential neighborhoods	19.6%	9	20.8%	11	7.1%	2	25.0%	4	42.1%	8	27.3%	15	33.3%	11	26.3%	5	24.2%	65
Traffic	21.7%	10	35.9%	19	14.3%	4	50.0%	8	21.1%	4	27.3%	15	27.3%	9	21.1%	4	27.1%	73
Trash	32.6%	15	34.0%	18	25.0%	7	50.0%	8	15.8%	3	49.1%	27	42.4%	14	36.8%	7	36.8%	99
Unfamiliar people in my neighborhood	28.3%	13	28.3%	15	21.4%	6	43.8%	7	31.6%	6	47.3%	26	36.4%	12	15.8%	3	32.7%	88
All of the above	17.4%	8	15.1%	8	7.1%	2	18.8%	3	21.1%	4	32.7%	18	24.2%	8	5.3%	1	19.3%	52
None of the above	17.4%	8	24.5%	13	21.4%	6	18.8%	3	26.3%	5	9.1%	5	18.2%	6	26.3%	5	19.0%	51

Concern	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Other	13.0%	6	15.1%	8	10.7%	3	18.8%	3	10.5%	2	12.7%	7	12.1%	4	10.5%	2	13.0%	35
Total Instances	363.0%	167	343.4%	182	271.4%	76	431.3%	69	315.8%	60	509.1%	280	430.3%	142	315.8%	60	385.1%	1,036
Total Respondents	-	46	-	53	-	28	-	16	-	19	-	55	-	33	-	19	-	269

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Community Benefits

Participants were asked about the community benefits that vacation homes and short-term rentals can provide in Lake County. They were asked to select as many options as they would like from the list shown in **Table 6**, Community Benefits of Vacation Homes and Short-Term Rentals. They were also asked to write in any additional community benefits that vacation homes and short-term rentals can provide. The survey listed five prepopulated selections for community benefits and two other options: all of the above and none of the above.

Findings include the following:

- The highest-rated community benefit countywide was tourism revenue (65.7 percent), particularly in Lower Lake, Kelseyville, Lower Lake, and Lakeport (unincorporated area) (86.7, 69.8, 66.7, and 66.7 percent).
- The second highest-rated community benefit countywide was the ability to generate supplemental income for property owners (60.1 percent), particularly in Lower Lake, Middletown, and Kelseyville (80.0, 66.7, and 64.2 percent).
- The third highest-rated community benefit countywide was increased options for accommodations for visitors (46.1 percent), which indicates that vacation homes and short-term rentals are considered essential for supporting local tourism. It was most popular in Lower Lake, Kelseyville, and Upper Lake (80.0, 50.9, and 47.4 percent).
- The fourth highest-rated community benefit countywide was that they encourage continued maintenance and upkeep of properties (43.2 percent), which was most popular in Lower Lake, Cobb Mountain, and Shoreline Communities (73.3, 44.7, and 43.8 percent).
- The fifth and final highest-rated community benefit countywide was increased property values, which was selected most frequently in Lower Lake, Kelseyville, and Cobb Mountain (26.7, 26.4, and 25.5 percent).

While some community benefits were selected at higher rates than others, the average for all five types of community benefits was 46.9 percent countywide. That percentage was dramatically higher in Lower Lake, followed by Kelseyville and Cobb Mountain (69.3, 49.8, and 46.0 percent), revealing higher levels of perceived community benefits in these local areas, across the various types of community benefits listed in the survey. Furthermore, respondents in Lower Lake and Cobb Mountain were most likely to select the option for all of the above rather than none of the above (40.0 percent versus 0.0 percent and 31.9 percent versus 12.8 percent). Like Lower Lake and Cobb Mountain, the six remaining local areas selected the option for all of the above at much higher rates than the option of none of the above. This indicates that nearly everyone perceives at least one type of community benefit is derived from vacation homes and short-term rentals.

The following responses were provided by individuals who selected Other, and the responses were categorized into the following general themes.

Economic Benefits and Revenue Generation

- (Rivieras) Occupancy tax.
- (Shoreline Communities) TOT (Transient Occupancy Tax) revenue.
- (Cobb Mountain) Support of local businesses.
- (Lower Lake) Needed for tourism growth.
- (Upper Lake) Tremendous need to accommodate "traveling" nurses and other medical personnel; likewise various industrial experts, government program staff, etc.
- (Lower Lake) Expose people to Lake County environment and lifestyle.
- (Rivieras) Welcoming visitors and sharing our gorgeous county.

Quality of Life Concerns

- (Kelseyville) Short-term renters who spoil the quality of life for full-time residents should not be tolerated.

Balancing Benefits with Regulation

- (Cobb Mountain) Just because of benefits doesn't mean they shouldn't be regulated.
- (Kelseyville) Additional revenue does not rationalize the negatives of short-term rentals. Since enforcement is difficult, it is best to regulate short-term rentals at the county level.
- (Shoreline Communities) Limit/restrict the number and make everyone register and pay the tax with stiff penalties.
- (Upper Lake) The benefits don't outweigh the costs in economy and ecology.
- (Rivieras) Vacation homes should not be in HOA areas or planned residential communities.

Table 6 Community Benefits of Vacation Homes and Short-Term Rentals

Benefit	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Encourage continued maintenance and upkeep of properties	44.7%	21	37.7%	20	40.0%	12	73.3%	11	38.9%	7	42.1%	24	43.8%	14	42.1%	8	43.2%	117
Increased options for accommodations for visitors	44.7%	21	50.9%	27	43.3%	13	80.0%	12	44.4%	8	43.9%	25	31.3%	10	47.4%	9	46.1%	125
Increased property values	25.5%	12	26.4%	14	10.0%	3	26.7%	4	11.1%	2	19.3%	11	9.4%	3	15.8%	3	19.2%	52
Supplemental income for property owners	53.2%	25	64.2%	34	56.7%	17	80.0%	12	66.7%	12	59.7%	34	56.3%	18	57.9%	11	60.1%	163
Tourism revenue	61.7%	29	69.8%	37	66.7%	20	86.7%	13	66.7%	12	63.2%	36	59.4%	19	63.2%	12	65.7%	178
All of the above	31.9%	15	26.4%	14	13.3%	4	40.0%	6	27.8%	5	28.1%	16	21.9%	7	26.3%	5	26.6%	72
None of the above	12.8%	6	7.6%	4	3.3%	1	0.0%	0	11.1%	2	5.3%	3	9.4%	3	0.0%	0	7.0%	19
Other	4.3%	2	5.7%	3	0.0%	0	13.3%	2	0.0%	0	5.3%	3	6.3%	2	15.8%	3	5.5%	15
Total Instances	278.7%	131	288.7%	153	233.3%	70	400.0%	60	266.7%	48	266.7%	152	679.9%	287	594.8%	143	385.2%	1,044
Total Respondents	-	47	-	53	-	30	-	15	-	18	-	57	-	32	-	19	-	271

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Regulations

Participants were asked how the County should regulate vacation homes and short-term rentals in Lake County. They were asked to select as many options as they wanted to from the list shown in **Table 7**, Potential Regulations for Vacation Homes and Short-Term Rentals. They were also asked to write in any additional potential regulations that they would like to see for vacation homes and short-term rentals.

The survey listed 13 prepopulated selections for moderate potential approaches to regulating vacation homes and short-term rentals, plus two extreme options: do not allow them at all, anywhere in the County, and do not regulate them (allow them and treat them the same as other homes).

Findings include:

- Countywide, very few respondents (4.7 percent) thought that vacation homes and short-term rentals should be banned everywhere in the county. However, that percentage was highest in Upper Lake, Kelseyville, Middletown, and Rivas (10.5, 8.0, 6.9, and 6.3 percent).
- Conversely, a quarter of all respondents thought that there shouldn't be regulations for vacation homes and short-term rentals and that they should be treated the same as other homes. This was most popular in Kelseyville, Lakeport (unincorporated area), Lower Lake, and Upper Lake (32.0, 29.6, 28.6, and 26.3 percent).
- The average rate for selecting any of the 13 moderate potential regulatory approaches was 26.9 percent countywide with higher rates in Shoreline Communities, Rivas, and Lower Lake (35.1, 31.6, and 27.5 percent). Of the 13 regulatory approaches, 10 were broadly popular in those three communities. Meanwhile, the remaining three were relatively unpopular (limiting vacation homes and short-term rentals to areas based on zoning [whether commercial, single-family, or multifamily]).
- Countywide, the three most popular potential regulatory approaches were charge fines for owners who fail to comply with County regulations, require owners to obtain a business license and pay taxes (similar to hotels) and charge fines/fees, or loss of license for owners with multiple calls for service (police, fire, ambulance) (53.7, 51.0, and 46.7 percent).

The following responses were provided by individuals who selected Other, and the responses were categorized into the following general themes.

Education Materials for Visitors/Short-Term Renters

- (Cobb Mountain) Create standard disclosure and education materials about the community to be made available to short-term renters, promoting "good visitor" practices and encouraging visitors to support the local economy.
- (Lower Lake) Require owners to maintain their property.
- (Middletown) If the maintenance/improvement fund is used, do not make the dues prohibitive; they should be minimal.

-
- (Upper Lake) Place responsibility on owners for management of compliance with all public health and safety regulations and provide enforcement tools for regulatory instruments created.

Local Resident Input and Prioritization

- (Cobb Mountain) Allow longtime home/property owners to vote on local issues.
- (Middletown) Prioritize long-term renters.
- (Upper Lake) Actually listen to the community that resides here year-round.
- (Rivieras) Start small and grow the program availability as residences and resources allow.
- (Middletown) Prioritize long-term renters over short-term rentals.
- (Rivieras) A vacation home and a short-term rental house pose different issues.

County-Led Oversight

- (Lakeport [unincorporated area]) Develop a county-led/operated short-term rental service in place of third-party providers.

Ban Vacation Homes and Short-Term Rentals in Residential Zoning

- (Upper Lake) Decide whether such uses are commercial or not. Prohibit commercial uses in residential zones without primary occupancy of owners and provide an ombudsman for rapid response to complaints and violations.

Taxation and Insurance

- (Rivieras) Require anything that will reduce overall insurance costs for current full-time residents and homeowners.

Support for Short-Term Rentals

- (Upper Lake) I think they are great for the community economy and the cleanest properties on my daily walk in Nice.
- (Lakeport [unincorporated area]) I don't see how this is an issue in our county.

Table 7 Potential Regulations for Vacation Homes and Short-Term Rentals

Regulation	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Charge fines for VH/STR* owners who fail to comply with County regulations	51.2%	21	48.0%	24	48.2%	13	50.0%	7	50.0%	8	67.2%	39	60.0%	18	36.8%	7	53.7%	137
Charge fines/fees or loss of VH/STR* license for VH/STR* owners with multiple calls for service (police, fire, ambulance)	43.9%	18	40.0%	20	37.0%	10	35.7%	5	37.5%	6	60.3%	35	63.3%	19	31.6%	6	46.7%	119
Do not allow VH/STR* at all, anywhere in the county	0.0%	0	8.0%	4	0.0%	0	0.0%	0	6.3%	1	6.9%	4	3.3%	1	10.5%	2	4.7%	12
Limit renting VH/STR* to a maximum number of nights per year	19.5%	8	18.0%	9	7.4%	2	21.4%	3	12.5%	2	31.0%	18	23.3%	7	10.5%	2	20.0%	51
Limit VH/STR* to certain areas	24.4%	10	18.0%	9	22.2%	6	28.6%	4	25.0%	4	27.6%	16	20.0%	6	21.1%	4	23.1%	59
Limit VH/STR* to commercial areas	9.8%	4	8.0%	4	3.7%	1	0.0%	0	6.3%	1	5.2%	3	16.7%	5	21.1%	4	8.6%	22
Limit VH/STR* to multifamily zones	0.0%	0	2.0%	1	3.7%	1	0.0%	0	0.0%	0	5.2%	3	16.7%	5	10.5%	2	4.7%	12
Limit VH/STR* to single-family zones	7.3%	3	6.0%	3	0.0%	0	7.1%	1	6.3%	1	6.9%	4	3.3%	1	5.3%	1	5.5%	14
No regulations (allow VH/STR* and treat them the same as other homes)	22.0%	9	32.0%	16	29.6%	8	28.6%	4	12.5%	2	24.1%	14	20.0%	6	26.3%	5	25.1%	64

Regulation	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Require overnight stays to be a minimum number of nights (for example, no fewer than 3 days at a time)	19.5%	8	18.0%	9	11.1%	3	35.7%	5	31.3%	5	31.0%	18	26.7%	8	10.5%	2	22.7%	58
Require owners to obtain a business license and pay taxes (similar to hotels)	46.3%	19	48.0%	24	55.6%	15	42.9%	6	50.0%	8	55.2%	32	60.0%	18	42.1%	8	51.0%	130
Require owners to occupy their VH/STR* a certain number of days per year	12.2%	5	16.0%	8	25.9%	7	21.4%	3	25.0%	4	17.2%	10	26.7%	8	10.5%	2	18.4%	47
Require potential VH/STR* owners to notify neighbors within a certain radius, and attend a public hearing to obtain a license	29.3%	12	26.0%	13	22.2%	6	35.7%	5	43.8%	7	34.5%	20	53.3%	16	26.3%	5	32.9%	84
Require VH/STR* owners to pay into a neighborhood maintenance/improvement fund (similar to a business improvement district)	29.3%	12	26.0%	13	37.0%	10	35.7%	5	18.8%	3	31.0%	18	46.7%	14	31.6%	6	31.8%	81
Restrict the density of VH/STR* (i.e., setting a maximum allotment of VH/STR* permits per neighborhood or area)	29.3%	12	24.0%	12	14.8%	4	42.9%	6	25.0%	4	37.9%	22	40.0%	12	26.3%	5	30.2%	77

Regulation	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Total for Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
Other	4.9%	2	8.0%	4	7.4%	2	7.1%	1	12.5%	2	5.2%	3	3.3%	1	15.8%	3	7.1%	18
Total Instances	348.8%	143	346.0%	173	325.9%	88	392.8%	55	362.5%	58	446.5%	259	483.3%	145	336.9%	64	332.5%	985
Total Respondents	-	41	-	50	-	27	-	14	-	16	-	58	-	30	-	19	-	255

*VH/STR = vacation homes and short-term rentals

Note: Total percentages may be greater than 100, and the number of responses may surpass the total number of participants because participants were able to select multiple responses.

Mixed-Use Development

Participants were asked about whether mixed-use developments (that includes both commercial and residential uses) should be permitted in commercial areas, as shown in **Table 8, Mixed-Use Development**.

The majority of local areas in Lake County support mixed-use development. Notably, local areas such as Middletown (85.7 percent), Upper Lake (84.6 percent), and Lower Lake (81.5 percent) showed particularly strong support.

While most local areas favor mixed-use development, Kelseyville stands out, with a majority of respondents (66.7 percent) opposing it across the county, where opposition remains relatively low. Local areas like Cobb Mountain (68.2 percent) and Rivas (70.2 percent) demonstrated moderate support, though at lower levels compared to the higher approval seen in Upper Lake and Middletown.

In Lake County overall, 67.2 percent of respondents were in favor of allowing mixed-use development in commercial designations, while 32.8 percent were opposed. This could indicate regional preferences or concerns related to the impact of such developments in specific local areas.

Table 8 Mixed-Use Development

Response	Cobb Mountain		Kelseyville		Lakeport (unincorp.)		Lower Lake		Middletown		Rivieras		Shoreline Communities		Upper Lake		Lake County	
	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#
No	31.8%	21	66.7%	46	21.6%	8	18.5%	5	14.3%	4	29.8%	25	27.7%	13	15.4%	4	32.8%	126
Yes	68.2%	45	33.3%	23	78.4%	29	81.5%	22	85.7%	24	70.2%	59	72.3%	34	84.6%	22	67.2%	258
Total	100%	66	100%	69	100%	37	100%	27	100%	28	100%	84	100%	47	100%	26	100%	384

Strategies to Support Housing Development

Participants were asked to prioritize a list of strategies to support housing development. The list came from the California Department of Housing and Community Development's (HCD's) application for Pro-housing Designation and was edited lightly for clarification. To prioritize the strategies, participants assigned a number to each one (1 = not a priority, 2 = low priority, 3 = medium priority, 4 = high priority) or left it blank if they were neutral or had no opinion.

The strategies were grouped into four categories (Favorable Zoning and Land Use, Acceleration of Housing Production Timeframes, Reduction of Construction and Development Costs, and Providing Financial Subsidies), as shown in **Table 9, Most Popular Strategies to Support Housing Development**. To calculate the most popular responses, the medium- and high-priority responses were combined and ranked. The full list of strategies and how they scored with the respondents is shown in **Table 10, Ranked Strategies to Support Housing Development**.

In the Favorable Zoning and Land Use category, the highest-ranked strategy was amending the zoning code or creating incentives to increase affordable housing development across a range of types. The second-most favored approach was ensuring that there are sufficient sites for housing, including rezoning certain areas, if needed, to accommodate 25 to 50 percent more units than required by the County's current or draft Regional Housing Needs Allocation (RHNA). These findings reflect a strong preference for incentivizing housing developments and securing sites.

In the Acceleration of Housing Production Timeframes category, the top two strategies were establishing a one-stop-shop permitting process and streamlining housing development at the project level, such as by enabling a by-right approval process or simplifying the environmental review process. There is a clear trend toward simplifying and streamlining the housing development process. Respondents prioritize reducing administrative and procedural hurdles by streamlining permitting and developments, which can lead to faster project approvals and reduced delays.

In the Reduction of Construction and Development Costs category, the top two strategies were accelerating housing production through innovative housing types and adopting additional fee reduction strategies for housing for persons with special needs. These results indicate a strong desire to explore new approaches to addressing housing shortages, with respondents viewing cost as a significant barrier to production. Reducing fees and encouraging innovative housing solutions are seen as key strategies to overcome these barriers.

In the Providing Financial Subsidies category, there was significant support for financial aid initiatives such as providing grants or low-interest loans for ADU/JADU construction affordable to lower- and moderate-income households, which was ranked as the top strategy. The second-ranked strategy was providing subsidies for housing affordable to extremely low-income households. These results highlight the strong need for financial support to assist lower-income households, reflecting a recognition that financial barriers must be addressed to ensure housing development and affordability for all income levels.

Table 9 Most Popular Strategies to Support Housing Development

Strategy	First	Second	Third
Overall (All Categories)	Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across county approval functions (e.g., planning, public works, building) from entitlement application to certificate of occupancy. (From Category 2)	Establish a standardized application form for all entitlement applications. (From Category 2)	Accelerate housing production through innovative housing types. (From Category 3)
Category 1: Favorable Zoning and Land Use	Amend the zoning code or create incentives that are designed to increase affordable housing development in a range of types.	Ensure that there are sufficient sites for housing, including rezoning certain areas, if needed to accommodate 25%-50% more units than required by the County's current or draft Regional Housing Needs Allocation (RHNA).	Amend the zoning code and/or land use designations to allow for residential or mixed uses in one or more nonresidential zones.
Category 2: Acceleration of Housing Production Timeframes	Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across county approval functions (e.g., planning, public works, building) from entitlement application to certificate of occupancy.	Streamline housing development at the project level, such as by enabling a by-right approval process or simplifying the environmental review process.	Establish a standardized application form for all entitlement applications.
Category 3: Reduction of Construction and Development Costs	Accelerate housing production through innovative housing types.	Adopt additional fee reduction strategies for housing for persons with special needs.	Provide a waiver or significant reduction of development impact fees for residential development with units affordable to lower-income households.
Category 4: Providing Financial Subsidies	Provide grants or low-interest loans for ADU/JADU construction affordable to lower- and moderate-income households.	Provide subsidies for housing affordable to extremely low-income households.	Provide operating subsidies for permanent supportive housing.

Table 10 Ranked Strategies to Support Housing Development

Strategy	1 = not a priority		2 = low priority		3 = medium priority		4 = high priority	
	%	#	%	#	%	#	%	#
A. Favorable Zoning and Land Use								
Ensure that there are sufficient sites for housing, including rezoning certain areas, if needed to accommodate 25%-50% more units than required by the County's current or draft RHNA.	20.7%	44	16.9%	36	39.0%	83	23.5%	50
Permit missing-middle housing uses (e.g., duplexes, triplexes, and fourplexes) by right in existing low-density, single-family residential zones.	27.7%	59	24.4%	52	31.9%	68	16.0%	34
Allow additional density bonuses for additional affordability beyond minimum requirements.	28.4%	57	22.9%	46	29.9%	60	18.9%	38
Increase allowable density in low-density, single-family residential areas beyond the requirements of State ADU Law (e.g., permitting more than one converted ADU; one detached, new construction ADU; and one JADU per single-family lot).	39.9%	83	21.2%	44	23.1%	48	15.9%	33
Eliminate minimum parking requirements for residential development.	46.0%	99	22.8%	49	18.1%	39	13.0%	28
Amend the zoning code or create incentives that are designed to increase affordable housing development in a range of types.	14.8%	32	17.6%	38	37.5%	81	30.1%	65
Amend the zoning code and/or land use designations to allow for residential or mixed uses in one or more nonresidential zones.	18.2%	40	21.8%	48	38.6%	85	21.4%	47
Establish a Workforce Housing Opportunity Zone (WHOZ) or a Housing Sustainability District (HSD). New residential projects would likely be more feasible in a WHOZ than other parts of the county because the County would be required to complete upfront environmental review while setting up the WHOZ. Projects in an HSD can be eligible for State financial incentives. To establish an HSD, a jurisdiction must complete upfront zoning and streamlined environmental review.	22.0%	45	23.4%	48	28.8%	59	25.9%	53

Strategy	1 = not a priority		2 = low priority		3 = medium priority		4 = high priority	
	%	#	%	#	%	#	%	#
B. Accelerate Housing Production Timeframes								
Establish ministerial approval processes for two or more types of housing, including, for example, single-family, multifamily, and mixed-use housing.	17.7%	37	22.5%	47	34.9%	73	24.9%	52
Streamline housing development at the project level, such as by enabling a by-right approval process or simplifying the environmental review process.	22.0%	48	17.0%	37	31.2%	68	29.8%	65
Eliminate the need for public hearings for projects consistent with zoning and the general plan.	34.0%	73	16.3%	35	25.1%	54	24.7%	53
Establish a one-stop-shop permitting process or a single point of contact where entitlements are coordinated across County approval functions (e.g., planning, public works, building) from entitlement application to certificate of occupancy.	8.0%	18	17.0%	38	25.0%	56	50.0%	112
Provide priority permit processing or reduced plan check times for ADUs/JADUs or multifamily housing.	21.7%	46	19.3%	41	26.4%	56	32.5%	69
Establish a standardized application form for all entitlement applications.	10.0%	21	13.4%	28	37.3%	78	39.2%	82
C. Reduce Construction and Development Costs								
Provide a waiver or significant reduction of development impact fees for residential development with units affordable to lower-income households.	22.6%	47	17.3%	36	28.8%	60	31.3%	65
Make the requirements for creating ADUs/JADUs less restrictive than what State law requires.	29.6%	61	22.8%	47	22.3%	46	25.2%	52
Adopt additional fee reduction strategies for housing for persons with special needs.	15.7%	32	14.2%	29	37.3%	76	32.8%	67
Accelerate housing production through innovative housing types.	13.9%	29	11.5%	24	36.1%	75	38.5%	80
Establish pre-approved or prototype plans for missing-middle housing types (e.g., duplexes, triplexes, and fourplexes) in low-density, single-family residential areas.	20.0%	41	19.5%	40	35.6%	73	24.9%	51

Strategy	1 = not a priority		2 = low priority		3 = medium priority		4 = high priority	
	%	#	%	#	%	#	%	#
D. Provide Financial Subsidies								
Establish a local housing trust fund or collaborate on a regional housing trust fund.	23.5%	44	22.5%	42	29.4%	55	24.6%	46
Provide grants or low-interest loans for ADU/JADU construction affordable to lower- and moderate-income households.	19.5%	41	16.7%	35	31.9%	67	31.9%	67
Make publicly owned land available for affordable housing, or for multifamily housing projects (as is feasible, include land donations, land sales with significant write-downs, or below-market land leases).	33.7%	69	20.5%	42	24.4%	50	21.5%	44
Provide operating subsidies for permanent supportive housing.	24.0%	47	24.0%	47	31.6%	62	20.4%	40
Provide subsidies for housing affordable to extremely low-income households.	24.7%	53	23.3%	50	25.1%	54	27.0%	58

Additional Write-In Responses

Participants were asked to share any additional questions or comments. A range of responses was collected, and trends were identified.

Many participants across all local areas emphasized the need for fire safety measures, such as vegetation management, fuel reduction, fire-resistant housing, and better emergency access routes. In addition to fire safety, many participants in several local areas stressed the need for more affordable housing for low- and moderate-income families, alongside policies and financial support that help lower-income households, special-needs households, and public service workers. Similarly, protection for seniors, particularly in mobile home parks, was a key concern, with calls for rent caps and protection from corporate ownership. There was also a focus on addressing homelessness and ensuring housing solutions that support long-term stability. Lastly, there was the need for economic development and job creation, highlighting more local, living-wage jobs, particularly through attracting industries and business-friendly policies and retail development.

The additional comments are categorized by similar responses as follows:

Accelerating Diverse Housing Production and Redevelopment

- (Cobb Mountain) Make a long-term investment in building local (Area Plan Scale) capacity to manage local development. This includes training of and capacity building for MAC's.
- (Cobb Mountain) Development should be considered if mitigation and compliance has a means to monitor and follow-up. Should include laws, codes and all mitigation required in conditions for approval.
- (Cobb Mountain) Allow Recreational Vehicles on single family lots. Charge a yearly fee, similar to property taxes.
- (Rivieras) Re-write HOA building codes to allow less restrictions on new home construction. Encourage building and economic development.
- (Lakeport [unincorporated area]) Promote, partner and resource Community-Based Resilience Centers.
- (Upper Lake) Speed up housing options across the county.
- (Kelseyville) Increase planning/community development staffing to reduce permit processing times.
- (Lakeport [unincorporated area]) Fast-track the permits, reduce fees, and build infrastructure!
- (Rivieras) Please change the abandoned bowling alley into a Target.
- (Kelseyville) Phase out mobile home parks. Mobile homes are death traps, energy inefficient, and an eyesore.

Affordable Housing for Lower- and Moderate- Income Households

- (Kelseyville) Affordable housing is a distraction which inflates production costs. Any new housing construction increases supply and therefore improves housing affordability.
- (Lakeport [unincorporated area]) Quit supporting low-income housing. People that work and are part of society also need a place to live.
- (Shoreline Communities) Housing must increase for moderate income people working full time. Stop trapping low-income people in apartments.
- (Rivieras) We need more affordable housing and public transportation.
- (Rivieras) Provide down payment subsidies or lower rental cost for public service workers: teachers, firefighters, medical personnel. Help with attracting new workers and retention of existing workers.
- (Shoreline Communities) We need county-wide rent controls to prevent landlords from raising rents beyond what is manageable for fixed-income residents.

Fire Safety and Insurance

- (Cobb Mountain) Integrate fire safety measures into housing development policies (e.g., incentives for Firewise community development).
- (Cobb Mountain) Availability and cost of fire insurance.
- (Kelseyville) Fire safety, vegetation management, and fuels reduction need more focus. Improve roadside weed reduction to prevent wildfires.
- (Rivieras) We need more access roads out of the county during emergencies. Fire station, land clearing for fire danger on vacant land or absent owners. Insurance coverage is urgent as many people can't afford to cover their autos and houses.
- (Lakeport [unincorporated area]) Non-flammable, solar-powered, sustainable housing.

Housing for Homelessness

- (Lakeport [unincorporated area]) Use rural Lakeport to provide housing for the homeless population, not Lakeport proper. Hotels on Main Street should not be for long-term housing as it strains local resources.
- (Shoreline Communities) It's essential to protect those on a fixed income to avoid homelessness and to address the influx of corporate buyers in the county.
- (Upper Lake) Plan housing according to where services are located to ensure effective support for those with mental health needs.

Water/Sewer Resource Concerns

- (Cobb Mountain) Explore neighborhood-scale constructed wetlands as an alternative to septic systems.
- (Lower Lake) Water quality in the lake is becoming an issue, impacting source water companies. Encourage well drilling to reduce reliance on surface lake water.
- (Shoreline Communities) Consider reviewing septic tank systems to reflect changes in household sizes and encourage ADU's in rural communities.

Economic/Tourism Development

- (Cobb Mountain) Priorities for me include providing more living wage jobs in the county so fewer people leave the county for work.
- (Cobb Mountain) Lake County's support of the management and improvements to Clear Lake is critical to the region's tourism and economic health.
- (Rivieras) Lake County should "Remain" a "Rural Retirement Resort Vacation Lake Community" with minimal business or population growth.

Demographics of Survey Respondents

As noted in the Introduction, participants were asked about their age, race/ethnicity, and whether they are a renter, an older or younger resident, a non-English speaker, a member of a Native American Tribe, or a low-income household.

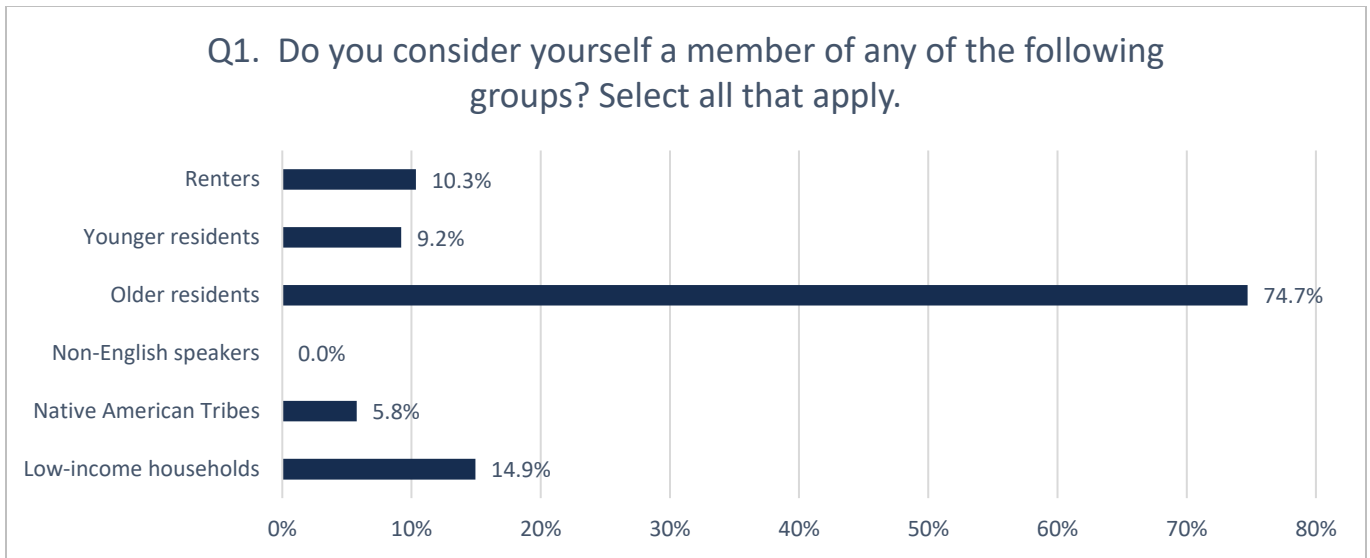
The majority of participants identified as White and were aged 50 years or older. Additionally, a significant portion of respondents were from low-income households, with the range varying from 15 percent in Cobb Mountain to 37 percent in Shoreline Communities. Notably, with the exception of Lower Lake, responses from each local area included between one and five people that identified as members of Native American tribes.

The surveys from Cobb Mountain, Kelseyville, Lakeport (unincorporated area), and Upper Lake indicated a relatively higher proportion of renters, with 10 to 15 percent of participants identifying as such. In contrast, Lower Lake, Middletown, Rivieras, and Shoreline Communities exhibited a lower proportion of renters, with fewer than 10 percent of participants identifying themselves as renters.

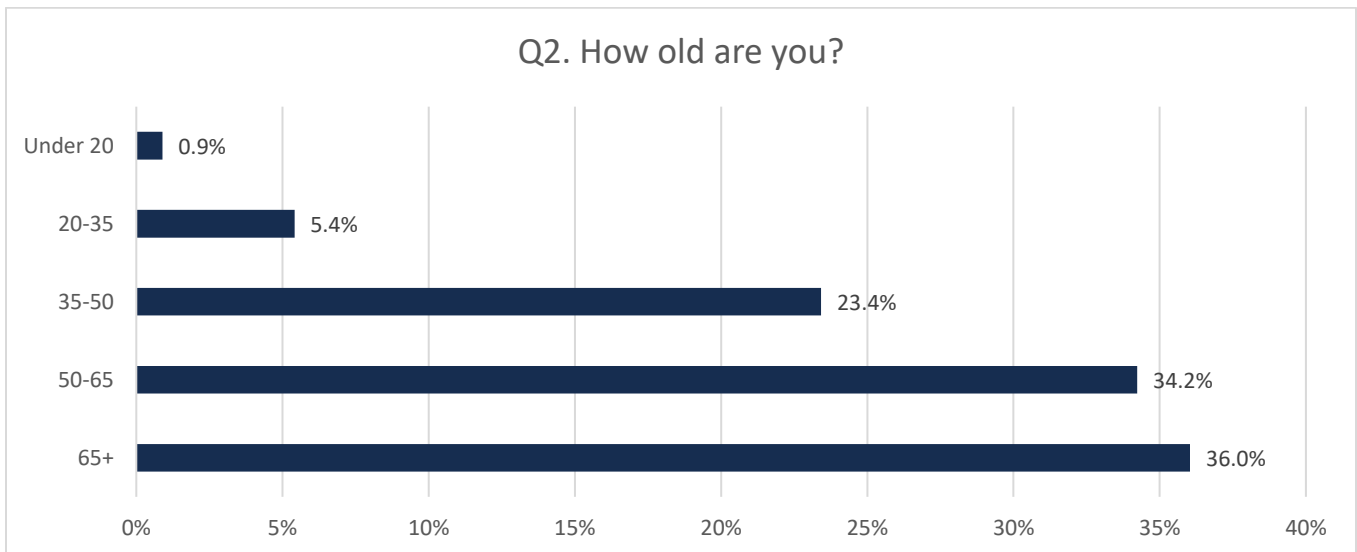
The full set of responses to these demographic questions, for each local area is included herein.

Cobb Mountain

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 87 participants (77 percent) from Cobb Mountain provided responses, while 27 participants (22.3 percent) opted to skip the question. There were 74.7 percent of respondents that considered themselves older residents, 14.9 percent were low-income households, 10.3 percent were renters, 9.2 percent were younger residents, and only 5.8 percent identified as Native American tribes.

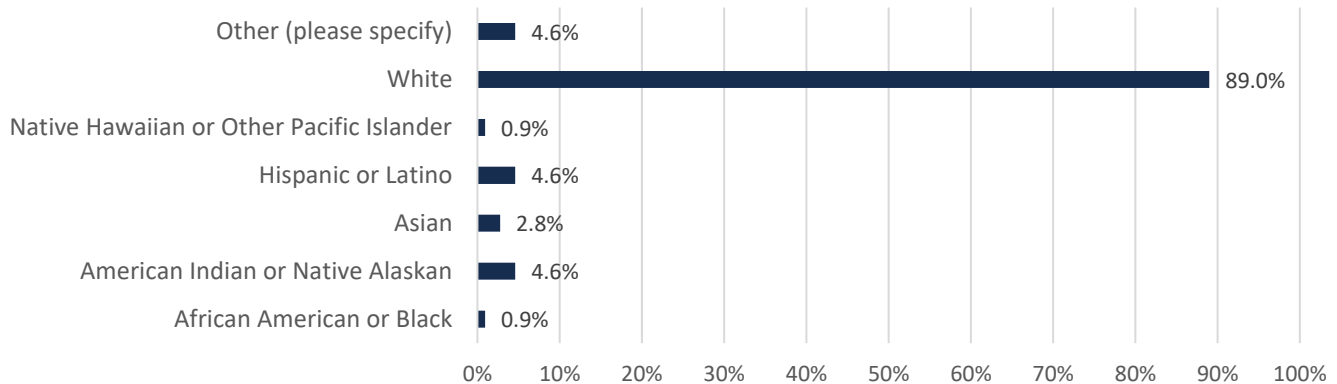


In response to Question 2 (How old are you?), nearly all participants (111 or 99.1 percent) from Cobb Mountain provided answers, while only one person opted to skip the question. Of the respondents, 36 percent were over 65 years old, 34.2 percent were between 50 and 65 years old, and 5.4 percent were 20 to 35 years old. Respondents under the age of 20 accounted for only 0.9 percent.



In response to Question 3 (How would you describe your race or ethnicity?), 109 participants (97.3 percent) from Cobb Mountain provided responses, while only 3 participants (2.7 percent) opted to skip the question. Of the respondents, the majority of participants were White race/ethnicity (89.0 percent). Following the White race/ethnicity, Hispanic/Latino and American Indian/Native Alaskan race/ethnicity accounted for 4.6 percent, respectively. Asian population made up only 2.8 percent, and Native Hawaiian and Other Pacific Islanders and African Americans or Blacks both made up 0.9 percent of the total population. Of the respondents, 4.6 percent described their race or ethnicity as Other. They identified themselves as mixed Filipino and Portuguese, mixed American, and Caucasian, including Welsh/French.

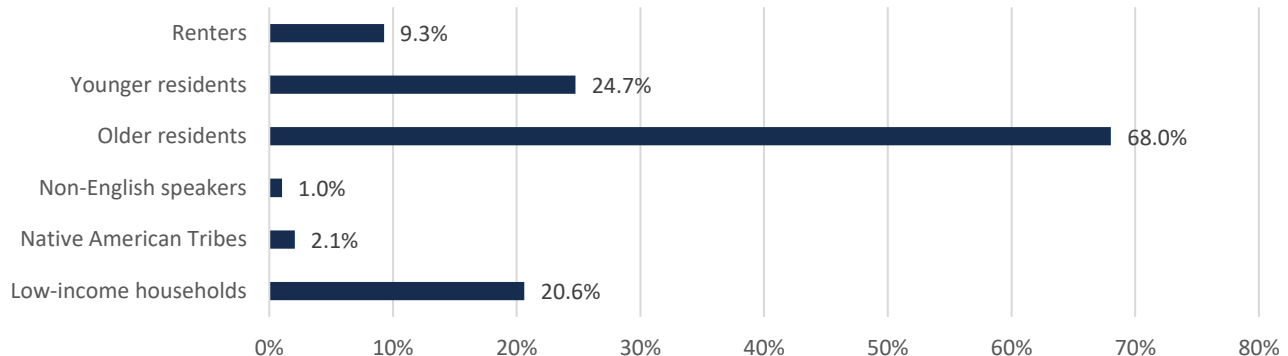
Q3. How would you describe your race or ethnicity? Select all that apply.



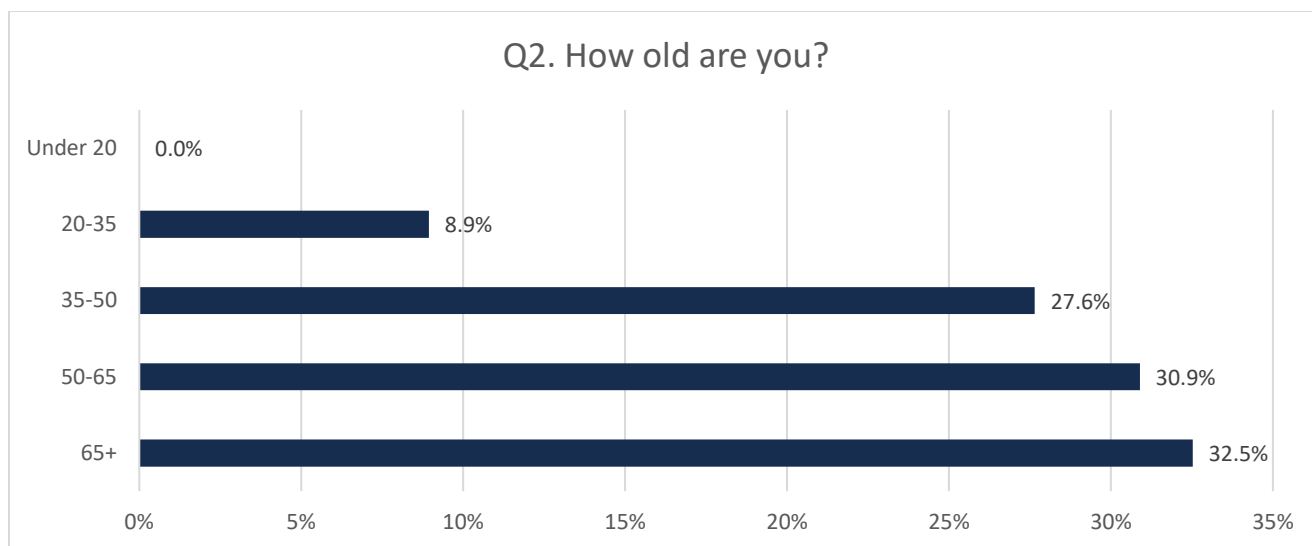
Kelseyville

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 97 participants (76.4 percent) from Kelseyville provided responses, while 30 participants (23.6 percent) opted to skip the question. There were 68.0 percent of respondents that identified themselves as older residents, 24.7 percent as younger residents, and 20.6 percent as low-income households. Renters made up 9.3 percent, followed by Native American tribes at 2.1 percent and non-English speakers at 1.0 percent.

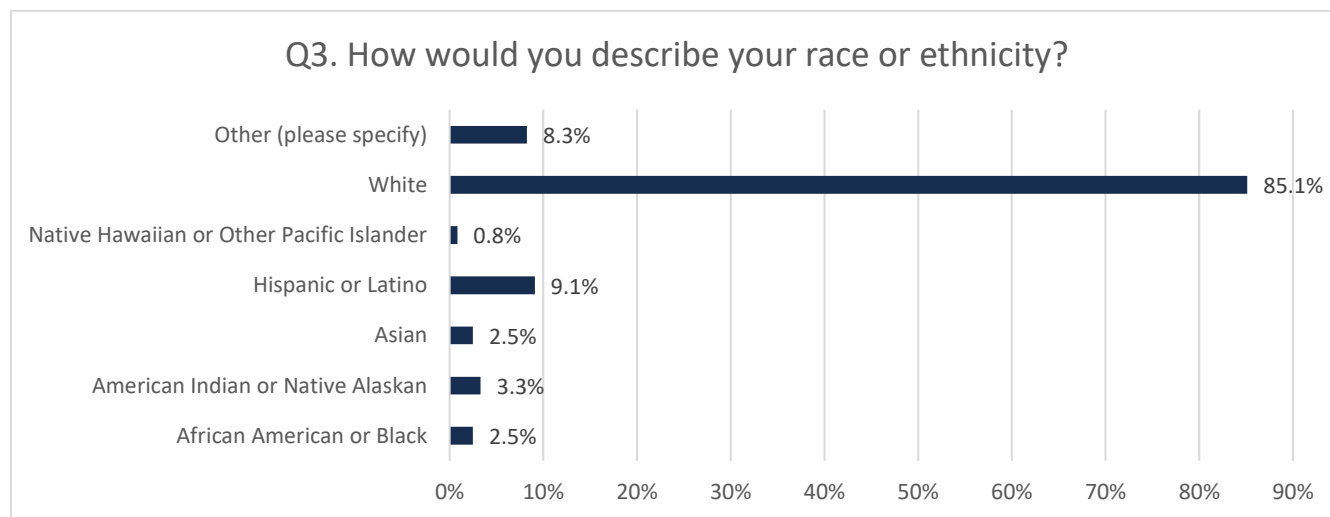
Q1. Do you consider yourself a member of any of the following groups?



In response to Question 2 (How old are you?), nearly all participants (123 or 95.3 percent) from Kelseyville provided responses, while only 4 participants (3.1 percent) opted to skip the question. Of the respondents, 32.5 percent were over 65 years old, 30.9 percent were between 50 and 65 years old, and 27.6 percent were 35 to 50 years old. Participants between 20 and 35 years old accounted for 8.9 percent.



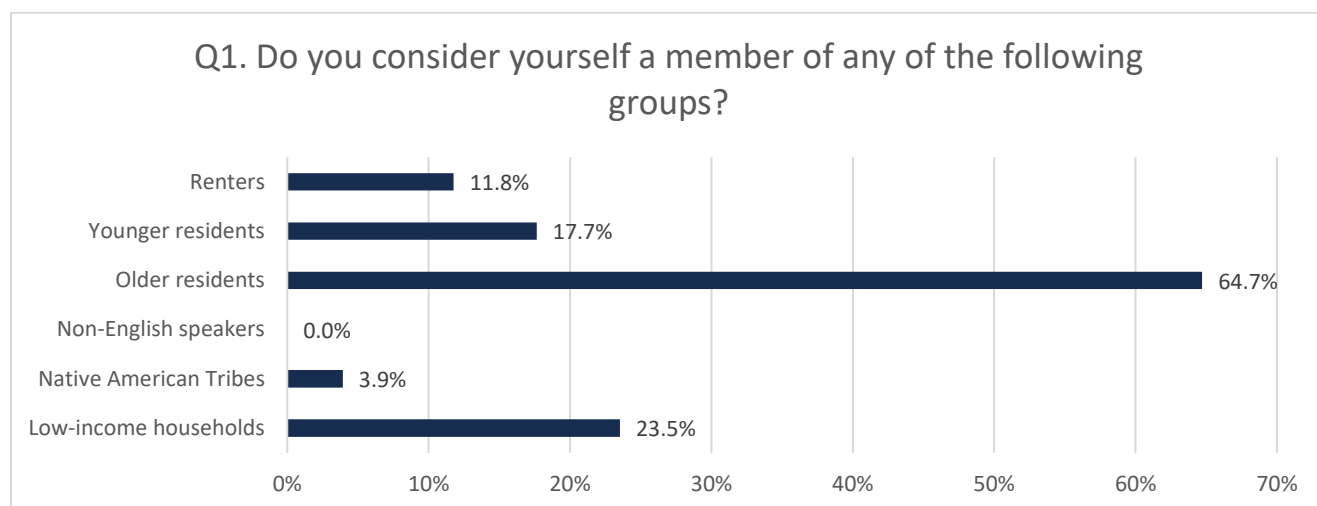
In response to Question 3 (How would you describe your race or ethnicity?), 121 participants (95.3 percent) from Kelseyville provided responses, while only 6 participants (4.7 percent) opted to skip the question. Of the respondents, the majority of participants were White (85.1 percent). Following the White race/ethnicity, Hispanic/Latino accounted for 9.1 percent, and Other accounted for 8.3 percent, including mixed ethnic groups. The remaining respondents were 3.3 percent American Indian or Native Alaskan, 2.5 percent Asian, 2.5 percent African American or Black, and 0.8 percent Native Hawaiian or Other Pacific Islander.



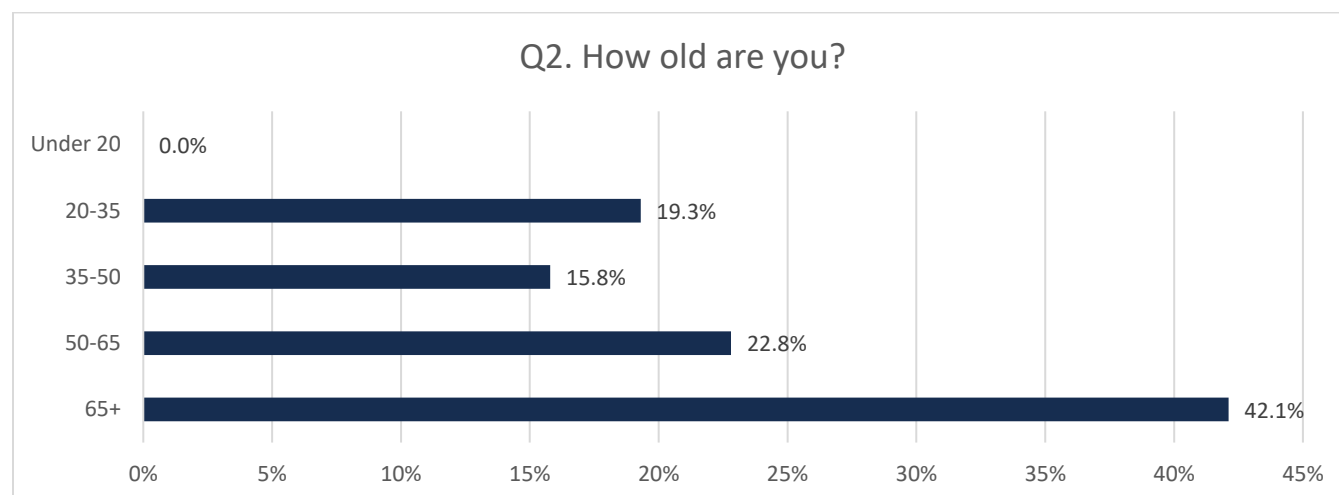
Lakeport (Unincorporated Area)

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 51 participants (89.5 percent) from Lakeport (Unincorporated Area) provided responses, while 6 participants (10.5 percent) opted to skip the question. There were 64.7 percent of respondents that considered themselves older residents, 23.5 percent were low-income households, 17.7 percent were

younger residents, 11.8 percent were renters, and only 3.9 percent identified as Native American tribes.

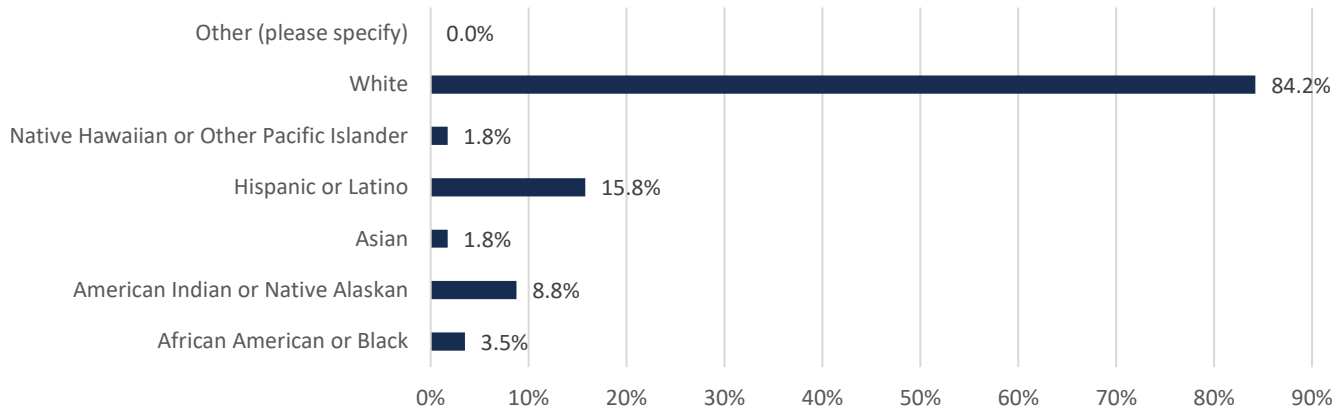


In response to Question 2 (How old are you?), all 57 participants from Lakeport (Unincorporated Area) provided responses. Of the respondents, 42.1 percent were over 65 years old, 22.8 percent were between 50 and 65 years old, and 19.3 percent were 20 to 35 years old. Participants between 35 and 50 years old accounted for 15.8 percent.



In response to Question 3 (How would you describe your race or ethnicity?), all 57 participants from Lakeport (Unincorporated Area) provided responses. Of the respondents, the majority of participants were White race/ethnicity (84.2 percent). Following the White race/ethnicity, Hispanic/Latino accounted for 15.8 percent, American Indian or Native Alaskan for 8.8 percent, and African American or Black for 3.5 percent. Asian and Native Hawaiian or Other Pacific Islander each represented 1.8 percent.

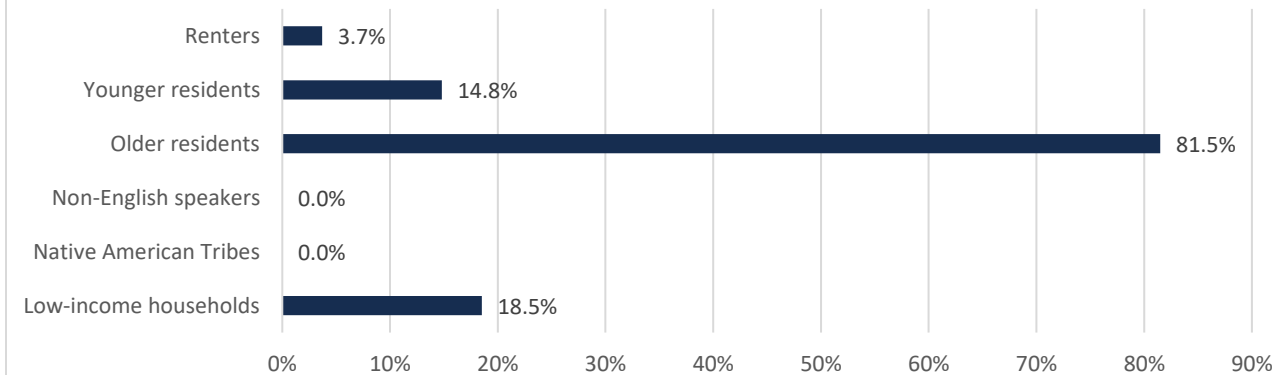
Q3. How would you describe your race or ethnicity? Select all that apply.



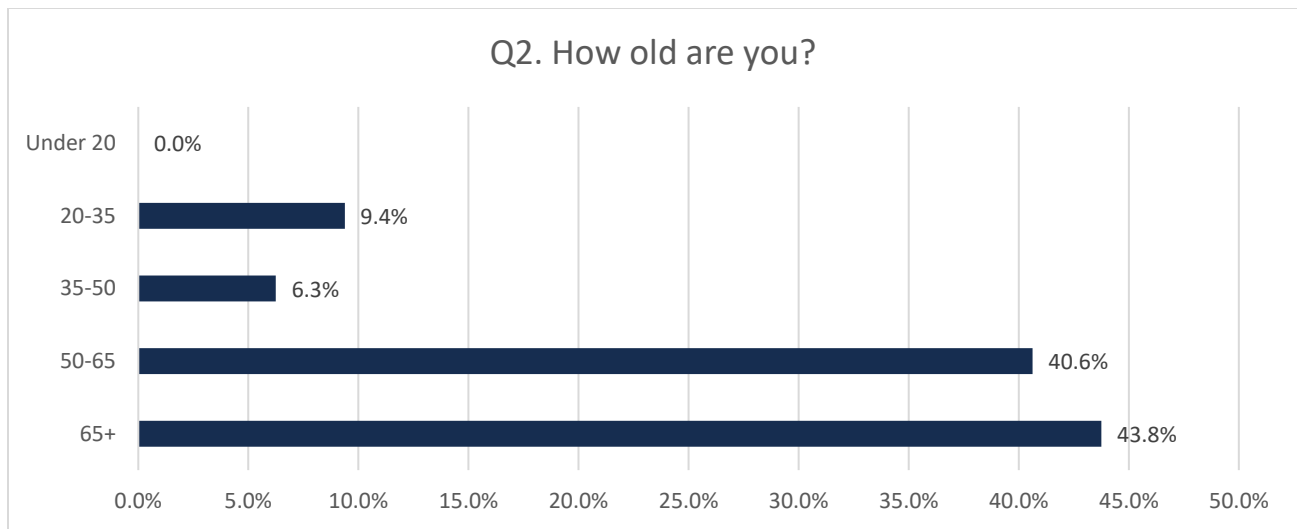
Lower Lake

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 27 participants (84.4 percent) from Lower Lake provided responses, while 5 participants (15.6 percent) opted to skip the question. There were 81.5 percent of respondents that considered themselves older residents, 18.5 percent were low-income households, 14.8 percent were younger residents, and the remaining 3.7 percent were renters.

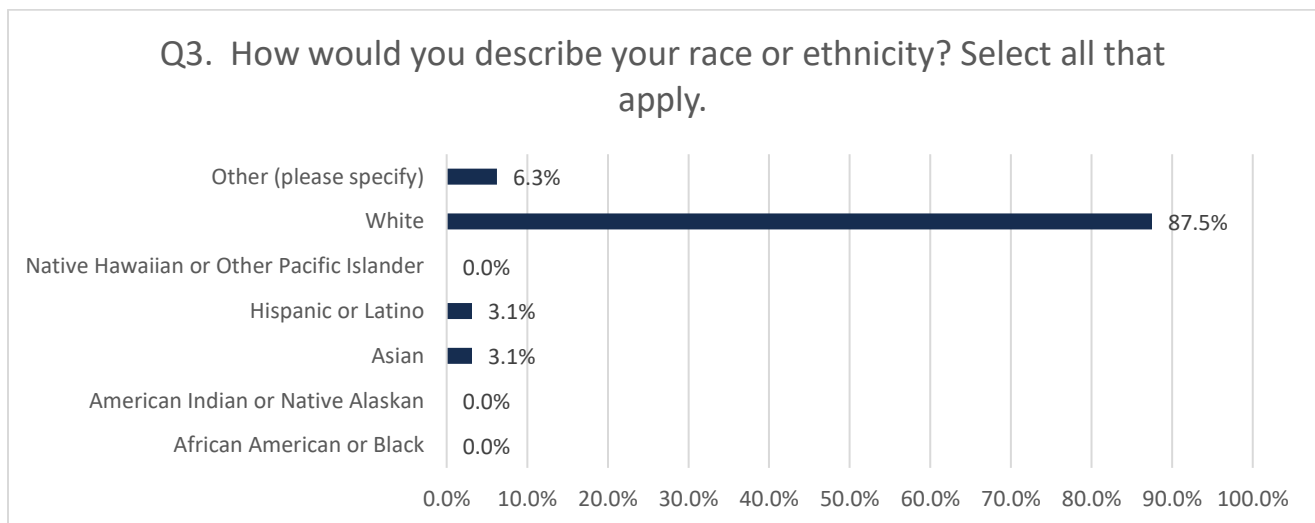
Q1. Do you consider yourself a member of any of the following groups? Select all that apply.



In response to Question 2 (How old are you?), all 32 participants from Lower Lake provided responses. Among the respondents, almost half (43.8 percent) were over 65 years old, while 40.6 percent were between 50 and 65 years old. Following this, 9.4 percent of the participants were aged 20 to 35, and 6.4 percent were between 35 and 50.

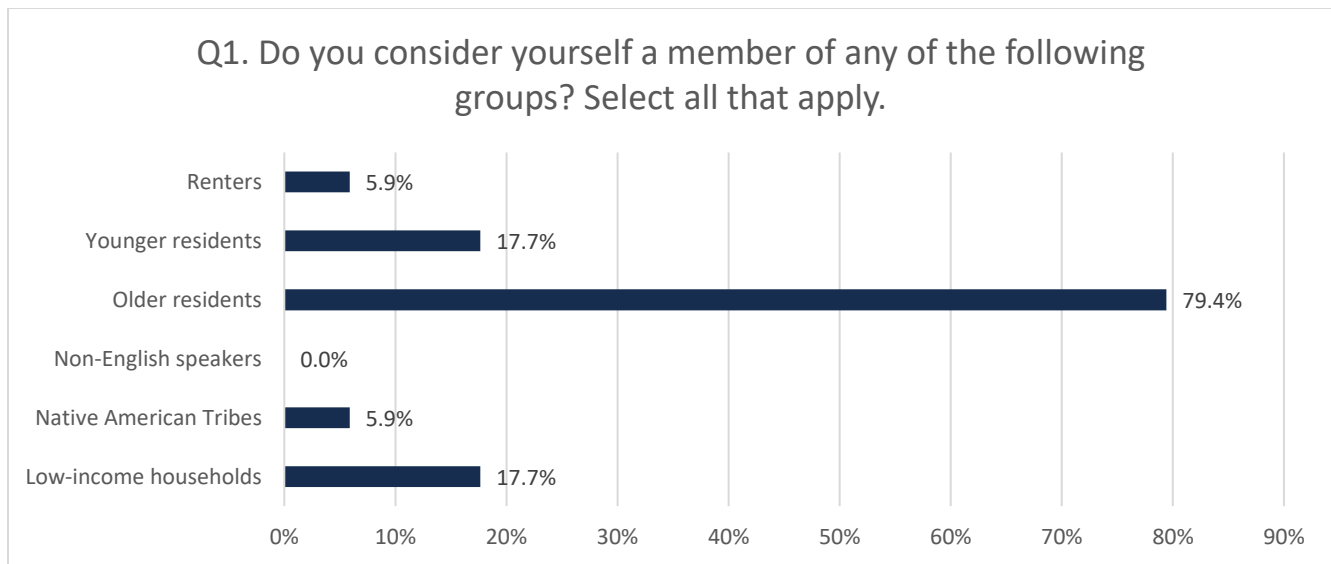


In response to Question 3 (How would you describe your race or ethnicity?), all 32 participants from Lower Lake provided responses. Of the respondents, the majority of participants identified as White, accounting for 87.5 percent, followed by Other at 6.3 percent, then Hispanic/Latino and Asian participants at 3.1 percent, respectively.

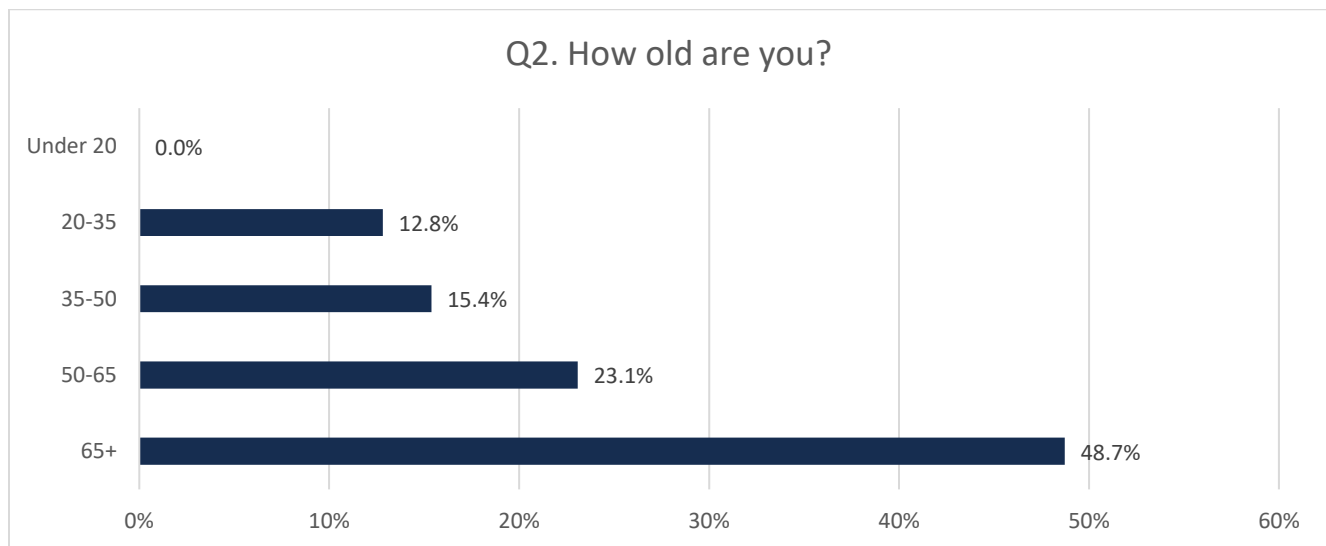


Middletown

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 34 participants (87.2 percent) from Middletown provided responses, while 5 participants (12.8 percent) opted to skip the question. There were 79.4 percent of respondents that identified as older residents, while low-income households and younger residents each accounted for 17.7 percent. Native American tribes and renters each made up 5.9 percent, respectively.

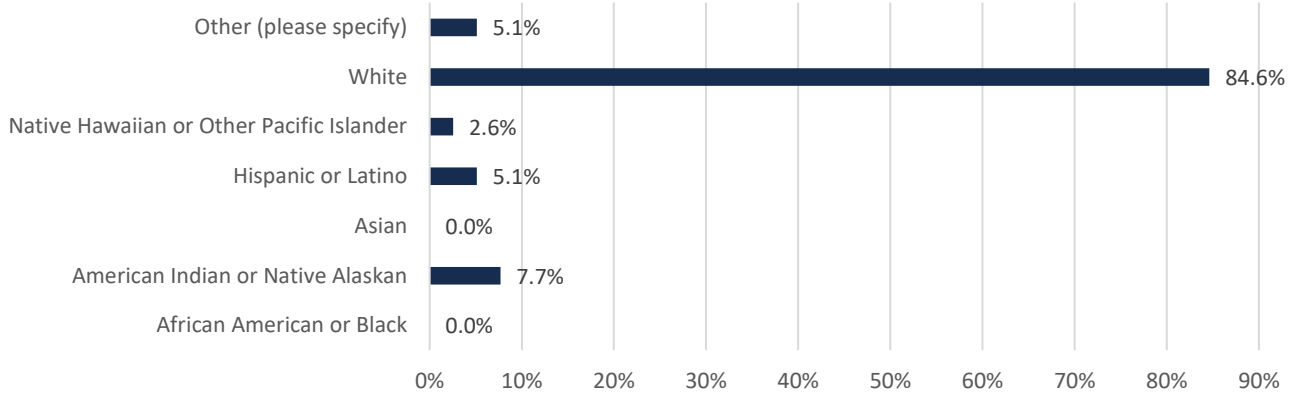


In response to Question 2 (How old are you?), all 39 participants from Middletown provided responses. Among the respondents, almost half (48.7 percent) were over 65 years old, while 23.1 percent were between 50 and 65 years old. Following this, 15.4 percent of the participants were between 35 and 50, and 12.8 percent were between 20 and 35.



In response to Question 3 (How would you describe your race or ethnicity?), all 39 participants from Middletown provided responses. The majority of participants identified as White, accounting for 84.6 percent. Following White, 7.7 percent of participants were American Indian or Native Alaskan, and 5.1 percent were Hispanic or Latino. Native Hawaiian or Other Pacific Islander accounted for 2.6 percent, and 5.1 percent identified as Other, and identified themselves as members of the Middletown Rancheria Tribe.

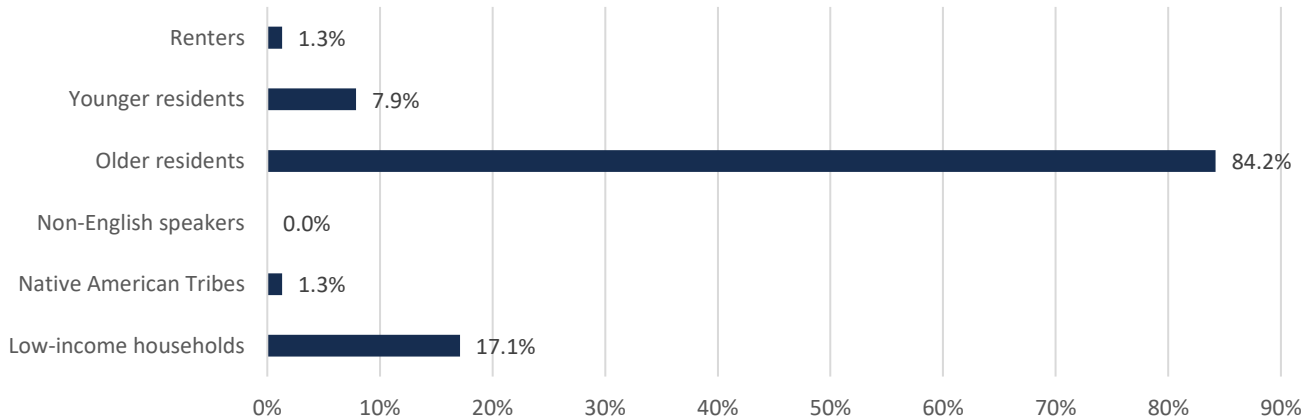
Q3. How would you describe your race or ethnicity? Select all that apply.



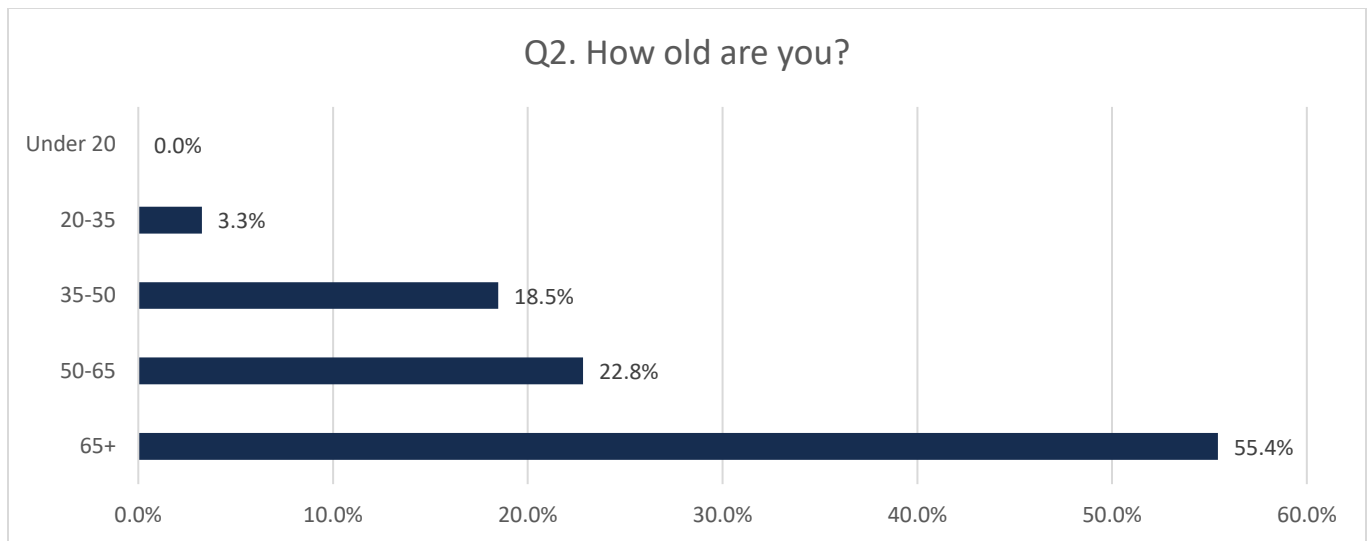
Rivieras

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 76 participants (80.0 percent) from Rivieras provided responses, while 19 participants (20.0 percent) opted to skip the question. The majority of respondents were identified as older residents, accounting for 84.2 percent of the total. Low-income households made up 17.1 percent, while younger residents made up 7.9 percent. Native American tribes and renters represented 1.3 percent, respectively.

Q1. Do you consider yourself a member of any of the following groups? Select all that apply.



In response to Question 2 (How old are you?), 92 participants (96.8 percent) from Rivieras provided responses, while 3 participants (3.2 percent) opted to skip the question. Among the respondents, over half of the participants were over 65 years old, accounting for 55.4 percent, while 22.8 percent were between 50 and 65 years old. Following this, 18.5 percent of the participants were aged between 35 and 50, and 3.3 percent were between 20 and 35.

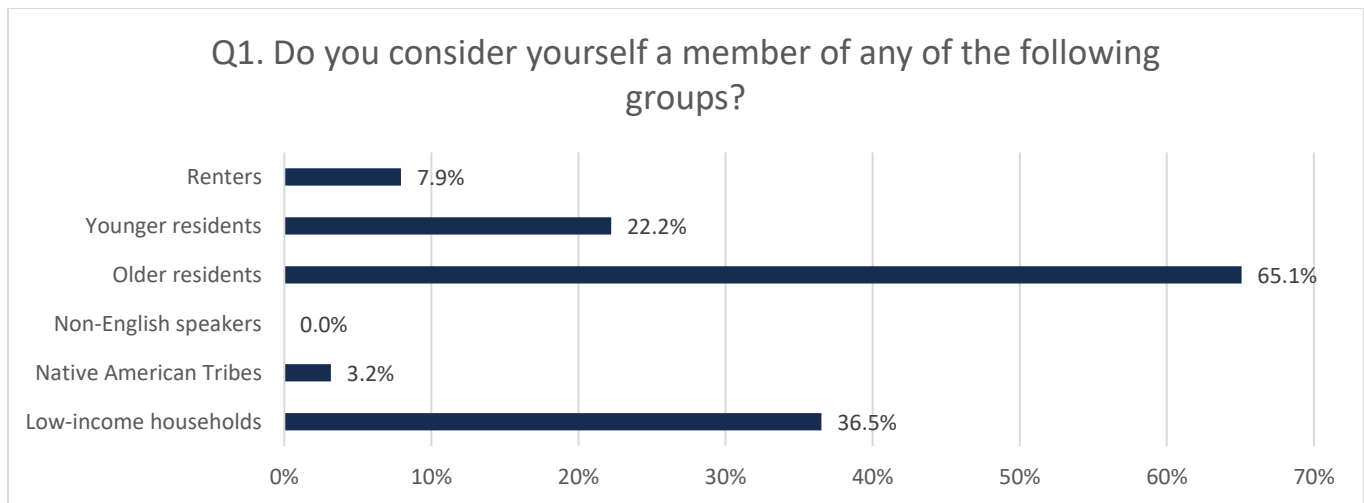


In response to Question 3 (How would you describe your race or ethnicity?), 92 participants (96.8 percent) from Rivas provided responses, while only 3 participants (3.2 percent) opted to skip the question. The majority of participants identified as White, accounting for 88.0 percent, followed by 8.7 percent of participants who were Asian, 2.2 percent who were American Indian or Native Alaskan, and 1.1 percent who identified as Hispanic/Latino or African American or Black, respectively. Additionally, 6.5 percent of respondents chose Other and identified themselves as mixed race or Caucasian ethnicity.

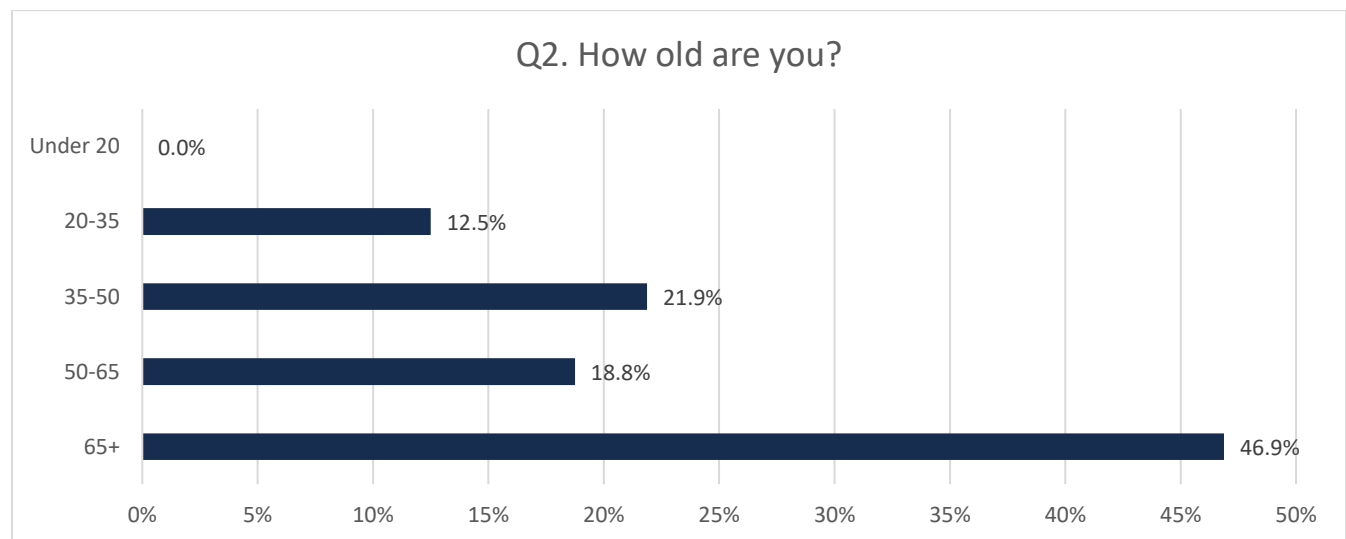


Shoreline

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 63 participants (96.9 percent) from Shoreline provided responses, while 2 participants (3.1 percent) opted to skip the question. Over half of the respondents were identified as older residents, accounting for 65.1 percent of the total. Low-income households made up 36.5 percent, while younger residents made up 7.9 percent, followed by Native American tribes, representing 3.2 percent.

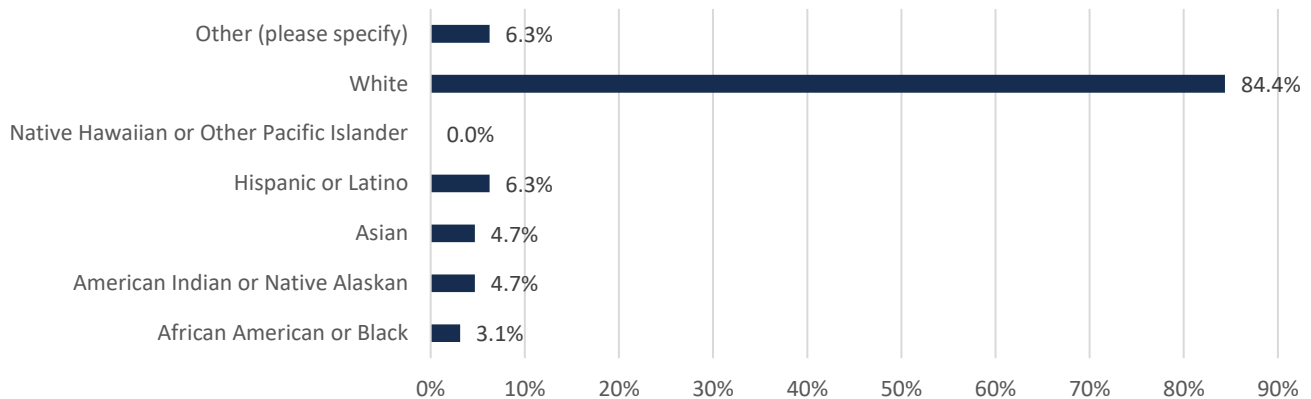


In response to Question 2 (How old are you?), 64 participants (98.5 percent) from Shoreline provided responses, while 1 participant (1.5 percent) opted to skip the question. Among the respondents, nearly half of the participants were over 65 years old, accounting for 46.9 percent, while 21.9 percent were between 35 and 50 years old. Following this, 18.8 percent of the participants were aged between 50 and 65, and 12.5 percent were between 20 and 35.



In response to Question 3 (How would you describe your race or ethnicity?), 64 participants (98.5 percent) from Shoreline provided responses, while only 1 participant (1.5 percent) opted to skip the question. The majority of participants identified as White, accounting for 84.4 percent, followed by 6.3 percent of participants who were Hispanic or Latino. Asian and American Indian or Native Alaskan represented 4.7 percent, respectively. Additionally, 6.3 percent of the respondents chose Other and identified themselves as mixed race and East Indian American.

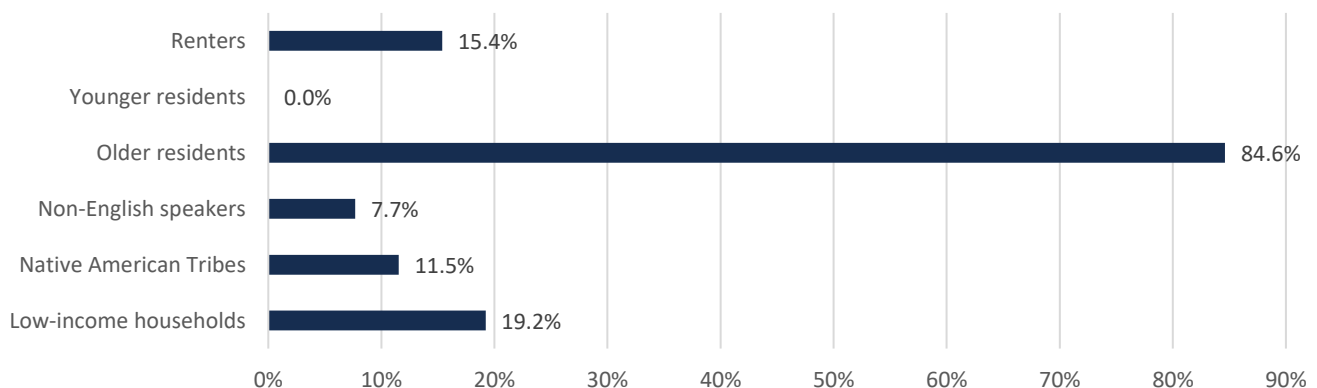
Q3. How would you describe your race or ethnicity?



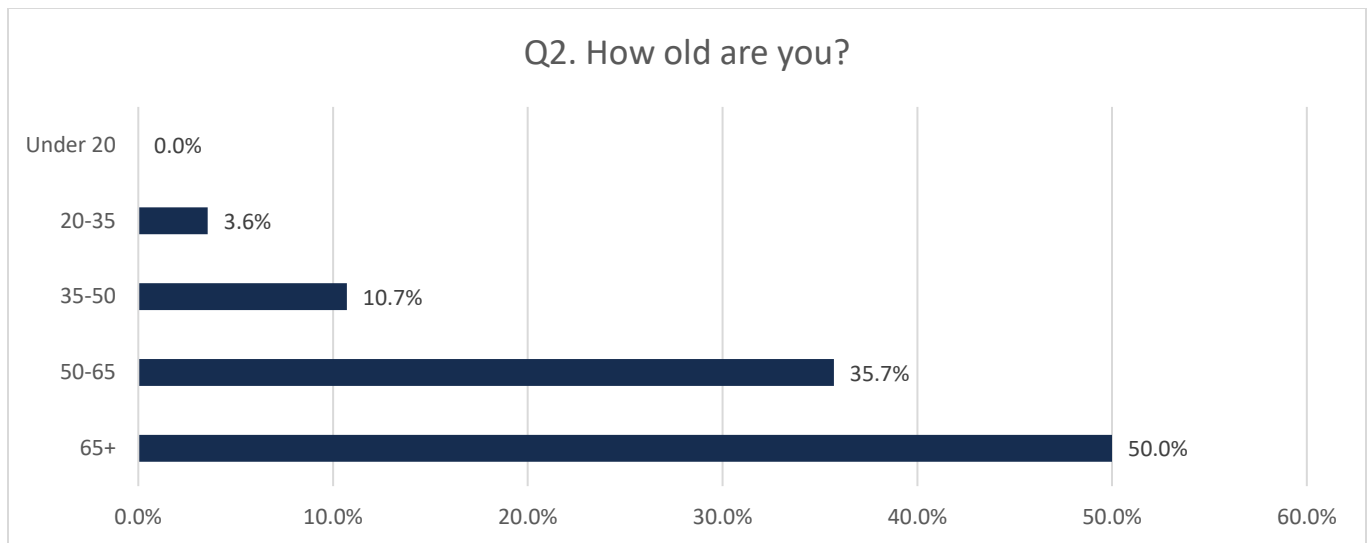
Upper Lake

In response to Question 1 (Do you consider yourself a member of any of the following groups?), 26 participants (86.7 percent) from Upper Lake provided responses, while 4 participants (13.3 percent) opted to skip the question. Most respondents were identified as older residents, accounting for 84.6 percent of the total. Low-income households made up 19.2 percent, while renters made up 15.4 percent, followed by Native American tribes, representing 11.5 percent.

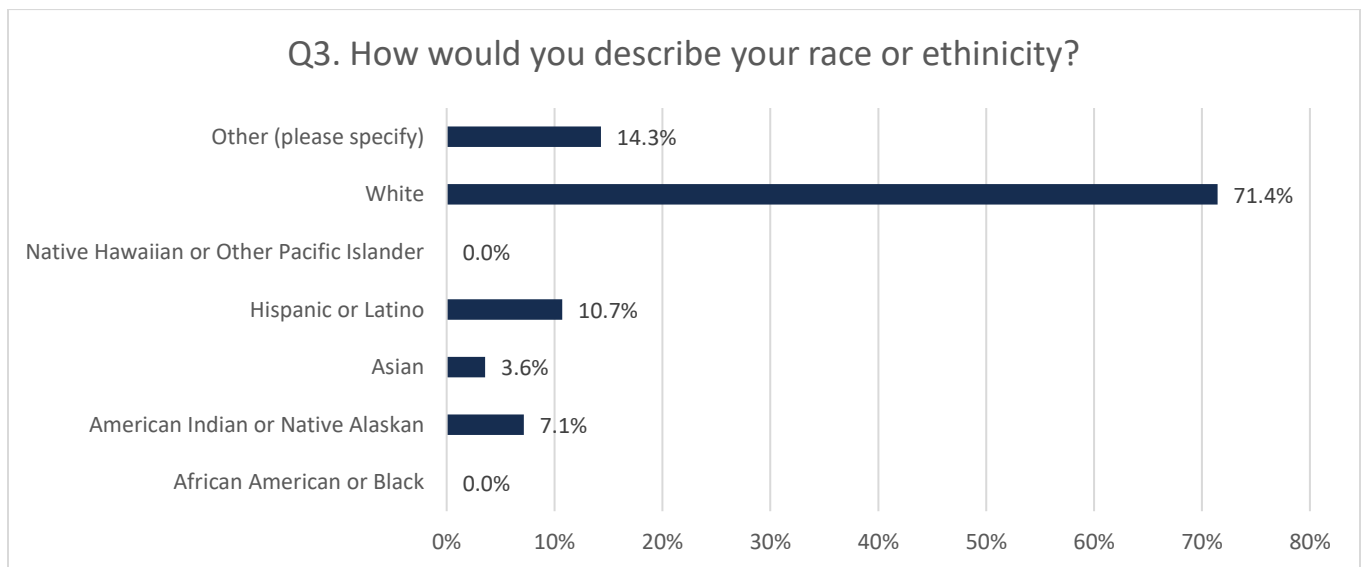
Q1. Do you consider yourself a member of any of the following groups?



In response to Question 2 (How old are you?), 28 participants (93.3 percent) from Upper Lake provided responses, while 2 participants (6.7 percent) opted to skip the question. Half of the respondents were over 65 years old, accounting for 50.0 percent. Following this group, 35.7 percent of the participants were between 50 and 65 years old, 10.7 percent of the participants were aged between 35 and 50, and 3.6 percent were between 20 and 35.



In response to Question 3 (How would you describe your race or ethnicity?), 28 participants (93.3 percent) from Upper Lake provided responses, while 2 participants (6.7 percent) opted to skip the question. The majority of participants identified as White, accounting for 71.4 percent, followed by 10.7 percent of participants who were Hispanic or Latino. American Indian or Native Alaskan and Asian represented 7.1 percent and 3.6 percent, respectively. Additionally, 14.3 percent of the respondents chose Other and indicated mixed race and Caucasian.





Housing Action and Implementation Plan

Appendix B: Current Conditions Summary Report



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Current Conditions Summary Report

CONTENTS

[Introduction](#)

[Demographics](#)

[Regulatory Setting](#)

[Fair Housing](#)

[Resources](#)

Introduction

To better plan for housing in Lake County, an understanding of the current housing-related conditions is required. As part of this current conditions summary report, an analysis of countywide demographics has been conducted. The regulatory setting of Lake County, as well as the incorporated cities of Clearlake and Lakeport, has also been analyzed. Pertinent statewide housing legislation has also been included in this report to inform opportunities for housing. An overview of Lake County's fair housing issues and enforcement has also been included. Finally, an inventory of key housing-related resources in Lake County has been conducted.

Demographics

Population and Economics

Current and Forecasted Demographic Metrics

Lake County had a total population of approximately 68,024 in 2022. Two thirds of the countywide population (46,398) resides in the unincorporated county. The cities of Clearlake and Lakeport had populations of 16,612 and 5,014, respectively. **Table HAIP-B1, Population**, summarizes the total population for the area and reports number of female and male residents by location.

Table HAIP-B1 Population

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total Population	68,024	(X)	16,612	(X)	5,014	(X)	46,398	(X)
Male	34,144	50.2%	8,202	49.4%	2,324	46.4%	23,618	50.9%
Female	33,880	49.8%	8,410	50.6%	2,690	53.6%	22,780	49.1%

Source: U.S. Census Bureau. 2022. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are therefore important in planning for the changing housing needs of residents.

Table HAIP-B2, Population by Age Group, shows a breakdown of each jurisdiction's population by age group. A population with a large percentage of seniors may require unique housing that accommodates disabilities and is located near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-aged adults, which make up the workforce, may need homes near employment or transit centers with adequate size for families.

In general, the unincorporated county has a larger proportion of seniors compared to the cities of Clearlake and Lakeport, which in turn have a larger proportion of children.

Table HAIP-B2 Population by Age Group

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total population	68,024	(X)	16,612	(X)	5,014	(X)	46,398	(X)
Under 5 years	3,833	5.6%	872	5.2%	445	8.9%	2,516	5.4%
5 to 9 years	4,202	6.2%	1,339	8.1%	216	4.3%	2,647	5.7%
10 to 14 years	4,035	5.9%	1,329	8.0%	175	3.5%	2,531	5.5%
15 to 19 years	3,671	5.4%	1,144	6.9%	329	6.6%	2,198	4.7%
20 to 24 years	3,338	4.9%	608	3.7%	325	6.5%	2,405	5.2%
25 to 34 years	7,477	11.0%	2,304	13.9%	433	8.6%	4,740	10.2%
35 to 44 years	7,759	11.4%	2,050	12.3%	689	13.7%	5,020	10.8%
45 to 54 years	7,599	11.2%	2,071	12.5%	500	10.0%	5,028	10.8%
55 to 59 years	4,860	7.1%	888	5.3%	271	5.4%	3,701	8.0%
60 to 64 years	5,449	8.0%	1,076	6.5%	503	10.0%	3,870	8.3%
65 to 74 years	9,682	14.2%	1,881	11.3%	541	10.8%	7,260	15.6%
75 to 84 years	4,662	6.9%	750	4.5%	314	6.3%	3,598	7.8%
85 years and over	1,457	2.1%	300	1.8%	273	5.4%	884	1.9%

Source: U.S. Census Bureau. 2022. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05.

Table HAIP-B3, Race/Ethnicity, shows race and ethnicity of residents in Lake County jurisdictions. Countywide, approximately two-thirds of the population identified as White alone. The City of Clearlake had the highest proportion of residents identifying as Hispanic or Latino (of any race) with 30.3 percent of the population, compared to 23.0 percent countywide. All other races had much smaller percentages represented across the county and cities.

Table HAIP-B3 Race/Ethnicity

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total population	68,024	(X)	16,612	(X)	5,014	(X)	46,398	(X)
Hispanic or Latino (of any race)	15,672	23.0%	5,037	30.3%	732	14.6%	9,903	21.3%
Not Hispanic or Latino	52,352	77.0%	11,575	69.7%	4,282	85.4%	36,495	78.7%
White alone	45,259	66.5%	9,400	56.6%	3,966	79.1%	31,893	68.7%
Black or African American alone	1,507	2.2%	718	4.3%	56	1.1%	733	1.6%
American Indian and Alaska Native alone	1,579	2.3%	440	2.6%	51	1.0%	1,088	2.3%
Asian alone	905	1.3%	144	0.9%	40	0.8%	721	1.6%
Native Hawaiian and Other Pacific Islander alone	199	0.3%	0	0.0%	3	0.1%	196	0.4%
Some Other Race alone	249	0.4%	16	0.1%	0	0.0%	233	0.5%
Two or More Races	2,654	3.9%	857	5.2%	166	3.3%	1,631	3.5%

Source: U.S. Census Bureau. 2022. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05.

Employment Opportunities

Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide insight into present housing needs.

Table HAIP-B4, Major Employers, shows the largest employers in Lake County. Lake County's largest employers serve the basic needs of Lake County residents, such as healthcare, educational services, and the electricity company Calpine, which operates in the Geysers geothermal field in the Mayacamas Mountains. Native American resorts and casinos also serve as major employers, serving the tourism sector of the economy. Goods-producing firms (manufacturing, construction, farming) are the smallest employer sector and local-serving firms

(primarily retail and services) are the largest employer sector. According to the County's 2024-2029 Comprehensive Economic Development Strategy, nearly all businesses (82 percent) employed fewer than 20 workers and 60 percent employed fewer than five.

Based on local knowledge, multiple efforts and projects are contributing to economic activity and job creation in the county. At present, the County is using Community Development Block Grant Disaster Recovery (CDBG-DR) grant funds to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process. These flexible grants help the county's communities recover from presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. Since CDBG-DR assistance may fund a broad range of recovery activities, the Department of Housing and Urban Development can help communities and neighborhoods that otherwise might not recover due to limited resources.

The State's middle-mile broadband network started construction in Lake County with the first segment from the Napa border to Middletown along State Route 29. There is approximately 80 miles of middle-mile broadband funded in Lake County following State Routes 20, 29, 53, and 281.

The County will know soon how the \$28.4 million in Federal Funding Account (FFA) last mile broadband infrastructure grants will be awarded to internet service providers in Lake County. These will provide fiber to the premise broadband for Lake County residents and businesses in select areas.

The Joint Powers Authority (JPA) Golden State Connect under Rural County Representatives of California (RCRC) is moving forward with planning and raising capital for the open access, rural broadband system, which will interconnect to the State middle mile broadband network. The Broadband Equity, Access and Deployment (BEAD) program funding opportunity is anticipated to open soon, which will be competitive funding that has an equity focus. The County is finishing its implementation study for a strategy to apply for these funds and other policies to encourage broadband deployment.

The Guenoc Valley Project in the unincorporated county is in the pre-planning stage and aims to revitalize Lake County as a destination resort area, featuring up to 850 hotel rooms and cottages in five separate resorts, along with 1,900 residential lots. It is a master-planned mixed-use development.

In addition, biomass production, hazardous vegetation clearing, and the production of skincare products have increased employment in Lake County in recent years. **Table HAIP-B4, Major Employers**, lists major employers, their location, industry, and number of employees.

Table HAIP-B4 Major Employers

Employer Name	Location	Industry	Number of Employees
County of Lake	Lower Lake	Government Offices-County	1,000
Adventist Health Clear Lake	Clearlake	Hospitals	250-499
Calpine	Middletown	Electric Companies	250-499
Rancheria Grille	Nice	Restaurants	250-499
Robinson Rancheria Resort and Casino	Nice	Casinos	250-499
Sutter Lakeside Hospital	Lakeport	Hospitals	250-499
Adventist Health Clear Lake	Clearlake	Clinics	100-249
Hardester's Markets	Middletown	General Merchandise-Retail	100-249
Hidden Valley Lake Assistance	Hidden Valley Lake	Social Membership Organization	100-249
Konocti Unified School District	Lower Lake	School Districts	100-249
Konocti Vista Casino Resort	Lakeport	Casinos	100-249
Meadow Nursing Center	Clearlake	Skilled Nursing Care Facilities	100-249
Middletown School District Office	Middletown	School Districts	100-249
Running Creek Casino	Upper Lake	Casinos	100-249
Safeway	Clearlake	Grocers-Retail	100-249
Scully Packing Company	Finley	Fruits & Vegetables-Growers & Shippers	100-249
Shop Smart	Lakeport	Grocers-Retail	100-249
Twin Pine Casino & Hotel	Middletown	Casinos	100-249
Hidden Valley Lake Golf	Hidden Valley Lake	Clubs	50-99
Lake County Tribal Health	Lakeport	Specialty Outpatient Clinics	50-99
Lakeport Post Acute	Lakeport	Nursing & Convalescent Homes	50-99
Lower Lake Elementary School	Lower Lake	Schools	50-99
People Services Incorporated	Lakeport	Social Service & Welfare Organizations	50-99
Rocky Point Care Center	Lakeport	Nursing & Convalescent Homes	50-99
Woodland Community College Lake	Clearlake	Junior-Community College-Tech Institutes	50-99

Sources: America's Labor Market Information System (ALMIS) Employer Database, 2024 2nd Edition, accessed June 14, 2024. <https://labormarketinfo.edd.ca.gov/majorer/county/majorer.asp?CountyCode=000033>, Lake County, 2024.

Approximately 5 percent of those employed in Lake County (1,161 individuals) reside outside of the county. The share of Lake County resident workers who work from home is 14.6 percent compared with 13 percent statewide. Lakeport’s incidence of those working from home was 21.1 percent, which was substantially higher than the unincorporated county (14.9 percent) and Clearlake (11.6 percent), as illustrated in **Table HAIP-B5, Commuting Patterns**.

Table HAIP-B5 Commuting Patterns

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Civilian employed population 16 years and over	24,313	(X)	4,944	(X)	1,556	(X)	17,813	(X)
Means of Transportation to Work								
Car, truck, or van	19,572	80.5%	3,926	79.4%	1,229	78.5%	14,417	81.0%
Drove alone	16,776	69.0%	3,312	67.0%	1,110	70.9%	12,353	69.4%
Carpooled	2,772	11.4%	618	12.5%	121	7.7%	2,033	11.4%
Public transportation (excluding taxicab)	219	0.9%	148	3.0%	6	0.4%	64	0.4%
Walked	705	2.9%	193	3.9%	0	0.0%	512	2.9%
Bicycle	49	0.2%	25	0.5%	0	0.0%	24	0.1%
Taxicab, motorcycle, or other means	243	1.0%	79	1.6%	0	0.0%	164	0.9%
Worked from home	3,550	14.6%	574	11.6%	330	21.1%	2,646	14.9%
Place of Work								
Worked in state of residence	24,289	99.9%	4,944	100.0%	1,566	100.0%	17,779	99.9%
Worked in county of residence	18,745	77.1%	3,975	80.4%	1,367	87.3%	13,403	75.3%
Worked outside county of residence	5,543	22.8%	969	19.6%	199	12.7%	4,375	24.6%
Worked outside state of residence	24	0.1%	0	0.0%	0	0.0%	24	0.1%
Workers 16 years and over who did not work from home	20,768	(X)	4,370	(X)	1,236	(X)	15,162	(X)
Workers commuting to Lake County from other Counties	1,161	(X)	(X)	(X)	(X)	(X)	(X)	(X)

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Travel Time to Work								
Under 10 minutes	4,595	18.9%	1,473	29.8%	659	42.1%	2,463	13.8%
10 to 14 minutes	3,477	14.3%	831	16.8%	169	10.8%	2,477	13.9%
15 to 19 minutes	2,601	10.7%	574	11.6%	315	20.1%	1,713	9.6%
20 to 24 minutes	2,529	10.4%	267	5.4%	75	4.8%	2,186	12.3%
25 to 29 minutes	827	3.4%	109	2.2%	0	0.0%	718	4.0%
30 to 34 minutes	3,258	13.4%	450	9.1%	38	2.4%	2,770	15.6%
35 to 44 minutes	1,629	6.7%	208	4.2%	146	9.3%	1,276	7.2%
45 to 59 minutes	1,775	7.3%	153	3.1%	85	5.4%	1,537	8.6%
Over 60 minutes	3,647	15.0%	875	17.7%	78	5.0%	2,694	15.1%
Mean travel time to work (minutes)	31.0	(X)	29.7	(X)	20.5	(X)	(X)	(X)

Sources: U.S. Census Bureau. 2022. "Commuting Characteristics by Sex." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0801, 2022; California Employment Development Department. 2022. "County to County Commuting Patterns." Lake County.

Housing

Household Characteristics

Table HAIP-B6, Household Size, shows the average household size for Lake County. In general, a higher persons-per-household ratio indicates a greater proportion of families or multi-person households, and fewer single-person households. Countywide, the average household size was 2.57 persons per household. The cities of Clearlake and Lakeport had an average household size of 2.84 and 2.34, respectively, while the unincorporated county had an average household size of 2.51. This indicates that Lake County and its incorporated cities do not feature many large families. However, the larger household size in Clearlake indicates a need for housing units with adequate number of rooms to accommodate families without overcrowding.

Table HAIP-B6 Household Size

	Lake County	Clearlake	Lakeport	Unincorporated County
Total population	68,024	16,612	5,014	46,398
Total households	26,487	5,847	2,144	18,496
Household Size	2.57	2.84	2.34	2.51
Average household size of owner-occupied unit	2.52	2.93	2.54	(X)
Average household size of renter-occupied unit	2.56	2.62	1.50	(X)

Sources: U.S. Census Bureau. 2002. "ACS Demographic and Housing Estimates." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05; U.S. Census Bureau. 2002. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Household income is a key factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities. Income levels can vary considerably among households based on employment, occupation, educational attainment, tenure (whether a household is renter- or owner-occupied), household type, location of residence, and race/ethnicity, among other factors.

Table HAIP-B7, Household Income, shows median household income for the jurisdictions in Lake County. This median income is for all households, regardless of household size. The median income in the county was \$56,259, while the cities of Clearlake and Lakeport had median household incomes of \$41,047 and \$61,100, respectively.

Table HAIP-B7 Household Income

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total households	26,487	(X)	5,847	(X)	2,144	(X)	18,496	(X)
Less than \$10,000	1,468	5.5%	394	6.7%	86	4.0%	988	5.3%
\$10,000 - \$14,999	1,359	5.1%	547	9.4%	161	7.5%	651	3.5%
\$15,000 - \$24,999	2,572	9.7%	689	11.8%	243	11.3%	1,640	8.9%
\$25,000 - \$34,999	2,563	9.7%	775	13.3%	90	4.2%	1,698	9.2%
\$35,000 - \$49,999	3,729	14.1%	975	16.7%	251	11.7%	2,503	13.5%
\$50,000 - \$74,999	4,726	17.8%	1,216	20.8%	399	18.6%	3,111	16.8%
\$75,000 - \$99,999	3,041	11.5%	423	7.2%	218	10.2%	2,400	13.0%
\$100,000 - \$149,999	3,455	13.0%	589	10.1%	213	9.9%	2,653	14.3%
\$150,000 - \$199,999	1,616	6.1%	131	2.2%	190	8.9%	1,295	7.0%
\$200,000 or more	1,958	7.4%	108	1.8%	293	13.7%	1,557	8.4%
Median household income (dollars)	\$56,259	(X)	\$41,047	(X)	\$61,100	(X)	(X)	(X)
Mean household income (dollars)	\$83,917	(X)	\$54,088	(X)	\$97,255	(X)	(X)	(X)

Source: U.S. Census Bureau. 2022, "Selected Economic Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.

The California Department of Housing and Community Development (HCD) defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. Overcrowding in households typically results from either a lack of affordable housing (which may force more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

While household size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. Generally, overcrowding levels tend to decrease as income rises, especially for renters and particularly for small and large households.

Table HAIP-B8, Overcrowding, shows overcrowding by tenure for each jurisdiction in Lake County. Countywide, approximately 2.6 percent of households were considered overcrowded, while an additional 1.5 percent were considered severely overcrowded. The jurisdiction with the highest rates of overcrowding was Clearlake, with 5.4 percent of its households being overcrowded, and 2.2 percent being severely overcrowded. The percentage of overcrowding was higher in owner-occupied households than renter-occupied households.

Housing tenure influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing turning over at a much lower rate than rental housing. **Table HAIP-B9, Tenure**, shows tenure by jurisdiction. Countywide, the rental rate was 26.2 percent, with the unincorporated county being 22.3 percent. The incorporated cities of Clearlake and Lakeport had rental rates of 40.6 percent and 27.1 percent, respectively. Clearlake had a substantially higher number of renter-occupied housing units than elsewhere in the county. Conversely, Lakeport and the unincorporated county had much higher rates of owner-occupancy in their housing stock.

Table HAIP-B8 Overcrowding

	Lake County		Clearlake		Lakeport		Unincorporated County	
Occupants per room	Number	Percentage	Number	Percentage	Number	Percentage	Estimate	Percentage
Total:	26,487	100.0%	5,847	100.0%	2,144	100.0%	18,496	100.0%
Owner occupied:	18,420	69.5%	3,476	59.4%	1563	72.9%	13,381	72.3%
1.00 or less	17,763	67.1%	3,233	55.3%	1,502	70.1%	13,028	70.4%
1.01 to 1.50	447	1.7%	170	2.9%	48	2.2%	229	1.2%
1.51 or more	210	0.8%	73	1.2%	13	0.6%	124	0.7%
Renter occupied:	8,067	30.5%	2,371	40.6%	581	27.1%	5115	27.7%
1.00 or less	7,629	28.8%	2,165	37.0%	581	27.1%	4883	26.4%
1.01 to 1.50	240	0.9%	148	2.5%	0	0.0%	92	0.5%
1.51 or more	198	0.7%	58	1.0%	0	0.0%	140	0.8%

Source: U.S. Census Bureau. 2022. ACS 5-Year Estimates Data Profiles, Table B25014, "Tenure by Occupants per Room."

Table HAIP-B9 Tenure

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Occupied housing units	26,487	(X)	5,847	(X)	2,144	(X)	18,496	(X)
Owner-occupied	19,973	73.8%	3,476	59.4%	1,563	72.9%	14,934	80.7%
Renter-occupied	7,085	26.2%	2,371	40.6%	581	27.1%	4,133	22.3%

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Housing Supply and Production

Table HAIP-B10, Housing Types, shows estimates from the Department of Finance (DOF) of the number of housing units by type for each jurisdiction based on reported building and demolition permits. DOF reported that Lake County had 34,313 housing units in January 2022. Of the total units, 69.3 percent were single family; 9.4 percent were multifamily; and 21.2 percent were mobile homes, recreational vehicles, or boats. The City of Lakeport featured the highest share of both single-family and multifamily homes, at 73.0 percent and 17.6 percent, respectively. This is because Lakeport also featured the smallest share of mobile homes, at 9.5 percent. Mobile homes composed 24.6 percent and 21.1 percent of Clearlake's and the unincorporated county's housing stock, respectively.

Table HAIP-B10 Housing Types

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total housing units	34,313	(X)	7,666	(X)	2,507	(X)	24,140	(X)
1-unit, detached	23,794	69.3%	4,785	62.4%	1,829	73.0%	17,180	71.2%
1-unit, attached	805	2.3%	95	1.2%	63	2.5%	647	2.7%
2 units	396	1.2%	106	1.4%	9	0.4%	281	1.2%
3 or 4 units	407	1.2%	160	2.1%	90	3.6%	157	0.7%
5 to 9 units	479	1.4%	187	2.4%	0	0.0%	292	1.2%

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
10 to 19 units	421	1.2%	106	1.4%	10	0.4%	305	1.3%
20 or more units	735	2.1%	338	4.4%	269	10.7%	128	0.5%
Mobile home	7,207	21.0%	1,885	24.6%	237	9.5%	5,085	21.1%
Boat, RV, van, etc.	69	0.2%	4	0.1%	0	0.0%	65	0.3%

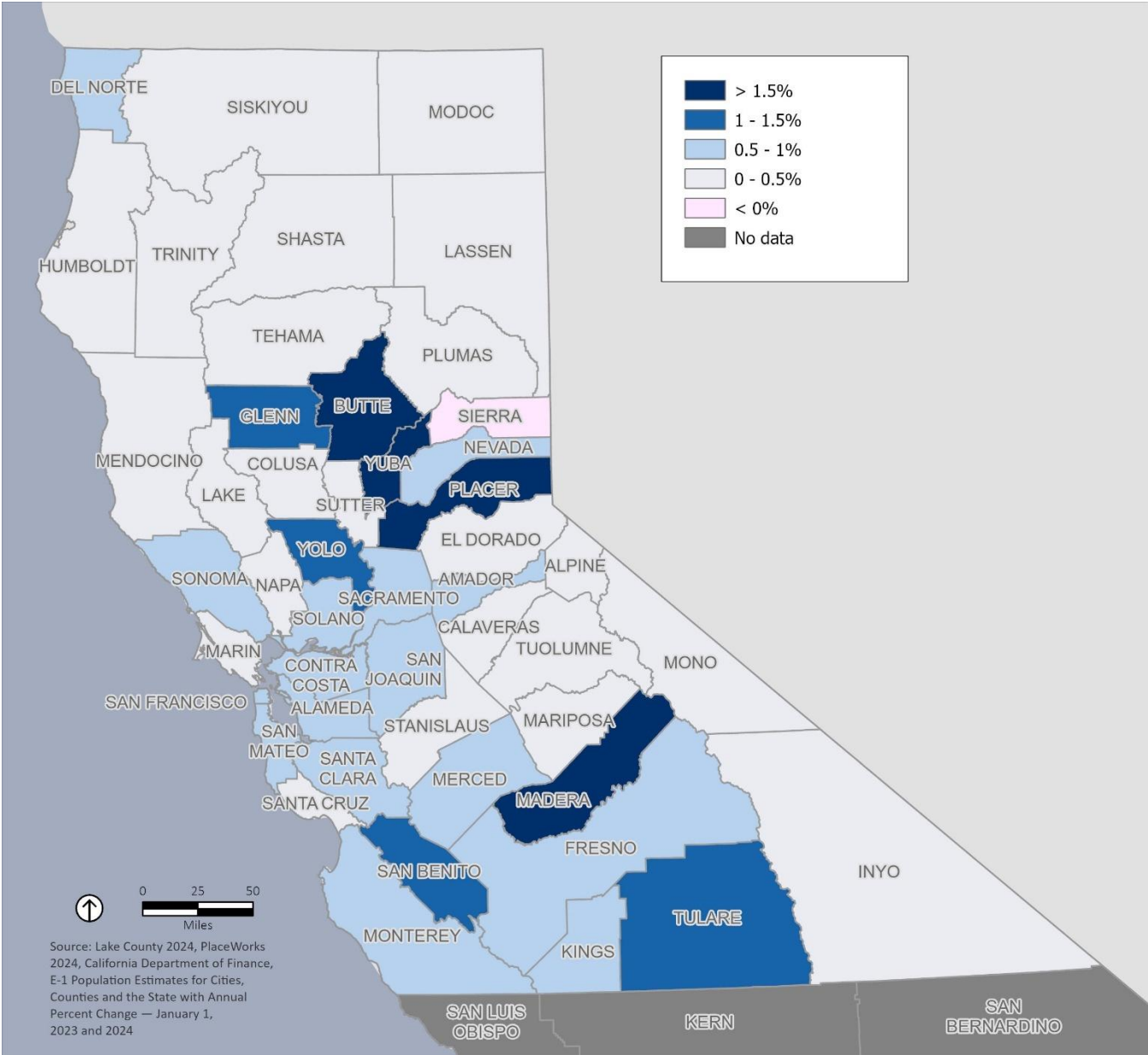
Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Figure HAIP-B1, Growth in Housing Stock, Northern California, 2023 to 2024, shows the growth in housing stock between January 2023 and January 2024 in Northern California by county. During this time, 160 new homes were built throughout Lake County, increasing the housing stock from 34,354 to 34,514 homes, for a growth rate of 0.47 percent. Counties where the housing stock grew more rapidly include Glenn, Yolo, San Benito, and Tulare, which grew by 1 to 1.5 percent and Butte, Yuba, Placer and Madera, which grew by more than 1.5 percent. Meanwhile, 115,933 new homes were added statewide, for an overall growth rate of 0.79 percent.

Housing conditions are an important indicator of quality of life in Lake County. If not regularly maintained, structures can deteriorate as they age over time and discourage reinvestment, depress neighborhood property values, and even become health hazards. Maintaining and improving housing quality is an important goal for communities.

Figure HAIP-B1

Growth in Housing Stock, Northern California, 2023 to 2024



Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1990), may require repair and improvement of such features as siding; fencing; roofs; and heating, ventilation, and air conditioning (HVAC) systems, while housing units older than 50 years (pre-1970) are more likely to require complete rehabilitation of systems such as roofing, plumbing, structural, and electrical.

Table HAIP-B11, Housing Age, shows the age of the housing stock in Lake County. In Lake County overall, 81.1 percent of the housing stock was built in the twentieth century, compared to 79.1 percent in the unincorporated county, and 83.4 percent and 93.2 percent in the cities of Clearlake and Lakeport, respectively. By contrast, 28.0 percent of Lake County housing stock was built before 1970, compared to 23.9 percent in the unincorporated county and 37.2 percent and 38.6 percent in the cities of Clearlake and Lakeport, respectively. The housing stock in the unincorporated county is slightly newer overall than in the cities. This housing stock over 50 years of age may require significant repairs in the near future to maintain inhabitability. The cost of repairs is often beyond the capability of lower-income households.

Table HAIP-B11 Housing Age

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total housing units	34,313	(X)	7,666	(X)	2,507	(X)	24,140	(X)
Built 2020 or later	208	0.6%	0	0.0%	4	0.2%	204	0.8%
Built 2010 to 2019	1,511	4.4%	96	1.3%	110	4.4%	1,305	5.4%
Built 2000 to 2009	4,775	13.9%	1,168	15.2%	58	2.3%	3,549	14.7%
Built 1990 to 1999	4,089	11.9%	736	9.6%	220	8.8%	3,133	13.0%
Built 1980 to 1989	6,895	20.1%	1,199	15.6%	507	20.2%	5,189	21.5%
Built 1970 to 1979	7,250	21.1%	1,611	21.0%	641	25.6%	4,998	20.7%
Built 1960 to 1969	3,648	10.6%	1,388	18.1%	126	5.0%	2,134	8.8%
Built 1950 to 1959	3,349	9.8%	755	9.8%	408	16.3%	2,186	9.1%
Built 1940 to 1949	1,256	3.7%	461	6.0%	165	6.6%	630	2.6%
Built 1939 or earlier	1,332	3.9%	252	3.3%	268	10.7%	812	3.4%

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

The vacancy rate indicates the match between the demand for and supply of housing. Vacancy rates of 5.0 percent to 6.0 percent for rental housing and 1.5 percent to 2.0 percent for ownership housing are generally considered optimum. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

Table HAIP-B12, Vacancy, shows housing units and vacancies in Lake County. The homeownership vacancy rate in Lake County was 1.9 percent, while the rental vacancy rate was 2.4 percent. In the city of Clearlake, the homeownership vacancy rate was 4.2 percent, while the rental vacancy rate was 2.7 percent. The vacancy rates for Lakeport and the unincorporated county could not be calculated due to data limitations. The low vacancy rates for ownership housing throughout the county indicate a healthy housing market. However, the low rental vacancy rates for Lake County and Clearlake indicates there may be a shortage of rental housing in Lake County. Data about number of vacation rentals/short-term rentals in Lake County and the cities isn't available. The County doesn't currently regulate this type of use. Clearlake regulates vacation rentals in Section 18-19.280 of their zoning regulations including requiring a permit. Lakeport allows short-term rentals in the R-1 zoning district with a use permit.

Table HAIP-B12 Vacancy

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Total housing units	34,313	(X)	7,666	(X)	2,507	(X)	24,140	(X)
Occupied housing units	26,487	77.2%	5,847	76.3%	2,144	85.5%	18,496	76.6%
Vacant housing units	7,826	22.8%	1,819	23.7%	363	14.5%	5,644	23.4%
Homeowner vacancy rate	1.9	(X)	4.2	(X)	0.0	(X)	(X)	(X)
Rental vacancy rate	2.4	(X)	2.7	(X)	0.0	(X)	(X)	(X)

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Table HAIP-B13, Housing Conditions, shows the conditions of housing stock in Lake County. For the entirety of the county, 0.8 percent of households lacked complete plumbing facilities, 1.2 percent lacked complete kitchen facilities, and 1.5 percent lacked telephone service. The city of Lakeport had zero households lacking plumbing or kitchen facilities, while 1.8 percent of households lacked telephone service. In the city of Clearlake, 0.4 percent of households lacked complete plumbing facilities, 0.8 percent lacked complete kitchen facilities, and 2.2 percent lacked telephone service.

Table HAIP-B13 Housing Conditions

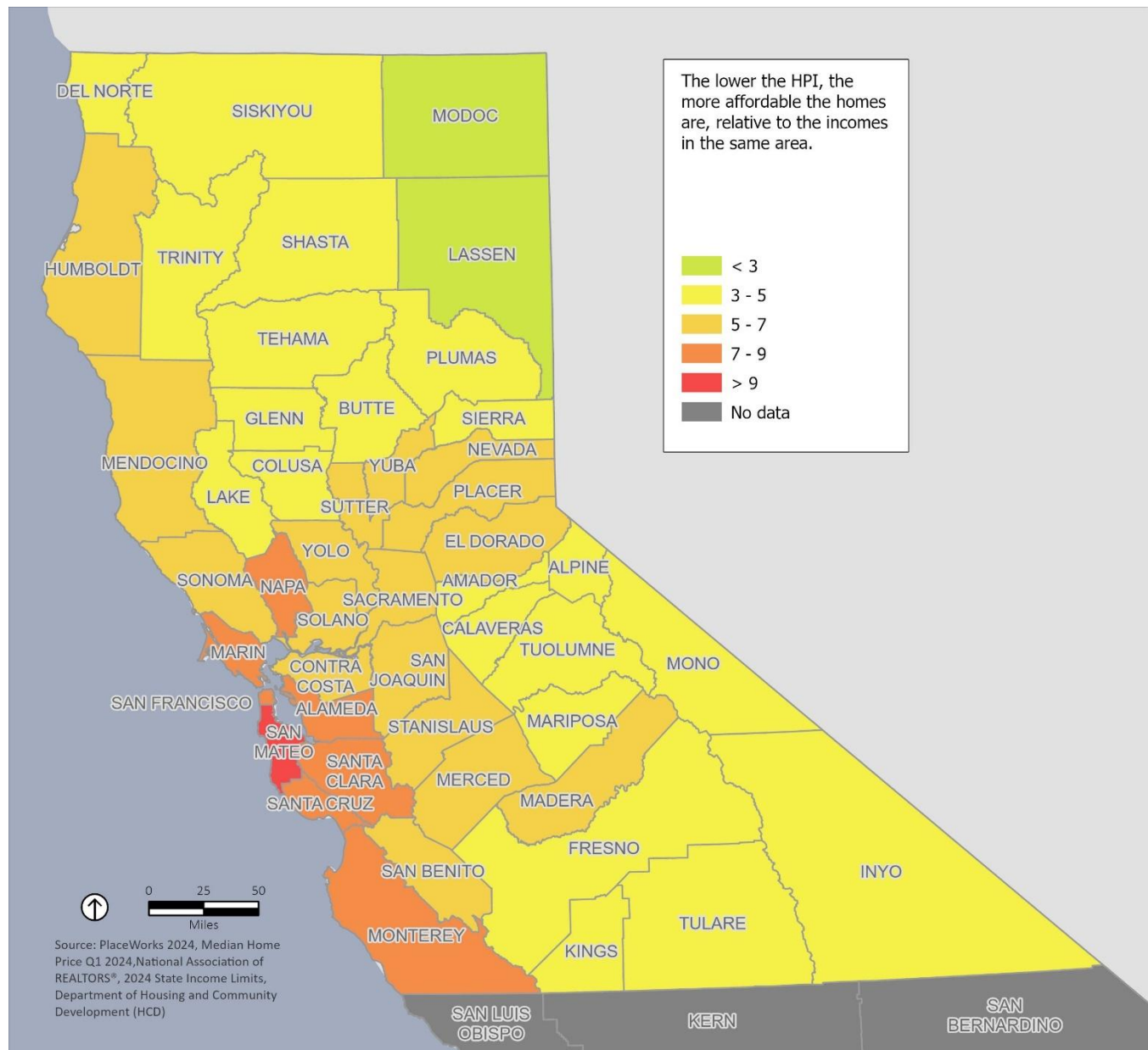
	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Occupied housing units	26,487	(X)	5,847	(X)	2,144	(X)	18,496	(X)
Lacking complete plumbing facilities	200	0.8%	24	0.4%	0	0.0%	176	1.0%
Lacking complete kitchen facilities	307	1.2%	48	0.8%	0	0.0%	259	1.4%
No landline telephone service available	406	1.5%	129	2.2%	39	1.8%	238	1.3%

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Housing Costs

Figure HAIP-B2, Housing Price to Income Ratio, Northern California, 2024, shows the house-price-to-income ratio (HPI) for Northern California in 2024. HPI compares the median price of homes to the median household income in a particular area. The lower the HPI, the more affordable the homes are, relative to the incomes in the same area. The median income for a household of four in Lake County in 2024 was \$87,900. The median home price in Lake County in the first quarter of 2024 was \$349,880. This results in an HPI of 4.0. Based on this metric, Lake County is the eleventh-most affordable county out of the 48-county Northern California region when it comes to purchasing a home.

Housing Price to Income Ratio, Northern California, 2024



As shown in **Table HAIP-B14, Home Price**, the median price of a home in Lake County was \$291,300 in 2022, the most recent year available from the American Community Survey. In the cities of Clearlake and Lakeport, the median price was \$184,200 and \$310,900, respectively.

Table HAIP-B14 Home Price

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Owner-occupied units	18,420	(X)	3,476	(X)	1,563	(X)	13,381	(X)
Less than \$50,000	1,291	7.0%	363	10.4%	70	4.5%	858	6.4%
\$50,000 - \$99,999	1,392	7.6%	414	11.9%	52	3.3%	926	6.9%
\$100,000 - \$149,999	932	5.1%	465	13.4%	41	2.6%	426	3.2%
\$150,000 - \$199,999	1,679	9.1%	695	20.0%	100	6.4%	884	6.6%
\$200,000 - \$299,999	4,362	23.7%	931	26.8%	476	30.5%	2,955	22.1%
\$300,000 - \$499,999	5,355	29.1%	515	14.8%	590	37.7%	4,250	31.8%
\$500,000 - \$999,999	2,806	15.2%	54	1.6%	221	14.1%	2,531	18.9%
\$1,000,000 or more	603	3.3%	39	1.1%	13	0.8%	551	4.1%
Median (dollars)	\$291,300	(X)	\$184,200	(X)	\$310,900	(X)	(X)	(X)

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

As shown in **Table HAIP-B15, Rent Price**, the median rent in Lake County was \$1,206/month in 2022, the most recent year available from the American Community Survey. In the cities of Clearlake and Lakeport, the median rent was \$1,069/month and \$863/month respectively. A survey conducted in July 2024, as shown in **Table HAIP-B16, Rent Price – July 2024 Survey**, revealed that the average rental rate in 2024 was \$959 per month for a studio, \$1,132 per month for a one-bedroom unit, \$1,603 per month for a two-bedroom unit, \$2,271 per month for a three-bedroom unit, and \$2,388 per month for a four-bedroom unit.

Table HAIP-B15 Rent Price

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Occupied units paying rent	7,484	(X)	2,221	(X)	525	(X)	4,738	(X)
Less than \$500	772	10.3%	335	15.1%	122	23.2%	315	6.6%
\$500 - \$999	1,987	26.5%	718	32.3%	175	33.3%	1,094	23.1%
\$1,000 - \$1,499	1,877	25.1%	424	19.1%	154	29.3%	1,299	27.4%
\$1,500 - \$1,999	1,596	21.3%	646	29.1%	49	9.3%	901	19.0%
\$2,000 - \$2,499	988	13.2%	67	3.0%	25	4.8%	896	18.9%
\$2,500 - \$2,999	224	3.0%	0	0.0%	0	0.0%	224	4.7%
\$3,000 or more	40	0.5%	31	1.4%	0	0.0%	9	0.2%
Median (dollars)	\$1,206	(X)	\$1,069	(X)	\$863	(X)	(X)	(X)
No rent paid	583	(X)	150	(X)	56	(X)	377	(X)

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP04.

Table HAIP-B16 Rent Price – July 2024 Survey

Bedrooms	Average Rent
Studio	\$959
One-Bedroom	\$1,132
Two-Bedroom	\$1,603
Three-Bedroom	\$2,271
Four-Bedroom	\$2,388

Source: Zillow, accessed July 25, 2024.

Based on the 2022 data, Lakeport is more expensive both in terms of costs to buy or rent a home than the rest of the county. Clearlake was less expensive than the rest of the county.

Table HAIP-B17, Housing Cost Burden, summarizes the monthly household costs the monthly owner pays as a percentage of household income, as well as the gross rent as a percentage of household income for those occupied housing units paying rent. State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses.

The overall rate of overpayment for homeowners in Lake County was 61.5 percent, or 5,770 households. The unincorporated county experiencing an overpayment rate of 61.1 percent, with 4,161 households. The rates in Clearlake and Lakeport were 65.8 percent (1,180 households) and 56.2 percent (429 households), respectively. By comparison, the overall rate for rental overpayment in Lake County was 52.6 percent (3,832 households), with a rental overpayment rate of 50.7 percent (2,357 households) in the unincorporated county. The cities of Clearlake and Lakeport experienced a rental overpayment rate of 64.4 percent (1,367 households) and 21.5 percent (108 households), respectively.

Table HAIP-B17 Housing Cost Burden

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI)								
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	9,867	(X)	1,962	(X)	840	(X)	7,065	(X)
Less than 20.0 percent	3,350	34.0%	674	34.4%	453	53.9%	2,223	31.5%
20.0 to 24.9 percent	1,459	14.8%	286	14.6%	105	12.5%	1,068	15.1%
25.0 to 29.9 percent	1,056	10.7%	197	10.0%	120	14.3%	739	10.5%
30.0 to 34.9 percent	654	6.6%	52	2.7%	24	2.9%	578	8.2%
35.0 percent or more	3,348	33.9%	753	38.4%	138	16.4%	2,457	34.8%
Not computed	71	(X)	0	(X)	0	(X)	71	(X)
Households overpaying (30.0 or greater)	4,002	40.6%	805	41.0%	162	19.3%	3,035	43.0%
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	8,445	(X)	1,514	(X)	723	(X)	6,208	(X)
Less than 10.0 percent	2,688	31.8%	452	29.9%	189	26.1%	2,047	33.0%
10.0 to 14.9 percent	1,734	20.5%	293	19.4%	93	12.9%	1,348	21.7%
15.0 to 19.9 percent	927	11.0%	119	7.9%	39	5.4%	769	12.4%
20.0 to 24.9 percent	660	7.8%	131	8.7%	73	10.1%	456	7.3%
25.0 to 29.9 percent	668	7.9%	144	9.5%	62	8.6%	462	7.4%
30.0 to 34.9 percent	513	6.1%	111	7.3%	120	16.6%	282	4.5%
35.0 percent or more	1,255	14.9%	264	17.4%	147	20.3%	844	13.6%
Not computed	37	(X)	0	(X)	0	(X)	37	(X)
Households overpaying (30.0 or greater)	1,768	20.9%	375	24.8%	267	36.9%	1,126	18.1%
Total Owner-occupied Households overpaying (30.0 % or greater)	5,770	39.1%	1,180	(X)	419	(X)	4,161	(X)

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Gross Rent as a Percentage of Household Income (GRPI)								
Occupied units paying rent (excluding units where GRPI cannot be computed)	7,277	7,277	2,124	2,124	503	503	4,650	(X)
Less than 15.0 percent	795	10.9%	192	9.0%	89	17.7%	514	11.1%
15.0 to 19.9 percent	879	12.1%	178	8.4%	99	19.7%	602	12.9%
20.0 to 24.9 percent	800	11.0%	223	10.5%	92	18.3%	485	10.4%
25.0 to 29.9 percent	971	13.3%	164	7.7%	115	22.9%	692	14.9%
30.0 to 34.9 percent	468	6.4%	174	8.2%	18	3.6%	276	5.9%
35.0 percent or more	3,364	46.2%	1,193	56.2%	90	17.9%	2,081	44.8%
Not computed	790	(X)	247	(X)	78	(X)	465	10.0%
Total Renter Households overpaying (30.0 % or greater)	3,832	52.7%	1,367	64.4%	108	21.5%	3,832	82.4%

Source: U.S. Census Bureau. 2022. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Subsidized Housing

Housing Choice Vouchers

According to Lake County, a total of 195 Housing Choice Vouchers (HCVs) were currently in use in 2024, with another 29 HCVs available as of September 1, 2024. There were also a total of 15 Veterans Affairs Supportive Housing (VASH) vouchers and 14 Emergency Housing Vouchers (EHVs) in use during this time period.

Project-Based Vouchers

Project-based voucher (PBV) programs are components of HCV programs. While HCVs can be used with any rental unit, PBVs are tied to specific rental developments. PBVs can be used for new construction, rehabilitation, or to set aside a portion of the units in an existing development. A PBV program can successfully be used as a tool to entice housing

developers to build new projects. Up to 20 percent of a voucher assistance program can be used for PBVs. Lake County does not have a PBV program. The initial work to set up project-based vouchers is time intensive for current LCDSS staff and may be challenging to implement given current staffing. However, if more vouchers can be allotted, it is possible that a PBV program could be established.

As shown in **Table HAIP-B18, Subsidized Housing**, the Lake County Continuum of Care reports there are 21 facilities with subsidized housing in Lake County. Eleven of these facilities are in Clearlake, five are in Lakeport, and the remainder are in the unincorporated county. Twelve of these facilities feature Section 8 Housing, and within these facilities there are a total of 81 accessible units.

Table HAIP-B18 Subsidized Housing

Name	Affordable Units	Accessible Units	Address		Subsidy Expiration Date
Adagio Apartments	54	3	15117 Olympic Drive	Clearlake	2061
Austin Manor Apartments	22	2	14900 Burns Valley Road	Clearlake	2047
Autumn Village Apartments	40	4	14930 Burns Valley Road	Clearlake	2068
Aytch Plaza (Los Robles)	11		4440 Cruickshank Road	Kelseyville	2042
Bevins Court	10		958 Bevins Street	Lakeport	2043
Big Valley Tribal Apartment Housing Project	15		902 S Forbes Street	Lakeport	2077
Cache Creek Apartments Homes	79	5	16080 Dam Road	Clearlake	2057
Clearlake Apartments	71	3	7145 Old Highway 53	Clearlake	2075
Collier Avenue	39		6853 Collier Avenue	Nice	2076
Eskaton Clearlake Oaks	22	2	75 Lake Street	Unincorporated	2049
Highlands Village	40	4	6215 Old Highway 53	Clearlake	2034
Hope Center for Transformation Project	20		3400 Emerson St	Clearlake	2030
Kelseyville Family Apartments	53		5400 Gaddy Lane	Kelseyville	2072
Kelseyville Terrace	68		5400 Gaddy Lane	Kelseyville	2075
Konocti Gardens	101		3930 Old Highway 53	Clearlake	2074

Name	Affordable Units	Accessible Units	Address		Subsidy Expiration Date
Lakeport Senior Apartments	47		1075 Martin Street	Lakeport	2067
Lakeport Village Apartments	32	2	901 South Forbes St.	Lakeport	Expired
Lakeview Apartments	36	4	525 Bevins Street	Lakeport	2034
Lakeview Terrace Apartments	59	4	7055 Old Highway 53	Clearlake	2060
Martin Street Apartments	23	12	1255 Martin Street	Lakeport	2067
Martin Street Apartments II	47		1255 Martin Street	Lakeport	2071
Middletown Garden Apartments	35	2	15750 Knowles Lane	Unincorporated	2049
Multifamily Acquisition Project	10		2681 Lakeshore Blvd	Unincorporated	2075
Nice Village Apartments	28	2	6620 Collier Street	Unincorporated	Expired
North Shore Villas	31	4	5860 E. Highway 20	Unincorporated	2034
Oak Hill Apartments	40		4425 Cruickshank Road	Kelseyville	2048
Oak Valley Villas	79		14795 Burns Valley Road	Clearlake	2075
Olympic Villa Apts.	27	3	14580 Olympic Drive	Clearlake	Expired
Olympic Village	53	3	15097 Olympic Drive	Clearlake	2062
Orchard Garden Apartments	34	2	5025 Gaddy Lane	Kelseyville	Expired
Ridge Lake Apartments (Site A)	90	7	3800 Old Hwy 53	Clearlake	Unknown
Scotts Valley	11		205 Rainbow Road	Unincorporated	2077
Sunshine Manor	30	4	2031 Giselman Street	Lakeport	2025
Walnut Grove Senior Apartments	59	4	3155 Smith Lane	Clearlake	2059

Sources: California Housing Partnership Corporation, 2024; Lake County Continuum of Care Housing Resource Directory, 2024.

Housing for Special Populations

Housing for special-needs populations can take a variety of forms and serve multiple demographics. Key populations include the unhoused population, veterans, and seniors. Employees, especially agricultural employees, also have special housing needs. Finally, people of all demographic types, but especially those with a disability, may require supportive housing. In many cases, these demographics and populations overlap. However, each person's housing situation varies according to each person's individual housing needs.

Housing for Homeless/Unhoused Persons

Most families become homeless because they are unable to afford housing in a particular community. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly without being placed in transitional or permanent housing. The remainder live in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway youth and youth whose parents will not allow them to live at home.

There are various reasons contributing to homelessness. These may be any combination of factors such as loss of employment, inability to find a job, lack of marketable work skills, or high housing costs. For some, the loss of housing due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions, and an inability to access support services and long-term care may result in homelessness. Although each category has different needs, the most urgent need is for emergency shelter and case management (i.e., help with accessing needed services). Per state law, emergency shelters have minimal supportive services for homeless persons and are limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

The best estimates on numbers of homeless persons in Lake County is the Lake County Continuum of Care's (CoC's) annual Point-in-Time count. In 2023, Lake County CoC estimated there were 201 sheltered and 259 unsheltered homeless persons in the county, for a total of 460 persons, as shown in **Table HAIP-B19, Homelessness**. It should be noted that the Point-in-Time count is often not able to fully capture all of the data due to multiple factors such as policy/sheriff clearing out encampments around the time of the count, that it only captures data from one day out of the year, and impacts of weather variability.

Table HAIP-B19 Homelessness

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Households without children ¹	46	58	232	336
Households with at least one adult and one child ²	23	14	5	42
Households with only children ³	0	0	5	5
Total Homeless Households	69	72	242	383
Persons in households without children ¹	52	60	233	345
Persons in households with at least one adult and one child ²	58	31	21	110
Total Homeless Persons	110	91	259	460

¹This category includes single adults, adult couples with no children, and groups of adults.

²This category includes households with one adult and at least one child under age 18.

³This category includes persons under age 18, including children in one-child households, adolescent parents and their children, adolescent siblings, or other household configurations composed only of children.

Source: HUD. 2023. *Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations*.

There are several housing resources for the unhoused population of Lake County. These are listed in **Table HAIP-B20, Homeless Housing Resources**. These facilities offer a variety of services, such as rapid-rehousing, housing navigation, monthly subsidies, emergency shelters, and transitional housing. The County also has a Coordinated Entry System, which is a standardized process for assessing and referring people experiencing homelessness or are at risk of homelessness to housing and other services.

Table HAIP-B20 Homeless Housing Resources

Facility Name	Community	Facility Capacity (beds)	Services	Population Served
Adventist Health Clearlake Restoration House	Clearlake	10	Transitional housing	Recently homeless/unhoused
Hope Center Transitional Shelter	Clearlake	20	Housing navigation	Homeless and recently homeless/unhoused
Lake Family Resource Center	Kelseyville	24	Emergency shelter, domestic violence shelter and services	Homeless/unhoused and domestic violence victims
North Coast Opportunities – New Digs	Countywide	0	Rapid rehousing, move-in assistance, and monthly subsidies	Homeless/unhoused and at-risk of becoming homeless/unhoused
Redwood Community Services NEST	Lower Lake	13	Pregnant and parenting teen and young adult homeless shelter	Teens and young adults
Xamitin Haven	Lakeport	35	Emergency shelter	Homeless/unhoused

Source: Lake County. 2024. Behavioral Health and Lake County Continuum of Care.

Supportive Housing

For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to on-site or off-site services that assist residents in retaining housing, improving their health status, and maximizing their ability to live and, when possible, work in the community.

According to the California Department of Social Services, there are currently three licensed supportive housing facilities in Lake County. Together, these facilities have a capacity for 17 individuals. **Table HAIP-B21, Supportive Housing**, lists these facilities and their capacity.

Table HAIP-B21 Supportive Housing

Facility Name	Address	Facility Capacity
Ferris Home	15190 Konocti View, Clearlake	5
Manzanita House	3997 Manzanita Drive, Nice	6
San Sousee	14139 Konocti Street, Clearlake	6

Source: California Department of Social Services, accessed June 14, 2024. <https://www.cclid.dss.ca.gov/carefacilitysearch/>.

Age-Restricted Housing

Seniors are typically defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal services. Various programs can help meet the needs of seniors, including, but not limited to, congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

Table HAIP-B22, Age-Restricted Housing, provides a list of currently licensed housing age-restricted for those 62 or older available in Lake County. This list does not include mobile home parks. These would all be available to those aged 65 or older as we've defined seniors. The total capacity of these facilities is 431 persons.

Table HAIP-B22 Age-Restricted Housing

Facility Name	Address	Facility Capacity
A Nice Care Home	6784 Crump Avenue, Nice	6
Austin Manor Apartments	14900 Burns Valley Road, Clearlake	22
Autumn Village Apartments	14930 Burns Valley Road, Clearlake	40
Bella Vista Apartments	1075 Martin Street, Lakeport	48
Clover Valley Guest Home	820 Clover Valley Road, Upper Lake	6
Edelweiss Guest Home	955 Pool Street, Lakeport	15
Eskaton Clearlake Oaks	75 Lake Street, Lake County	23
Highlands Village	6215 Old Highway 53, Clearlake	40
Lakeport Senior Apartments	1075 Martin Street, Lakeport	48
Lakeview Apartments	525 Bevins Street, Lakeport	36
North Shore Villas	5860 E. Highway 20, Lake County	31
Orchard Park Senior Living Community	14789 Burns Valley Road, Clearlake	56
Walnut Grove Senior Apartments	3155 Smith Lane, Clearlake	60
Sunshine Manor	2031 Giselman Street, Lakeport	30

Source: California Department of Social Services, accessed June 14, 2024, <https://www.cclcd.dss.ca.gov/carefacilitysearch/>. Lake County Continuum of Care Housing Resources Directory, 2024. Source for Sunshine Manor – personal communication with Dan McIntire at RCHDC on September 27, 2024 and California Housing Partnership Corporation, 2024.

Agricultural Employee Housing

According to the California Department of Social Services, there were 15 facilities of employee housing with active permits as of 2024 countywide. All of these facilities were in the agricultural sector, and as such, these facilities also count as farmworker housing. Seven of these facilities were in Lakeport, two were in Clearlake, and the remainder were in the unincorporated county. Eight of these facilities provide housing specifically for employees with an H-2A visa, which are for temporary agricultural work. Together, these 15 facilities have a capacity to house 427 employees, as shown in **Table HAIP-B23, Employee Housing**.

Table HAIP-B23 Employee Housing

Facility Name	Facility Number	Facility Address	Facility Type	Structure Count	Employee Count
Rose Labor Camp	17-4015-EH	2355 Hill Rd., Lakeport, CA 95453	Employee Housing	4	20
Proctor Camp	17-0008-EH	2179 Scotts Valley Rd., Lakeport, CA 95453	Employee Housing (H-2A)	5	95
Ivicevich Camp	17-0012-EH	2116 Scotts Valley Rd., Lakeport, CA 95453	Employee Housing	7	30
Quercus Ranch	17-0014-EH	4150 Soda Bay Road, Kelseyville, CA 95451	Employee Housing	4	75
Lubich Camp	17-0004-EH	2181 Scotts Valley Road, Lakeport, CA 95453	Employee Housing	2	20
Gayaldo Camp	17-0034-EH	1500 Big Valley Rd., Lakeport, CA 95453	Employee Housing	2	29
Rooster Camp	17-0042-EH	2505 Soda Bay Road, Lakeport, CA 95453	Employee Housing	1	14
Vineyard Ops Residence	17-15992-EH	16285 Second St, Lower Lake, CA 95457	Employee Housing (H-2A)	1	5
Lake Konocti - Robledo and Sons	17-15986-EH	8725 Soda Bay Rd, Kelseyville, CA 95451	Employee Housing (H-2A)	1	8
Travelodge By Wyndham Clearlake	17-15989-EH	4775 Old Hwy 53, Clearlake, CA 95422	Employee Housing (H-2A)	16	60
Maldonado Vineyards	17-15991-EH	24044 Mirabel Rd, Middletown, CA 95461	Employee Housing (H-2A)	1	13
Carrie Lane	17-15983-EH	9626 Carrie Lane, Kelseyville, CA 95451	Employee Housing (H-2A)	1	15
Stone Drive - Robledo & Sons	17-15987-EH	3260 Stone Drive, Lakeport, CA 95453	Employee Housing	1	8
Housing Heritage H2-A Workers	17-15988-EH	15864 41st Ave, Clearlake, CA 95422	Employee Housing (H-2A)	1	18
Maldonado Vineyards	17-15990-EH	24034 Mirabel Rd, Middletown, CA 95461	Employee Housing (H-2A)	1	17

Source: California Department of Housing and Community Development, Search for Employee Housing Facilities, accessed October 8, 2024, <https://cahcd.my.site.com/s/searchehparks>.

Housing for Those with Specific Disabilities

Engle Small Family Home

According to the State Department of Social Services, the Engle Small Family Home is licensed to care for four children with autism, developmental disabilities, and ambulatory needs. It features a staff of five people and is in Kelseyville.

Turning Point Lake House

According to the State Department of Social Services, Turning Point Lake House, in Kelseyville, is a cooperative effort between Turning Point of Central California, Inc. and Redwood Coast Regional Center. This facility is available to clients eligible for Regional Center services who are between the ages of 7 and 17. It serves up to four persons at a time, and has individual rooms for individuals with intellectual disabilities, as well as a co-occurring mental health diagnosis.

Regulatory Setting

Local Enforcement and Policies

Regional Regulations

Lake County/City Area Planning Council

The Lake County/City Area Planning Council (APC) is the Regional Transportation Planning Agency (RTPA) for the Lake County region. The RTPA was established in 1972 by a Joint Powers Agreement after the Transportation Development Act (TDA) was passed.

Initially, the duties of the RTPAs were to administer TDA locally, which was to ensure appropriate local transportation choices were made with the 0.25 cent of the State sales tax. Over the years, RTPA duties have gradually expanded. In 1997, Senate Bill 45 became law and further increased the duties and responsibilities of the RTPAs relative to the State Transportation Improvement Program (STIP). The STIP is a five-year list of transportation projects that is approved by the California Transportation Commission (CTC).

Lake APC manages the County's Regional Transportation Improvement Program, Regional Transportation Plan, Regional Housing Needs assessment, administers the funds from the Regional Early Action Planning (REAP) grants, and also provides assistance and grant management to local agencies. Lake APC is responsible for taking the overall Regional Housing Needs Assessment (RHNA) provided by the State and preparing a formula for allocating that housing need by income level for Lake County. Lake APC produces growth forecasts on four-year cycles so that local agencies can use the forecast to make project funding and regulatory decisions.

Lake County Local Regulations

The following describes the regulatory framework for planning and residential development in the unincorporated county.

Lake County General Plan

The most recent comprehensive update of the General Plan for Lake County was adopted in 2008. It includes a Land Use Element, Housing Element, Public Facilities and Services Element, Transportation and Circulation Element, Health and Safety Element, Noise Element, Open Space, Conservation and Recreation Element, Geothermal Resources Element, Water Resources Element, Aggregate Resource Management Plan (element), and Agricultural Resources Element. It also includes Community Profiles for 11 major communities and 2 incorporated cities (Clearlake and Lakeport).

The Lake County General Plan includes 14 residential, commercial, industrial, and other land use designations that define the types of land uses that will be allowed throughout the county. It also includes policies addressing the establishment of these land use designations, the overall growth and development of the county, as well as the urban/rural boundary.

Table HAIP-B24 provides a listing of each of the land use designations used in the General Plan along with the density/intensity standards for each designation.

Table HAIP-B24 Lake County General Plan

Land Use Designation	Label	Minimum Lot Size	Residential Density – Dwelling Units Per Acre	Nonresidential Intensity – Floor-Area Ratio (FAR)	Located Inside/Outside Community Growth Boundary
Residential					
Agriculture	A	40 acres	1 DU/40 Acres		Outside
Rural Lands	RL	20 – 60 acres	1 DU/20-60 Acres	0.2 – 0.4 FAR	Outside
Rural Residential	RR	5 – 10 acres	1 DU/5-10 Acres	0.2 – 0.4 FAR	Inside/Outside
Suburban Residential Reserve	SR	40,000 square feet (s.f.)	1 DU/1-3 Acres	0.2 FAR	Inside/Outside
Low-Density Residential	LDR	6,000 s.f.	1-5 DU/Acre	0.3 – 0.4 FAR	Inside
Medium-Density Residential	MDR	8,000 s.f.	6-9 DU/Acre	0.5 – 1.0 FAR	Inside
High-Density Residential	HDR	10,000 s.f.	10-19 DU/Acre	0.5 – 2.0 FAR	Inside
Commercial					
Local Commercial	CL	8,000 s.f.	--	0.2 – 0.5 FAR	Inside/Outside
Community Commercial	CC	10,000 s.f.	10-19 DU/Acre	0.5 – 2.0 FAR	Inside/Outside
Service Commercial	CS	20,000 s.f.	--	0.2 – 1.2 FAR	Inside/Outside
Resort Commercial	CR	10,000 s.f.	--	0.1 – 1.0 FAR	Inside/Outside
Industrial					
Industrial	I	varies		0.1 – 1.5 FAR	Inside/Outside
Resource					
Resource Conservation	RC	None Specified	1 DU/20 - 40	0.1 – 0.2 FAR	Inside/Outside
Public/Institutional					
Public Facilities	PF	None Specified	--	0.5 – 2.0 FAR	Inside/Outside

Source: Lake County General Plan, 2008.

The County has policies that limit urban development to areas in designated Community Growth Boundaries. These Community Growth Boundaries are in the following communities: Clearlake Oaks, Clearlake Riviera, Coyote Valley, Kelseyville, Lower Lake, Lucerne, Middletown, Nice, North Lakeport, Soda Bay, South Lakeport, and Upper Lake. If significant constraints to development occur or can be demonstrated in an existing Community Growth Boundary, the boundary may be considered for expansion provided the following criteria are met:

- 85 percent of the developable land in the boundary is substantially developed, or it can be demonstrated that remaining vacant or underutilized land is unsuitable or unavailable for development despite reasonable efforts to obtain said land. However, this provision shall not apply to new area plans and area plan updates.

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- New areas proposed to be included in the boundary are served by public water and sewer or can be annexed into an applicable district boundary and are supported by the sewer and/or water district because of capacity and funding to provide service.

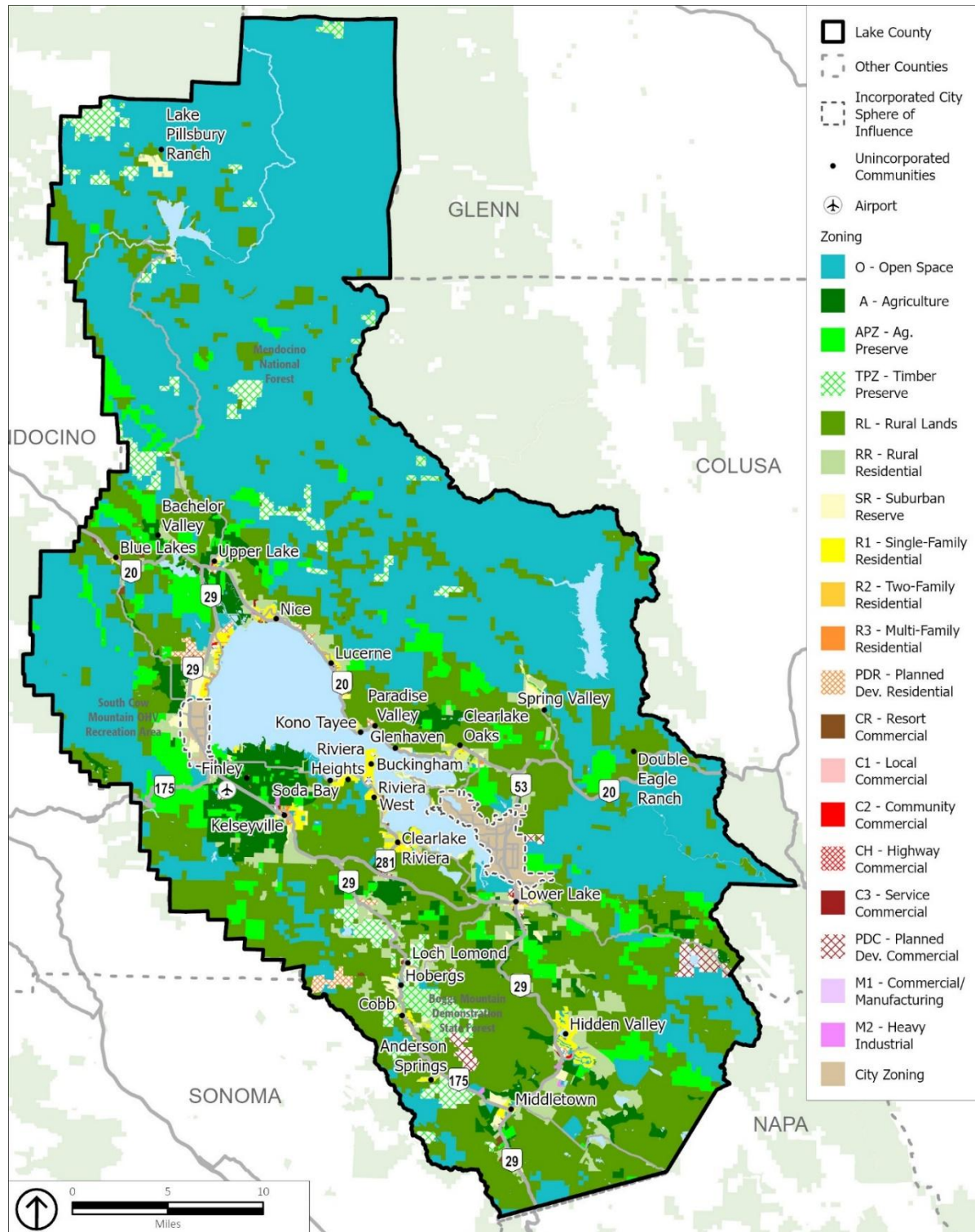
Expansion of a Community Growth Boundary requires approval of a General Plan amendment application.

Lake County Zoning Code

Lake County is also regulated by the Lake County Zoning Ordinance, which serves to implement the adopted Lake County General Plan in the applicable unincorporated area of Lake County. The purpose of the Zoning Ordinance is to minimize adverse effects of land uses and to promote healthful and safe community living and it is not intended as an overly broad regulation of private property.

The Zoning Ordinance also establishes various zoning districts in the county; establishes yards, heights, parking standards, and open spaces; specifies the uses of land and buildings permitted; prescribes regulations for the erection, construction, alteration, and maintenance of buildings, structures, uses, signs, and other improvements; requires that permits be secured for certain buildings, structures, uses and improvements, and for the use of land; defines the terms used; specifies the procedure for any amendments; and prescribes penalties for the violation of any provisions in the ordinance. **Figure HAIP-B3, Lake County Zoning Map**, shows the existing Lake County zoning designations.

Figure HAIP-B3 Lake County Zoning Map



Source: Lake County 2024, PlaceWorks 2024

The following paragraphs provide brief summaries of the zones in Lake County, including examples of the allowable uses in each zone.

- Agricultural Preserve District (APZ) - provides zoning for lands in agriculture preserve and for the conservation and protection of land capable of producing agricultural products.
- Agricultural District (A) - protects the county's agricultural soils, areas suitable for agriculture, and prevents development that would preclude their future use in agriculture.
- Timberland Preserve District (TPZ) - provides for timberland preserve zoning and the conservation and protection of land capable of producing timber and forest products.
- Rural Lands District (RL) - provides for resource-related and residential uses of the county's undeveloped lands that are remote and often characterized by steep topography, fire hazards, and limited access.
- Rural Residential District (RR) - provides for single-family residential development in a semi-rural setting along with limited agriculture.
- Suburban Reserve District (SR) - provides for large-lot residential development in areas where the establishment of appropriate infrastructure, such as public water, sewer, and County-maintained roads may ultimately support higher densities.
- Single-Family Residential District (R1) - establishes areas for individual residential dwelling units at relatively low densities where the traditional neighborhood character of single-family units prevails.
- Two-Family Residential District (R2) - establishes areas for individual and common-wall, shared residential dwelling units at low to medium densities while promoting the amenities of a traditional residential neighborhood.
- Multifamily Residential District (R3) - establish areas for high-density residential development while allowing for a wide range of living accommodations from duplex units to townhouses to apartment buildings.
- Planned Development Residential District (PDR) - provides a means for encouraging creative and innovative developments that are environmentally pleasing through the application of imaginative land planning techniques not permitted in other residential zones with fixed standards.
- Planned Development Commercial District (PDC) - provides a means for encouraging creative and innovative commercial or industrial developments that are environmentally pleasing through the application of imaginative land planning techniques not permitted in other zones with fixed standards.
- Highway Commercial District (CH) - provides for the location of the facilities and services needed by the traveling public along the county's major collectors, at intersections with state highways, and where they can be reached conveniently and safely.

-
- Resort Commercial District (CR) - provides for tourist recreational development in areas of unique scenic and recreational value, while providing for maximum conservation of the resources of the parcel.
 - Local Commercial District (C1) - establishes centers for small, localized retail and service businesses that provide goods and services to surrounding residential development.
 - Community Commercial District (C2) - provides a full range of commercial retail and service establishments to communities.
 - Service Commercial District (C3) - provides areas suitable for heavy retail and service commercial uses that do not specialize in pedestrian traffic and are more appropriately located away from the central business district.
 - Commercial and Manufacturing District (M1) - provides areas for heavy commercial and light industrial or manufacturing uses while maintaining an environment free from offensive or objectionable noise, dust, odor, or other nuisances.
 - Heavy Industrial District (M2) - provides areas for heavy industrial and manufacturing uses which can locate and operate away from the restrictive influences of non-industrial uses, while maintaining an environment free from offensive or objectionable noise, dust, or other nuisances.
 - Industrial Park District (MP) - provides areas for a wide range of heavy commercial and manufacturing uses, research facilities, or administrative offices clustered within business parks with well-designed buildings and attractively landscaped areas.
 - Open Space District (O) - provides a zoning district to preserve, protect, and enhance public and private lands for their resource production potential and environmentally sensitive animal and plant habitat, while providing access to publicly owned lands and reducing land use conflicts by limiting uses incompatible with the purposes of this district.

Lake County Area Plans

Lake County is made up of communities with their own unique characteristics. Some have their roots in agriculture, some in resorts and lakefront living, some are rural mountain communities, and others are more urbanized communities near existing cities or moving towards a complete city of their own.

The county is divided into eight Planning Areas. Area Plans are used as planning tools in Lake County to provide more detailed and specific land use guidance for various areas. The plans have been developed with considerable input from community members and reflect the goals of those communities. All of the Lake County Area Plans are currently in the process of being updated. Updates to Area Plans result in refinements to the County Land Use and Zoning Maps.

Cobb Mountain Area Plan (1989)

Cobb is in a small valley at the foot of Cobb Mountain, northwest of Middletown along Highway 175 and Bottle Rock Road. The Cobb Mountain Area Plan provides guidance regarding the long-term growth and development of the Cobb Valley and Loch Lomond areas and other surrounding rural communities and rural lands.

Kelseyville Area Plan (1994)

Kelseyville is at the western base of Mt. Konocti between Highway 29 and Clear Lake. Kelseyville is a key agricultural center in Lake County. The Kelseyville Area Plan provides guidance regarding the long-term growth and development of the Kelseyville, Finley, and Big Valley areas and other surrounding rural lands.

Lakeport Area Plan (2000)

The Lakeport Area Plan covers the unincorporated county in those areas immediately surrounding the incorporated City of Lakeport. The Lakeport Area Plan provides guidance regarding the long-term growth and development of the greater Lakeport and Scotts Valley Area.

Lower Lake Area Plan (1988)

Lower Lake is at the intersection of Highways 29 and 53 near the south shore of Clear Lake. The Lower Lake Area Plan provides guidance to citizens, property owners, and decision makers regarding long-term growth and development of the community of Lower Lake and surrounding rural lands.

Middletown Area Plan (2010)

Middletown received its name for being located midway between Lower Lake and Calistoga. Middletown developed during the late 1800s as a destination for Bay Area visitors, primarily due to the presence of mineral springs in the area and mining activities. The Middletown Area Plan guides long-term growth and development in the Middletown, Coyote Valley, and Hidden Valley communities, and complements the Lake County General Plan.

Rivieras Area Plan (2007)

The Clear Lake Riviera community area is east of Kelseyville on Highway 281 north of its intersection with Highway 29. The Rivieras Area Plan includes the communities of Buckingham, Clear Lake (Kelseyville) Riviera, Riviera Heights, Riviera West, and Soda Bay.

Shoreline Communities Area Plan (2009)

The Shoreline Communities are in the northeastern portion of Lake County. They include the communities of Lucerne, Glenhaven, Clearlake Oaks, Spring Valley, Double Eagle, and the unincorporated portion of Clearlake. The Shoreline Communities Area Plan guides long-term growth and development in the planning area and complements the Lake County General Plan.

Upper Lake – Nice Area Plan (n.d.)

Nice, located on the north shore of Clear Lake, was originally named Clear Lake Villas after its first subdivision was built in 1922. Upper Lake, named for its location along the upper arm of Clear Lake, was established in the 1860s. The Upper Lake - Nice Area Plan includes three special study areas (Upper Lake Community Area, Nice Community Area, and the Blue Lakes Area), along with an analysis of the rural outlying areas.

Clearlake Local Regulations

The City of Clearlake, which was incorporated in 1980, is the largest city in Lake County. The following describes the regulatory framework for planning and residential development in Clearlake.

Clearlake General Plan

The most recent comprehensive update of the General Plan for Clearlake was adopted in 2017. It includes a Land Use Element, Circulation Element, Housing Element, Conservation Element, Open Space Element, Noise Element, Safety Element, Economic Development Element, Public Facilities Element, Community Design Element, and Health Element.

The Clearlake General Plan includes eight land use designations that define the types of land uses that will be allowed throughout the City of Clearlake. It also includes policies addressing the establishment of these land use designations and the overall growth and development of the City of Clearlake. These land use designations and approximate population densities are included in **Table HAIP-B25, Clearlake General Plan**.

Table HAIP-B25 Clearlake General Plan

Land Use Designation	Approximate Population Density
Low Density Residential	0-4 du/acre
Medium Density Residential	0-15 du/acre
High Density Residential	10-25 du/acre
Mixed-Use	n/a
Commercial	n/a
Industrial	n/a
Specific Plan	n/a
Open Space	n/a

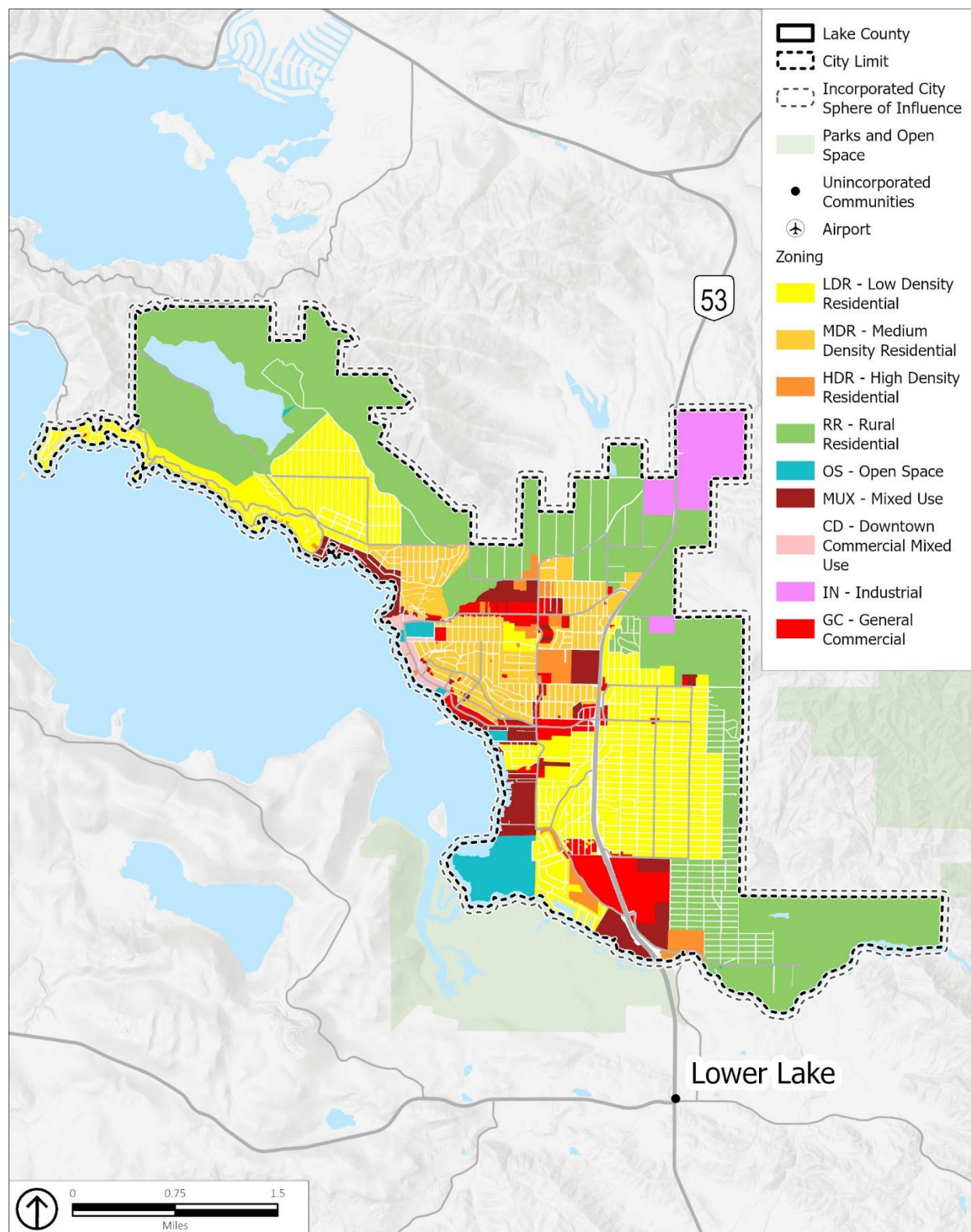
Source: City of Clearlake. 2017. *Clearlake General Plan*.

Clearlake Zoning Code

Clearlake is also regulated by the Clearlake Zoning Ordinance, which serves to implement the adopted Clearlake General Plan. The Zoning Ordinance is intended to guide the development of the City of Clearlake in an orderly manner based on the adopted Clearlake General Plan; to protect and enhance the quality of the natural and built environment; and to promote the public health, safety, and general welfare by regulating the use of land and buildings and the location and basic form of structures. **Figure HAIP-B4** shows the existing City of Clearlake Zoning Map.

This map shows zoning designations in the City of Clearlake. Designations are described on the following page and are represented graphically by color. For additional description, contact the Main Community Development Department - 707-994-8201.

Figure HAIP-B4 City of Clearlake Zoning Map



Source: Lake County 2024, PlaceWorks 2024

The following summarizes the zones in Clearlake, including examples of the allowable uses in each zone.

- **Rural Residential (RR)** – provides housing opportunities for lower-density residential development, such as single-family homes on larger-sized lots with a density not to exceed one unit to the acre.
- **Low Density Residential (LDR)** – provides housing opportunities for people who want private open space associated with individual dwellings. It is intended to preserve existing single-family neighborhoods, provide for compatible infill development in such areas and prescribe the overall character of newly subdivided low-density areas.
- **Medium Density Residential (MDR)** – provides housing opportunities for smaller households desiring little private open space and to provide various types of group housing. These areas are generally close to commercial and public facilities serving the whole community and generally committed to this type of development.
- **High Density Residential (HDR)** – provides housing opportunities for smaller households desiring little private open space and to provide various types of group housing. It is further intended to allow for concentrations of housing close to concentrations of employment and college enrollment, in areas largely committed to high-density residential development.
- **Mixed-Use (MUX)** – intends to allow greater flexibility of development alternatives, especially attractive higher-density residential development and live-work buildings, in appropriate areas of the city.
- **Downtown Commercial Mixed-Use (CD)** – provides for a wide range of retail sales, service, and entertainment uses meeting community-wide and regional market demands and a variety of housing types, including affordable workforce housing.
- **General Commercial (GC)** – provide sites for general commercial uses that are diverse, visually pleasing, convenient in terms of parking and access, attractive, and used by citizens of Clearlake as well as visitors to the area.
- **Industrial (IN)** – provides locations for wholesale and heavy commercial uses and services in Clearlake that are not suited for other commercial zones. It provides areas for industrial types of activities that manufacture, assemble, or package products within a building and do not emit fumes, odor, dust, smoke, or gas beyond the confines of the building.
- **Open Space (OS)** – intends to prevent exposure of urban development to unacceptable risks posed by natural hazards and to protect natural resources from disruptive alterations. To these ends, it is further intended to prevent the subdivision of such lands.

Lakeport Local Regulations

The City of Lakeport, incorporated 1888, is the county seat for Lake County. It is on the west shore of Clear Lake. The following describes the regulatory framework for planning and residential development in Lakeport.

Lakeport General Plan

The most recent comprehensive update of the General Plan for Lakeport was adopted in 2009. It includes a Land Use Element, Urban Boundary Element, Conservation Element, Housing Element, Transportation Element, Noise Element, Community Design Element, Economic Development Element, Open Space, Parks and Recreation Element, and Safety Element.

The Lakeport General Plan includes 11 land use designations that define the types of land uses that will be allowed throughout Lakeport. It also includes policies addressing the establishment of these land use designations and the overall growth and development of Lakeport. These land use designations, approximate population densities, and building intensities are included in **Table HAIP-B26**.

Table HAIP-B26 Lakeport General Plan

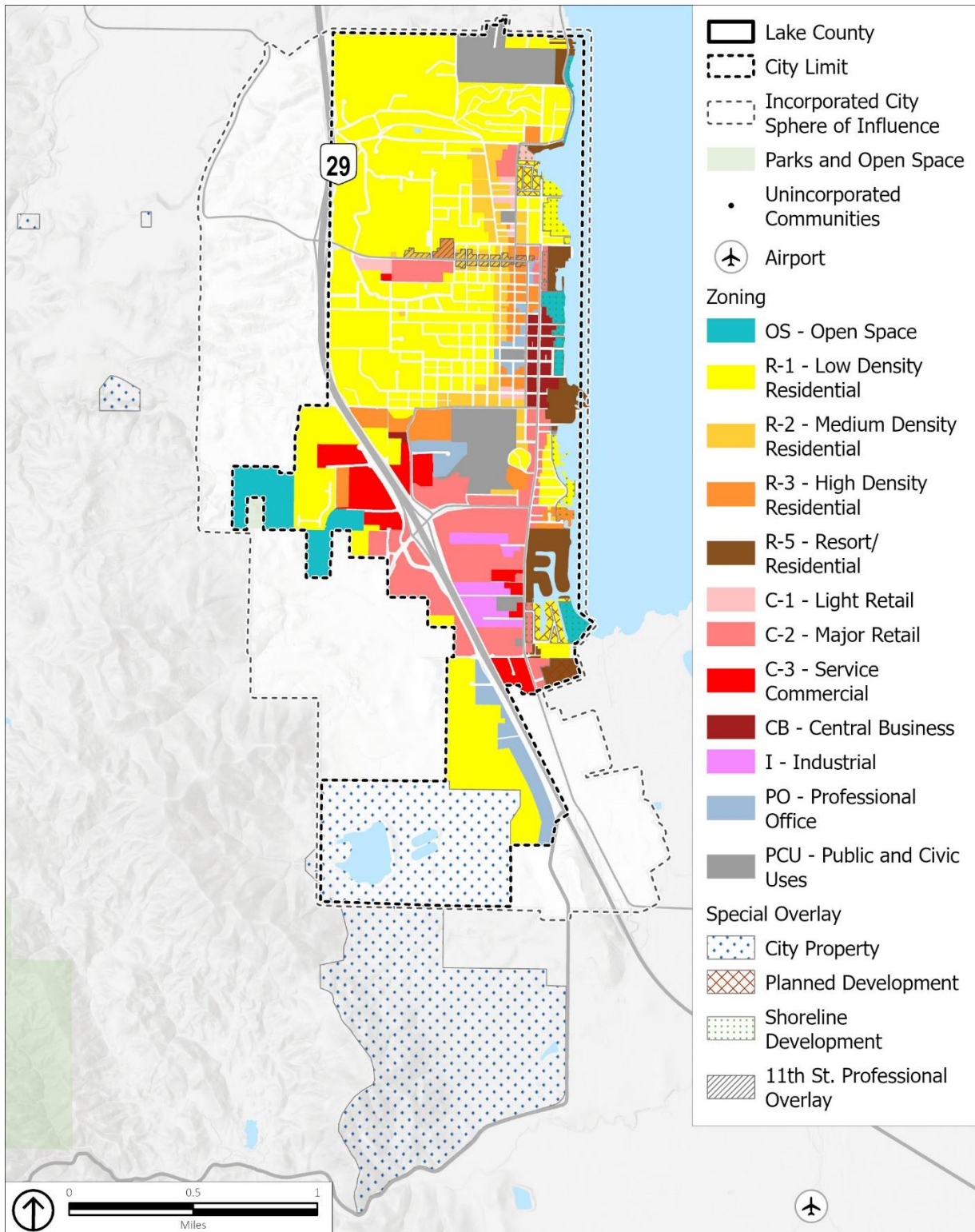
Land Use Designation	Approximate Population Density	Building Intensity
Residential	17 to 45 persons per acre	7.3 (R-1) to 19.3 (R-2) units/acre max
High Density Residential	67 persons per acre	29 units/acre
Resort Residential	200 persons per acre	87 units/acre hotels 43.5 units/acre RV & campgrounds
Very Low Density Residential	5 persons per acre	2 units/acre
Light Retail	n/a	Maximum floor-area ratio (FAR) 0.35
Major Retail	n/a	Maximum FAR 0.45
Industrial	n/a	Maximum FAR 0.35
Office	n/a	Maximum FAR 0.6
Central Business District	n/a	Maximum FAR 1.0
Parkland /Open Space	n/a	Maximum FAR 0.1
Public and Civic Uses	n/a	Maximum FAR 0.35

Source: City of Lakeport. 2009. *Lakeport General Plan*.

Lakeport Zoning Ordinance

Lakeport is also regulated by the Lakeport Zoning Ordinance, which serves to implement the adopted Lakeport General Plan. The purpose of the Zoning Ordinance is to establish various zoning districts in the city; establish setbacks, height limits, parking standards, and open spaces; specifies the uses of land and buildings permitted; prescribes regulations for the erection, construction, alteration, and maintenance of buildings, structures, uses, signs, and other improvements, including the requirement that permits be secured for certain buildings, structures, uses, and improvements, and for the use of land; defines the terms used; specifies the procedure for any amendment; and prescribes penalties for the violation of any of the provisions in the ordinance. **Figure HAIP-B5** shows the existing City of Lakeport Zoning Map.

Figure HAIP-B5 City of Lakeport Zoning Map



The following summarizes the zones in Lakeport, including examples of the allowable uses in each zone.

- **Urban Reserve District (UR)** – provides for large-lot residential development in areas where urban infrastructure such as public water, sewer, and City-maintained roads are not yet available but will ultimately be provided.
- **Low Density Residential District (R-1)** - establishes areas for individual residential dwelling units at an urban low density where the traditional neighborhood character of single-family units exists.
- **Medium Density Residential District (R-2)** - establishes areas for individual and multifamily residential dwelling units at low to medium densities with the amenities of a residential neighborhood.
- **High Density Residential District (R-3)** - establishes areas for high-density residential development allowing for living accommodations ranging from duplex units to apartment buildings and condominiums.
- **Resort/Residential District (R-5)** - establishes areas for a mixture of resort, residential, and lake-associated uses primarily along the shore of Clear Lake and other appropriate locations. This district is intended to allow for resort development, including hotels and motels, limited retail uses consistent and compatible with lakefront recreational uses, and residential uses.
- **Professional Office District (PO)** - establishes areas for professional office uses consistent with the intent of the Lakeport General Plan. The PO district also provides for multifamily residential uses subject to the issuance of a use permit.
- **Light Retail District (C-1)** - establishes areas for small neighborhood-oriented retail establishments on individual sites or small neighborhood shopping centers.
- **Major Retail District (C-2)** - provides for the full range of commercial, retail, and service establishments to the community. This is the principal retail designation, the place for regional, local, and commercial establishments.
- **Service Commercial District (C-3)** - provides areas suitable for heavy commercial, light manufacturing, and fabrication uses which do not specialize in pedestrian traffic.
- **Central Business District (CB)** - carries out the policies and programs of the Lakeport General Plan community design element (downtown plan). The CB district encompasses the historic center of the community and has a range of land uses, which include open space, high-density residential/resort, general commercial, and public uses.
- **Industrial (I)** - provides areas for a wide variety of industrial, manufacturing, research, business park, or related facilities.

-
- **Open Space District (OS)** - preserves, protects, and enhances public and private lands identified by the General Plan as having unique natural beauty and containing irreplaceable natural resources.
 - **Public and Civic Uses District (PCU)** - establishes areas for public buildings and facilities.

Lakeport Fees

The cost for a three-quarter-inch water meter is \$3,582.40, which includes installing the meter and associated upkeep. The cost of a sewer lateral for a single-family dwelling is \$7,941.44 and includes the placement and associated clean-up.

Housing Barriers

Lake County (Unincorporated Areas)

The most commonly identified barriers to developing housing or affordability of housing in Lake County identified by staff and during outreach so far include:

- Funding to build new housing
- Water and sewer issues in certain areas
- Obtaining fire/homeowner's insurance
- Access to funding sources that require you to be outside of a fire zone and carry non-FAIR insurance
- Limited availability of Housing Vouchers and Certificates
- Need for a more efficient and streamlined process for developers with clear expectations
- Need larger local labor force for construction
- Limited building sites that meet CTCAC funding requirements

Lakeport

The most commonly identified barriers to developing housing or affordability of housing in Lakeport identified by staff and during outreach so far include:

- Available funding for new housing stock development or rehabilitation of existing housing stock
- Limited open space or feasible sites for new housing
- Local contractors have mentioned that building new housing in Lakeport is not profitable (cost to produce a housing unit exceeds the price it can sell for)
- General lack of disposable income and aging population (specifically for rehabilitation barriers)
- Adding new housing stock only seems to be attainable with state/federal subsidies (tax credits, grants, etc.)

Clearlake

The most commonly identified barriers to developing housing or affordability of housing in Clearlake identified by staff and during outreach so far include:

- Construction costs in the region make the risk of new home building high when developers look at the low average housing value in Clearlake.
- Utility connection fees and development impact fees (fire, school, traffic) are very high and add significantly to cost of construction. No financial incentives for market rate housing make this difficult.
- There are houses/properties for sale and rent throughout the City limits, so "availability" isn't an issue. The main problem in Clearlake is quality housing. High percentage of older mobile homes bring down the average home value, are often in dangerous condition, difficult to renovate or improve, and expensive to remove or demolish.
- No local tax policies have been identified as barriers to housing development in either of the cities or county.

Housing Legislation

Recent State housing legislation that has the potential to impact housing development is summarized in this section.

No Net Loss

Development that Includes Less Units by Income Category. (SB 166 Skinner (2017); amending Gov't Code Section 65863). SB 166 expanded the No Net Loss Zoning Law to require that if a jurisdiction allows development on a housing element site with fewer units by income category than indicated in the adequate sites inventory, the jurisdiction must either make a finding that enough adequate sites remain to meet the RHNA at each income level or identify and make available new adequate sites within 180 days. In addition, the bill prohibited jurisdictions from denying a project on the basis that the project would require compliance with this obligation. SB 166 better ensured that jurisdictions are maintaining an adequate supply of multifamily sites to accommodate lower-income housing.

Density Bonus

Parking, Low VMT, Definitions, and Condition. Adjustments. (AB 2334, Wicks (2022); amending Gov't Code Section 65915). This bill makes the following four changes to the Density Bonus Law:

- Expands Allowances to Low VMT Areas. Expands the height and density allowance provisions (up to 3 stories and no density controls) that currently apply for (100 percent affordable) projects within a half mile of a major transit stop to also apply to "very low vehicle travel areas" (residential areas that are 85% or lower of regional or city wide VMT) within designated counties (all the counties within the four largest MPO areas plus Santa Barbara).

- **No Parking Minimum Parking for 10% Affordable Developments.** Where 100% of the units are for lower income households, a city or county may not impose vehicular parking standards if the development is located within a half mile of a transit stop or the development is for individuals who are 55 years of age or older where the development has paratransit service or access to transit.
- **Minimum Lot Area and Maximum Allowable Density Definitions.** Expands the definition of “development standard” to include a minimum lot area per unit requirement; and modifies the definition of “maximum allowable residential density” to account for density allowed in a specific plan, to provide that where the density allowed in the zoning ordinance is inconsistent with that allowed in the land use element of the general plan or specific plan, the greater prevails, and to set forth how density is determined.
- **Adjusts Conditions for 100% Lower Income Developments.** Changes requirements applicable to qualifying development with 100% lower income developments by allowing the rent for the up to 80 percent of units (those not set aside for a specifically “affordable rent”) be set at an amount consistent with the maximum rent levels for lower income households determined by California Tax Credit Allocation Committee (CTCAC). In addition, with regard to the enforcement of agreements for for-sale units, permits the local government to defer to the equity sharing recapture provisions.

The term “concessions and incentives” is defined broadly to include:

- A reduction in site development standards or a modification of zoning code requirements or architectural design requirements that exceed the minimum building standards approved by the California Building Standards Commission that result in cost reductions.
- Approval of mixed-use zoning in conjunction with the housing project if commercial, office, industrial, or other land uses will reduce the cost of the housing development and the non-housing uses are compatible with the housing project and existing or planned development in the area.
- Any other regulatory incentives or concessions proposed by the developer or the jurisdiction that result in cost reductions.

Jurisdictions cannot limit developers to specific concessions and incentives listed in a local density bonus ordinance. It is common for local density bonus ordinances to have a “menu” of concessions and incentives for developers to choose from, but developers are free to ask for things that are not on that list. Jurisdictions must grant requested concessions or incentives unless they find, based on substantial evidence, that the concession or incentive does not reduce costs, would impact public health and safety or a historical resource in a way that cannot be mitigated, or is against state or federal law.

In addition to concessions and incentives, developers are entitled to relief from development standards that physically preclude development of the project at the density and with the concessions and incentives allowed under the law, either through a reduction in the standard or

through a waiver. For example, setback requirements or height limits may create challenges to accommodating a larger building on a site and may need to be reduced or waived entirely. Jurisdictions may deny requests for waivers or reductions of development standards only for the same limited reasons as for rejecting a concession or incentive. Affordable housing projects within a half mile of a major transit stop that receive unlimited density are entitled to an additional three stories or 33 feet of height but may not request any other waivers or reductions of development standards.

Finally, developers are entitled to reductions in parking requirements. Generally, a jurisdiction may not require a density bonus project to include more than the following number of parking spaces:

- One parking space for studios and one-bedroom units
- One and a half parking spaces for two- and three-bedroom units
- Two and a half parking spaces for four- or more bedroom units

For projects with at least 20 percent low-income units, 11 percent very low-income units, or 40 percent moderate-income units within a half mile of a major transit stop, a jurisdiction may not require more than a half parking space per unit. For projects within a half mile of a major transit stop in which all units are affordable to lower-income households, including special-needs housing and permanent supportive housing, or that are senior rental housing, a jurisdiction may not require any parking spaces. Special-needs housing, permanent supportive housing, and senior housing more than a half mile from transit are also exempt from providing parking spaces if they are served by paratransit.

Citation: Government Code Section 65915

More benefits for more Affordability. (AB 1763, Chiu (2019); amending Gov't Code Section 65915). AB 1763 added significantly greater benefits under Density Bonus Law for affordable housing projects. The additional benefits are available for projects in which at least 80 percent of the total units in the project will be for lower-income households and no more than 20 percent of the total units will be for moderate-income households.

Tweaking the Proportions of the Density Bonus. (AB 2345, Gonzalez (2020); amending Gov't Code Sections 65400 and 65915). AB 2345 extended the charts that dictate the amount of density a developer gets in exchange for including affordable units to allow up to a 50-percent density bonus. Prior to AB 2345, the tables had stopped at a 35-percent density bonus for 11-percent very low-income units, 20-percent low-income units, or 40-percent moderate-income units. AB 2345 also made changes to the percentage of affordable units at which a developer is entitled to an additional concession or incentive but did not change the previous statutory maximum of four. The bill also reduced from 2 to 1.5 the maximum number of parking spaces a jurisdiction can require for two- and three-bedroom units and reduced from 0.5 spaces per bedroom to 0.5 spaces per unit the number of parking spaces a jurisdiction can require for a project within a half

mile of transit that includes at least 11-percent very low-income units or 20-percent low-income units.

Imposition of Fees. (AB 571, Mayes (2021); amending Gov't Code Sections 65915 - 65915.1) AB 290 prohibits a jurisdiction from imposing affordable housing fees (i.e., fees intended to support the development of affordable housing within the jurisdiction) on the affordable units in a density bonus project.

More Minor Changes. (SB 290, Skinner (2021); amending Gov't Code Sections 65400 and 65915). SB 290 made several minor changes to Density Bonus Law, including:

- Clarifying that a developer can use Density Bonus Law in rental or for-sale projects when including low- or very low-income units.
- Eliminating the restriction that the density bonus for moderate-income units is only available in a common-interest development and instead allowing it in any for-sale project.
- Allowing qualifying student housing projects to request one concession or incentive.
- Eliminating the ability of a jurisdiction to deny a requested waiver or reduction of development standards based on a specific, adverse impact to the physical environment.
- For projects in which at least 40 percent of the units are affordable to moderate-income households located within a half mile of transit, limits parking requirements to 0.5 spaces per bedroom, inclusive of parking for guests and people with disabilities.

Inclusionary Housing

Inclusionary Housing Requirements Applicable for Rentals. (AB 1505, Bloom (2017) amending Gov't Code Sections 65850 and 65850.01). AB 1505 restored the ability of jurisdictions to apply inclusionary housing requirements to rental housing developments. The bill overturned a 2009 appellate court decision—Palmer/Sixth Street Properties L.P. v. City of Los Angeles, 175 Cal. App. 4th 1396 (2009)—which held that an inclusionary housing requirement as applied to rental housing conflicted with the state's Costa Hawkins Act, which places limits on local rent-control policies. Additionally, AB 1505 required that inclusionary policies pertaining to rental housing provide alternative means of compliance beyond the provision of on-site units, such as in-lieu fees, land dedication, off-site construction, acquisition and rehabilitation of existing units, or other alternatives as determined by the jurisdiction.

AB 1505 also gave HCD narrow authority to review a feasibility study for an inclusionary ordinance that requires that more than 15 percent of the units in a rental housing development be affordable to lower-income households if a jurisdiction fails to permit at least 75 percent of its above-moderate income RHNA share over five consecutive years, or if the jurisdiction fails to submit an annual percentage rate (APR) over two consecutive years. If HCD asks to review a feasibility study, the review is limited to whether a qualified entity prepared the study and whether the study followed best professional practices. HCD is prohibited from requesting to review a feasibility study more than 10 years from the date of adoption or amendment of the ordinance. AB 1505 did not require a jurisdiction to prepare a feasibility study at the time it adopts or amends an

inclusionary ordinance (although doing so is considered a best practice), nor did it place any statutory limits on the design of local inclusionary policies.

Development Process Streamlining

General Limitations on Local Discretion (SB 330)

SB 330 (Skinner, (2019); amending Govt Code Section 65589.5) made a number of changes to the law that limit local review of housing projects, restrict the ability of jurisdictions to rezone residential sites or place limits on housing development, and limit the demolition of existing housing. Some of the bill's provisions apply statewide, while others apply only in urbanized areas or urban clusters. Most of the bill's provision sunset on January 1, 2030.

The provisions of SB 330 that apply statewide relate to the processing and approval of housing development project applications. The bill:

- Created a “preliminary application” that is limited to information listed in the statute. Once a project proponent has submitted a preliminary application containing all required information, development standards and fees for the project are frozen and cannot be changed unless the project's size (in terms of square footage or units) changes by 20 percent or more.
- Required HCD to create a standard form that a housing development project applicant can use to submit a preliminary application.
- Required jurisdictions to determine whether a proposed housing development project site is a historic site at the time the application is deemed complete.
- Required project applicants to submit a full development application with 180 days of submitting a preliminary application.
- Limited jurisdictions to five hearings on an application for a housing development project if the project complies with the applicable zoning standards in effect at the time the application was deemed complete.
- Reduced the time a jurisdiction has to approve or disapprove an application from 120 days to 90 days after certification of an environmental impact report (EIR) and from 90 days to 60 days if the project includes at least 49-percent affordable units.

Other provisions of SB 330 only apply in “affected cities” or “affected counties,” which make up the vast majority of the state. HCD publishes a list of affected jurisdictions:

<https://www.hcd.ca.gov/community-development/accountability-enforcement/statutory-determinations.shtml>

Affected jurisdictions are prohibited from taking a range of actions that would limit or decrease residential development capacity or construction in the jurisdiction, including:

- Changing the land use designation or reducing its intensity for any land where housing was an allowable use as of January 1, 2018.
- Imposing a moratorium or restriction on housing development except to address an imminent threat to health and safety. Any moratorium must be reviewed by HCD before it can be enforced.
- Imposing design review standards after January 1, 2020, that are not objective.
- Limiting the number of housing development permits that can be issued or the number of housing units that can be constructed.

Jurisdictions may change a land use designation to a less-intensive use if that change is accompanied by a concurrent increase in residential density elsewhere in the community.

The law includes an exception to the limits on reducing residential development intensity if the policy is intended to preserve or facilitate the production of housing for lower-income households or housing types that traditionally serve lower-income households. For example, several cities around the state have removed mobile home parks from zones that otherwise allow high-density residential development to decrease pressure to redevelop the property. This type of action to preserve and stabilize housing serving vulnerable populations continues to be allowed under SB 330.

Additionally, SB 330 requires no net loss of housing units in the development of new housing in an affected jurisdiction. If a housing project is removing existing housing, the jurisdiction can only approve the project if it will include at least as many units as are being demolished. In addition, projects that are demolishing what are known as “protected units” must comply with additional requirements to be approved.

Protected units include the following:

- Units that are, or have been within the last five years, deed-restricted housing affordable to lower-income households.
- Units that are, or have been within the last five years, occupied by lower-income households.
- Units that are, or have been within the last five years, rent-controlled.
- Units that have been withdrawn from the rental market within the past 10 years pursuant to the Ellis Act.

A developer must commit to replacing all protected units in the new project. Replacement requirements mirror those under Density Bonus Law. Replacement units must be affordable at the same or lower income level as the household that is or was last in occupancy and be deed-restricted for 55 years for rental units or subject to an equity-sharing agreement for for-sale units.

If the income level of the household that is or was last in occupancy is unknown, it's determined by formula. In the case of a rent-controlled unit occupied by a household above lower-income limits, the jurisdiction may choose to require replacement with a deed-restricted unit affordable to low-income households or a rent-controlled unit.

Replacement units must be of an equivalent size as the units they are replacing. If more than one unit is being replaced, the "equivalent size" requirement can be met by providing replacement units that contain at least the same total number of bedrooms across all replacement units. For example, if a developer has an obligation to replace three three-bedroom units and three one-bedroom units, this could be met with six two-bedroom replacement units. Replacement units may be used towards meeting Density Bonus Law requirements or a local inclusionary housing requirement.

In addition to complying with replacement obligations, developers must do the following for protected units that are currently occupied:

- Allow occupants to remain in their units until six months before the start of construction activities.
- Provide relocation assistance.
- Provide a right of return to an affordable unit in the new development to occupants who are lower income. These units must be comparable in size (i.e., have the same number of bedrooms) to the unit from which the returning occupant was displaced.

SB 330's anti-demolition restrictions do not supersede local ordinances that are more protective. A local ordinance applies rather than the provision of SB 330 if that ordinance places restrictions on the demolition of residential units or the subdivision of residential rental units that are more protective of lower-income households, requires the provision of a greater number of units affordable to lower-income households, or requires greater relocation assistance to displaced households.

Citation: Gov't Code Sections 65913.10, 65940, and 66300.

Ministerial Approval Triggered by Performance (SB 35)

State law imposes a streamlined ministerial approval process for certain multifamily housing development projects if a jurisdiction is consistently underproducing housing at the income category the project would serve. This process is commonly referred to as "SB 35" streamlining in reference to the enacting legislation. HCD determines where SB 35 streamlining is available and in which category at the end of year four and year eight of the housing element planning period for each region. For the jurisdictions with a five-year planning period, HCD makes determinations at the end of years three and five.

SB 35 streamlining is available to developers based on the following:

- If the jurisdiction has failed to permit half of its above moderate-income RHNA share in the first half of the housing element planning period or all of its above moderate-income RHNA share by the end of the housing element planning period, a developer can request SB 35 streamlining for qualifying projects in which at least 10 percent of the units are deed-restricted for lower-income households.
- If the jurisdiction has met above-moderate income RHNA targets but has failed to permit at least half of its low- or very low-income RHNA share in the first half of the housing element planning period or all of its low- or very low-income RHNA share by the end of the housing element planning period, a developer can request SB 35 streamlining for qualifying projects in which at least 50 percent of the units are deed-restricted for lower-income households.
- If the jurisdiction has failed to submit its latest APR to HCD, a developer can request SB 35 streamlining for qualifying projects in which at least 10 percent of the units are deed-restricted for lower-income households.
- Within the nine-county San Francisco Bay Area only, jurisdictions underproducing above moderate-income housing can choose to include 20 percent of the units affordable at up to 120 percent AMI rather than 10 percent of the units for lower-income households. However, the units must have an average affordability level of 100-percent AMI.

All affordability requirements in SB 35 projects are calculated based on the base project (i.e., not including any units added as a result of a density bonus). Units must be deed-restricted for 55 years for rental projects and 45 years for for-sale projects. If there are local inclusionary housing requirements that require more affordable units, that policy applies rather than SB 35's inclusionary requirement.

To be eligible for SB 35 streamlining, a proposed project must be a multifamily development containing two or more attached units that is consistent with the objective zoning and design review standards in effect at the time the project proponent submits the application. Projects can include rental or ownership units. Any additional density to which the project is entitled under Density Bonus Law does not count towards determining consistency with density standards. Projects must be on an infill site (i.e., a site in an urbanized area where at least 75 percent of the perimeter is developed with urbanized uses) that is zoned for residential development or residential mixed-use development where two-thirds of the use is for residential.

SB 35 streamlining is not available on sites in environmentally sensitive locations, including prime farmland or farmland of state importance, wetlands, a very high fire hazard severity zone, a hazardous waste site, certain flood-hazard areas, an earthquake fault zone, conservation lands, and protected habitat. In addition, it cannot be used on sites where the project would require the demolition of deed-restricted housing affordable to lower- or moderate-income households, rent-controlled housing, housing that has been occupied by tenants within the past 10 years, or a historic structure. It also cannot be used on any site where housing that had been occupied by tenants was demolished within the past 10 years.

In addition to affordability requirements, SB 35 projects are subject to labor requirements. All SB 35 projects of 10 or more units must pay prevailing wages. Larger projects must also use a skilled and trained workforce. The unit size threshold to trigger the skilled and trained workforce requirement varies depending on the geographic location of the project and the year the project application is submitted. HCD's SB 35 Guidelines includes a chart detailing where and when skilled and trained workforce requirements apply. Projects in which 100 percent of the units, exclusive of any managers' units, are subsidized affordable housing are exempt from the skilled and trained workforce requirement.

Jurisdictions must follow prescribed timelines when reviewing SB 35 project applications. For projects with 150 units or fewer, the jurisdiction must determine whether the project is consistent with objective standards within 60 days of receiving the application and complete any design review within 90 days. For projects over 150 units, the jurisdiction has 90 days and 180 days respectively. If the jurisdiction fails to provide documentation of either consistency or inconsistency or fails to complete design review within the relevant timeframe, the project is automatically deemed consistent. Additionally, jurisdictions must approve or deny SB 35 projects within 90 or 180 days of application submittal depending on project size.

To find out where SB 35 is currently available to developers and in which category, or to download HCD's SB 35 Guidelines, visit <https://www.hcd.ca.gov/community-development/accountability-enforcement/statutory-determinations.shtml>.

Ministerial Approval in Commercial, Retail, and Parking Zones (Part 1: AB 2011)

AB 2011 created a by right, CEQA-exempt, ministerial approval process for two types of multifamily housing developments where office, retail or parking are the principal use. The first is a generally applicable process for affordable housing projects. The second is for the more specific circumstance of a mixed-income project located on a commercial corridor. However, the processes are nearly identical. (The summary below lays out the process for both and identifies the additional provisions that apply to commercial corridors).

General Eligibility

In order to qualify for the streamlining available for either process, the following conditions must be met.

- Office, retail, and parking are principle allowable uses and the site is located within an urbanized area. But the site cannot have or be adjacent to a site (or next to a site) that has an industrial use. Nor can the site be used or designated for mobile homes.
- The site must also meet the prerequisites for SB 35 (see Gov't Code Section 65913.4(b)).
- The development cannot be within 500 feet of a freeway or 3200 feet from oil refinery or extraction facility
- The site cannot contain tribal cultural resources or be located within a very high fire hazard zone.

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- Any existing housing units must be replaced, and the residents of such units offered the opportunity to return after the project is built, as provided by Govt Code Section 66300.
 - All affordable required affordable housing must be affordable for 55 years for rental units and 45 years for owner-occupied units.
 - The developer must conduct an environmental assessment related to hazardous substances (and address any existing conditions)
 - The development must meet all objective zoning and design standards in place at the time of the application, including qualifying neighborhood plans.
 - The applicant must certify to the local agency that all construction workers are being paid a prevailing wage applicable to the region where the project is located. If the project includes more than 50 units, additional provisions relating to construction craft workers, approved apprenticeships, health care expenditures, and other issues and penalties also apply.
 - A local agency may exempt a parcel prior to receiving an application if a number of findings can be made, including the availability of other parcels where similar development would be permissible.

Additional Requirements for Commercial Corridors

The following conditions only apply to mixed income projects in commercial corridors:

- The project site must be smaller than 20 acres and have a minimum frontage of 50 feet on a commercial corridor
- The property must not require the demolition of affordable housing, rent controlled housing, or housing occupied by tenants in the last 10 years. Nor can it contain one to four dwelling units or be zoned for housing but not for multifamily use.
- Multifamily projects where at least two thirds of the square footage is dedicated for housing (or supportive housing).
- Include a minimum percentage of restricted affordable units that range from 5 to 30% percent, depending on the level of affordability (low-, very low-) and type of unit (e.g., rental, owner occupied)
- Affordable units must have the same bedrooms and bathroom count as the market units, be equitably distributed, and have the same type or quality of appliances, fixtures, and finishes.
- Relocation assistance for qualifying commercial tenants in relation to the length of time the business has been operating on the site.

Streamlining Benefits

The following limits are placed on a local government's discretionary authority over the project:

- A project must be approved if its consistent with objective planning standards and the consistency determination is not subject to environmental (CEQA) review
- A housing project may proceed even if housing not authorized under the zoning code, as long as office, retail, and parking are permissible uses.
- The local agency must make a determination of whether there is a conflict with an objective planning standard (60 days for projects that include less than 150 units, 90 days for larger projects). If a project is turned down, the local agency must include documentation of its reasoning. Failure to meet this timeline results in the project being deemed approved.
- After the initial determination is made, the local agency may review the design of the project. Such review must be based on objective standards and completed within 90 days for projects of 150 units or smaller, and 180 days for larger projects.
- Applicable objective zoning, subdivision, and design standards are those in effect at the time the application is submitted. The minimum density deemed appropriate to accommodate housing for lower incomes in the housing element.
- If there is an inconsistency in any of the objective standards, the provisions of the general plan control. Where there is no objective housing standard, the developer may use a standard from a nearby or similarly situated parcel.
- Objective means that there is no personal or subjective judgment by a public official and that the standards are uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable by both the applicant and the public official before submittal. These standards may include housing overlay zones, specific plans, inclusionary zoning ordinances, and density bonus ordinances.

Higher Densities for Commercial Corridor Projects

A significant difference between the provisions for commercial and affordable housing is that the commercial process provides an alternative a set of minimum densities and design standards that may be used regardless of the local agency's objective standards. For example, a project in in a metropolitan area that is larger than one acre may be built to densities of 40 to 80 units per acre depending on the width of the commercial corridor and proximity to major transit stop. The law also sets standards for height limits, property setbacks, and parking requirements. Lesser standards (e.g., 20 to 50 units per acre) are set for non-metropolitan areas.

Citation: Gov't Code Section 65582.1

Ministerial Approval in Commercial, Retail, and Parking Zones (Part 2: SB 6)

SB 6 also allows for the approval of qualifying housing projects in commercial districts where office, retail or parking are a principally permitted use. But it does not specifically provide a specific “by right” approval of those projects. Instead, SB 6 incorporates the provisions of SB 35 to allow project sponsors to invoke that law where a project does not qualify due to inconsistency with the underlying zoning and design standards. To be eligible, the development must meet a number of conditions that largely mirror AB 2011.

In addition, developers may invoke protections under the Housing Accountability Act for qualifying housing projects notwithstanding inconsistency with an applicable plan, program, policy, ordinance, standard, requirement, or other similar local provision.

Other key differences under SB 6:

- More extensive “skilled and trained workforce” requirements must be met in addition to prevailing wage requirements.
- Requires the developer to invoke SB 35 to create on-site affordable housing (although local requirements still apply)
- At least two-thirds (instead of the “half” required by SB 35) of the square footage must be designated as residential.
- Lower minimum density and less restrictive “urban area” requirements apply.
- The project must be consistent with any applicable sustainable community strategy or alternative plan, as described in Government Code section 65080.

Citation: Government Code Section 65913.4

Single-Family Zones (SB 9)

A single-family zoned lot within an urbanized area may be developed by right with up to four units through a combination of two mechanisms. First, the bill allows an owner of a qualifying single-family lot that exclusively allows residential uses to subdivide it into two roughly equal lots. Second, the bill allows an owner to build up to two units on a qualifying lot. This includes building two new units or adding one new unit to an existing unit. Jurisdictions must approve both types of applications ministerially if they meet certain requirements. If an owner combines a lot split with the ability to build two units on each resulting lot, they can develop up to four units. A jurisdiction can refuse to approve such applications only if the lot split or development project would have a specific adverse impact on public health and safety or the physical environment that cannot be mitigated.

These provisions do not apply if the proposed housing development requires the demolition or alteration of:

- Housing that is deed-restricted for moderate-, low-, or very low-income households.
- Housing that is rent controlled.
- Housing where a tenant has lived in the last three years.

These provisions also do not apply to:

- A parcel where units were withdrawn from the rental market pursuant to the Ellis Act in the last 15 years.
- A parcel in a historic district or that is a historic site.
- A parcel in various environmentally sensitive, hazardous, or protected lands, such as wetlands, certain high fire severity zones, prime farmland, etc.
- A parcel previously created through this process
- A parcel adjacent to a lot created through this process if that lot was split by the same owner or someone working in concert with the owner.

Jurisdictions may impose some conditions on both lot splits and housing developments using SB 9. For example, they can require conformance with objective zoning, design review, and subdivision standards, provided those standards do not conflict with the provisions of SB 9. Any applicable objective standards must not preclude the development of two units of at least 800 square feet each on a qualifying lot, or the creation of at least 1,200-square-foot lots. Jurisdictions may, by local ordinance, allow for ministerial approval of splits creating smaller lots.

For lot splits, jurisdictions may also require the following:

- Easements for public services and utilities.
- That the parcel is accessible from a public right-of-way.

For housing developments, jurisdictions may require:

- Off-street parking of up to one space per unit, unless the parcel is within one-half mile walking distance of transit or within a block of a car-share vehicle, in which case, no parking can be required.
- A rear and side setback of up to four feet, except where there is an existing structure with less or no setback.

If a developer is seeking both a lot split and approval to build two units on each lot, then the jurisdiction does not have to approve an accessory dwelling unit (ADU) or a junior accessory dwelling unit (JADU) on either lot.

A jurisdiction must require that any rental units created under this process be rented for terms greater than 30 days, a provision intended to prevent their use as short-term rentals. In addition, with a lot split, the owner must live in one of the units as their principal residence for three years after applying for the split, unless the owner is a community land trust or nonprofit organization.

Citation: Government Code Sections 66452.6, 65852.21, and 66411.7

How Housing is Allowed

By-Right Approval for Permanent Supportive Housing

Permanent supportive housing (PSH) projects that meet certain conditions must be processed as a by right use in zones that allow multifamily residential development or mixed-use development. In cities with a population under 200,000 and in the unincorporated area of counties with a population under 200,000, where the most recent point-in-time count shows that the population of people experiencing homelessness is 1,500 or fewer, by-right approval is limited to permanent supportive housing projects of 50 units or fewer unless the jurisdiction chooses to allow by-right approval for larger projects.

To qualify for by-right approval, 100 percent of the units in a project, exclusive of any managers' units, must be affordable to lower-income households and at least 25 percent of the units must be used for supportive housing. For projects with 12 units or fewer, 100 percent of the units must be used for supportive housing. All units must be subject to a deed restriction requiring affordability restrictions for 55 years. If any qualifying residential units are being demolished as part of the project, the developer must agree to comply with the replacement housing requirements in Density Bonus Law, regardless of whether the project is using the benefits of that law.

Jurisdictions may require projects to comply with objective, written development standards but only those that apply to other multifamily residential developments in the same zone. A jurisdiction may not impose development standards that are specific to permanent supportive housing projects. This is consistent with housing element law, which requires jurisdictions to treat transitional and supportive housing projects the same as all other residential uses in the same zone. In addition, jurisdictions are prohibited from requiring parking for any supportive housing units if the project is within one-half mile of transit.

Jurisdictions must notify developers seeking by-right approval under AB 2162 that their application is complete within 30 days and must complete their review of the application within 60 days for projects of 50 or fewer units and 120 days for projects over 50 units. Projects that meet statutory requirements must be approved.

Citation: Government Code Section 65583.2(i)

By-Right Approval for Low-Barrier Navigation Centers

Low-barrier navigation centers must be processed as a by right use in mixed-use zones and in nonresidential zones that allow residential uses. A low-barrier navigation center is a shelter that follows best practices to reduce barriers to entry—such as by allowing partners and pets, providing storage for possessions, and providing privacy—and that is focused on moving people experiencing homelessness into permanent housing and connecting them to services.

To be eligible for by-right approval, a low-barrier navigation center must have a services plan and staffing to connect people to permanent housing, be linked to a coordinated entry system (a system designed to coordinate intake, assessment, and referrals), comply with Housing First requirements, and have a system for entering information to the local Homeless Management Information System.

Jurisdictions have 30 days to notify applicants for a low-barrier navigation center that their application is complete and 60 days to act on the application. Jurisdictions must approve the application if the project meets all statutory requirements.

Citation: Gov’t Code Sections 65905.6, 65583, and 65650

Ministerial Approval for ADUS

The legislature has passed numerous bills in recent years to encourage accessory dwelling units (ADUs). Generally, jurisdictions must approve ADU applications in residential and mixed-use zones ministerially as provided by state statutes. The ability to impose additional development standards or conditions is very limited. Jurisdictions may adopt an ordinance governing ADUs, but it must adhere to state statutes. Adopted ordinances must be submitted to HCD within 60 days. HCD may review the ordinance and provide written findings as to whether the ordinance complies with the law. Jurisdictions may also submit a proposed ADU ordinance to HCD for review prior to adoption.

In adopting a local ADU ordinance, a jurisdiction may not do any of the following:

- Impose minimum lot size requirements.
- Impose a height limit of less than 16 feet.
- Impose rear and side setback requirements in excess of four feet.
- Limit the number of bedrooms.
- Require more than one parking space per unit, or require any parking for certain ADUs, including those within a half mile of transit and those within architecturally or historically significant districts.
- Establish a maximum size of less than 850 square feet, or 1,000 square feet if the ADU has one or more bedrooms.

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- Require replacement parking if the ADU is replacing a garage, carport, or other off-street parking.
 - Impose impact fees on ADUs of 750 square feet or less. For larger ADUs, impact fees may be charged but must be proportional in size based on square foot to those for the primary dwelling unit.
 - Impose owner-occupancy requirement for ADUs approved from 2020 through 2024.

Jurisdictions may subject ADUs to limited development and design standards, but those standards must be objective (“ADUs must be blue, green, or brown” rather than “ADUs must be consistent with existing neighborhood character”). ADU applications must be reviewed within 60 days. If not, the ADU is automatically deemed approved.

To ensure that ADUs add to the housing stock, jurisdictions may limit their use as short-term rentals. For certain ADUs, the law requires that they be rented for more than 30 days. HCD’s ADU Handbook includes detailed guidance on ADU requirements. Visit: <https://www.hcd.ca.gov/sites/default/files/docs/policy-and-research/ADUHandbookUpdate.pdf>

Citation: Government Code Sections 66314 – 66332.

Ministerial Approval for JADUs

A JADU is an ADU created entirely within the walls of an existing or proposed single-family residence. This includes an attached garage. JADUs are subject to many of the same rules as ADUs, including ministerial approval in residential and mixed-use zones. But there are some differences. Only one JADU is allowed per single-family lot, and JADUs are not permitted on lots with multiple detached single-family residences. If a JADU is replacing the garage, the jurisdiction may require that the lost parking be replaced. JADUs may not exceed 500 square feet. Finally, in a residence with a JADU, the owner must occupy either the JADU or the primary residence. HCD’s ADU Handbook, referenced previously in the ADU section, additionally covers JADUs.

Citation: Government Code Sections 66333 – 66339.

CEQA Exemptions for Affordable Housing

The decision to approve a development is typically a discretionary “project” that requires extensive and often time-consuming review under the California Environmental Quality Act (CEQA). However, there are several exceptions related to the development of residential and affordable housing. The summary below includes only high-level summaries of these exceptions. Thus, many of the specific and detailed eligibility criteria are not included in this summary. A more detailed review of the scope of the exceptions, and the detailed eligibility requirements for each, can be found in the following two documents: Practitioner’s Tools: Statutory CEQA Exemptions and OPRs review of CEQA Housing Exemptions.

General Qualifying Criteria

Several CEQA streamlining provisions rely on a common set of prequalifying conditions before adding additional elements that are specific to the type of development. These include: (1) consistency with local plans and the inclusion of all applicable mitigation; (2) a community level environmental review has been adopted; (3) the project can be adequately served by utilities; (4) the site does not contain wetlands, habitat, or harm protected species; (5) it is not a hazardous waste site and there is no exposure that would cause health hazards; (6) it does not affect a historical resource; (7) it is in a wildland fire hazard zone without mitigation; (8) The project site does not present a risk of a public health exposure at a level that would exceed the standards established by any state or federal agency (9) the site is not within an earthquake fault or seismic hazard zone; (10) it is not within a landslide hazard area or flood plain without appropriate mitigation; (11) is not on a designated open space area or conservancy; and (12) the project has not been divided into smaller projects to avoid exemption size limits. Public Resources Code Section 21159.2.

Additional Limitations

A public agency may not reduce the proposed number of housing units as a mitigation measure or project alternative if another feasible measure provides comparable mitigation. A project may not be divided into smaller projects to qualify for one or more exemptions. California Public Resources Code Sections 21159.26 and 21159.27.

Specific Exemptions

- **Agricultural Employee Housing.** Agricultural employee housing is exempt if the projects meet the General Qualifying Criteria above. Additional criteria depends largely on where the project is located. Within city limits or areas that have 5,000 people per square mile, the project cannot exceed 45 units or a dormitory that serves 45 people. A project located on agricultural land, on the other hand, cannot exceed 20 units. Other criteria address the needed level of affordability and whether the projects receive public funding. Regardless, the affordability provisions must remain in place for a minimum of 15 years. Public Resources Code Section 21159.22.
- **Affordable Housing Project.** This exception applies to an affordable housing project of 100 units or less that maintains affordability levels for at least 30 years. The project must be less than 5 acres on an urbanized site with a density of at least 5,000 people per acre (or at least 2,500 people per square mile in cities of less than 25,000). The project must also meet the General Qualifying Criteria of Section 21159.21 (above). Projects that meet these criteria are not subject to CEQA. See Public Resources Code Section 21159.23.
- **Infill Housing in Urbanized Areas.** This exception applies to housing projects smaller than 100 units where at least five or ten percent (depending on level of affordability) of the units are affordable. The development must be located within ½ mile of a major transit stop in an urbanized area. The project must also meet the General Qualifying Criteria of Section 21159.21 (above). Special conditions apply if there are unusual or changed circumstances.

Projects that meet these criteria need only analyze the project-specific effects of the project. See Public Resources Code Section 21159.24.

- **Residential in Unincorporated Areas.** This exception applies to multifamily residential projects in unincorporated areas that are less than 5 acres and substantially surrounded by qualified urban uses. The density must be the greater of the average densities of adjoining or nearby properties or 6 units to the acre. The project must be consistent with local plans, adequately served by utilities, and must not result in significant effects relating to transportation, noise, air quality, greenhouse house emissions, or water quality. The site cannot have value as habitat for protected species, damage scenic resources, or have hazardous waste. In addition, full environmental review would remain necessary if the cumulative impact of successive projects is significant. Projects that meet these criteria need not conduct an environmental review. See Public Resources Code Section 21159.25.
- **General SCS or APS Consistency.** This exemption a transit priority project, residential project, or mixed-use project where at least 75 percent of the square footage will be residential use. The project must also be consistent. With the general designation, density, building intensity, and applicable policies in an approved sustainable communities strategy (or alternative planning strategy), and includes mitigation measures required by an applicable prior environmental document. Qualifying projects are not required to address growth inducing impacts or any project specific or cumulative impacts from cars and light-duty truck trips generated by the project. Nor are they required to address a reduced residential density alternative to address the effects of car and light-duty truck trips. Public Resources Code Section 21159.28.
- **Transit Priority Projects.** A transit priority project is eligible for two different exemptions. A transit priority project is a project that is consistent with a Sustainable Communities Strategy (SCS) or Alternative Planning Strategy (APS) for which the Air Resources Board has accepted a metropolitan planning organization's determination that the plan will achieve the region's greenhouse gas reductions target if implemented. In addition, the project must be at least 50 percent residential, include a density of at least 20 units per acre, does not include a single level building larger than 75,000 square feet, and be located within a half mile of a major transit stop or high-quality transit corridor (including those included within a regional transportation plan. California Public Resources Code Section 21155.
- **Sustainable Communities Project Exception.** Projects that meet extensive criteria are fully exempt from CEQA. The project must be less than 8 acres and 200 units, include a minimum between five to twenty percent affordable units (depending on level of affordability), have no conflicts with industrial uses, and meet all mitigation standards of prior applicable EIRs. In addition, project must meet most of the same General Qualifying Criteria of Section 21159.21 (although a direct cross reference is not made). In addition, the buildings must be at least 15 percent more energy efficient than required by Title 24 of the building code. Public Resources Code Section 21155.1.

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- **Sustainable Communities Environmental Assessment.** Transit Priority Projects that do not qualify for the full exemption are nevertheless eligible for one of two streamlined review processes. The first review involves an initial study of all significant impacts (excluding growth inducing and cumulative automobile related effects) and the measures that either avoid or mitigate to a level of insignificance all potentially significant impacts of the transit priority project. There are also provisions that expedite the periods for public comment, hearing comments, and approval. Under the second review, the project is reviewed on nearly the same basis as the first process, but under the normal process for an environmental impact report. Is either 20 percent affordable, or paid appropriate in lieu fees, or provides open space. Public Resources Code Section 21155.2.
 - **Traffic Mitigation for Transit Priority Projects.** A local agency may pre-adopt traffic mitigation measures that apply to transit priority projects, including improvements for traffic control, streets, and contribution to road improvement and transit funds, transit passes, or other measures to mitigate traffic impacts, which exempts the Transit Priority Project from other related mitigation measures that may apply. Public Resources Code Section 21155.3.
 - **Residential, Employment, or Mixed Use in Transit Priority Areas.** This exception applies to residential and mixed-use projects within a “transportation priority area” (defined as an area within a half mile of major transit stop either existing or included in a Transportation Improvement Plan--meaning construction should begin within the next four to five years), that are consistent with an approved sustainable communities strategy or alternative planning strategy, and are consistent with a specific plan for which an EIR has been certified. No additional environmental review is necessary for projects that meet these criteria unless there are substantial changes in circumstances relating to the project or new information is available. Public Resources Code Section 21155.4.
 - **Infill Projects.** This exemption applies to infill projects that are consistent with an approved sustainable communities strategy (SCS) or are a “walkable community” in areas without an SCS. The project must also meet performance standards included in Appendix M of the CEQA Guidelines. For residential units, this means the project must have either a lower level of vehicle travel when compared to the regional average, be within a half mile of a major transit stop or high-quality transit corridor, or consist of 300 or fewer affordable housing units that will remain affordable for at least 30 years. Review of qualifying projects is limited to (1) effects that are specific to the project and are not addressed in a prior EIR; or (2), new information shows that the effects are more significant than described in the EIR. (Even if such an effect exists, they can be mitigated if the agency adopts appropriate uniformly applicable development standards). Also, to the extent environmental review is needed, the applicant need not analyze alternative locations, densities, or growth inducing impacts. See Public Resources Code Section 21094.5 and CEQA Guidelines Section 15183.3

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- **Interim Motel Housing.** The conversion of a motel, hotel, or hostel to supportive or transitional housing is exempt from review. Public Resources Code Section 21080.50
 - **Public University Housing Projects.** This provision exempts housing development projects carried out by a California public university on university-owned property. To qualify, no more than one-third of the project's square footage shall be used for dining, academic, or student support service spaces and the project may not produce more than 2,000 units or 4,000 beds. The site must be located within a half-mile of a major transit stop or of the campus boundary or create 15 percent lower per capita Vehicle Miles Traveled (VMT). The project must also have a transportation demand management program, cannot result in any net additional greenhouse gas emissions, and every building must be Leadership in Energy and Environmental Design (LEED) platinum certified. The site must also be university-owned land that is not located in a very high wildfire risk area, flood zone, hazardous waste site, earthquake zone, farmland, wetlands, or protected species habitat area. In addition, the project cannot involve the demolition of or be built on a site with rent-controlled, deed-restricted affordable or rental housing. In addition, construction workers must be paid prevailing wages and, in many cases, participate in "skilled and trained workforce" apprentice programs. Projects that meet all these conditions are exempt from CEQA. But the provision sunsets on January 1, 2030. Public Resources Code Section 21080.58.
 - **Housing Consistent with a Specific Plan.** This exception applies to any residential development (or zoning change to implement the development) that is consistent with a specific plan for which an EIR has been certified is exempt from CEQA. Projects that meet these criteria are exempt from further environmental review. However, if there is a unique impact from the project, or additional information has become known, a supplemental review is required. Gov't Code Section 65457.
 - **Zoning Changes for Up to 10 Units per Parcel.** This exemption applies to local agency actions to zone certain parcels to allow up to 10 housing units at a height specified by the local agency. The parcel must be in a "transit rich" urbanized area within a half mile of a major stop or along a high-quality bus corridor that meets specific service criteria. Parcels may not be within fire hazard zones without mitigation or in certain publicly owned open space or park lands. If the original zoning was established by voter initiative, a two-thirds vote of the legislative body is required. The zoning may not reduce the existing allowable density on any parcel and once a parcel has been zoned under this exception the allowable density may never be reduced. The agency must make a finding that the increased density is consistent with the obligation to affirmatively further fair housing. The bill's sunsets at the beginning of 2029, but ordinances adopted prior to the sunset may remain in effect beyond the sunset date. A zoning ordinance adopted in accord with this provision as well as resolutions to amend the general plan or other local regulation are exempt from CEQA. However, a development within the zone that includes more than 10 units may not be approved ministerially or by right and must comply with CEQA. (But a developer may include up to two ADUs and up to two JADUs per SB 10 parcel without them counting towards the 10-unit limit). Gov't Code Section 65913.5.

Fair Housing

Equity and Affirmatively Furthering Fair Housing

Assembly Bill (AB) 686 requires that cities and counties in California Affirmatively Further Fair Housing in their operations and also include in all General Plan housing elements due on or after January 1, 2021, an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under California law, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” When the County of Lake and cities of Lakeport and Clearlake prepare their next updates to the Housing Element, the AFH section will be included.

Fair Housing Resource Information

Since 2017, the California Tax Credit Allocation Committee (CTCAC) and HCD have developed annual maps of access to resources, such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and environmental indicators to provide evidence-based research for policy recommendations. This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access to opportunities in their community.

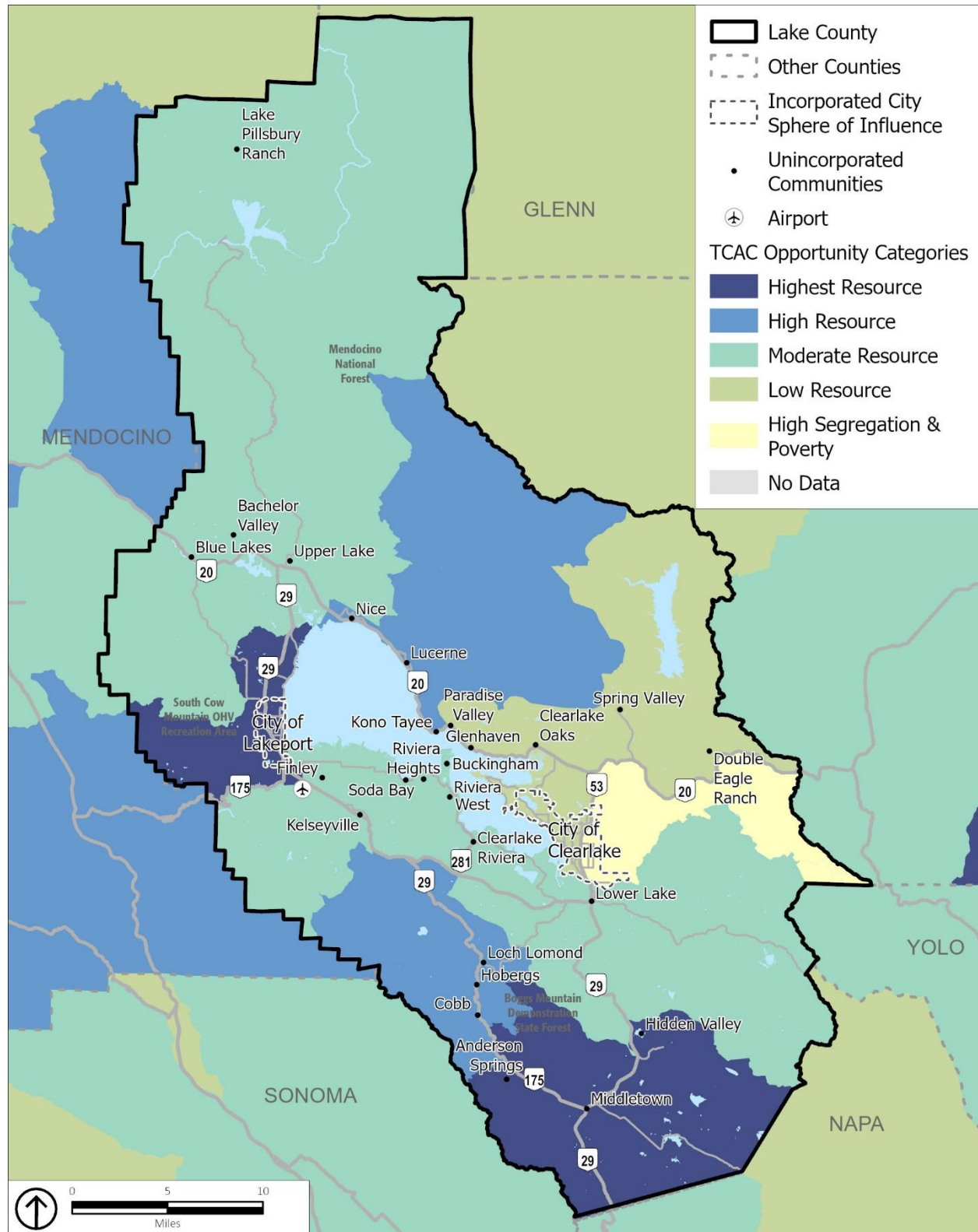
The CTCAC/HCD Opportunity Maps can help to identify areas in the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low-resource areas and areas of high segregation and poverty and to encourage better access for lower-income households and communities of color to housing in high-resource areas. CTCAC/HCD categorized census tracts into high-, moderate-, or low-resource areas based on a composite score of economic, educational, and environmental factors that can perpetuate poverty and segregation, such as school proficiency, median income, and median housing prices.

Areas designated as “highest resource” are the top 20-percent highest-scoring census tracts in the region. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated “high resource” score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic, and educational attainment. “Moderate resource” areas are in the 41st to 70th percentile and those designated as “moderate resource (rapidly changing)” have experienced rapid increases in key indicators of opportunity, such as increasing median income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic attainment, and education; or positive outcomes in a certain area (e.g., score high for health, education) but not all areas (e.g., may score poorly for economic attainment). Low-resource areas are those that score above the 70th percentile and

indicate a lack of access to positive outcomes and poor access to opportunities. The final designation are those areas identified as having “high segregation and poverty;” these are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$30,000 annually for a family of four in 2023).

As illustrated in **Figure HAIP-B6, Lake County CTCAC/HCD Resource Designations**, most of the county is categorized as moderate, high, or highest resource. The area mostly east of Clear Lake (the water body), including the City of Clearlake and surrounding unincorporated areas including Paradise Valley, Glenhaven, Clearlake Oaks, Spring Valley, and Double Eagle Ranch, is categorized as low resource. The map identifies an area of high segregation and poverty south of the low resource area (south of Highway 20 and east of Highway 53). This designation is driven by the populated areas on the East side of the City of Clearlake along with other residential areas east of the city limit in the county. The designations are applied by census tract so even though much of the rest of the area where the designation is shown has limited population, it applies across the whole tract.

Figure HAIP-B6 Lake County CTCAC/HCD Resource Designations



Fair Housing Enforcement

Fair housing discrimination complaints in unincorporated Lake County from participants and applicants in HUD voucher programs are handled by the Public Housing Authority (PHA). The PHA will investigate complaints within 10 days. They also advise their clients/customers of their right to file a fair housing complaint with the US Department of Housing and Urban Development's (HUD's) Office of Fair Housing and Equal Opportunity (FHEO). The County's website includes a link and information about how to file complaints with HUD. The PHA keeps records of all complaints, investigations, notices, and corrective actions.

Lake County Department of Social Services (LCDSS) administers housing programs including the HCV Program (commonly known as Section 8), vouchers for veterans (VASH), and the EHV program. According to LCDSS staff, occasionally there are issues between landlords and tenants, for example, when a tenant's voucher is running out or a tenant is trying to end or renew their lease. Staff noted that occasionally there are suspected Tenant Protection Act violations, and they refer cases to Legal Services, as needed, which tends to be approximately two to three times per year.

In Lakeport, City staff will assist by providing informational resources on fair housing laws and resources when a complaint is received. Additionally, staff provides administrative/technical guidance on how to best proceed given the specific circumstances. The city does not have a comprehensive Housing Department, so they act as a conduit to available resources and information.

In Clearlake, complaints are rare but if a complaint does arise, it is handled consistent with the fair housing policies in the zoning ordinance, housing element and other policies as required to receive federal funding. The city publicly posts the HUD posters and other information brochures in City Hall.

Resources

Inventory of Local Housing Services and Resources

Lake County and the cities of Clearlake and Lakeport use local, State, and federal funds to implement their housing strategies. However, these jurisdictions have limited financial resources to allocate for housing. The following resources include both agencies and funding programs. The agencies listed provide housing-related services and services to special-needs groups, with an emphasis on local programs that are available to Lake County residents and property owners.

Lake County Department of Social Services

As noted earlier, LCDSS administers the County's housing programs as well as programs for special needs in the county. The LCDSS staffs the Lake County Housing Commission's office in Lower Lake and administers the HUD-funded rental assistance program for the entire county, including the cities of Clearlake and Lakeport. The LCDSS is mandated to provide care and assistance for local children and adults who are endangered by abuse, neglect, or exploitation; administer County, State and federal assistance programs; and provide services and support to enable families to become financially self-sufficient. These mandates are accomplished through partnerships with the community for integrated services and a work environment that supports exceptional performance through teamwork. The LCDSS also administers HOME and CDBG grants and programs.

Housing Choice Voucher Program

The Housing Choice Voucher (HCV) program is a rental assistance program for very low-income households. LCDSS is responsible for administering the Lake County HCV Program funded by HUD. The Commission administers the HCV Program countywide. Voucher holders may choose anywhere within the county to live and the number in use changes annually. The income limit for the County's HCV program is 50 percent of median income; however, the assistance is targeted to extremely low-income households (30 percent or below of median income), with over 75 percent of the vouchers designated for this group.

A total of 195 HCVs were currently in use in Lake County, with another 29 HCVs available as of September 1, 2024. There were also a total of 15 Veterans Affairs Supportive Housing (VASH) vouchers and 14 Emergency Housing Vouchers (EHV) in use during this time period.

The Lake County Housing Commission administers the Family Self-Sufficiency (FSS) Program for up to 50 families receiving rental assistance through the HCV program. FSS is intended to promote economic self-sufficiency among families participating in the HCV Program. Eligible families are connected to the appropriate support services and resources in their communities that are needed to move the family toward economic independence. FSS offers a financial incentive to families through the establishment of a savings account that becomes available to the family after successful completion of the Contract of Participation. During the term of the contract, the savings credit is based on increases in earned income of the family.

Lake County Behavioral Health

Lake County Behavioral Health Services provides integrated recovery-oriented mental health and substance use disorder services in multiple clinic locations around the lake. Alcohol and drug abuse diversion and treatment services are available at the clinics and through contracts with local provider agencies. Services include individual and group counseling, trauma-informed treatment services for adults and youth, substance use prevention and outreach, and referrals to detoxification or residential treatment centers. Mental Health services are designed to provide strong community-based partnerships with individuals and families who are dealing with serious mental illness, including those who have co-occurring (mental health and substances use) disorders. Recovery-oriented services include assistance with establishing stable housing, coordinating access to physical health care, medication management, trauma-informed counseling, and peer support. Behavioral Health assists with management of mental health crises for all members of the community and connects clients to inpatient or temporary residential care, as appropriate.

North Coast Opportunities

North Coast Opportunities (NCO) is a private nonprofit corporation focused on serving Lake and Mendocino Counties, as well as Del Norte, Humboldt, Napa, Solano, and Sonoma Counties. NCO develops Community Action Plans, which serve as a two-year roadmap demonstrating how NCO plans to deliver Community Services Block Grant (CSBG) eligible services. NCO also administers the New Digs program for rapid rehousing, the Building Up Individuals and Local Development (BUILD) program, and Home Hardening Program.

New Digs

The New Digs program helps community members that are homeless or at risk of becoming homeless secure permanent housing using the Housing First Model. It provides housing navigation services, case management, and rapid rehousing-related services. The rapid rehousing program helps participants with security deposits, six months of rental assistance, and services for up to 12 months. At present, New Digs has one full-time employee who serves as both case manager and housing navigator.

Building up Individuals and Local Development (BUILD)

The BUILD program is a workforce development program. It provides trainees enrolled in the program a 4-month, 28-hour per week "earn-and-learn" training program. These trainees work on community projects that contribute to the local affordable housing stock, such as tiny homes, community gardens, bathroom remodels, flooring installation, and wildfire mitigation. Graduates of the program receive letters of recommendation, job opportunities, and on-the-job tools.

Home Hardening Program

NCO, in collaboration with Cal OES, CAL FIRE, and Lake County, has established the Lake County Home Hardening Program, which retrofits homes in ways that make them more resistant to fire-related threats. Home hardening makes homes more resistant to heat, flames, and embers

through changes in building materials, installation techniques, and the addition of defensible spaces. This program applies to Lake County homes within the Kelseyville Riveria Community Association jurisdiction and specifically targets low-to-moderate income households.

Disaster Response Relief Fund

NCO's Disaster Response Relief Fund was set up to assist residents of Lake or Mendocino counties facing hardship as the result of a disaster by providing monetary aid to people who have suffered a direct loss following a disaster.

Emergency Preparedness in Communities (EPIC)

EPIC provides tools and resources to assist and educate community members on being prepared ahead of a disaster. Tools and resources include a disaster guide, audio resources, the option to sign up for text message alerts, online courses and more.

Community Emergency Response Team (CERT)

Volunteers who join this team receive training about disaster preparedness for the hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. CERT is a national program with a local branch administered by NCO.

California Emergency Response Corps (CERC)

This branch of Americorps places corps members in communities to assist after disasters and also deploys members to work with regional partners and focus on priorities such as helping local communities prepare for disasters; work to combat food inequities in vulnerable communities; assist with educational opportunity and economic mobility for communities experiencing persistent unemployment or underemployment; and to help with other services that increase civic engagement and social cohesion.

Redwood Coast Regional Center

Redwood Coast Regional Center (RCRC) provides intake, assessment, diagnosis, and coordinates community-based services for children and adults with developmental disabilities in Del Norte, Humboldt, Lake, and Mendocino counties. It is one of 21 Regional Centers that are community-based, private non-profit corporations under contract with the California Department of Developmental Services. RCRC's services includes diagnosis and eligibility assessment, information and referral, individualized planning and service coordination, purchase of necessary services included in a person's individual program plan, advocacy for the protection of legal, civil and service rights, and family support. RCRC has offices in Clearlake and Lakeport.

Redwood Community Services

Redwood Community Services (RCS) provides mental health services, crisis response services, integrated health services, substance use services, foster care services, youth residential

services and youth resource services, family support services, and residential facilities to Mendocino, Humbolt, and Lake Counties.

In Lake County, RCS operates one behavioral health service office, one foster family agency, one youth resource center (The Harbor), one substance use disorder center (Tule House), one transitional housing facility (NEST), and one homeless service center (Xamitin Haven).

Foster Family Agency

Redwood Community Service's foster family agency provides a variety of foster care services and programs in Lake County. These include training and approvals of resource families, a Therapeutic Foster Care (THC) program, Intensive Services Foster Care (ISFC), Redwood Coast Regional Center (RCRC) services, and adoptions.

The Harbor

The Harbor is a youth resource center located in Lakeport that provides support and services to transition-age youth. Some of the programs available are education support, housing navigation, peer mentorship, employment workshops, and health and well-being services.

Tule House

Tule House is a Healthy Opportunity for Mothering Experiences (H.O.M.E.) residential treatment program in Upper Lake geared towards mothers dealing with substance use disorders. The facility has eight beds and aids mothers in addressing substance use disorders through non-medical support services.

NEST

NEST is a 15-month residential transitional living program for youth aged 18 to 25 that are homeless and either pregnant or parenting children between the ages of 0 and 5. Families in the program receive food and stable housing as well as guidance in learning life skills to aid them in successfully transitioning out of homelessness.

Xamitin Haven

Xamitin Haven in Lakeport is an emergency homeless shelter for up to 35 guests. The services at the shelter include food, laundry and support services.

Lake County Continuum of Care

The Lake County Continuum of Care (LCCoC) is a HUD-designated collaboration of different private organizations, local government, and interested community members that promotes communitywide commitment to the goal of ending homelessness.

Mission: The Lake County Continuum of Care is a coordinating group that aligns resources to facilitate solutions to end homelessness in our community

Objective: Our objective is to align programs and resources to facilitate solutions to end homelessness in our community. Through cross-sectional partnerships and shared resources, our team of dedicated organizations and individuals has a bold goal: to end homelessness in Lake County.

To address the Mission and Objective, the Lake County CoC, through gap analysis, creates a consensus strategic plan that prioritizes and determines community needs and the best ways to promote and provide access to programs for individuals and families at risk of homelessness or experiencing homelessness using California's Housing First Policy and principles of Equity. The CoC also administers the community's official Point-in-Time (PIT) Count, the annual census and survey to identify the sheltered and unsheltered homeless population across the county. This count informs the CoC's gap analysis/strategic plan, measures progress in decreasing homelessness, and identifies strengths and gaps in the current homelessness assistance system. The official PIT Count also determines available funding by HUD and the State offered in the form of grants. The CoC procures these grants and, based on the needs and priorities of the strategic plan, offers the funding to local community-based organizations, local government, and local tribal entities through a RFP process to obtain contracted providers. Providers agree to participate in the CoC's Coordinated Entry System to help those in need obtain services. The CoC also monitors the performance of those contracted services as well as host a gathering of housing navigators to coordinate efforts.

Rural Communities Housing Development Corporation

The Rural Communities Housing Development Corporation's (RCHDC) mission is "to provide decent, affordable housing to low and moderate-income persons". RCHDC manages over 1400 apartments of multi-family low-income housing for families, seniors and special needs clients across a six-county region in Northern California. In Lake County they own and operate:

- Oak Hill Family Farm Worker Apartment Community in Kelseyville.
- Autumn Village senior apartments in Clearlake
- Highlands Village senior apartments in Clearlake
- Lakeview Apartments senior apartments in Lakeport
- Sunshine Manor senior housing in Lakeport
- North Shore Villas senior apartments in Lucerne
- Bevins Court special needs in Lakeport

All of these properties are described further in **Table HAIP-B18** and some are also described in **Table HAIP-B22**.

AMG and Associates

AMG and Associates has developed multiple housing projects in Lake County including Bevins Court, Martin Street Apartments, and Bella Vista Apartments for seniors (see **Table HAIP-B18**). All of these projects are in Lakeport.

CRP Affordable Housing & Community Development

CRP Affordable Housing & Community Development develops and manages affordable housing projects. They built and manage the Konocti Gardens project in Clearlake (see **Table HAIP-B18**).

Lake County Office of Education

The Lake County Office of Education is one of the 58 county offices of education which serve as the intermediate level of the State's public education system. County offices provide a support infrastructure for local schools and districts. The Lake County Office of Education fulfills state mandates to approve school district budgets and local control and accountability plans (LCAPs), registers teacher credentials, completes employee background checks, certifies school attendance records and develops countywide programs to serve students with special needs. The Lake County Office of Education also has many outreach opportunities to support educators with additional educational opportunities, such as Teach Lake County outreach to better serve rural, high-poverty schools, the New Teacher Institute to strengthen the practices of beginning teachers, the Administrative Credentialing Program and other professional development programs.

Konocti Instructional Services

According to the State Department of Social Services, People Services, Inc. is a nonprofit private organization that provides a wide range of services and support for persons with developmental disabilities. It operates two instructional service centers in Lake County (Konocti Instructional Services), one in Clearlake, and the other in Lakeport. Both centers offer a wide assortment of recreational, occupational, and educational opportunities for their clients.

City of Lakeport Housing Services Program Implementation Plan

The City of Lakeport is currently developing a Housing Services Program Implementation Plan with funding received from a 2022 CDBG-Planning Grant. The City aims to develop the following programs: Owner Occupied Rehabilitation Program, Homebuyer Program, Mobile Home Replacement Program, and a Housing Conditions Survey. The funding is allocated for the development of policies and procedures for these applicable programs. Future grant funding would need to be acquired to fully implement and maintain the programs.

City of Clearlake

Clearlake is implementing a Rental Registration Inspection Program within the City limits and is in the final stages of developing an online platform that identifies rentals within the City. In addition, the City also offers the housing programs below.

Homestead Program

The Homestead Program focuses on employed, entry-level professionals or recent hires (who fall within HCD's median to moderate income level) in search of quality housing in Clearlake. This is not a loan. The program intends to offset higher than normal construction costs by eliminating additional fees and land costs to facilitate new housing development for moderate income

professionals and encourage job creation and retention efforts. Applicants are responsible for obtaining financing for construction of a new stick built home or new manufactured or modular home.

To ensure that this program is achieving its goal of job creation and retention within Clearlake, certain requirements regarding occupancy, income and the construction process must be met. Through this program, qualifying participants receive access to approved City-owned lots in addition to many fees associated with construction being paid for by the City. These aim to provide incentives for the building of new homes and to help retain the young professional population group within the City of Clearlake.

Homebuyer Assistance Program

The ReCoverCA Homebuyer Assistance (DR-HBA) Program is intended to provide aid to low-to-moderate income households that were impacted by the 2018 and 2020 federally declared fire disasters in the state of California. Lake County is part of the 2018 Qualifying Disaster Area, which allows qualifying Clearlake residents to apply for this program. The goal of this program is to encourage individuals and families to relocate out of High or Very High Fire Severity Zones through the provision of down payment and closing cost assistance. This program is designed to help bridge the affordability gap for residents living in these high-risk areas and looking to purchase a home.

To qualify for this program, households must meet the following requirements: fall within HUD's income limits for low-to-moderate income, have a credit score of 640 or above, have a maximum debt-to-income ratio of 45%, complete an Online Homebuyer Education course, and must purchase a home outside of High or Very High Fire Severity Zones. The amount provided is determined by a Golden State Finance Authority Participating Lender to ensure that monthly debt payment is reasonable for homebuyers.

Table HAIP-B27 Current Projects

New Projects	Community	Location/ Address	Units	Description
Palleson Place (formerly Collier)	Nice	6853 Collier Avenue, Nice	40	1- and 2-bedroom units with a 3-bedroom manager's unit: Special needs; 20 units set aside for seriously mentally ill homeless individuals, 10 units set aside for developmentally delayed individuals, 9 for general low-income individuals/families, and 1 property manager unit. Site amenities: Traditional laundry, manager's office, community room, vegetable garden, picnic tables, net-zero energy building, and on-site mental health services.
Clearlake Apartments	Clearlake	15837 18th Avenue, Clearlake (APN 010-043-010)	60 - 80	Investment Corporation is proposing to develop the Clearlake Apartments. The project would construct 60-80 units of affordable housing on a 4.5-acre site. The units will be affordable to households with earnings between 30% and 60% area median income. Up to 20 units will be reserved for individuals or families with intellectual or developmental disabilities.
Parkside Apartments	Lakeport	1310 Craig Avenue, Lakeport (APNs 005-030-51, 025-441-43)	64	The approved project will include three primary components: affordable workforce/family housing; community support services with a common area community building and auxiliary spaces; and site amenities, such as sidewalks, picnic benches, a half-court basketball court, and playground. The project plans to utilize US Department of Housing and Urban Development (HUD) funds to support the construction of 64 units of affordable housing on an approximate 3.02-acre portion of the Parkside Residential Project site, as well as the construction of supporting off-site improvements involving approximately 0.41 acres of additional land within the larger Parkside Residential Project area as well as 0.81 acres of land on an adjacent parcel. The project would include 32 two-bedroom units approximately 830 square feet in size, and 32 three-bedroom units approximately 1,073 square feet in size within 5 separate two-story structures located near common area amenities and waste refuse facilities. In addition to the affordable portion of the project, the total project includes 176 dwelling units on 15.16 acres.
Bevins 40	Lakeport	447 Bevins Street, Lakeport	40	This approved project will include construction of a three-story building providing a total of 40 units of affordable (very low and low-income) senior housing on a 3.37-acre site located at 447 Bevins Street.

New Projects	Community	Location/ Address	Units	Description
Martin Street Apartments Phase III	Lakeport	519 Smith Street	40	The project would include 48 total dwelling units within five multi-family residential buildings, a 2,469 square foot community center, a playground, and a half basketball court.
Konocti Gardens	Clearlake	Old Highway 53 & Highlands Way, Clearlake	102	Konocti Gardens Apartments is a 102-unit low-income project comprised of 6 residential buildings plus a community building across an 11-acre site. The project is located on a multi-sloping site and includes extensive site retaining walls, a precast retaining box culvert spanning a creek that divides the project, and several stepped buildings with concrete retaining walls at 1st level. Includes 36 units for agricultural workers and 11 project-based vouchers.
Barnes Street Housing Project	Middletown	21095 Barnes St. Middletown	40	Middletown Rancheria of Pomo Indians of California. Mixed income housing.
Guenoc Valley	Unincorporated county		1,900	Proposed market-rate master-planned mixed-use development featuring up to 850 hotel rooms and cottages in five separate resorts, along with 1,900 residential lots.

Source: Lake County, 2024.

Infrastructure

Lake County

The Lake County Department of Public Works is responsible for maintenance of county roads. Many local roads require widening, intersection improvements, paving, or other measures to safely accommodate projected growth. A number of older, undeveloped subdivisions lack adequate roads. In addition, the majority of the County's rural local roads do qualify for federal or State Aid funds from programs such as the Regional Surface Transportation Program (RSTP) and the State Transportation Improvement Program (STIP).

Water supply for domestic use in Lake County includes both groundwater and surface water. While several water distribution systems buy Clear Lake water from the Yolo County Flood Control and Water Conservation District, most use groundwater. A combination of depleting groundwater supplies and increased treatment standards has resulted in the failure of a few systems. Contrastingly, when considering the wastewater treatment system, all of the County's wastewater systems have sufficient capacity for multifamily development and to meet the County's future housing needs.

In general, the ability of each sewer or water district to accommodate additional housing is closely tied to financial constraints. The willingness of current customers to increase current service charges or to assume new costs for the expansion of existing water and sewer systems dictates the ability to increase service capacities to accommodate new housing.

With regard to stormwater, flooding hazards are generally localized in key areas of the unincorporated county. Flooding historically was the greatest natural hazard in the county, given the presence of Clear Lake. At present, however, the risk of stormwater/localized flooding to future and current housing can be minimized by accurate recordkeeping of repetitive localized storm activity and preventative measures. The County continues to effectively implement its Stormwater Ordinance to reduce impacts of development on water quality and downstream flooding. Lake County's present floodplain development regulations exceed the minimum national and state standards and are helpful in preventing flood problems from increasing. In addition, the County continues to upgrade bridge and culvert capacities to reduce flooding and reduce damages that could be caused by future severe storms.

Clearlake

The City of Clearlake maintains both dirt/gravel streets and paved streets. Many of these unpaved streets do not meet County standards, such as paving and associated infrastructure. Currently, funds are in place to slowly enhance and improve the overall pavement conditions. These efforts are expected to allow the City to cease further degradation.

Water service is provided by Konocti Water District, Highlands Mutual Water Company, and Golden State Water Company. Developers are required to install water lines that connect to the applicable water system and pay connection fees according to each provider. It is expected that the City's water system will be able to accommodate future housing development.

The City does not provide sewer service. All new development is required to construct sufficient on-site septic systems or connect to the sewer system of the Lake County Sanitation District. It is expected that the County's sanitation district will be able to accommodate future housing development in the City of Clearlake.

There are no major drainage conveyance facilities in the city. The majority of stormwater either flows overland or in undersized roadside swales. The City's storm drainage system experiences serious problems and, in some cases, is nonexistent. City infrastructure is expected to fail yearly.

Lakeport

Many of the City's streets are narrow, not improved to County standards, and require upgrading. Major improvements to the existing system are required, such as road widening, additional crossings over/under the freeway, new roads, additional traffic controls, including signalization of intersections, and perhaps one-way couplet systems. The City has several characteristics that increase the difficulty of improving the roadway system, such as: hilly terrain, a relatively large amount of undeveloped land within city limits, and many substandard roads.

Lakeport's water supply is derived primarily from four groundwater wells (two Scotts Creek wells and two Green Ranch wells) and the surface water treatment plant, which treats water drawn from Clear Lake. A significant amount of unlined cast iron and galvanized steel pipe, some of which is over 100 years old, is currently used as part of the City's water system. However, most of the water mains are generally in good condition. In general, Lakeport has adequate supply and distribution capacity to meet the demand for potable water that would be generated by development consistent with the City's future housing needs.

The City has adequate sewage treatment and conveyance capacity to meet the demand for sewer treatment that would be generated by future housing development.

Most of the City's drainage system is in good condition. However, roadway culvert crossings are generally inadequate and will require replacement as the city continues to develop. New housing development has accentuated existing drainage problems and has increased the potential for flooding.

Housing During a Disaster

Lake County is vulnerable to numerous hazards such as floods, earthquakes, drought, landslides, wildfires, and other severe weather events. In the future, Lake County could see population fluctuations because of climate impacts, and these fluctuations are expected to impact demand for housing and other development. For example, extended drought can influence Clear Lake as well as the agricultural industry in the county. In addition, Lake County has lost housing stock every year since 2015 due to wildfires.

Wildfires

Between 2015 and 2021, Lake County has dealt with numerous major wildfires that have led to the loss of many housing units. Some of the main fires that have affected Lake County and

resulted in significant housing loss are the Jerusalem Fire in 2015, the Valley Fire in 2015, the Rocky Fire in 2015, the Clayton Fire in 2016, the Sulphur Fire in 2017, the Pawnee Fire in 2018, and the Mendocino Complex Fire. Many other smaller fires during this time have also contributed to the loss of housing structures across Lake County. **Table HAIP-B28** shows a summary of the housing units lost across the county based on housing type from 2015 to 2023, and **Table HAIP-B29** shows the number of housing structures lost by year as a result of these wildfires.

Table HAIP-B28 Housing Units Loss from Wildfires in Lake County by Type, 2015-2023

Type of Housing Unit	Number of Units Lost
Single Family Units	1,426
Mobile Home Units	442
Multi-Family Structures	35
Total Housing Structures	1,903

Source: California Department of Finance, California Wildfire Housing Losses (2013-2023)

Table HAIP-B29 Housing Structures Lost from Wildfires in Lake County by Year, 2015-2023

Year	Number of Housing Structures Lost
2015	1,351
2016	188
2017	136
2018	164
2019	2
2020	8
2021	54
2022	0
2023	0

Source: California Department of Finance, California Wildfire Housing Losses (2013-2023)

Jerusalem Fire

The Jerusalem Fire occurred in August 2015 north of Middletown. It burned a total of 25,118 acres during this time, which resulted in the destruction of 27 structures. These destroyed structures included residential, commercial, and other structures. While ultimately merging with the simultaneous Rocky Fire, the two fires remained identified as their own individual wildfires.

Rocky Fire

The Rocky Fire burned in July and August of 2015 east of Clearlake and burned a total of 69,438 acres. This resulted in the destruction of 96 structures across Lake County, Colusa County, and Yolo County. These destroyed structures included residential, commercial, and other structures. These destroyed structures included residential, commercial, and other structures.

Valley Fire

The Valley Fire took place in September and October 2015. This fire began in Lake County near the Cobb area. It heavily impacted and destroyed many parts of the County, notably the areas near Cobb, Middletown, Whispering Pines, and the southern end of Hidden Valley Lake. In total, this wildfire burned 76,067 acres and destroyed 1,958 structures. These destroyed structures included residential, commercial, and other structures and resulted in over \$921 million in insured property damage across the county.

Clayton Fire

The Clayton Fire burned in August of 2016. It began near Lower Lake in Lake County and burned a total of 3,929 acres. This caused the loss of 300 structures, of which 189 were single-family homes, within the area surrounding Lower Lake.

Sulphur Fire

The Sulphur Fire burned in October 2017. It occurred in Lake County and burned 2,207 acres before being contained. This fire was centered around the Clearlake Area and resulted in the destruction of 162 structures.

Mendocino Complex Fire

The Mendocino Complex Fire burned for three months between late July and mid-September of 2018. It was made up of two wildfires, the River Fire and the Ranch Fire. These fires burned in Lake County along with Mendocino, Colusa and Glenn Counties. Currently, the Mendocino Complex Fire is the second largest in California historically. Within Lake County, the most impacted areas were in the northern part of the County north of Clear Lake. Combined, the River Fire and Ranch Fire burned a total of 459,123 acres, with the Ranch Fire alone burning 410,203 acres.

Hazard Mitigation and Emergency Housing

This housing shortage affects the community at all income levels. The County supports additional growth and development and incorporates measures to address hazard mitigation, such as the implementation and use of codes for decreasing fire threat, including Public Resources Code Sections 4290 and 4291 regulations and home-hardening efforts based on International Wildland-Urban Interface Code.

There are four shelter sites in the case of an emergency in Lake County:

- Twin Pine Casino: 22223 CA-39, Middletown
- Grace Church Kelseyville: 6716 Live Oak Drive, Kelseyville
- Lakeport Community SDA Church: 1111 Park Way, Lakeport
- Kelseyville Presbyterian Church: 4021 Third Street, Kelseyville

Based on the County’s 2018 Natural Hazard Mitigation Plan, approximately 865 people would require shelter in the event of a hypothetical 7.1 magnitude earthquake.

During periods of extreme weather that meet pre-determined conditions, the locations listed in **Table HAIP-B30, Extreme Weather Centers**, can be used by residents seeking cooling and/or warming.

Table HAIP-B30 Extreme Weather Centers

Type	Facility	Address
County Library Facilities	Lakeport Library	1425 N. High Street, Lakeport
	Middletown Library	21256 Washington Street, Middletown
	Upper Lake Library	310 Second Street, Upper Lake
Peer Support Centers	The Big Oak Peer Support Center	13300 East Highway 20, Suite O, Clearlake Oaks
	Circle of Native Minds Cultural Center	525 North Main Street, Lakeport
	The Harbor on Main	154 South Main Street, Lakeport
	La Voz de la Esperanza Centro Latino	14092 Lakeshore Drive, Clearlake

Source: Office of Emergency Services, 2023.

Lakeport Dam

Lakeport Dam has been identified as a High Hazard, which means the dam failure could cause loss of at least one human life. Lakeport Dam is an earthen dam with a surface area of approximately 28.6 acres and a storage volume of 650 acre-feet. Portions of the City of Lakeport and unincorporated Lake County are downstream of the dam.

There is potential for inundation of part of the City of Lakeport and parts of the unincorporated county. This area is developed with a mix of retail, service commercial, and light industrial businesses. The Lakeport Police Department is responsible for evacuation notifications and related activities in the incorporated areas of Lakeport. The Lake County Sheriff’s Office is responsible for directing evacuation activities in the county’s unincorporated areas as well as assisting the Lakeport Police Department in the incorporated area of Lakeport.

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ATTACHMENT 1 – RESOURCES

Table HAIP- 18 Subsidized Housing

Name	Link	Total Units	Unit Size	Address		Phone Number	Population Served
Adagio Apartments	Adagio Apartments	54	2-4 bedrooms	15117 Olympic Drive	Clearlake	(707) 995-0370	Low income
Aytch Plaza (Los Robles)	Aytch Plaza (Los Robles)	11	2-4 bedrooms	4440 Cruickshank Road	Kelseyville	(707) 294-5719	5 units for low income and 6 units for Agricultural employees
Big Valley Tribal Apartment Housing Project	Big Valley Tribal Apartment Housing Project	15		902 S Forbes Street	Lakeport	(707) 263-3924	Housing for at-risk Homeless Tribal Members
Cache Creek Apartments Homes	Cache Creek Apartments	80	2-4 bedrooms	16080 Dam Road	Clearlake	(707) 994-9581	Low Income
Clearlake Apartments	Clearlake Apartments	71	1-3 bedrooms	7145 Old Highway 53	Clearlake	(707) 994-5111	Low Income
Kelseyville Family Apartments		53	2-4 bedrooms	5185 State Street	Kelseyville	(707) 278-4500	Low income farm labor households
Kelseyville Terrace	Kelseyville Terrace	68	1-3 bedrooms	5400 Gaddy Lane	Kelseyville	(707) 800-6112	Low Income
Konocti Gardens	Konocti Gardens	102	1-3 bedrooms	3930 Old Highway 53	Clearlake	(760) 591-9737	36 units for agricultural employees 11 units for HUD 811 54 units for low income
Lakeport Village Apartments	Lakeport Village Apartments	32	1-2 bedrooms	901 South Forbes St.	Lakeport	(707) 263-5231	Low Income
Lakeview Terrace Apartments	Lakeview Terrace Apartments	59	1-2 bedrooms	7055 Old Highway 53	Clearlake	(707) 995-5295	Low Income
Martin Street Apartments	Martin Street Apartments	23	2-3 bedrooms	1255 Martin Street	Lakeport	(707) 263-2988	Low Income, Senior, Disabled
Martin Street Apartments II	Martin Street Apartments II	47	2-3 bedrooms	1257 Martin Street	Lakeport	(707) 413-3791	Low Income, Senior, Disabled
Middletown Garden Apartments	Middletown Garden Apartments	36	1-3 bedrooms	15750 Knowles Lane	Middletown	(707) 987-9668	Family/ Senior; low income
Multifamily Acquisition Project	Scotts Valley Band of Pomo Indians	10	2-3 bedrooms	2681 Lakeshore Blvd	Lakeport	(707) 263-4220	Homeless Tribal Memebers
Nice Village Apartments	Nice Village Apartments	28	1-3 bedrooms	6620 Collier Avenue	Upper Lake	(707) 274-8259	Low income
Oak Hill Apartments	Oak Hill Apartments	39	0-3 bedrooms	4425 Cruickshank Road	Kelseyville	(707) 279-1500	One member of the household must be in Farm Labor
Oak Valley Villas	Oak Valley Villas	80	1-4 bedrooms	14795 Burns Valley Road	Clearlake	(707) 572-0553	Low income
Olympic Village	Olympic Village	53	1-2 bedrooms	15097 Olympic Drive	Clearlake	(707) 461-4277	Low Income
Orchard Garden Apartments	Orchard Garden Apartments	34	1-3 bedroom	5025 Gaddy Lane	Kelseyville	(707) 279-5080	Low income
Pallesen Place (Collier)	Pallesen Place	40	1-2 bedrooms	6853 Collier Avenue	Nice	(707) 240-2854	10 units for developmentally delayed individuals, 20 units for mentally ill homeless and 9 units for low income.
Ridge Lake Apartments	Ridge Lake Apartments	90	1-3 bedroom	3800 Old Hwy 53	Clearlake	(707) 994-1163	Low income, Senior, Disabled

Table HAIP- 20 Homeless Housing Resources

Facility Name	Website/Email	Phone Number	Community	Facility Capacity (beds)	Services	Population Served
Adventist Health Clearlake Restoration House	Restoration House	707-900-1307 Main St, Lower Lake	Clearlake	11	Transitional housing	Recently homeless/ unhoused
Hope Center Transitional Shelter	Hope Rising - Lake County CA	707-701-6710 707-995-4423 3400 Emerson Street, Clearlake	Clearlake	20	Housing navigation	Homeless and recently homeless/ unhoused
Lake Family Resource Center	Lake Family Resource Center	888-485-7733	Kelseyville	24	Emergency shelter, domestic violence shelter and services	Homeless/ unhoused and domestic violence victims
North Coast Opportunities – New Digs	New Digs	707-461-4574 14290 Olympic Drive, Clearlake	Countywide	0	Rapid rehousing, move-in assistance, and monthly subsidies	Homeless/ unhoused and at-risk of becoming homeless/ unhoused
Redwood Community Services NEST	The NEST Program: Lake County	707-263-5881	Lower Lake	13	Pregnant and parenting teen and young adult homeless shelter	Teens and young adults
Xamitin Haven	Redwood Community Services	707-394-5377 1111 Whalen Way, Lakeport	Lakeport	35	Emergency shelter - can stay up to 6 months while utilizing services	Homeless/ unhoused

Table HAIP- 21 Supportive Housing

Facility Name	Address	Phone Number	Facility Capacity	Facility Type	Website
Ferris Home	15190 Konocti View, Clearlake	(707) 995-9517	5	Senior Adults - Assisted Living	Ferris Home - Clearlake, CA CareListings
Manzanita House	3997 Manzanita Drive, Nice	(707) 274-9293	6	Temporary Mental Health Crisis	Manzanita House - DONE.pdf
Engle Small Family Home	3480 Knob Cone, Kelseyville	(707)278-0375	4	Children ages 7-17 with Developmental Disabilites/ Autism Facility	Engle Small Family Home Facebook
Turning Point Lake House	5585 Sunrise Drive, Kelseyville	(707) 279-0467		Redwood Coast Regional Center clients between the ages of 7-17	Lake House — Turning Point of Central California, Inc.

Table HAIP- 22 Age-Restricted Housing

Name	Link	Units	Address	Phone Number	Population Served
A Nice Care Home	A Nice Care Home	6	6784 Crump Avenue, Nice	(707) 274-9938	Seniors
Austin Manor Apartments	Austin Manor Apartments	22	14900 Burns Valley Road, Clearlake	(707) 827-9150	Seniors
Autumn Village Apartments	Autumn Village Apartments	40	14930 Burns Valley Road, Clearlake	(707) 995-1650	Seniors 65+ years old
Bella Vista Apartments	Bella Vista Apartments (Lakeport Senior Apartments)	48	1075 Martin Street, Lakeport	(707) 263-3003	Seniors
Bevins Court	Bevins Court	10	958 Bevins Street, Lakeport	(707) 263-3524	Seniors 62+ years old & special needs
Clover Valley Guest Home	Clover Valley Guest Home	6	820 Clover Valley Road, Upper Lake	(707) 275-2405	Seniors
Edelweiss Guest Home	Edelweiss Guest Home	15	955 Pool Street, Lakeport	(707) 263-4340	Seniors
Eskaton Clearlake Oaks	Eskaton Clearlake Oaks	23	75 Lake Street, Lake County	(707) 998-9355	Seniors 62+ years old
Highlands Village	Highlands Village	40	6215 Old Highway 53, Clearlake	(707) 994-7538	Seniors 65+ years old
Lakeview Apartments	Lakeview Apartments	36	525 Bevins Street, Lakeport	(707) 263-7021	Seniors 65+ years old
North Shore Villas	North Short Villas	31	5860 E. Highway 20, Lake County	(707) 274-2318	Senior 62+ years old or Disabled
Olympic Villa Apts.	Olympic Villa Apts.	27	14580 Olympic Drive, Clearlake	(707) 995-1594	Senior 55+ years old and low income
Sunshine Manor	Sunshine Manor	30	2031 Giselman Street, Lakeport	(707) 263-3761	Seniors 65+ years old
Walnut Grove Senior Apartments	Walnut Grove Senior Apartments	60	3155 Smith Lane, Clearlake	(707) 995-0775	Seniors 65+ years old

24-hour Nursing Facilities

		Facility Capacity	Address	Phone Number	Type of Facility	Pay
Orchard Park Senior Living Community	Orchard Park Senior Living	56	14789 Burns Valley Road, Clearlake	(707) 995-1900	24-hour assisted living and memory care	Private pay
Rocky Point Care Center	Rocky Point Care Center	72	625 16th Street, Lakeport	(707) 263-6101	24-hour rehabilitation and long-term care	Private pay and Insurance
Meadowood Nursing Center	Meadowood Nursing Center	99	3805 Dexter Lane, Clearlake	(707) 994-7738	24-hour rehabilitation, assisted living and memory care	Private pay and Insurance
Lakeport Post Acute Care	Lakeport Post Acute		1291 Craig Ave, Lakeport	(707) 263-6382	24-hour skilled nursing facility	Medicare - restrictions apply

Table HAIP-23 Employee Housing

Facility Name	Facility Number	Facility Address	Facility Type	Phone Number	Structure Count	Employee Count
Rose Labor Camp	17-4015-EH	2355 Hill Rd., Lakeport, CA 95453	Employee Housing	(707) 263-7327	4	20
Proctor Camp	17-0008-EH	2179 Scotts Valley Rd., Lakeport, CA 95453	Employee Housing (H-2A)	(707) 263-7327	5	95
Ivicevich Camp	17-0012-EH	2116 Scotts Valley Rd., Lakeport, CA 95453	Employee Housing	(707) 263-7327	7	30
Quercus Ranch	17-0014-EH	4150 Soda Bay Road, Kelseyville, CA 95451	Employee Housing	(707) 279-4220	4	75
Lubich Camp	17-0004-EH	2181 Scotts Valley Road, Lakeport, CA 95453	Employee Housing	(707) 263-7327	2	20
Gayaldo Camp	17-0034-EH	1500 Big Valley Rd., Lakeport, CA 95453	Employee Housing	(707) 279-4220	2	29
Rooster Camp	17-0042-EH	2505 Soda Bay Road, Lakeport, CA 95453	Employee Housing	(707) 279-4220	1	14
Vineyard Ops Residence	17-15992-EH	16285 Second St, Lower Lake, CA 95457	Employee Housing (H-2A)	(707) 338-8482	1	5
Lake Konocti - Robledo and Sons	17-15986-EH	8725 Soda Bay Rd, Kelseyville, CA 95451	Employee Housing (H-2A)	(707) 939-6903	1	8
Travelodge By Wyndham Clearlake	17-15989-EH	4775 Old Hwy 53, Clearlake, CA 95422	Employee Housing (H-2A)	(831) 975-6351	16	60
Maldonado Vineyards	17-15991-EH	24044 Mirabel Rd, Middletown, CA 95461	Employee Housing (H-2A)	(707) 738-3970	1	13
Carrie Lane	17-15983-EH	9626 Carrie Lane, Kelseyville, CA 95451	Employee Housing (H-2A)	(805) 794-1543	1	15
Stone Drive - Robledo & Sons	17-15987-EH	3260 Stone Drive, Lakeport, CA 95453	Employee Housing	(707) 939-6903	1	8
Housing Heritage H2-A Workers	17-15988-EH	15864 41st Ave, Clearlake, CA 95422	Employee Housing (H-2A)	(707) 253-8463	1	18
Maldonado Vineyards	17-15990-EH	24034 Mirabel Rd, Middletown, CA 95461	Employee Housing (H-2A)	(707) 738-3970	1	17

HUD - Housing and Urban Development

People with Disabilities

[Homeless Veterans](#)

[Local Public Housing Authority](#)

(707) 995-3744

Rehabilitation Program Examples

The following program guidelines and forms were selected as examples of policy documents and applications related to home rehabilitation programs across the state. Each program that was selected as an example has been active recently. This ensures that programs selected for comparison utilize current best practices. Additionally, using recent programs allows the comparison to be of programs run in a similar funding environment to today's, to the degree possible.

Program guidelines and application materials from Yolo County were included due to Yolo County's similar rural character to Lake County. However, few examples of current programs in rural jurisdictions were available. Therefore, programs with particularly well-organized applications, clear or robust guidelines, or noteworthy program elements that were from less similar jurisdictions were also included. For example, single-family home rehabilitation loan guidelines from the City of Pasadena were included because of the clear list of eligible and ineligible activities, contractor criteria, and the inclusion of lead abatement process guidelines. Guidelines and a program application from the City of Hawthorne were included because the program offers grants rather than loans, which is an alternative funding structure, and includes both a clear application submission checklist and useful forms for purposes of verifying income. The City of Brea's pre-approval application was included for its clearly communicated program description on the front page of the application and the useful pre-qualification questionnaire that was included ahead of the application materials. The City of Rialto's program includes a defined loan forgiveness schedule over five years and allows for bedroom or bathroom additions to address overcrowding issues, both of which are less typical but could be useful elements to consider depending on the community's needs. This program also includes clear guidelines around minimum replacement or rehabilitation standards for many types of eligible repairs or replacements, which can support project development conversations between applicants and their contractors. Components from each of these programs could be considered for a future rehabilitation program in Lake County, and the documents can offer examples of clear guidelines and well-organized, thorough application materials.

Yolo County
Community Development Block Grant (CDBG)
Housing Rehabilitation
Program Guidelines

Approved June 2024

Contents

Introduction	1
Fair Housing	1
Conflict of Interest	1
Definitions	1
Community Outreach	3
Program Requirements	3
Applicant Eligibility	3
Income Eligibility	3
Eligible Properties	4
Allowable Property Improvements	5
Ineligible Property Improvements	6
Rehabilitation Standards	6
Funding Amounts and Limits	7
Maximum Loan-to-Value Ratio	7
Loan Terms	8
Loan Security	8
Application Review	8
Application Submission Requirements	9
Loan Approval	10
Appeals	10
Loan Settlement	10
Federal and State Overlays	11
Environmental Review	11
Lead-Based Paint	11
Other Terms and Conditions	12
Home Occupancy Requirements	12
Insurance	12
Property insurance	12
Cancellation of Hazard or Fire Insurance	12
Flood Insurance	12
Transfer of Ownership	13
Refinancing of Property	13
Transfer of Property	13

Conversion of Property to Rental or Non-Resident Use	13
Guideline Amendments	14
Contracting Procedures	14
Dispute Resolution.....	15
Attachment A- Annual Household Income Definition	16
Exhibit 1- CDBG Income Limits & HUD Fair Market Rents.....	17
Exhibit 2- Loan Servicing Policy and Procedures	18
Exhibit 3- Confidentiality	22

Introduction

The Yolo County Housing Rehabilitation Program, (“Program”) is designed to expand the supply of decent, safe, sanitary, and affordable housing; to correct health and safety hazards in deteriorated housing; provide accessibility for persons with disabilities; and to extend the useful life of existing housing units. Yolo County (“Lender”) will make loans available to achieve cost effective repairs for low-income owner-occupied homes. The Program is funded by the State of California Department of Housing and Community Development (“HCD”) Community Development Block Grant (“CDBG”) funds and is subject to federal requirements at 24 CFR Part 570, Subpart I; 24 CFR Part 58; and 2 CFR Part 200. The Program is subject to state requirements at State of California Health and Safety Code Section 50825 – 50834.5; and the State of California Community Development Block Grant Guidelines.

Fair Housing

The Program will be implemented in ways consistent with Yolo County’s commitment to equal opportunity and fair housing choice. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG funds on the basis of religion or religious affiliation, age, race, color, creed, ancestry, national origin, gender, marital or familial status (number or ages of children), physical or mental disability, medical condition, sexual orientation, or other arbitrary cause.

Conflict of Interest

No member of the governing body of Yolo County and no other official, employee, or agent of Yolo County government who exercises policy, decision-making functions, or responsibilities in connection with the planning and implementation of the Program shall directly or indirectly be eligible for this Program, unless the application for assistance has been reviewed and approved according to applicable California Department of Housing and Community Development (“HCD”) guidelines. This ineligibility shall continue for one year after an individual’s relationship with Yolo County ends.

A contractor with a vested interest in the subject property cannot bid on a rehabilitation job.

Definitions

Applicant means the owner of a home located in unincorporated Yolo County that has submitted a completed loan application with all required documentation.

Applicant/Borrower means the owner of an eligible home that receives a Program Loan.

Community Development Block Grant (“CDBG”) – the name of the federal program that is funding this Program.

Contractor(s) means the construction company (ies) selected by the Applicant/Borrower perform the work.

County means Yolo County, California.

California Department of Housing and Community Development (“HCD”) means the state Department that awarded CDBG funds to the County.

General Property Improvements mean any improvements that are not attached to the home structure. This includes things such as sidewalk repairs, or work on a detached garage.

U.S. Department of Housing and Urban Development (“HUD”), the federal government department that oversees the CDBG for the country.

Lender means Yolo County.

Loan Closing Package means the original loan documents, executed by all parties, and recorded as applicable. The Closing Package will consist of Promissory Note, Deed of Trust (recorded), Loan Agreement, Request for Notice of Default (recorded) and Rent Limitation Agreement (recorded).

Loan Committee means a body of Yolo County staff that will review and approve Program funding.

Program means the Yolo County Owner Occupied Rehabilitation Program.

Program Staff means Yolo County staff and its contracted Program administration staff.

Property means a property that meets all Program guidelines as outlined on Page 4 of these guidelines.

Scope of Work means a detailed description of the work to be completed that is determined by Program Staff and approved by the Applicant/Borrower.

Single Family Home means a residential structure with 1-4 housing units where at least one unit is occupied by the eligible Applicant/Borrower

CDBG funds can only be used to rehabilitate the unit of the eligible Applicant/Borrower.

Unincorporated Yolo County means that the Property is located within an area of County that is not governed by an incorporated City/Town.

Community Outreach

When loan funds are available, the Lender shall advertise and promote the Housing Rehabilitation Program so that all those in need of rehabilitation assistance are aware of the Program. Efforts will be made to prioritize outreach to households that are disproportionately underrepresented in housing rehabilitation assistance programs such as: people who are elderly, people who are single-parents, people with disabilities, and people of color. These efforts will include:

- Publish notice of funding availability in the local newspaper in English and Spanish.
- Partner with the Agency on Aging Area 4 to disseminate Program information to people with disabilities who may qualify for assistance.
- Provide Program brochures and information to local schools, community centers, faith-based organizations, non-profit organizations that have relationships with prioritized beneficiary groups.
- Provide Program information to the Yolo County 211 network.

Program Requirements

Applicant Eligibility

Persons applying to the Program shall:

- Be the owner of the Property and show on the title.
- Occupy the Property as their primary residence; and
- Meet the income eligibility requirements outlined below

Income Eligibility

Income is determined for the entire household using gross annual income of all household members aged 18 or older. Income is not counted for adult members of the household that provide evidence that they are full time students.

For consistency in calculating household incomes, the Lender will use the most current income limits available when determining household income. The CDBG income limits are updated annually.

Household income must be equal to or less than 80% of the Yolo County Area Median Income, adjusted by household size. Current income limits are included in Exhibit 1. Income limits are determined by HUD and HCD and are adjusted annually.

Homeowners will be required to provide income documentation as detailed in Attachment A - Annual Household Income Definition/Income Limits attached at the end of these Guidelines.

Eligible Properties

Properties must be located within the unincorporated area of Yolo County, California. The property must be the primary residence of the eligible Applicant/Borrower. The Applicant/Borrower must be on title to the property.

Properties must be residential structures with 1-4 housing units where at least the eligible Applicant/Borrower occupies one unit. CDBG funds can only be used to rehabilitate the unit of the eligible Applicant/Borrower.

Properties may be single-family housing, condominiums, or manufactured homes. Structures may be either attached or detached. Manufactured homes must be placed on a permanent foundation and be considered part of the community's permanent housing stock. Manufactured homes located in mobile home parks are not eligible for the Program. Mobile homes are not eligible for the Program.

Homes must be either permitted or legal non-conforming use and compliant with current zoning. Program funds may be used to bring a unit into compliance provided the work is eligible under the Program guidelines.

For Program Loans, property taxes must be paid and current.

Applicant/Borrower must demonstrate ownership of the property. Ownership may be any of the following interests in the residential real property:

- Fee simple interest;
- Joint tenancy;
- Tenancy in common;
- Ownership or membership in a condominium, cooperative, or mutual housing project.
- Life estates or living trusts; and/or
- 99-year leasehold interest in a property.

Allowable Property Improvements

The goal of the Program is to support low-income Yolo County homeowners by providing assistance to correct health and safety hazards; remove barriers to accessibility for persons with mobility disabilities; and to extend the useful life of owner-occupied homes. The program encourages cost-effective repairs for eligible owner-occupied housing units.

All repair work will comply with any special design or construction standards established by Yolo County to preserve historic buildings, if applicable. Rehabilitation work should incorporate energy efficient/green building materials when feasible.

All improvements must be physically attached to the property and permanent in nature. General property improvements are limited to no more than fifteen percent (15%) of the rehabilitation loan amount.

In the case of a 2 to 4-unit property, the rehabilitation shall be limited to the eligible Applicant/Borrower 's portion of the cost of work that benefits the overall structure such as roof or exterior changes, and to interior changes for the income eligible Applicant/Borrower household only.

Examples of eligible improvements focus on addressing health and safety concerns, removal of barriers to accessibility, and extending the useful life of the property. Eligible repairs will include, but are not limited to:

- Insulation installation;
- Window replacement or repair;
- Foundation repair;
- Air conditioning/heating installation or repair;
- Electrical repair or rewiring;
- Plumbing repair;
- Roof repair or replacement;
- Window and door replacement;
- Repair of structurally significant damage;
- Connection to community water or wastewater systems; or
- Installation of accessibility improvements to accommodate a person with a disability.

Ineligible Property Improvements

Examples of non-eligible “luxury” improvements include:

- Pools, hot tubs, spas, car ports and patio covers,
- Room additions that are for leisure,
- Landscaping upgrades,
- Custom cabinets and high-end appliances or building materials.

If appliances or building materials that are normally considered “luxury” items are necessary due to a medical condition of a household member or for reasons of accessibility, the Lender may approve the use of such materials on a case-by-case basis.

Examples of general property improvements are improvements that bring the property into compliance with local zoning or building code requirements including fence repairs, , sidewalk repair or items to improve the appearance of the property but are not health and safety items.

Relocation costs are not eligible under this program.

Owner occupants are not eligible for temporary relocation costs, should they need to vacate the Property during rehabilitation construction.

Rehabilitation Standards

1. **HEALTH & SAFETY:** The property must be inspected for health and safety hazards and deficiencies, and any such deficiencies must be addressed.
2. **BUILDING CODE:** The general contractor or architect shall certify compliance with any applicable code.
3. **LEAD BASED PAINT:** Buildings must be rehabilitated in compliance with the HUD Lead Based Paint standard at 24 CFR, Part 35, Subpart J.
4. **SYSTEMS.** Major systems, including structural support, roofing, cladding and weatherproofing, plumbing, electrical and HVAC, must be evaluated for remaining estimated life. If the estimated remaining life is less than five (5) years a recommendation for replacement shall be made.
5. **ENERGY EFFICIENCY.** If replacing HVAC equipment, doors and windows, appliances, lighting equipment, etc., such replacement must be with equipment that meets or exceeds current standards for energy efficiency.

6. **LOCAL AND STATE REQUIREMENTS:** All housing rehabilitated with CDBG funds shall comply with state and local building codes, property standards, occupancy standards, disaster mitigation requirements, and other ordinances and zoning requirements.
7. **ENVIRONMENTAL REVIEW:** Projects funded with CDBG are subject to an environmental review process, which may result in specific requirements as conditions of approval. The scope of work must address any such conditions, and documentation must be provided to verify compliance. Examples include, but are not limited to, asbestos removal, radon mitigation, noise attenuation, historic preservation, lead hazard remediation, etc. No rehabilitation may take place prior to completion and approval of the environmental review.

Funding Amounts and Limits

Program loans may not exceed \$80,000 or the actual cost of the project, whichever is less.

The actual cost of the project may include:

- Construction contract (the accepted bid price for the cost of materials and labor).
- Construction contingency;
- Drafting and engineering fees;
- Appraisal and termite inspection charges;
- Credit report review fees;
- Permit fees and related building fees; and/or
- Escrow, closing and recording fees; title report and title insurance, title updates.

NOTE: CDBG funds may NOT be used to pay property taxes.
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Maximum Loan-to-Value Ratio

The maximum encumbrance is limited to 95% of the property's after-rehabilitation value. Maximum encumbrance includes any existing liens against the property, plus the amount of the Program loan.

Loan Terms

Awards will be in the form of a deferred payment loan. Program loans will have a 30-year term at a 2% interest rate.

Payments will be deferred for the term of the loan. The Applicant/Borrower will not be required to repay the loan until the sale or transfer of the property, or if the Applicant/Borrower no longer occupies the property. See *Transfer of Property* below for details.

If the Applicant/Borrower chooses to make payments during the term of the loan, payments will be allocated first towards any fees or interest accrued, and secondly towards the principal balance.

Loan Security

The Program Loan will be secured by real property and improvements. Loan security includes a Promissory Note, Deed of Trust, and Loan Agreement in favor of the Lender. The Program Loan may be subordinated to an existing lien.

All owners listed on title to the property are required to sign the Deed of Trust, Promissory Note, Loan Agreement, rehabilitation contract documents, and any other related loan documents, whether or not they reside on the property.

All Program loans which are not in first position on title will require a Request for Notice of Default to be recorded as part of the transaction. If the Lender changes address, a new Request for Notice of Default must be recorded to ensure any possible notice is sent to the current address of the Lender.

Application Review

Homeowners interested in applying for funding can contact Program Staff by emailing OOR@Thurmondconsultingllc.com for information.¹ Applications and program documents can also be accessed on the Yolo County website at <https://www.yolocounty.org/HousingRehab>.

Applications shall be reviewed in the order that they are received, and Applicant/Borrower will be notified within ten (10) business days from receipt of the application of their eligibility status. Should an application be determined to be incomplete or required supporting documentation is not sufficient, the Applicant/Borrower will be contacted with what is required to move forward with the

¹ Program staff will maintain a list of inquiries made for reporting purposes.

application. Applicant/Borrower shall provide the required information within ten (10) business days, or the application shall be declined.

Unless there are emergency conditions that warrant more immediate action, projects will be funded based on the order in which the applications are received and deemed eligible and feasible.

Examples of emergency conditions include, but are not limited to:

- The refrigerator stops working and the homeowner has lifesaving medication that must be kept cold.
- The roof caves in and the home is exposed to the elements;
- Any circumstance in which a homeowner is in danger if the repairs are not made.

Upon receipt of an application, Program Staff will evaluate the application and all supporting documentation to determine whether the Applicant/Borrower and the Property meet preliminary eligibility requirements for any of the available funding sources.

Application Submission Requirements

To be considered for an award an Applicant/Borrower shall submit the following documents to Program Staff:

- Completed application;
- Copy of a State Issued Identification such as a driver's license or State ID;
- Most recent years tax return, with all schedules.
- Copies of utility bill(s) covering the most recent two months;
- Copies of most recent mortgage statement(s) for **all** mortgages and HELOCs;
- Copies of **ALL** financial statements (checking, savings, retirement, and annuities) for the most recent three-month period.
- Paystubs covering the most recent six-month period (as applicable);
- For social security, SSI, TANF, disability, retirement, unemployment, or worker's compensation income, provide the most recent year's award letter showing benefit amount;
- Court order showing amount of child support (if applicable); and

- Any other requests for information made by Program Staff during application review.

Loan Approval

A loan package will be prepared by the Lender that: confirms the Applicant/Borrower and property eligibility; documents the equity in and the encumbrances on the property; lists the estimated loan and construction costs; and includes any other information particular to the loan. By preparing a loan package using all the income and property eligibility, the determination of the amount and rates and terms of the CDBG loan will be outlined for the Loan Committee to approve.

To obtain CDBG financing, Applicant/Borrower must meet all property and eligibility guidelines in effect at the time of loan approval. Applicant/Borrower shall be provided with written notification of approval or denial. Reason for denial will be included in a denial letter to the Applicant/Borrower.

Appeals

Applicant/Borrower may appeal the Program's written determination that an application does not meet Program requirements.

To file an appeal Applicant/Borrower must submit to Program Staff a written appeal which states all relevant facts, arguments, and evidence upon which the appeal is based. Program Staff must receive appeals no later than five (5) business days after receipt of Programs determination letter.

Appeals can be emailed to OOR@Thurmondconsultingllc.com.

Any request for appeal will be reviewed for compliance with these guidelines within five (5) business days of receipt by Program Staff. All decisions shall be final, binding, and conclusive

Loan Settlement

The County Official, acting on behalf of the Lender, shall sign the loan documents as required.

If the Applicant/Borrower does not rescind the loan after the 3-day rescission period, the following events will follow:

- The Deed of Trust, Request for Notice, and Rent Limitation Agreement, as applicable, shall be recorded at the County Recorder's Office.

- The Applicant/Borrower shall sign the Construction agreement and Notice to Proceed.
- Title insurance shall be requested and received.
- The original loan documents shall be filed with the County.
- The construction documents shall be filed with the County.
- The Lender shall deposit loan funds into an escrow account with a reputable title company, unless the loan amount is too small to warrant incursion of escrow fees.

Federal and State Overlays

All contracts, services, purchasing, and activities must conform to the U.S Department of Housing and Urban Development regulations, funding assistance for this project is through the Department's Community Development Block Grant Program. The following is a summary of certain aspects of the compliance requirements.

Environmental Review

An environmental review process is required for all HUD-assisted projects, including this Program, to ensure that the proposed project does not negatively impact the surrounding environment; and that the property site itself will not have an adverse environmental or health effect on end users. Not every project is subject to a full environmental review, but every project's environmental impact must be examined. The extent of this examination varies. Every project must be in compliance with the National Environmental Policy Act (NEPA) and other related federal and state environmental laws. The environmental review must be completed prior to any loan approval.

Program Staff will determine the required level of review and work with the Applicant/Borrower to complete as part of the application process.

Lead-Based Paint

Applicant/Borrowers rehabilitating homes constructed prior to January 1, 1978, must be provided with the proper disclosure notification concerning lead-based paint (LBP) hazards. Whenever pre-1978 houses are rehabilitated using CDBG funds, the project must meet the requirements at 24 CFR §570.608, Lead-based paint. Costs associated with meeting these requirements are eligible to be paid with CDBG funds, if available.

Other Terms and Conditions

Home Occupancy Requirements

For the term of the Program loan, Applicant/Borrower will be required to submit the following to the Lender annually:

- Certification that homeowner continues to maintain the home as a primary residence and continues to live in the home;
- Evidence of occupancy (a copy of a current utility bill is acceptable); and
- Evidence that property insurance and taxes are paid up to date.

Insurance

Property insurance

Applicant/Borrower must maintain property insurance coverage in an amount adequate to secure all encumbrances, including the Program loan, for the duration of the loan period naming the Lender as loss payee for the amount of the loan.

Insurance shall include hazard and fire coverage. If the Program loan is a second mortgage, the Lender should be listed as additional insured.

Cancellation of Hazard or Fire Insurance

If Applicant/Borrower fails to maintain the necessary hazard or fire insurance, the Lender is notified in writing by the insurance company. If this occurs, the Lender will notify the Applicant/Borrower and require that insurance be reinstated within seven (7) business days.

If the Applicant/Borrower does not reinstate the insurance within seven business days, Applicant/Borrower may take out forced place insurance to cover the property while the Applicant/Borrower puts a new insurance policy in place. All costs for installing the necessary insurance will be added to the loan balance. The amount will be added at the time of installation of Applicant/Borrower's new insurance or if loan becomes due and payable.

Flood Insurance

In areas designated by HUD as flood prone (located in a 100-year flood plain) the Applicant/Borrower is required to maintain flood insurance, for the duration of the loan period, in an amount adequate to secure the Program Loan. The policy must designate the Lender as Loss Payee for the amount of the loan.

Transfer of Ownership

Refinancing of Property

The Lender, at Lender's discretion, may choose to subordinate the Program loan to a refinance loan if the new loan is taken out to reduce housing costs for the Applicant/Borrower (for example a new loan with a lower interest rate or payment amount) with no cash out to the Applicant/Borrower. The new encumbrance plus the program loan may not exceed the maximum loan-to-value amount.

Transfer of Property

If an Applicant/Borrower sells, transfers title, or discontinues residence in the rehabilitated property, the loan is due and payable. A transfer by gift, device, or inheritance to an existing spouse, surviving joint tenant or a spouse as part of a dissolution proceeding, or in connection with marriage shall not be considered a transfer for the purposes of this program.

The Lender, at Lender's discretion, may allow the following options:

- The Applicant/Borrower sells or otherwise transfers title of the property to a qualified income household that will occupy the home as their primary residence, the Lender may consider refinancing the Program loan balance and/or subordinating the Program loan under the rate and terms for which the new Applicant/Borrower qualifies under the Program guidelines in use at the time of transfer.
- The Applicant/Borrower dies and the non-spouse heir to the property lives in the house and is income eligible, the Lender may approve the heir to refinance the Program loan at the rate and terms for which the heir qualifies under the Program guidelines in use at the time of the inheritance. If the Applicant/Borrower dies and the heir is not income eligible, the loan is due and payable.

Conversion of Property to Rental or Non-Resident Use

If an Applicant/Borrower wants to convert use of the rehabilitated property to any commercial or nonresidential use, including use as a residential rental unit, the loan is due and payable. Refer to Exhibit 2 - Loan Servicing Policies and Procedures attached at the end of these Guidelines.

If the loan becomes due and payable and this creates a hardship for the Applicant/Borrower, the Applicant/Borrower may request approval of a temporary exception to the owner-occupancy requirement. At the Lender's discretion, the Lender may approve up to a twelve-month exception provided the property will either be used as:

- A residential rental unit. Applicant/Borrower will be restricted to renting to income eligible households at affordable rent that complies with the requirements of the CDBG funds used for the rehabilitation. In no instance shall rents exceed the current HUD Fair Market Rent (FMR) schedule during the term of the temporary exception. Monthly rent shall not exceed 30% of the monthly Yolo County 80% median income limit for the appropriate household size for the unit. Current FMR and income limits are included at Exhibit 1. Failure to comply with these terms and conditions will result in the loan becoming due and payable.
- Vacant residential property. Applicant/Borrower will be required to demonstrate that they are actively pursuing the sale of the property or will be returning to the property as a primary residence.

Guideline Amendments

Amendments to these Guidelines may be made from time to time. These amendments will be authorized by an authorized representative of the County as approved by the County Board of Supervisors.

Contracting Procedures

All housing rehabilitation work must be conducted using the adopted Housing Rehabilitation Program Guidelines.

All the following shall apply to contractor selection:

- The Lender will prepare the bid package and assist the Applicant/Borrower in negotiating the contract.
- The Applicant/Borrower will select the contractor.
- Lender will verify that all contractors and subcontractors are not on the federal debarred list in [SAM.gov](https://www.sam.gov).
- A contractor with a vested interest in the subject property cannot bid on a rehabilitation job.
- All general and sub-contractors must be actively licensed and bonded with the State of California.
- All general and subcontractors must have public liability insurance to the Lender's required limits, and if applicable, maintain Workers' Compensation and Employer Liability insurance to the extent required by State Law.
- All general and sub-contractors must comply with CDBG federal and state regulations.

- Contractors must record a Notice of Completion with the County Recorder prior to requesting final payment of retention funds.

Dispute Resolution

Rehabilitation Program Staff are primarily responsible for ensuring that the Program is implemented in compliance with state and federal regulations in a timely and responsible manner. This includes developing accurate and professional files, work write-ups and contract documents. Program Staff shall attend the meeting between the homeowner and the contractor when the contract documents are signed and facilitate the clarification and/or corrections of proposed work, so a clear understanding is established between both parties. Lender will make every effort to provide language assistance for non-English speakers at contract signing.

During and after completion of construction, the contractor's work is monitored for code compliance by the Lender's Building Inspector and for quality by the Program's Construction Management Team ("CMT")

The contractual obligation for rehabilitation is ultimately between the contractor and the homeowner. If a situation occurs where the two parties are in conflict, the following procedure will occur:

1. Before any intervention occurs, the homeowner or contractor shall communicate perceived problems or complaints directly to the other party. To resolve the differences, each will give the other an opportunity to respond or correct the problem.
2. If the first attempt fails, the homeowner or contractor may ask the CMT to informally intervene. This intervention might include telephone call(s) to the contractor or homeowner, meeting(s) at the job site or in the office, or other actions as seem appropriate, including such things as the establishment of written working guidelines, or other post-contractual agreement.
3. If the CMT is unable to satisfactorily resolve the homeowner-contractor differences, the homeowner, contractor, or Program Staff will contact HCD detailing the problem. In cases of building code compliance or questions about construction quality, the building inspector might also be contacted.
4. Any dispute between the parties that cannot be settled through the informal intervention process outlined above shall be subject to the termination or arbitration clauses in the contract, as applicable. Additionally, homeowners may choose to pursue other options which include contacting the Contractors State Licensing Board and submitting a complaint.

Attachment A- Annual Household Income Definition

For the purposes of determining eligibility in accordance with HCD income guidelines, the Lender will defer to the full HUD Section 8 Definition of Annual Income at 24 CFR 5.609.

- Annual Income **does** include, for all members of the household:
 - Gross wages and salary before deductions.
 - Net money income from self-employment.
 - Cash income received from such sources as rental units, Social Security benefits, pensions, and periodic income from insurance policy annuities.
 - Periodic cash benefits from public assistance and other compensation, including Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), Worker's Compensation, State Disability Insurance
 - Interest earned on savings and investments.
- Annual Income does **NOT** include:
 - Non-cash income such as food stamps or vouchers received for the purpose of food or housing.
 - Capital gains or losses.
 - One-time unearned income such as scholarship and fellowship grants; accident, health, or casualty insurance proceeds; prizes or gifts; inheritances.
 - Payments designated specifically for medical or other costs, foster children, or their non-disposable income.
 - Income from employment of children under the age of 18.
 - Payment for the care of foster children.
 - Program Staff will make the final decision in situations where the classification of income is not clear-cut. Any exceptions or other deviations from this definition of annual income will be considered by the County and Program Staff.

- Program Staff shall use the Income Limits published each year by HUD and HCD. The maximum annual income for an eligible household shall be 80 percent of the area median income for the household size.

Exhibit 1- CDBG Income Limits & HUD Fair Market Rents

CDBG Income Limits

INCOME LIMITS	HOUSEHOLD SIZE							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30% AMI)	\$24,250	\$27,770	\$31,150	\$34,600	\$37,400	\$40,150	\$42,950	\$45,700
Low (50% AMI)	\$40,400	\$46,150	\$51,900	\$57,650	\$62,300	\$66,900	\$71,500	\$76,100
Moderate (80% AMI)	\$64,600	\$73,800	\$83,050	\$92,250	\$99,650	\$107,050	\$114,400	\$121,800

Source: State of California Department of Housing and Community Development . Effective 5/1/2024.

Yolo County Fair Market Rents

2023 and 2024 FMRs by Unit Bedroom Size					
	Efficiency (0 BR)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2024	\$1,497	\$1,507	\$1,980	\$2,717	\$3,169
2023	\$1,386	\$1,406	\$1,851	\$2,561	\$3,072

Source: State of California Department of Housing and Community Development Effective 5/1/2024

Exhibit 2- Loan Servicing Policy and Procedures

The County of Yolo, hereinafter called “Lender” has adopted these policies and procedures to preserve its financial interest in properties, whose Borrowers have been assisted with public funds. The Lender will to the greatest extent possible follow these policies and procedures, but each loan will be evaluated and managed on a case-by-case basis. The Lender has formulated this document to comply with state and federal regulations regarding the use of these public funds and any property restrictions which are associated with them.

The policies and procedures are broken down into the follow areas: 1) making required monthly payments or voluntary payments on a loan’s principal and interest; 2) required payment of property taxes and insurance; 3) required Request for Notice of Default on all second mortgages; 4) loans with annual occupancy restrictions and certifications 5) required noticing and limitations on any changes in title or use of property; 6) required noticing and process for requesting a subordination during a refinance; 7) process of foreclosure in case of default on the loan.

I. Loan Repayments

As the loan is deferred there is no monthly payment requirement, however the Borrower may choose to make voluntary payments on the loan. Loan payments will be credited to the interest first and then to the principal. The Borrower may repay the loan balance at any time without penalty.

II. Payment of Property Taxes and Insurance

As part of keeping the loan from going into default, Borrower must maintain property insurance coverage naming the Lender as loss payee in first position or additional insured if the loan is a second mortgage. If the Borrower fails to maintain the necessary insurance, the Lender may take out forced place insurance to cover the property while the Borrower puts a new insurance policy in place. All costs for installing the necessary insurance will be added to the loan balance at the time of installation of Borrower’s new insurance.

When a property is located in a 100-year floodplain, the Borrower will be required to carry the necessary flood insurance. A certificate of insurance for flood and for standard property insurance will be required at the close of escrow. The lender may check the insurance on an annual basis.

Property taxes must be kept current during the term of the loan. If the Borrower fails to maintain payment of property taxes, then the lender may pay the taxes current and add the balance of the tax payment plus any penalties to the balance of the loan. Wherever possible, the Lender encourages Borrower

to have impound accounts set up with their first mortgagee wherein they pay their taxes and insurance as part of their monthly mortgage payment.

III. Required Request for Notice of Default

When the Borrower loan is in second position behind an existing first mortgage, it is the Lender's policy to prepare and record a "Request for Notice of Default" for each senior lien in front of Lender's loan. This document requires any senior lien holder listed in the notice to notify the lender of initiation of a foreclosure action.

IV. Annual Occupancy Restrictions and Certifications

The Lender will require that Borrower submit utility bills and/or other documentation annually to prove occupancy during the term of the loan. These loan terms are incorporated in the original note and deed of trust.

V. Required Noticing and Restrictions on Any Changes to Title or Occupancy

In all cases where there is a change in title or occupancy or use, the Borrower must notify the Lender in writing of any change.

These types of changes are typical when Borrowers do estate planning, when a Borrower dies and property is transferred to heirs or when the property is sold or transferred as part of a business transaction.

If a transfer of the property occurs through inheritance, the heir (as owner-occupant) may be provided the opportunity to assume the loan at an interest rate based on family size and household income, provided the heir is income eligible. If the heir intends to occupy the property and is not income eligible, the balance of the loan is due and payable.

VI. Requests for Subordination

When a Borrower wishes to refinance the property, they must make a subordination request to the Lender. The Lender will only subordinate their loan when the refinance lowers the housing cost of the household with a lower interest rate and the total indebtedness on the property shall not exceed the current market value.

Additionally, any refinance shall not include any "cash-out". Cash out means there are no additional charges on the transaction above loan and escrow closing fees. There can be no third-party debt pay-offs or additional encumbrance on the property above traditional refinance transaction costs.

Upon receiving the proper documentation from the refinance agency, the request will be considered by the loan committee for review and approval. Upon approval, the escrow company will provide the proper subordination document for execution and recordation by the Lender.

VII. Process for Loan Foreclosure/Default

Upon any condition of loan default: 1) nonpayment; 2) lack of insurance or property tax payment; 3) violation of rent limitation agreement; 4) change in title or use without approval; 5) default on senior loans, the Lender will send out a letter to the Borrower notifying them of the default situation. If the default situation continues then the Lender may start a formal process of foreclosure.

When a senior lien holder starts a foreclosure process and the Lender is notified via a Request for Notice of Default the Lender, who is the junior lien holder, may choose to foreclose on the property themselves.

VIII. Lender as Senior Lien Holder

When the Lender is first position as a senior lienholder, active collection efforts will begin on any loan that is 31 or more days in arrears. Attempts will be made to assist the homeowner in bringing and keeping the loan current. These attempts will be conveyed in an increasingly urgent manner until loan payments have reached 90 days in arrears, at which time the Lender may consider foreclosure. Lender's staff will consider the following factors before initiating foreclosure:

- Can the loan be cured, and can the rates and terms be adjusted to allow for affordable payments such that foreclosure is not necessary?
- Can the Borrower refinance with a private lender and pay off the Lender?
- Can the Borrower sell the property and pay off the Lender?
- Does the balance warrant foreclosure? (If the balance is under \$5,000, the expense to foreclose may not be worth pursuing.)
- Will the sales price of home "as is" cover the principal balance owing, necessary advances, (maintain fire insurance, maintain, or bring current delinquent property taxes, monthly yard maintenance, periodic inspections of property to prevent vandalism, etc.) foreclosure, and marketing costs?

If the balance is substantial and all the above factors have been considered, the Lender may opt to initiate foreclosure. The Borrower must receive, by certified mail, a thirty-day notification of foreclosure initiation. This notification must include the exact amount of funds to be remitted to the Lender to prevent foreclosure.

At the end of thirty days, the Lender should contact a reputable foreclosure service or local title company to prepare and record foreclosure documents and make all necessary notifications to the owner and junior lien holders. The service will advise the Lender of all required documentation to initiate foreclosure (Note and Deed of Trust usually) and funds required from the owner to cancel foreclosure proceedings. The service will keep the Lender informed of the progress of the foreclosure proceedings.

When the process is completed, and the property has "reverted to the beneficiary" at the foreclosure sale, the Lender could sell the home themselves under a homebuyer program or use it for an affordable rental property managed by a local housing authority or use it for transitional housing facility or other eligible use. The Lender could contract with a local real estate broker to list and sell the home and use those funds for program income eligible uses.

Exhibit 3- Confidentiality

Maintaining Confidentiality of Applicant/Borrower and Participant Information

To comply with the federal requirements in the Privacy Act of 1974, Yolo County has developed policies for securing the Personally Identifiable Information of Applicant/Borrowers and participants in the Yolo County Owner-Occupied Housing Rehabilitation Program (the Program). Funding for the program includes, but is not limited to, U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds received from the State of California Department of Housing and Community Development (HCD).

Per the National Institute of Standards and Technology *Guide to Protecting the Confidentiality of Personally Identifiable Information (PII)*:

- *PII* is any information about an individual maintained by an agency, including (1) any information that can be used to distinguish or trace an individual's identity, such as name, social security number, date and place of birth, mother's maiden name, or biometric records; and (2) any other information that is linked or linkable to an individual, such as medical, educational, financial, and employment information.
- To *distinguish* an individual is to identify an individual. Some examples of information that could identify an individual include, but are not limited to, name, passport number, social security number, or biometric data. In contrast, a list containing only credit scores without any additional information concerning the individuals to whom they relate does not provide sufficient information to distinguish a specific individual.
- To *trace* an individual is to process sufficient information to decide about a specific aspect of an individual 's activities or status. For example, an audit log containing records of user actions could be used to trace an individual 's activities.
- *Linked* information is information about or related to an individual that is logically associated with other information about the individual. In contrast, *linkable* information is information about or related to an individual for which there is a possibility of logical association with other information about the individual. For example, if two databases contain different PII elements, then someone with access to both databases may be able to link the information from the two databases and identify individuals, as well as access additional information about or relating to the individuals. If the secondary information source is present on the same system or a closely related system and does not have security controls that effectively segregate the information sources, then the data is considered linked. If the secondary information source is maintained more remotely, such as in an unrelated system within the organization, available in public records, or otherwise

readily obtainable (e.g., internet search engine), then the data is considered linkable.

The *Guide to Protecting Confidentiality* provides the following examples of PII:

- “Name, such as full name, maiden name, mother’s maiden name, or alias.
- Personal identification number, such as social security number (SSN), passport number, driver’s license number, taxpayer identification number, patient identification number, and financial account or credit card number.
- Address information, such as street address or email address.
- Asset information, such as Internet Protocol (IP) or Media Access Control (MAC) address or another host-specific persistent static identifier that consistently links to a particular person or small, well-defined group of people.
- Telephone numbers, including mobile, business, and personal numbers.
- Personal characteristics, including photographic image (especially of face or other distinguishing characteristic), x-rays, fingerprints, or other biometric image or template data (e.g., retina scan, voice signature, facial geometry).
- Information identifying personally owned property, such as vehicle registration number or title number and related information.
- Information about an individual that is linked or linkable to one of the above (e.g., date of birth, place of birth, race, religion, weight, activities, geographical indicators, employment information, medical information, education information, financial information).

It is noted that individual’s names and addresses may become public knowledge due to the use of certain funding sources. In this event, Yolo County, and its agents, subrecipients, contractors and subcontractors will ensure that PII is only released if required by the funding source(s) or by local, state, or federal law.

PII that will be routinely requested from Applicant/Borrowers and participants may include any or all the data points noted above. To secure PII, Yolo County and its agents, subrecipient, contractors and subcontractors will enact the following policies:

1. Paper files containing loan documents will be stored in a vault with access limited to Program Staff employed by the County.
2. Other paper files related to the Loan and/or Construction will be stored in a locked cabinet with access limited to Program Staff employed by the County.
3. Electronic transmission of PII will be transmitted using an encrypted format.

4. Collection of PII will be:

- a. Limited the minimum necessary to accomplish the purpose of the Program and meet the requirements of the funding source(s).
- b. Collected directly from the person about whom the information pertains, if possible and acceptable to the funding source(s).
- c. Disclosed only to those who need access for proper purposes to perform work required to implement or monitor the Program.

In the event that a breach of PII is suspected or detected, Applicant/Borrower(s) will be notified immediately to report the incident.

SINGLE FAMILY HOME LOAN HOUSING REHABILITATION PROGRAM APPLICATION PACKET



The City of Brea Housing Rehabilitation Program manages federal funds, allocated through the County of Orange, to help Brea families finance home repairs, such as roof leaks, cracks, termite damage, plumbing leaks, water damage, electrical problems, etc. City representatives will assist in determining needed repairs, hiring contractors, and administering contracts. Program funds are based on availability, and applicants must meet income and other general criteria.

The Single Family Home Loan is for families earning 80% or less of the County median income. The maximum loan amount provided is \$35,000, with zero percent (0%) interest (terms apply), a Trust Deed is recorded against the property, and the loan is due in 30 years. The loan is due earlier when any of the following occurs: the property is sold, the house is no longer owner-occupied, the house is refinanced for more than the current first mortgage balance, or there is a transfer of ownership.

Current income limits for single family home owners are listed in the table. Please note: you must include the income of ALL persons in the household who are 18 years of age or older. If your annual gross income (before taxes and other deductions) is higher than the income limit for your household size, you are not eligible for this program.

Note: Maximum income limits change annually.

HOUSEHOLD SIZE	MAXIMUM INCOME
1	\$88,400
2	\$101,000
3	\$113,650
4	\$126,250
5	\$136,350
6	\$146,450
7	\$156,550
8	\$166,650

Pre-Qualification Questions

- | | | |
|--|-----|----|
| 1. Is the home located in the City of Brea? | Yes | No |
| 2. Is the applicant the legal owner of the home? | Yes | No |
| 3. Does my annual household income meet the qualifications in the table above? | Yes | No |

***If you answered "Yes" to all the questions above, you may proceed to the next questions.**

- | | | |
|---|-----|----|
| 4. Does the applicant own other residential property? | Yes | No |
| 5. Does the applicant have <u>ANY</u> of the following:
Second mortgage, reverse mortgage, home equity loan/line of credit | Yes | No |

***If you answered "No" to both questions 4 & 5, you are qualified to submit this application.**

SINGLE FAMILY HOME LOAN APPLICATION

Applicant: _____
First Name Last Name

Email: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Phone No. _____ Alt. Phone No. _____

Birthday: _____ Number of Dependents: _____

Current Employer: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Employer Phone No. _____ Monthly Take Home: \$ _____

Other Income: \$ _____ **Total Gross Annual Income: \$ _____**

Co-Applicant: _____
First Name Last Name

Address: _____

City: _____ State: _____ Zip: _____

Phone No. _____ Alt. Phone No. _____

Birthday: _____ Number of Dependents: _____

Current Employer: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Employer Phone No. _____ Monthly Take Home: \$ _____

Other Income: \$ _____ **Total Gross Annual Income: \$ _____**

Please provide the names of ALL persons who live in the residence (including yourself):

_____	_____	_____
Name	Self/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income
_____	_____	_____
Name	Relationship/Age	Annual Income

Please list liquid assets and financial institution (for example: checking and savings accounts)

Type: _____	Amount: \$ _____
Type: _____	Amount: \$ _____
Type: _____	Amount: \$ _____
Type: _____	Amount: \$ _____

Please list debt, besides mortgage (for example, credit cards, car payments, etc.)

_____	\$ _____	/month
_____	\$ _____	/month
_____	\$ _____	/month

Improvements Needed

Estimate
(if available)

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL: \$ _____	

I hereby certify that the above information is correct to the best of my knowledge.

_____ Applicant's Signature	_____ Date
_____ Co-Applicant's Signature	_____ Date

OWNERSHIP DECLARATION OF REAL PROPERTY

Applicant: _____
Name Phone Number

Title stands in the name of: _____

Property to be Rehabilitated: _____

If you own other property, please fill in below:

Address of Property: _____ Type of Property: _____

Present Market Value: _____ Amount Owed on Mortgage: _____

Mortgage Payments: _____ Gross Rental Income: _____

Address of Property: _____ Type of Property: _____

Present Market Value: _____ Amount Owed on Mortgage: _____

Mortgage Payments: _____ Gross Rental Income: _____

I/we certify that the above information represents our present real property position. If there is a change in the above information prior to the funding of this project, I/we agree to notify the City immediately.

Applicant's Signature Date

Co-Applicant's Signature Date

APPRAISAL

Borrower's Name: _____

Property Address: _____

Is the dwelling a:

- ☐ Single Family Home
- ☐ Multi-Unit Dwelling
- ☐ Single Family Home with Detached House
- ☐ Condominium/Townhome
- ☐ Apartment

Please fill in the following information:

Square Feet: _____

Purchase Amount: _____

Number of Bedrooms: _____

Number of Bathrooms: _____

Year Purchased: _____

Owner's Estimated Value: _____

Please check if any improvements apply:

- ☐ Fireplace
- ☐ Den
- ☐ Pool
- ☐ Patio
- ☐ Sprinkler System

CREDIT INFORMATION DISCLOSURE AUTHORIZATION

I/we hereby authorize you to release to the City of Brea, or its agent, for verification purposes, information concerning:

- Employment history; dates, title, income, hours worked, etc.
- Banking and Savings account records
- Mortgage loan information, including open date, high credit, payment amount, due date, loan balance, interest rate, and payment record.

The above reports are for confidential use in compiling information regarding a housing rehabilitation loan requested by the applicant(s) signing this form.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention to this matter will help to expedite my housing rehabilitation loan application.

Thank you,

Applicant's Signature

Co-Applicant's Signature

Social Security Number

Social Security Number

Date

Date

FAIR LENDING NOTICE

It is unlawful to discriminate in the provision or availability of financial assistance because of consideration for:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the lending institution can demonstrate in the particular case, that such consideration is required to avoid an unsafe and unsound business practice or
2. Race, creed, color, religion, sex, marital status, national origin, or ancestry.

It is unlawful to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation, or whether or not such composition is undergoing change, or is expected to undergo change, when appraising a housing accommodation, or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact:

Office of Fair Lending
1120 "N" Street
Sacramento, CA 95814

I (we) received a copy of this notice.

Applicant's Signature

Date

Co-Applicant's Signature

Date

****PLEASE MAKE A COPY OF THIS PAGE FOR YOUR RECORDS****

APPLICANT STATISTICAL INFORMATION

The Housing Rehabilitation Program is asking all applicants to the program to complete this form in order to comply with the U.S. Department of Housing and Urban Development (HUD) requirements. Data collected is used for statistical purposes only and will be kept confidential.

Applicant

Check one space only for the ethnic category you most closely identify with.

- ☐ White (not of Hispanic origin): All persons having origins in any of the original peoples of Europe, North Africa, the Middle East, or the Indian subcontinent.
- ☐ Black (not of Hispanic origin): All persons having origins in any of the black racial groups.
- ☐ Hispanic: All persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
- ☐ Asian or Pacific Islanders: All persons having origins in any of the original peoples of the Far East, Southeast Asia, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.
- ☐ American Indian or Alaskan Native: All persons having origins in any of the original peoples of North America.

Please check one:

- ☐ Male
- ☐ Female

Co-Applicant

Check one space only for the ethnic category you most closely identify with.

- ☐ White (not of Hispanic origin): All persons having origins in any of the original peoples of Europe, North Africa, the Middle East, or the Indian subcontinent.
- ☐ Black (not of Hispanic origin): All persons having origins in any of the black racial groups.
- ☐ Hispanic: All persons of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
- ☐ Asian or Pacific Islanders: All persons having origins in any of the original peoples of the Far East, Southeast Asia, or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands, and Samoa.
- ☐ American Indian or Alaskan Native: All persons having origins in any of the original peoples of North America.

Please check one:

- ☐ Male
- ☐ Female

How did you hear about the Housing Rehabilitation Program? _____

*****Please Note: This application is for PRE-approval only. The following documentation will be required at a later date to finalize the application approval process.***

Proof of Ownership

- Grant Deed to the property
- Property Tax Bill
- Mortgage statement
- Home Insurance Policy (cover page with name, address, and premium information)

Income Verification

- Completed Federal Income Tax Returns for the last two (2) filing periods for ALL household members 18 years and older, including ALL attachments
- Paycheck stubs for three (3) months, Social Security award letter, pension statement, etc. for ALL household members 18 years and older
- Complete bank statements for three (3) months for ALL bank accounts and ALL household members 18 years and older

If you have any questions about the Housing Rehabilitation Program or the application, you may call (714) 671-4448.

Completed Single Family Home Loan Applications can be returned to:

**Community Development Department
Attention: Housing Rehab
1 Civic Center Circle
Brea, CA 92821**

City of Hawthorne

Housing Rehabilitation Program Program Application

November 2023



City of Hawthorne
Housing Department
4455 W 126th Street
Hawthorne, CA 90250

Application Process

Please review the General Qualifications and Conditions for Program Eligibility section of this application package and ensure that it is signed and that all sections of the program application are complete and accurate before your submittal. The application period will remain open until all funds have been awarded for the program year. Applicants that are not funded in the current year will be placed on a waiting list for the next year.

Applications may be submitted via the online portal by clicking on the link below and entering the login credentials provided below. Please note that the username and password are case sensitive:

Portal: [Hawthorne Housing Rehabilitation Application](#)
Username: Grantee@mdg-ldm.com
Password: Grants1!

Alternatively, applicants may print, complete, and mail or hand-deliver the hard-copy application and supporting documentation to:

City of Hawthorne
C/O Kimberly Mack
Housing Department
4455 W. 126th Street
Hawthorne, CA 90250

Submission of an application does not guarantee a grant award. Applications will be time-stamped and reviewed for completeness and compliance with program requirements on a first-come, first-qualified basis. Applicants may be required to submit additional documentation or details. Applicants will have 14 calendar days to submit supplemental materials, as requested by the City. The City has partnered with LDM Associates, Inc., to assist in the implementation of the program. Upon submittal of the application, you will be contacted by their staff via mail and/or telephone to inform you as to the status of your application. Should you have any questions or need guidance regarding the application process, please contact LDM Associates, Inc. at (909) 476-6006 ext. 130, or via email [at mflores@mdg-ldm.com](mailto:mflores@mdg-ldm.com).

Application Submittal Checklist

The checklist below assists applicants in ensuring that they are submitting a complete Housing Rehabilitation application package. Failure to submit the required documents will result in a delay in the review or result in the denial for participation in the program.

Application Submission Checklist		
1.	The program Application Form, fully completed and signed where required?	☐ Yes ☐ No
2.	The signed General Qualifications and Conditions form included in the packet?	☐ Yes ☐ No
3.	Copy of three (3) months of income documentation for all adults over the age of 18?	☐ Yes ☐ No
4.	Copy of most recent Federal & State Income Tax return for all adults over the age of 18?	☐ Yes ☐ No
5.	Copy of latest quarter statement for accounts in Asset Accounts section of application?	☐ Yes ☐ No
6.	Copy of three (3) months of the most recent savings and checking account statements?	☐ Yes ☐ No
7.	Copy of the Grant Deed or Deed of Trust for the property?	☐ Yes ☐ No
8.	Copy of the current property insurance declaration page?	☐ Yes ☐ No
9.	Copy of the most recent Property Tax bill?	☐ Yes ☐ No
10.	Copy of a recent utility bill that is not a trash or water bill?	☐ Yes ☐ No
11.	Copy of a recent mortgage statement for the property?	☐ Yes ☐ No
12.	Completed the Verification of Employment form of the application?	☐ Yes ☐ No
13.	Signed copy of confirmation of receipt – lead based paint brochure	☐ Yes ☐ No
14.	Copy of photo identification of all persons who are on title to the property?	☐ Yes ☐ No



GENERAL QUALIFICATIONS AND CONDITIONS FOR PROGRAM ELIGIBILITY

1. The intent of the Housing Rehabilitation Program (HRP) is to provide financial assistance to low- and moderate-income owner-occupants of single-family detached homes for the preservation of decent, safe, and sanitary housing; to correct hazardous structural conditions; to make improvements considered necessary to eliminate blight; and, to correct building and health code violations by awarding grants or loans. All property to be repaired must be eligible residential property located within the city limits of the City of Hawthorne. Grants and loans under the HRP and HRLP programs are available to assist eligible households meeting 80% of Area Median Income (AMI) adjusted for household size as promulgated by HUD.

Housing Repair Program (HRP) provides a grant of up to \$20,000 with the exception that applicants that are senior citizens (62+), veterans, or disabled, are eligible for an additional \$5,000 in grant funds, for a total of \$25,000. In the event the applicant's rehabilitation need exceeds the grant limit, the City of Hawthorne also offers a Housing Rehabilitation Loan Program (HRLP).

Housing Rehab Loan Program (HRLP) provides a loan no less than \$5,000, without exceeding \$45,000 for eligible applicants. Program loans will be deferred and will have an interest rate of zero percent (0%). Loans are deferred and accrue zero percent (0%) interest. HRLP loans are due upon any sale of property, transfer of title, or a cash-out refinance. The maximum allowable loan to value ratio for all indebtedness on the properties to be assisted is 95% of the pre-rehabilitation appraised value of the property, inclusive of all City liens.

CDBG funds will be used to pay for actual construction costs and eligible project soft costs. The actual amounts of the loans will be determined by the City approved construction costs associated with the HRLP improvements. All CDBG funded grants are limited and subject to the availability of the program funds on an annual basis as provided by HUD and as budgeted by the City as part of the adopted Annual Action Plan.

2. In order to participate, GROSS household income may not exceed those listed in Table A below. Household GROSS income includes all income from all household members living in the property to be repaired.

TABLE A: 2023 Income Limits Table		
Household Size	80% of Area Median Income	120% of Area Median Income
1	\$70,650	\$105,900
2	\$80,750	\$121,050
3	\$90,850	\$136,200
4	\$100,900	\$151,300
5	\$109,000	\$163,450
6	\$117,050	\$175,550
7	\$125,150	\$187,650
8	\$133,200	\$199,750
<i>Limits Effective June 15, 2023</i>		

Based on the 2023 Median Family Income for Los Angeles-Long Beach-Glendale Metropolitan Area

3. The City, as part of its role as construction lender, will prepare the description of work to be completed and will provide all necessary documentation to the homeowner to assist them in the procurement and contracting process to retain a qualified construction contractor to complete the required repairs. Contracts shall be awarded to the lowest of the bids from qualified contractors that are obtained by the homeowner (minimum of three bids required).
4. Subsequent to all required program approvals and the execution of a grants and loans Acceptance Agreement or an Improvement Agreement and other grants and loans documents as applicable, the homeowner will be authorized to contract through the City's prepared agreements with appropriately licensed (usually a general contractor [also referred to herein as a "B-licensed" contractor]) contractors who maintain a current license in good standing with the Contractors State License Board, may not be disbarred and must be registered with the System for Award Management (SAM), who have the required general liability and workmen's compensation insurance coverage, and who will obtain or already have a City business license.
5. Rehabilitation work may not commence until all permits are issued and a Notice to Proceed is issued by the City of Hawthorne.
6. The City of Hawthorne will not be responsible for any personal funds advanced to the Contractor or any expenses incurred on your own. Side agreements entered into with the Contractor are prohibited.
7. All funds are disbursed through the City upon receipt of an invoice and proper documentation from the contractor, inspection, as well as written consent from the homeowner and the City. All funds disbursed are payable to the contractor for work performed, with a 10% retention amount withheld.
8. Program grants and loans proceeds may only be used for the costs of services and materials necessary to carry out the repair work. No direct payments shall be made to the homeowner.
9. Previously contracted or commenced work or materials purchased are not eligible for reimbursement or for the continuation of work underway. Do not sign any contractor provided agreements or contracts to perform work.
10. Eligible repairs may include work to be performed on the main residential unit and accessory structures (if allowed) on the property. Although the owner has the opportunity to request specific repairs in the program application, the City will establish the priority of repairs included in the grant and/or loan-funded work scope as determined by the

regulatory requirements of the funding source and the Program Guidelines. Eligible items include but are not limited to the following:

- Repairs that remedy existing nonconforming uses such as garage conversions, additions, etc. (Includes code related and most Red-tag items by public utility companies in order to bring the property to compliance and/or original state. Please note, work on properties that don't address illegal conversions that exist on a property as part of the rehabilitation will not be allowed under the HRLP.)
- Fumigation and treatment of termites and pest control. In addition, repair/replacement of damaged wood will be eligible.
- Exterior work to help preserve or protect structures such as painting, roofing, siding, grading of site to control flooding, repair/replacement of screens/windows, doors and door locks, structural and/or foundation damage, as well as repair of walkways and driveway(s) concrete replacement. Driveway repair/replacement shall be permitted ONLY after all structural improvements and all Health and Safety requirements have been addressed provided the availability of project funds (landscaping improvements are not permitted under the HRLP).
- Interior work to make a structure more livable and repair/replace/restore important parts such as cabinets, counters, plumbing, damaged flooring, faulty or inadequate heating/cooling systems, inoperable built-in appliances, damaged ceilings, water heaters, electrical wiring and service.
- Weatherization and energy conservation items such as insulation, caulking, and weather-stripping.
- Modifications which aid the mobility of the elderly and physically disabled such as shower units with seats, faucet lever hardware, retrofitting toilets to achieve adequate height, moving power points and light switches, grab bars, handrails, ramping, reconstructing doorways and the lowering of sinks in kitchen and bathrooms.
- Exterior and interior including testing and abatement of lead-based paint hazards, please note testing costs are considered soft costs.
- Exterior and interior testing and abatement/remediation of asbestos (note that testing costs are considered soft costs).
- Note: Rehabilitation with luxury items (such as hot tubs, barbeque pits, etc.) are not permitted or qualified for this program.

11. Applicants must provide proof of ownership of the property to be repaired.

12. Applicants shall permit City of Hawthorne staff or its agents to conduct necessary property and repair work inspections. The applicant is advised that all portions of the property must be made accessible at the time of inspection, and that the owner must be present.

13. Applicants are advised that any illegal or non-complying conditions present on the property, including but not limited to: construction that lacks permits (such as illegal add-ons or accessory structures, garage conversions, patios, un-permitted interior alterations, window replacements, etc.) and conditions that lack compliance with planning requirements (such as over-height fencing, elimination of required yard areas, property maintenance concerns, etc.) will be reported to City Code Enforcement staff. Repair of these conditions with owner funds may be required prior to the provision of the any City assistance.

14. The City of Hawthorne reserves the right to deny requests in specific instances where the repairs to be completed do not conform to these or other program guidelines.

15. The City of Hawthorne determines the eligibility of the applicant to the program.

16. Lead-Based Paint. Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips, and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Prior to disturbance, remodeling or demolition activities, these materials should be properly sampled and/or abated by a certified, licensed Lead Professional.

17. Asbestos. Buildings constructed prior to 1980 are likely to contain Asbestos. Confirming that a material is an asbestos-containing requires sampling of the material by certified asbestos professionals, then analysis by a licensed asbestos analytical laboratory to determine if the samples are asbestos-containing. Any material that is "presumed" to contain asbestos must be treated as "asbestos-containing" and therefore, if considered an asbestos hazard must be properly abated by an asbestos abatement contractor prior to any building renovation or demolition activities.
18. The undersigned acknowledges that for those projects in which Federal funds are used to perform housing rehabilitation repairs, the City may be required to have the subject property inspected and tested for the presence of lead-based paint and/or asbestos hazards. The costs associated with the lead or asbestos testing typically range between \$300-\$1,000, depending on the severity (or lack thereof) of the presence of lead or asbestos. Should a lead or asbestos hazard be discovered, abatement or mitigation of the hazard will take priority over all other housing repairs. Please keep in mind that abatement or mitigation measures may be costly. Therefore, depending on the severity of the presence of lead and/or asbestos, if any, you may not be able to perform all the housing repairs indicated in your scope of work. Please note that all costs associated with the testing and/or abatement services will be included as part of the overall funding award for each project. No out-of-pocket expenses will be incurred.
19. After a property is inspected for the presence of lead-based paint, a report is prepared that describes any lead hazards in the home. **Federal Law (24 CFR part 35 and 40 CFR part 745) mandates that any report related to the presence of lead-based paint in your home must be provided to new lessees (tenants) and purchasers of your property before they become obligated under a lease or sales contract.** In other words, make sure that you keep a copy of any lead reports that you may obtain through this program and be sure to provide a copy to any potential renter or buyer in the future.

I/WE have read and understand the foregoing general qualifications and conditions for program eligibility. I/WE further understand that any misstatements, omissions, misrepresentations, deletions, falsifications, or other actions which result in MY/OUR not conforming to the requirements listed above in other contract documentation will subject MY/OUR application to immediate cancellation and cause any disbursed funds to become immediately due and payable and may cause further legal action if warranted.

Owner's Signature

Date

Owner's Signature

Date

PROGRAM APPLICATION - PART I

INSTRUCTIONS

All applicants must complete Part I of the application document (pages 6-9). If you are applying for a program loan, you must also complete Part II of the application document (pages 10-12).

Please provide information for all owner(s)/occupant(s) of the property listed on title:

Address of Property		
Phone Number (Day)	Phone Number (Day)	email address:

APPLICANT		SPOUSE/CO-APPLICANT	
Name		Name	
SSN	Date of Birth	SSN	Date of Birth

Please provide the following demographic information for both ethnic and racial background. This information which will be strictly confidential and is requested for statistical reporting purposes only. Select the most appropriate category:

Ethnic Background: ☐ Hispanic ☐ Non-Hispanic

Racial Background:

- | | |
|--|---|
| ☐ White | ☐ Black/African American |
| ☐ Asian | ☐ American Indian/Alaskan Native |
| ☐ Native Hawaiian/Other Pacific Islander | ☐ Black/African American & White |
| ☐ American Indian/Alaskan Native & White | ☐ Asian & White |
| ☐ American Indian/Alaskan Native & African American | ☐ Other |

Head of household: ☐ Male ☐ Female

Are any members of your household disabled? ☐ YES ☐ NO

Is this a single-female headed household? ☐ YES ☐ NO

Please answer the following questions:

Do you own the above listed property ? ☐ YES ☐ NO

How long have you owned the property? ____ Years

Are you a permanent full-time resident of this property? ☐ YES ☐ NO

Are the property taxes current on the above-listed property? ☐ YES ☐ NO

Are all financial obligations current for which the property is collateral? ☐ YES ☐ NO

Are there any current or pending liens against the above-listed property? ☐ YES ☐ NO

Have you previously received Housing Rehabilitation Program financial assistance from the City? ☐ YES ☐ NO

If yes, please describe the assistance received and the date of receipt: _____

EMPLOYMENT AND INCOME

APPLICANT		SPOUSE/CO-APPLICANT	
Current Employer		Current Employer	
Employer Address		Employer Address	
Business Phone		Business Phone	
Position		Position	
Length of Time Currently Employed	Current Annual Gross Income	Length of Time Currently Employed	Current Annual Gross Income
List and Explain any Additional Sources of Income within the Household			

HOUSEHOLD GROSS INCOME INFORMATION

Complete the following for all persons residing at the address of the property to be repaired (attach additional sheets if necessary).

Applicant Name	Age	Disabled ☐ Yes ☐ No		Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Name	Age	Disabled ☐ Yes ☐ No	Relationship to Applicant	Annual Gross Income
Enter Household Size: _____ persons		Enter Total Annual Gross Household Income: \$ _____		

Please list All Applicable Savings and Checking Account Information for Each Account Held

Name of Bank/Saving and Loan/Credit Union/Other Financial Institution:	Account Number:
Address:	Savings or Checking:
Current Account Balance:	

Name of Bank/Saving and Loan/Credit Union/Other Financial Institution:	Account Number:
Address:	Savings or Checking:
Current Account Balance:	

Name of Bank/Saving and Loan/Credit Union/Other Financial Institution:	Account Number:
Address:	Savings or Checking:
Current Account Balance:	

Name of Bank/Saving and Loan/Credit Union/Other Financial Institution:	Account Number:
Address:	Savings or Checking:
Current Account Balance:	

Please list All Other Asset Accounts and their respective values

Account Category	Current Cash Value
Stocks/Bond/Other Investment Accounts	\$
Life Insurance Net Cash Value	\$
Net Worth of Business	\$
Other Assets (list) _____	\$
Other Assets (list) _____	\$

Please supply a detailed list of all repairs you are seeking to have completed under this program.

REPAIRS REQUESTED (add additional pages if necessary)

Program for which I am applying:

- ☐ I am applying for a grant of \$20,000 (seniors, veterans, and disabled persons eligible for up to \$25,000) through the Housing Repair Program (HRP)
- ☐ I am applying for a grant of \$20,000 (seniors, veterans, and disabled persons eligible for up to \$25,000) and a loan of up to \$45,000 through the Housing Rehabilitation Loan Program (HRLP)

Acknowledgement of Receipt of Lead-Based Paint Pamphlet:

- ☐ I have received a copy of the pamphlet, *"The Lead-Safe Certified Guide to Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools"* informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before work began.

I hereby certify that the aforementioned statements are true and correct. If at any time this information is found to be false or incorrect and it is then determined that I do not qualify for the Housing Rehabilitation Program, I understand that I am liable for all costs incurred through the program.

Applicant's Signature

Date

Co-applicant's Signature

Date



PROGRAM APPLICATION - PART II (Loan Program)

INSTRUCTIONS

If you are applying for a program loan, you must also complete Part II of the application document (pages 8 - 10).

Please answer the following questions with respect to the persons holding title to the dwelling:

	Applicant	Co-Applicant
Do you have any outstanding judgments currently outstanding against you?	☐ Yes ☐ No	☐ Yes ☐ No
Have you declared bankruptcy within the last seven years?	☐ Yes ☐ No	☐ Yes ☐ No
Have you had a property foreclosed upon, or given a deed-in-lieu in the last 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
Have you filed for a Loan Modification on the subject property?	☐ Yes ☐ No	☐ Yes ☐ No
During the preceding 5 years, have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment, or which resulted in default (e.g.: mortgages, SBA loans, any financial obligation, bond or loan guaranty, etc.)?	☐ Yes ☐ No	☐ Yes ☐ No
Are you presently delinquent or in default on any debt to the Federal Government (e.g.: Federal Guaranteed Student Loan, Public Health Service, etc.)?	☐ Yes ☐ No	☐ Yes ☐ No

Do you currently own, or have an interest in any real estate, <u>other than</u> the property which you are seeking to have rehabilitated under this program?	☐ Yes ☐ No If YES, you must complete the Schedule of Real Estate Owned (below)
--	---

Schedule of Real Estate Owned – Complete for 2nd homes, rentals or other real-estate to which you hold title besides your primary dwelling (attach additional pages as necessary).

	Property 1	Property 2
Property Address:		
Type of Property:		
Market Value:		
Outstanding Mortgage / Loan Amounts		
Monthly Gross Rents		
Monthly Loan Payments		
Taxes and Insurance		
Monthly Income		

Please list information regarding all of your loan obligations (attach additional sheets as necessary)

Home Mortgage Lender:	Account Number:
Address:	Monthly Payment Amount:
Current Outstanding Loan Balance:	

Creditor:	Account Number:
Address:	Monthly Payment Amount:
Current Outstanding Loan Balance:	

Creditor:	Account Number:
Address:	Monthly Payment Amount:
Current Outstanding Loan Balance:	

Creditor:	Account Number:
Address:	Monthly Payment Amount:
Current Outstanding Loan Balance:	

Creditor:	Account Number:
Address:	Monthly Payment Amount:
Current Outstanding Loan Balance:	

I hereby certify that the aforementioned statements are true and correct. If at any time this information is found to be false or incorrect and it is then determined that I do not qualify for the Housing Rehabilitation Program, I understand that I am liable for all costs incurred through the program.

Applicant's Signature

Date

Co-applicant's Signature

Date

PLEASE REMEMBER TO ATTACH ALL INFORMATION REQUESTED ON THE APPLICATION SUBMITTAL CHECKLIST. PLEASE DO NOT SEND ORIGINALS.



The Housing Financial Discrimination Act Of 1977 - Fair Lending Notice

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information.

It is illegal to consider the racial, ethnic, religious or national origin, composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or The Department of Financial Protection and Innovation at the following location:

California Department of Financial Protection and Innovation Consumer Services Office
2101 Arena Boulevard, Sacramento, CA 95834
(866) 275-2677 or (916) 327-7585

Equal Credit Opportunity Act (ECOA) Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derive from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. In addition to your rights under federal law, you may also have other rights afforded under state law. The federal agency that administers compliance with this law concerning this lender is the:

Equal Credit Opportunity
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580.



Acknowledgment of Receipt

I/We have received a copy of the California Fair Lending Notice and the Equal Credit Opportunity Notice.

Applicant Name

Applicant Signature

Date

Applicant Name

Applicant Signature

Date

RELEASE OF INFORMATION

I/we, _____, the undersigned hereby authorize

_____ ,
to release without liability to the City of Hawthorne or its agents, any and all information they may request.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding my household or me may be needed. Verification and inquiries that may be requested include, but are not limited to:

Identity and Marital Status	Employment, Income, and Assets
Medical or Child Care Allowance	Credit and Criminal Activity
Residences and Rental Activity	

I understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for, and continued participation in the Housing Rehabilitation Program.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individuals that may be asked to release information (depending on program requirements) include, but are not limited to:

Previous Landlords	Welfare Agencies
Courts and Post Offices	State Unemployment Agencies
Schools and Colleges	Social Security Administration
Law Enforcement Agencies	Medical and Child Care Providers
Support and Alimony Providers	Banks and other Financial Institutions
Veterans Administration	Retirement Systems
Utility Companies	Credit Providers and Credit Bureaus
Credit Rating Agencies	Real Estate Appraisers
Home Inspection Report	Internal Revenue Service

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization will be retained by the Agency and remain in effect for one year from the date signed. I understand I have a right to review my file and correct any information that I can prove is incorrect.

Signature (Applicant)

(Print Name)

Date

Signature (Co-Applciant)

(Print Name)

Date

REQUEST FOR VERIFICATION OF EMPLOYMENT

LENDER: Complete items 1 through 7. Have the applicant complete item 8 and sign. Forward the completed form directly to the employer named in item 1. Have applicant or borrower complete item 8 and sign. Forward the completed form directly to the lender office identified in item 2. EMPLOYER/PROVIDER: Complete either parts II and IV or parts III and IV. Return form directly to the office identified in item 2 of Part 1.

PART I - REQUEST

1. TO: (Name and Address of Employer)		2. FROM: (Name and Address of Lender) This item must be completed before sending to employer City of Hawthorne c/o Housing Department 4455 W 126 th Street Hawthorne, CA 90250	
3. I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party. (Signature of lender)	4. TITLE OF LENDER OFFICIAL City of Hawthorne	5. DATE	
		6. PROGRAM Housing Rehabilitation Program	
7. NAME AND ADDRESS OF APPLICANT		I have applied for a locally funded loan for an affordable housing property, and stated that I am or was employed by you. My signature in the block below authorizes verification of my employment information.	
		8. TAXPAYER IDENTIFICATION NO. OR SOCIAL SECURITY NO.	
		SIGNATURE OF APPLICANT	

PART II - VERIFICATION OF PRESENT EMPLOYMENT/INCOME

EMPLOYMENT DATA		PAY DATA				
9. APPLICANT'S DATE OF EMPLOYMENT	12A. BASE PAY (Current) OR OTHER INCOME		For Military Personnel Only			
10. PRESENT POSITION	\$ _____ ☐ Annual \$ _____ ☐ Hourly				Type	Monthly Amount
11. PROBABILITY OF CONTINUED EMPLOYMENT	\$ _____ ☐ Monthly \$ _____ ☐ Weekly				BASE PAY	\$
	\$ _____ ☐ Other (Specify)					
	12B. EARNINGS					
	Type	Year to Date as Of _____	Past Year	RATIONS	\$	
	BASE PAY	\$	\$	FLIGHT OR HAZARD	\$	
13. IF OVERTIME OR BONUS IS APPLICABLE, IS ITS CONTINUANCE LIKELY? OVERTIME ☐ Yes ☐ No BONUS ☐ Yes ☐ No	OVERTIME	\$	\$	CLOTHING	\$	
	COMMISSIONS	\$	\$	QUARTERS	\$	
	BONUS	\$	\$	PRO PAY	\$	
				OVERSEAS OR COMBAT	\$	
14. REMARKS (If paid hourly, please indicate average hours worked each week during current and past year)						
a. Number of hours worked per week	b. Anticipated increase or decrease in salary in next twelve months	c. Anticipated overtime hours to be worked in the next 12 months	d. If seasonal employment, anticipated number of weeks in the next 12 months			
e. Anticipated bonus in next twelve months \$						

PART III - VERIFICATION OF PREVIOUS EMPLOYMENT

15. DATES OF EMPLOYMENT	16. SALARY/WAGE AT TERMINATION PER ☐ YEAR ☐ MONTH ☐ WEEK			
	BASE PAY	OVERTIME	COMMISSIONS	BONUS
	\$	\$	\$	\$
17. REASONS FOR LEAVING	18. POSITION HELD			

PART IV

Federal statutes provide severe civil and criminal penalties for any person who knowingly makes false or fraudulent statements or representations to a government agency or officer with the intention of influencing any action by such agency or officer.

19. SIGNATURE	Printed Name	Phone Number
20. TITLE OF EMPLOYER REPRESENTATIVE	21. DATE	

APPLICATION SUBMITTAL CHECKLIST

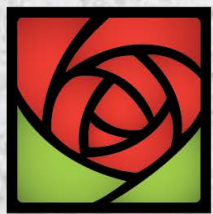
In order to evaluate your application for eligibility in our program, our office requires the submission of the following documents:

- 1. COPY OF GRANT DEED OR DEED OF TRUST**
This document will verify that you are the owner of the property and confirm how title is held.
- 2. COPY OF A RECENT UTILITY BILL**
This document is needed to verify residency and may NOT be a water or trash bill. Submission must reflect owner name and address.
- 3. COPY OF INSURANCE DOCUMENTATION**
Please provide photocopies of your current Property Insurance Declaration page.
- 4. GENERAL QUALIFICATIONS AND CONDITIONS FORM**
Included in this packet. Please read, sign, and return this document.
- 5. PROGRAM APPLICATION**
Included in this packet. Please fill out all information requested.
- 6. COPY OF INCOME TAX FORMS FOR PRIOR YEAR**
*Submit a complete copy, inclusive of all attachments, forms and schedules of the most recent Federal and state income tax returns for all income producing household members. Please ensure that the submission is **signed** by all taxpayers. If self-employed, please provide the last two years of your complete federal tax returns. If any members of your household were exempt or did not file their income tax return, please complete and submit the IRS Form 4506-T.*
- 7. COPY OF RECENT PROPERTY TAX BILL**
- 8. COPY OF RECENT MORTGAGE STATEMENT AND LOAN MODIFICATION** *(if applicable)*
- 9. COPY OF INCOME VERIFICATION DOCUMENTATION**
This includes the most recent three (3) months consecutive payroll stubs, social security and/or SSI award letter, AFDC checks, pension and retirement award letter and checks, alimony and child support payments, or other income documentation from all other income sources, for all members of the household.
- 10. COPY OF ASSET VERIFICATION DOCUMENTATION**
This includes the most recent three (3) months of statements for all bank accounts, investment accounts, or other asset holdings for all members of the household.
- 11. A VERIFICATION OF EMPLOYMENT FORM**
Complete only the following: entry number "1" with the name and address of the employer, and enter the social security number and sign in entry number "8", leave all other portions of the form blank. Complete and provide one form for each working household member.
- 12. SIGNED COPY OF CONFIRMATION OF RECEIPT – LEAD BASED PAINT BROCHURE**
Included in this packet. Please complete, sign, and return.
- 13. COPY OF PHOTO IDENTIFICATION**
Provide photo identification (i.e., driver's license or CA I.D.) for every person who is on title to the property.

When submitting documentation - DO NOT SEND ORIGINALS - please provide photocopies.



HOME ENHANCEMENT LOAN PROGRAM (HELP)



PASADENA
DEPARTMENT OF HOUSING

For more information, please visit
CityOfPasadena.net/RehabHELP

City of Pasadena HOME ENHANCEMENT LOAN PROGRAM (HELP) Program Guidelines

1. **Purpose of the Program**

The City of Pasadena funds the HOME Enhancement Loan Program (HELP) through its HOME Investment Partnership ACT (HOME) entitlement which is provided through the U.S. Department of Housing and Urban Development (HUD). HELP will provide loans to single-family owner-occupied households for necessary repairs and rehabilitation to bring their house up to code, eliminate critical health and safety concerns, and increase efficiency and accessibility thereby enhancing livability and preservation of the home. Each year, the City will set aside funds for this loan program with the anticipation that funds will be paid back at the end of the loan term, re-finance with cash out, transfer of title, or sell of the home.

Program Objectives

- To assist property owners within the city limits of Pasadena in the repair or rehabilitation of their homes to a safe and livable condition.
- To improve energy efficiency and conservation of resources.

2. **Loan Terms**

Interest Rate: 0% interest rate.

Term: 20 years. Deferred payments during the loan term. Loan is due in full at the end of the term. Loan must be paid in full if the property is transferred, refinanced with cash-out, or sold.

Loan Amount: Up to \$100,000 may be borrowed. (\$50,000 minimum)

2.1. **Non-Assumable**

Upon sale or other transfer of the property, whether by operation of the law or otherwise; in the event that the property ceases to be used as the primary residence of the owner; or upon change from a single-family residence, the loan amount will become due and payable.

3. **Eligibility Criteria**

3.1. **Applicant Eligibility**

3.1.1. Income

Participation in HELP is limited to applicants whose annual household income does not exceed 80% of the area median income (AMI), based on household size as determined by HUD.

3.1.2. Additional Restrictions

- Applicant(s) debt to income ratio may not exceed 45%
- Combined Loan to Value (CLTV) may not exceed 80%
- Must be current on existing mortgage, reverse mortgages are ineligible
- Applicant cannot have an existing City loan
- All household members must be U.S. citizens or permanent residents

3.2. Property Eligibility

- The property must be located within the Pasadena city limits.
- The property must be owner-occupied single-family structure as the primary residence during the term of the loan.
- Condominiums and historical structures are not eligible.
- Value of property (determined by Zillow at time of application submission) after rehabilitation (determined by appraisal) must not exceed 95% of the median purchase price for the area or \$1,294,850.
- A property in need of less than \$50,000 in rehabilitation repairs is generally not eligible.

3.3. Eligible Rehabilitation Activities

Priority 1: State and Local Code Violations

Any applicable state or local code violations identified for the property must be addressed and corrected.

Priority 2: Health and Safety Improvements

Items necessary to bring the property into a safe and sanitary condition including, but not limited to:

- Leaking plumbing
- Rotten wood
- Pest-termite control remediation
- Overloaded electrical system
- Broken windows
- Leaking/damaged roof
- Presence of lead-based paint or asbestos

Priority 3: Major Systems Efficiency

Any major system with a useful life of less than 5 years must be replaced and/or repaired. Those systems include heating, structural support, electrical, roofing, and HVAC.

Priority 4: Accessibility Improvements

- Making a space accessible (bathroom, kitchen)
- ADA appliances (stove, refrigerator)
- Wheelchair ramps
- ADA alarm systems
- Hardwood floor installation
- ADA path of travel

Priority 5: Energy Efficiency Improvements

Those items which will appreciably reduce energy use and operating costs to the owner:

- Home energy efficiency assessment (Energy Audit required)
- Wall and attic insulation (must comply with California Quality Standards for Insulating Materials {CCR, Title 24, Part 12, Ch. 12-136})
- Windows replacement (using products rated by the National Fenestration Rating Council)
- HVAC systems (must meet state energy standards)
- Water heater (must meet state energy standards)
- Weatherization
- Furnace (must meet state energy standards)
- Solar panel installation

Priority 6: General Property Improvements

These are improvements needed to increase livability of the structure. For example, exterior painting, new flooring, new counter tops, or new carpeting. Loan funds may be used for Priority 6 only after provisions have been made to complete all Priority 1, 2 and 3 items.

3.4. Ineligible Rehabilitation Activities include but not limited to:

Intercom systems	Kennels	Furniture
Outdoor fireplace	Central vacuum	Portable appliances
Detached greenhouse	Hot tubs or spas	Area rugs
Tools	Detached garage	Pools

3.5. Contractor Eligibility

- 3.5.1. Selected contractor must submit comprehensive liability insurance (minimum \$1,000,000).
- 3.5.2. Must have City of Pasadena business license.
- 3.5.3. Must have proper licensing through the State of California.
- 3.5.4. Must have clearance from SAM.gov
- 3.5.5. Must execute AIA contract (or similar) with Homeowner, including the HELP program addendum as an attachment.

4. **Project Process**

4.1. **Applicant Pre-screen Workflow**

- 4.1.1. Homeowner(s) will complete pre-screening application at the City of Pasadena's Housing Department website cityofpasadena.net/RehabHELP during the application window period.
- 4.1.2. City staff will assign a score to eligible applications using the following criteria:
- Open Citation to Address Health and Safety 4 points
 - Property Located in CDBG Census Tract 3 points
 - Senior or Disabled Person Living in Household 2 points
 - Minor under 16 years of Age Living in Household 1 point
 - Tiebreaker Determined by Lowest Household Income
- The highest ranked applications will be selected to move forward in the program until funds runs out. The remaining eligible applicants will be added to a waiting list. If a selected applicant falls out of the program prior to the start of construction, the next highest ranked application from the waiting list will be selected. The waiting list will expire six months after the application window period closes.
- 4.1.3. The selected applicant will meet with City staff to review the program rules, requirements, and sign the HELP program agreement.

4.2. **Loan Origination & Closing Workflow**

- 4.2.1. After signing the program agreement, the applicant will complete a full loan application, credit check, and submit required loan verification documentation for certification of eligibility.
- Origination
 - Property Feasibility Inspection (performed by City staff)
 - Review and Approval by Loan Review Committee & City Council (if loan is over \$74,999)
 - Document Signing
 - Loan Closeout

4.3. **Pre-Construction Workflow**

- 4.3.1. After the loan documents have been executed, the homeowner will work with the Project Manager, contracted with the City, to finalize the scope of work and design. Project Manager will maintain homeowner file.
- 4.3.2. Properties built prior to 1978 have a presumption of lead-based paint on all disturbed surfaces and requires a Risk Assessment Report. Any lead identified

from the report **must** be abated prior to any other work performed. Clearance examinations shall be performed by persons or entities independent of those performing hazard reduction or maintenance activities.

- 4.3.3. Project Manager will order a Property Condition Assessment (PCA) of the five major systems including plumbing, electrical, heat and air conditioning, structure and roofing along with an assessment of any other current deferred maintenance issues related to exterior or interior features.
- 4.3.4. According to the program priorities, the Project Manager will prepare a detailed work wire-up and cost estimates based on results from the PCA, Lead Risk Assessment Report and conversations with the homeowner, for approval by the City.
- 4.3.5. Upon approval of work write-up, Project Manager will obtain an appraisal estimate of property after planned rehabilitation.
- 4.3.6. City will perform required federal environmental review. If the scope is limited to the interior of the property (not visible from the exterior at all) or if the property is less than 45-50 years old, then the review is exempt from State Historical Preservation Officer (SHPO) consultation, which can take 30 days.
- 4.3.7. Project Manager will assist homeowner with obtaining consultants for project design (structural, MEP, civil engineer etc.) if needed, selection of general contractor, and submission of permits for approval from the City's Permit Center.

4.4. Construction Management

- 4.4.1. Project Manager will serve as the general contractor and enter into a construction contract with the homeowner to complete the scope of work.
- 4.4.2. City will issue notice to proceed once the construction contract is executed with the homeowner.
- 4.4.3. The Project Manager will act as a liaison between the homeowner and the City and subcontractors and will provide oversight of construction schedule.
- 4.4.4. Loan draw requests are signed by the subcontractor and Project Manager (with invoices) and submitted to the City for payment.
- 4.4.5. All change orders must be approved by the Project Manager.

4.5. Construction Closeout

- 4.5.1. Project Manager will obtain certification of final inspection and submit to

City along with request for final payment.

4.5.2. City will issue a notice of completion, upon approval of final inspection.

4.5.3. Project Manager shall close out homeowner file and submit to City for record keeping.

4.6. Post Construction

4.6.1. Loan documentation may need to be amended after completion of construction if all loan proceeds have not been expended.

4.6.2. Final amount will be recorded on the property's title as a silent loan with no payments at 0% interest. Loan must be paid back to the City at the end of the 20-year term or upon refinance with cash out or upon title transfer or if the property is sold.

4.6.3. Failure to repay loan upon term end will result in a loan conversion (with 1% conversion fee) to a conventional 30-year loan at prime plus 3%.

5. Special Conditions

5.1. Lead Hazards

If your home was built before 1978, it is presumed to have lead-paint hazards that could pose a particular hazard to children aged six and younger. The City will require completion of a lead-safe housing rule checklist (Attachment B) for your home. Lead paint hazards identified in the risk assessment must be addressed in accordance with the Residential Lead-Based Paint Hazard Reduction Act of 1992—Title X and CFR 24 Part 35, which requires abatement of any lead found at the property.

5.1.1. Lead Stabilization Painting Practices and Procedures

Notification

A Lead-Based Paint Notification shall be provided to all applicants by the City as part of the application process. Such notice shall be signed and dated by the applicant and a copy shall be maintained in the project file. The property is also posted with "Lead-Based Paint Notification" rehab signage in the front of the property where there is public access.

Lead Paint Evaluation

HUD lead-based paint requirements can be found under CFR 24 Part 35 Subpart R Methods and Standards for Lead-Paint Hazard Evaluation and Hazard reduction Activities. 88% of owner-occupied housing was built prior to 1978. For this reason, staff presumes all properties contain lead-based paint. All paintings include the entire exterior surface of the property, which is well above the de-minis amount according to CFR 24 35.350(d). Staff does

not perform abatement of lead, but instead provides paint stabilization.

Risk Assessment (CFR 35.1320)

Perform a risk assessment or paint inspection by a certified risk assessor or certified inspector technician, independent from the PHSFRR Program, to determine pre-existing lead/non-lead contents and condition of the exterior work area to stabilize. Risk assessments and lead-hazard screens shall be performed in accordance with methods and standards established either by a state or tribal program authorized by the EPA, or by the EPA at 40 CFR 745.227(c), (d). Risk assessors shall use standards for determining dust-lead hazards that are at least as protective as those promulgated by the EPA at 40 CFR 745.227(h).

Abatement (CFR 35.1325)

Abatement shall be performed in accordance with methods and standards established either by a State or Indian tribe under a program authorized by EPA, or by EPA at 40 CFR 745.227(e), and shall be completed by achieving clearance in accordance with § 35.1340. If encapsulation or enclosure is used as a method of abatement, ongoing lead-based paint maintenance activities shall be performed as required by the applicable subpart of this part in accordance with § 35.1355. Abatement of an intact, factory-applied prime coating on metal surfaces is not required unless the surface is a friction surface.

Interim Controls (CFR 35.1330)

Paint Film stabilization procedures of exterior painted surfaces, include 6 feet of plastic sheeting is laid around the perimeter of the structures, all painted surfaces are power washed and wet scraped, removing all loose paint, then vacuumed with HEPA Vacuums and disposal of all contaminated material in accordance to EPA Standards. An acrylic latex primer and paint are applied to the prep areas to encapsulate and stabilize all painted surfaces.

- 1) Interim control treatments of intact, factory applied prime coatings on metal surfaces are not required. Finish coatings on such surfaces shall be treated by interim controls if those coatings contain lead-based paint;
- 2) Any physical defect in the substrate of a painted surface or component that is causing deterioration of the surface or component shall be repaired before treating the surface or component. Examples of defective substrate conditions include dry-rot, rust, moisture-related defects, crumbling plaster, and missing siding or other components that are not securely fastened;
- 3) Before applying new paint, all loose paint and other loose material shall be removed from the surface to be treated. Acceptable methods for preparing the surface to be treated include wet scraping, wet sanding, and power sanding performed in conjunction with a HEPA filtered local exhaust attachment operated according to the manufacturer's instructions;

- 4) Paint stabilization shall include the application of a new protective coating or paint. The surface substrate shall be dry and protected from future moisture damage before applying a new protective coating or paint. All protective coatings and paints shall be applied in accordance with the manufacturer's recommendations; and
- 5) Paint stabilization shall incorporate the use of safe work practices in accordance with §35.1350.

Clearance (CFR 35.1340)

- A. Clearance following abatement. Clearance examinations performed following abatement of lead-based paint or lead-based paint hazards shall be performed in accordance with 40 CFR 745.227(e) and paragraphs (c)–(f) of this section. Such clearances shall be performed by a person certified to perform risk assessments or lead-based paint inspections;
- B. Clearance following activities other than abatement. Clearance examinations performed following interim controls, paint stabilization, standard treatments, ongoing lead-based paint maintenance, or rehabilitation shall be performed in accordance with the requirements of this paragraph (b) and paragraphs (c) through (g) of this section. Clearance is not required if the work being cleared does not disturb painted surfaces of a total area more than that set forth in § 35.1350(d).

- 1) Clearance examinations are performed by:
 - i) A certified risk assessor;
 - ii) A certified lead-based paint inspector;
 - iii) A person who has successfully completed a training course for sampling technicians (or a discipline of similar purpose and title) that is developed or accepted by EPA or a State or tribal program authorized by EPA pursuant to 40 CFR part 745, subpart Q, and that is given by a training provider accredited by EPA or a State or Indian Tribe for training in lead-based paint inspection or risk assessment, provided a certified risk assessor or a certified lead-based paint inspector approves the work of the sampling technician and signs the report of the clearance examination: or
 - iv) A technician licensed or certified by EPA or a State or Indian Tribe to perform clearance examinations without the approval of a certified risk assessor or certified lead-based paint inspector, provided that a clearance examination by such a licensed or certified technician shall be performed only for a single-family property or individual dwelling units and associated common areas in a multi-unit property, and provided further that a clearance examination by such a licensed or certified sampling technician shall not be performed using random sampling of dwelling units or common areas in multifamily properties, except that a clearance examination performed by such a licensed or certified sampling technician is

acceptable for any residential property if the clearance examination is approved and the report signed by a certified risk assessor or a certified lead-based paint inspector.

Required Activities

If clearance is being performed after paint stabilization that affected exterior surfaces but did not disturb interior painted surfaces or involve elimination of an interior dust-lead hazard, interior clearance is not required if window, door, ventilation, and other openings are sealed during the exterior work. Clearance examinations shall be performed by persons or entities independent of those performing hazard reduction or maintenance activities, unless the designated party uses qualified in-house staff to conduct clearance. An in-house staff shall not conduct both a hazard reduction or maintenance activity and its clearance examination.

Clearance Report

When clearance is required, City staff shall ensure that a clearance report is prepared that provides documentation of the hazard reduction or maintenance activity as well as the clearance examination.

- 1) The report shall include the following information:
 - i) The address of the residential property;
 - ii) The date(s) of the clearance examination;
 - iii) The name, address, and signature of each person performing the clearance examination, including certification number;
 - iv) The results of the visual assessment for the presence of deteriorated paint and visible dust, debris, residue or paint chips;
- 2) The report shall include the following information:
 - i) The start and completion dates of the hazard reduction or maintenance activity;
 - ii) The name and address of each firm or organization conducting the hazard reduction or maintenance activity and the name of each supervisor assigned;
 - iii) A detailed written description of the hazard reduction or maintenance activity, including the methods used, locations of exterior surfaces; and
 - iv) If soil hazards were reduced, a detailed description of the location(s) of the hazard reduction activity and the method(s) used.

5.2 Loan Review Board (LRB)

The LRB reviews each loan application based on the eligibility criteria described in these Guidelines, the applicant's financial situation and credit history, the condition of the structure and the recommendations of the staff members. The LRB may make some exceptions to these guidelines on a case-by-case basis.

After Board approval, a promissory note and deed of trust are signed as security for the loan and recorded at the Los Angeles County Auditor's Office. The borrower only owes those funds disbursed on the project; any undisbursed funds are returned to City.

5.3 Loan Commitment Terms

Upon approval, the City of Pasadena, the Loan Review Board reserves the right to cancel the commitment or terminate the loan under the following conditions:

- After 60 days from signing the promissory note and deed of trust, or 60 days from issuing "notice to proceed" for a contract, the Borrower or contractor fails to commence work on the project, unless the period is extended by the Housing Director.
- The Borrower or the Contractor cease work for more than forty-five (45) days, unless an extension has been approved in writing, or fails or refuses to complete the improvements within a reasonable time, as determined by the Housing & Services Program Manager.
- The Borrower changes or terminates the Rehabilitation Contract or enters into another contract for work on the property, without prior written approval of the Housing Director.
- The Borrower does not follow the dispute resolution procedure provided under the Construction Contract (or to litigation, if applicable) when inspection indicates that the work in dispute was done in accordance with the Construction Contract.
- All Borrowers pass away or become legally incapacitated, or otherwise become legally unable to act prior to the completion of the improvement.
- The Borrower abandons the property or fails to facilitate necessary access to the property.
- Any interest in the property is sold or transferred prior to the completion of the improvements (as evidenced by the Home Rehabilitation execution of a Certification of Final Inspection) without the Housing Program Manager's prior written consent, except for (a) the creation of a lien or encumbrance subordinate to the Mortgage, (b) the creation of a security interest for household appliances.
- The loan review board commitment is subject to completion of an environmental review by the city. The approval letter does not constitute a commitment of funds or site approval. Such commitment of funds or approval may occur only upon satisfactory completion of an environmental review under 24 CFR § 58 and receipt, as appropriate, by the city of a release of funds from the U.S. Department of Housing and Urban Development. The provision of any funds for this project is further conditioned on the city's determination to proceed with, modify, or cancel the project based on the results of a subsequent environmental review.

5.4 Displacement

It is the policy of the City of Pasadena not to fund rehabilitation projects that will result in the displacement. The LRB must grant any exception to this policy. If there were an exception made by the LRB, the City of Pasadena will follow the Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1970 (URA) (42 U.S.C. 4201-4655) and 49 CFR § 24.

A displaced person is defined as a person who is required to move permanently and

involuntarily as a direct result of a rehabilitation activity. Further explanation of the displacement policy is available upon request.

5.5. **Definitions**

5.5.1. **Household**: For the purpose of determining program eligibility, “household” means all persons occupying a housing unit as their principal place of residence. All persons 18 years or older living in the household will be required to provide income documentation.

5.5.2. **Income Determination**: The City determines annual household income as the adjusted gross income as defined for the purpose of reporting under IRS Form 1040 series for individual Federal annual income tax purposes. Gross income includes all taxable income as defined by the IRS Code, as follows:

- All income in the form of wages, salary, bonuses, and tips;
- The full amount received from social security, pensions, and annuities;
- Payments in lieu of earnings, such as unemployment compensation, other social security benefits, and dismissal wages;
- Benefits in lieu of earnings other than lump sum payments under health and accident insurance;
- Alimony, child support and the like;
- Subsistence allowance or receipts in connection with education or training; and
- Income from earning assets, rental income, and capital gains.

5.5.2.1. **Income Documentation**: Each person over 18 years old living in the household must submit a complete copy of the previous year’s IRS accepted income tax return (signed and dated), unless they are claimed on another person’s income tax return within the household. All adults in the household who have no income must sign a *No Income Certification* form.

5.5.3. **Verification of Eligibility**

5.5.3.1. All applicants must submit proof eligibility which may include but limited to:

5.5.3.1.1. Proof of ownership

- Copy of most recently recorded grant deed; or
- Copy of most recent year’s property tax statement

5.5.3.1.2. Proof of Income

- Complete copy of previous year’s submitted income tax return
- If not available, consecutive copies of two most recent pay stubs
- Proof of any income from other sources other than wages and salaries

- 5.5.3.1.3. Proof of Residence
 - Most recent copy of Pasadena Water & Power bill and mortgage statement

- 5.5.3.1.4. Proof of Assets
 - Statements from the most recent month's bank accounts, retirement accounts, and other accounts

- 5.5.3.1.5. Proof of Liabilities
 - Statements from the most recent month's credit cards, unsecured loans, and any other debts



RIALTO REVIVE: HOME REHABILITATION GRANT PROGRAM

HOME REHABILITATION GRANT PROGRAM GUIDELINES

2025

PLANNING & COMMUNITY DEVELOPMENT

Contents

Section I – Overview of Program	4
Source of Funds.....	4
Introduction	4
Program Administration.....	4
A. Regulations Governing the Program:.....	4
B. Staff and Authority:.....	4
C. Consistency with Consolidated Plan:	4
D. Environmental Review Record:.....	4
E. Files and Record Keeping:	5
F. Financial Reporting:	5
G. Funding Availability:.....	5
H. Conflict of Interest:	5
I. Fair Housing and Equal Opportunity:.....	5
J. Labor Compliance:	6
K. Amending the Policies and Procedures Manual:	6
L. Exceptions to Program Policies and Procedures:.....	6
M. Outreach:	6
Section II – Rialto Revive: HOME Rehabilitation Grant Program	7
Description	7
Amount	7
Repayment.....	7
Section III – Eligibility Requirements.....	7
Program Requirements	7
Applicant Eligibility Criteria.....	8
Household Income	8
Debt Ratios and Credit	8
City Employees.....	8
Property Eligibility Criteria	8
Section IV – Uses of Program Funds	9
Eligible Uses of Funds.....	9
Ineligible Uses of Funds	10
Hierarchy of Grant Funds.....	10
Section V – Eligible Repairs and Rehabilitation.....	10
Section VI – Rehabilitation Standards.....	12
Section VII – Application and Funding Process	23

Application Phase.....	23
Interest List	23
Application Review.....	24
Application Interview	24
Application Process	24
Property Ownership Documentation.....	25
Income Documentation	26
Special Circumstances.....	27
Grant Processing Timeline	28
Property Inspection and Contractor Selection	28
Bid Process	29
Bid Requirements.....	29
Contractor Qualifications.....	30
Verification of Contractor Qualifications	30
Disqualification of Contractors from the List.....	30
Contractor Selection	31
Evaluation and Approval Procedures.....	31
Pre-Construction Conference	31
Rialto Revive: HOME Rehabilitation Grant Program Agreement.....	31
City Permits	32
Contractor Payment Schedule	32
Progress Payment	32
Progress Inspections	32
Lead Monitoring.....	33
Final Payment.....	33
Final Inspection	33
Warranties	33
Change Orders	33
Grievances between Homeowner and Contractor	34
Termination of Agreement	34
Contractor Substitution	34
File Completion and Close-out.....	34
Section VIII – Additional Funds	34
Section IX – Other Requirements.....	34
Section X – Duplication of Benefits.....	35

Section I – Overview of Program

Source of Funds

The City of Rialto (“City”) Rialto Revive: HOME Rehabilitation Grant Program is being funded by the U.S. Department of Housing and Urban Development (HUD), HOME Investment Partnerships Program (HOME). These funds are intended to provide decent housing and a suitable living environment and expand economic opportunities, principally for low and very low-income families and individuals.

Introduction

The Rialto Revive: HOME Rehabilitation Grant Program will provide financial assistance to low-income homeowners for housing rehabilitation projects where the property serves as the household’s principal residence. Financial assistance consists of grants of up to thirty thousand dollars (\$30,000). The Program will be implemented in accordance with these Program Policies and Procedures. The Planning & Community Development Department of the City of Rialto and its designee(s) are responsible for Program implementation in accordance with Program Policy.

Program Administration

A. Regulations Governing the Program:

- I. The Program’s Policies and Procedures follow and conform to Federal and State regulations governing HOME Rehabilitation programs and Policies and Procedures governing the activities of the City.
- II. If the contents of this guide conflict with any of the above, it is the regulations noted above, that prevail.

B. Staff and Authority:

- I. The Program is managed by the Planning & Community Development Department. The Director of the Planning & Community Development (Director) is responsible for delivering the Program and enforcing these Policies and Procedures. The Director may delegate duties of program delivery to full-service public consultant or other City employees, as appropriate.

C. Consistency with Consolidated Plan:

- I. Program funds must be used in a manner that is consistent with the activities stipulated in the City’s Annual Action Plan, and that are supportive of the goals specified in the Consolidated Plan.

D. Environmental Review Record:

The City Staff or Consultant and/or its designee(s) will be responsible for preparing and maintaining a written record of the environmental review undertaken for each project.

According to the National Environmental Policy Act (40 CFR 1500-1508) and Title 24 Part 58, the City is required to ensure that environmental information is available before decisions are made and before actions are taken. In order to achieve this objective, the City must not commit or execute an agreement for rehabilitation until the environmental review process has been completed.

Due to the nature of activities to be funded under this program it is assumed that these activities will be exempt and the City, as the responsible entity, is required to document in writing that the project is exempt and meets the conditions for exemption as spelled out in §58.5.

Categorically Excluded Activities Subject to 58.5. (3) Rehabilitation of buildings and improvements when the following conditions are met: (i) In the case of a building for residential use (with one to four units), the density is not increased beyond four units, and the land use is not changed.

The list of categorically excluded activities is found at 24 CFR Part 58.35. While the activities listed in 58.35(a) are categorically excluded from NEPA requirements, the grantee must nevertheless demonstrate compliance with the laws, authorities and Executive Orders listed in §58.5.

The Environmental Review Record must contain a written determination of the finding that a given activity or program is categorically excluded subject to §58.5. The documentation must support its determinations related to compliance with the Federal laws and authorities cited in §58.5.

E. Files and Record Keeping:

Program Staff is to establish and maintain a permanent "Master File" for each grant application. Master Files are to be kept for three years after project completion.

F. Financial Reporting:

The City's Finance Department is responsible for maintaining financial records in compliance with federal, state, and City regulations.

G. Funding Availability:

The program is implemented on a first come, first served basis, and is subject to funding availability.

H. Conflict of Interest:

All grant applicants, contractors, and Program Staff members are asked to declare any formal or informal relationships they have with one another by signing the Borrower Certification of No Conflict of Interest in Receiving HOME Investment Partnerships Program (HOME) funds. These include direct or indirect business or familial relationships. Whenever a relationship is declared, the City Staff or Consultant must submit a memo to the Director explaining the nature of the relationship and asking for directive in the assignment of the case to appropriate staff. Ordinarily the case is to be assigned to staff that do not have preexisting relationships with the applicant. A preexisting relationship will not disqualify an applicant from participating in the Program, provided the applicant meets all eligibility criteria.

I. Fair Housing and Equal Opportunity:

Program activities must comply with the following Federal Laws, executive orders, and regulations pertaining to fair housing and equal opportunity.

1. Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C. 2000d et seq), which states that no person may be excluded from participation in, denied the benefits of, or subjected to discrimination under any program or activity receiving Federal financial assistance on the basis of race, color, or national origin.
2. The Fair Housing Act (42 U.S.C. 3601-3620), which prohibits discrimination in the sale or rental of housing, the financing of housing, or the provision of brokerage services against any person on the basis of race, color, religion, sex, national origin, handicap, or familial status.
3. Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259), which prohibits discrimination against individuals on the basis of race, color, religion, sex, or national origin in the sale, rental, leasing, or disposition of residential property or in the use or occupancy of housing assisted with Federal funds.
4. The Code of Federal Regulations Title 40 Part 31.36(e), "Procurement," requires the Contractor (and Subcontractors) to take all necessary affirmative steps to assure that minority-owned and women-owned businesses are used when possible. The affirmative steps (or good faith efforts) include:

1. Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
 2. Assuring that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;
 3. Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by minority business, and women's business enterprises;
 4. Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority business, and women's business enterprises;
 5. Using the services and assistance of the Small Business Administration, and the Minority Business Development Agency of the Department of Commerce; and
 6. Requiring the prime contractors, if subcontracts are to be let, to take these affirmative steps.
5. Age discrimination Act of 1975, as Amended (42 U.S.C. 6101), which prohibits age discrimination in programs receiving Federal financial assistance.
 6. Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of an otherwise qualified individual, solely by reason of disability, from participation under any program receiving Federal funds. The City will take appropriate steps to ensure effective communication with disabled housing applicants, residents, and members of the public.
 7. Equal Employment Opportunity, Executive Order 11246, as amended, which prohibits discrimination against any employee or applicant for employment because of race, color, religion, sex, or national origin. This must be stipulated in all construction contracts.
 8. All Program correspondence must have the Fair Housing logo at the lower right-hand side corner of the first page.

J. Labor Compliance:

Davis-Bacon applies to the rehabilitation of residential property only if the property contains 8 or more units. Residential property that contains 7 or fewer units is exempt. The Program is not subject to Prevailing Wages and Davis-Bacon.

K. Amending the Policies and Procedures Manual:

The City staff or Consultant may recommend policy and procedural changes. All changes made must be in accordance with federal and state regulations. Program procedural and policy changes require the Director's approval.

L. Exceptions to Program Policies and Procedures:

Any case to which a standard policy or procedure, as stated in this guide, does not apply or an applicant is treated differently from others of the same class would be an exception.

Exceptions to the Program's Policies and Procedures are allowable on an individual case basis. City staff or Consultant can present written recommendations to the Director. The report must contain a narrative, the recommended course of action, and relevant documentation to support the exception requested. The Director may approve the policy or procedural exception for the specific instance by signing at the bottom of the written recommendation. The approved exception must be kept in the case Master File.

M. Outreach:

The City will perform outreach activities in targeted areas to advertise the program and encourage potential applicants to apply for assistance. Methods of outreach may include (but are not limited to) flyers and program brochures that describe the program and eligibility requirements. This information will be made available at City

Hall and the City’s website. To provide consistent service to Rialto residents, staff will maintain an on-going Interest List. Prospective Applicants may join the Interest List at any time and will be entered on the list in order of expressed interest. Applicants will be served on a first come, first-served basis and based on the availability of funds. Program information will be published in languages commonly used in Rialto. All outreach efforts will be done in accordance with state and federal fair lending regulations to assure nondiscriminatory treatment, outreach, and access to the Program.

Section II – Rialto Revive: HOME Rehabilitation Grant Program

Description

The Program provides funds in the form of a grant to eligible applicants to be used for a small level of rehabilitation, including handicap access, energy conservation, weatherization, and emergency repairs. These funds, when used according to the specifications listed in these guidelines, do not need to be repaid.

Amount

- A. Maximum grant amount: \$30,000
- B. The Grant Program will be provided as a one-time assistance per property.

Repayment

The Rialto Revive: HOME Rehabilitation Grant Program does not need to be repaid.

Section III – Eligibility Requirements

Income eligible owner-occupied single-family properties within Rialto City limits may be assisted with HOME funds in the form of a grant. Grants of up to \$30,000 are available to eligible applicants. Financial assistance will only be provided if the household meets the eligibility standards outlined in these guidelines.

Program Requirements

	Rialto Revive: HOME Rehabilitation Grant Program
Household Requirements	- Owner-occupant households who have resided in their home for at least one (1) year; 80% or less of the Area Median Income adjusted for household size as defined by HUD.
Eligible Properties	- Property must be within City limits - Traditional single-family housing with one to four dwelling units - Condominium Unit (interior only) - Townhome (interior only) - The property must serve as the household’s principal residence. - Property must have a fee simple title (clear title) - The property shall be free of negative encumbrances on title. - Property taxes must be current on the property. - The property must have a rehabilitation cost that does not exceed seventy-five percent (75%) of the after-rehabilitation value of the property as determined by the City - HOME-assisted properties must meet all applicable State and local codes
Eligible Repairs	- Repairs that improve the safety, security and health of the occupants - Repairs that rectify code or incipient code violations - Repairs and alterations to make the house more supportive of a disabled occupant - Repairs and alterations to make a house more energy efficient - General property rehabilitation - Construction of additional bedrooms and bathrooms to address overcrowding
Funding Limits	Applicants may request assistance of up to a maximum grant amount of \$30,000.

Terms	The Grant will not require repayment; however, an Owner Occupancy provision will be required for assisted properties through a legal Deed of Trust or similar recordable mechanism. Applicants must reside in the house for the years identified below beginning the date the work is completed or they will be subject to paying back all or part of the grant funds. Occupancy Periods will be forgiven based on the time period outlined below: <table><tr><td>Less than 1 year</td><td>100% payback</td></tr><tr><td>More than 1 year, less than 2 years</td><td>80% payback</td></tr><tr><td>More than 2 years, less than 3 years</td><td>60% payback</td></tr><tr><td>More than 3 years, less than 4 years</td><td>40% payback</td></tr><tr><td>More than 4 years, less than 5 years</td><td>20% payback</td></tr><tr><td>5 Years</td><td>100% forgiven</td></tr></table>	Less than 1 year	100% payback	More than 1 year, less than 2 years	80% payback	More than 2 years, less than 3 years	60% payback	More than 3 years, less than 4 years	40% payback	More than 4 years, less than 5 years	20% payback	5 Years	100% forgiven
Less than 1 year	100% payback												
More than 1 year, less than 2 years	80% payback												
More than 2 years, less than 3 years	60% payback												
More than 3 years, less than 4 years	40% payback												
More than 4 years, less than 5 years	20% payback												
5 Years	100% forgiven												

Applicant Eligibility Criteria

Applicants must be over the age of 18 and have resided in their home for at least one (1) year. Applicants must be a U.S Citizen or Resident Alien. Applications will be served on a first come, first-served basis.

Household Income

All homeowners must certify that they meet the household income eligibility requirements and have household income documented pursuant to 24 CFR 92.203. The income limits in place at the time of grant approval will apply when determining applicant income eligibility.

Household income cannot exceed 80% (Low Income) of the area median income (AMI), adjusted for household size.

2024 ELIGIBILITY INCOME LIMITS FOR HOME FUNDED PROJECTS

Effective April 1, 2024

No. of Persons in Household	30% Limit	Very Low Income (50%)	Low Income (80%)
1	\$ 21,550	\$ 35,900	\$ 57,400
2	\$ 24,600	\$ 41,000	\$ 65,600
3	\$ 27,700	\$ 46,100	\$ 73,800
4	\$ 31,200	\$ 51,250	\$ 82,000
5	\$ 36,580	\$ 55,350	\$ 88,600
6	\$ 41,960	\$ 59,450	\$ 95,150
7	\$ 47,340	\$ 63,550	\$ 101,650
8	\$ 52,720	\$ 67,650	\$ 108,250

Debt Ratios and Credit

Housing and/or debt ratios are not considered, nor is a credit report required, as the funding provided creates no additional monthly financial obligation. However, if the homeowner has a mortgage, Program Staff must verify that payments are current and that no late payments have been received in the past twelve months. Property taxes must be current and property insurance must be provided.

City Employees

No member of the governing body of the City and any other official, employee, or agent of the City Government who exercises policy, decision-making functions, or responsibilities in connection with planning and implementation of the program shall be directly or indirectly eligible for Program assistance. The restriction shall continue for one year after an individual's relation with the City ends.

Property Eligibility Criteria

The property must be either traditional single-family housing with up to four units, a condominium, or a townhome. Common areas and areas that are the responsibility of any Homeowner's Association ("HOA") are not eligible. For single

family housing with two (2) to four (4) units, and funds are used to assist the units other than the unit that is owner-occupied, the HOME rental requirements apply including provisions regarding tenant occupancy, tenant income levels, initial rent levels, and long-term affordability. If HOME funds are used to rehabilitate only the owner-occupied unit in a two-to-four-unit residence, the rental housing rules do not apply.

- A. Property must be located within City of Rialto boundaries.
- B. Property must have a fee simple title (clear title).
- C. Property must serve as the household's primary residence.
- D. The property shall be free of negative encumbrances on title.
- E. Property taxes must be current on the property.
- F. The property must have a rehabilitation cost that does not exceed seventy-five percent (75%) of the after-rehabilitation value of the property as determined by the City.
- G. The after-rehabilitation value of the property cannot exceed the current HUD FHA 203(b) Limits, or those established by a local market survey conducted by the City and approved by HUD.
- H. HOME-assisted properties must meet all applicable State and local codes or a national model building code if no local codes are present.

HOME After Rehabilitation Value Limits

The U.S. Department of Housing and Urban Development (HUD) requires documentation of the after-rehabilitation value (ARV) to show such housing is within Section 203(b) program limits. The after-rehabilitation value of the property assisted through the Program cannot exceed the HOME Program Value Limit (Value Limit) of 95% of the median sale price for the City, as updated by HUD. The Value Limits are those established according to current HUD FHA 203(b) Limits, or those established by a local market survey conducted by the City and approved by HUD.

Property value must be determined prior to the provision of HRPP assistance. The value will be established by appraisals prepared by a licensed fee appraiser. This requires the City to provide the appraiser with the written work write-up that includes the proposed rehabilitation for the subject property. To ensure compliance of the after-rehabilitation value requirements, the Administrative Analyst or Consultant must determine what the value of the property will be once the rehabilitation is completed. The value of the work must be added to the property value to arrive at the after-rehabilitation value.

Section IV – Uses of Program Funds

Eligible Uses of Funds

Program funds must be used for the purpose of repairs and rehabilitation. Eligible costs of rehabilitation include:

Written	
HARD COSTS • Meeting the rehabilitation standards • Meeting applicable codes, standards and ordinances • Essential improvements • Energy-related improvements • Lead-based paint hazard reduction* • Accessibility for disabled persons • Repair or replacement of major housing systems • Incipient repairs and general property improvements of a non-luxury nature • Site improvements and utility connections	SOFT COSTS • Financing fees • Credit reports • Title binders and insurance • Recordation fees, transaction taxes • Legal and accounting fees • Appraisals • Pest inspections • Work write-ups • Architectural/engineering fees, health including specifications, and initial and job progress inspections

**Note: Lead hazard reduction costs are not counted as hard costs for the purposes of determining the level of assistance under 24 CFR Part 35 (the Lead Safe Housing Rule).*

- Project costs incurred by the PJ that are directly related to a specific project
- Refinancing of secured existing debt if the housing is owner-occupied and refinancing allows the overall costs of borrower to be reduced and the housing is made more affordable

Ineligible Uses of Funds

The following costs are not eligible uses of Program proceeds:

- Materials, fixtures, equipment, or landscaping of a type and quality that exceeds adequate service, or that is not customarily used for properties in the same general area. No luxury upgrades are allowed.
- Appliances.
- Construction, rehabilitation, or modification to detached garages or structures under HOME program.
- Recreational items such as barbecues, bathhouses, greenhouses, swimming pools, saunas, television antennae, and tennis courts.
- Acquisition of land.
- Room or bathroom additions, except for addressing overcrowding conditions.
- Property taxes.
- Reimbursement of costs incurred prior to the approval of assistance.
- Assistance related costs.
- Repairs related to outstanding insurance claims or claims already paid.

Hierarchy of Grant Funds

Program funds must be used in the following order of priority:

1. Life-Threatening or Safety Repairs.
2. Health and Safety Hazards.
3. Livability Improvements.
4. Non-critical Improvements.
5. Other eligible general property rehabilitation work.

Section V – Eligible Repairs and Rehabilitation

Program funds are to be used for the rehabilitation of homes. Rehabilitation means repairing or improving a deteriorated or outdated house. Deteriorated materials and components must be replaced with like materials. No luxury upgrades are allowed. Eligible repairs and improvements include the following:

1. Repairs that rectify the most urgent health and safety hazards, such as:
 - a. Unsafe structural parts of a house, which are likely to collapse in the immediate future if not supported. (e.g., porch, roof, stairways)
 - b. Electrical conditions that are likely to result in a fire or threaten human life in the immediate future. (e.g., overloaded circuits, and hazardous fixtures, switches, outlets, or wiring.)
 - c. Plumbing and septic systems repairs, which involve exposed sewage, leaking supply lines, and inoperable water heaters.
 - d. Mechanical system repairs that create conditions likely to result in a fire or leakage of gas or fumes.
 - e. Other conditions determined by staff that could result in a life-threatening situation in the immediate future.

2. Repairs that improve deteriorated or inadequate features of the structure that pose no immediate threat to life but will damage the dwelling if ignored, such as:
 - a. Defects in electrical, plumbing, and mechanical fixtures
 - b. Unsafe entrances and exits
 - c. Lack of smoke detector or similar device
 - d. Deteriorating or inadequate structural conditions (e.g., crumbling foundations, dry rot, and termite damage)
 - e. Roofing
 - f. Heat exchanger in the furnace may become inoperative or hazardous
 - g. Flooring
 - h. Driveway
 - i. Fumigation
 - j. Modifications that aid the mobility of the elderly and physically disabled
 - k. Other California Building Code deficiencies
3. Improvements intended to improve the quality of life for dwellings, such as:
 - a. Overcrowding
 - b. Addition or renovation of bedrooms or bathrooms. (See Item 6 below.)
 - c. Renovation of kitchen
 - d. Addition or renovation of laundry facility
 - e. Lack of energy or water-saving devices (replacement of existing items only)
 - f. Heater
4. Improvements that do not address life-threatening or quality of life issues but are eligible, provided that items a and b listed below are in conjunction with work performed:
 - a. Sandblasting/stucco
 - b. Painting

5. Rehabilitation work not related to rectifying life-threatening and urgent safety issues, fixing health and safety hazards, improving livability, and improving non-critical conditions is considered general property rehabilitation.

General property improvements for reconstruction would allow for the construction of a garage and/or a driveway.

6. The construction of additional bedrooms and bathrooms is allowed if the need can be demonstrated per the guidelines listed below. The accepted standard definition of overcrowding is more than 1.5 people per room or more than 2 people per bedroom. The program will not fund additions to a home for a den or family room.

GUIDELINES FOR ROOM AND BATHROOM ADDITIONS		
Maximum No. of Persons in the Household	Number of Bedrooms	Number of Bathrooms
1	0	1
1-2	1	1
3-4	2	2
5-6	3	2
7-8	4	2
9-10	5	3
11-12	6	3

Section VI – Rehabilitation Standards

The City of Rialto has adopted written rehabilitation standards for rehabilitation of owner-occupied units. A rehabilitation standard defines the quality of materials and workmanship that must be used when a particular repair is made. Rehabilitation standards (sometimes called construction standards) speak to the quality, durability, and aesthetics of the end product.

City of Rialto Rehabilitation Standards
<u>SECTION I: SITE IMPROVEMENTS</u>
NOTE: All work requires review by the Building Division regarding need for plans/permits.
SITE IMPROVEMENTS – OUTBUILDINGS REHABILITATION STANDARD: 75% or more salvageable Minimum Life: 5 Years Unsafe, illegal, or unapproved structures, including outbuildings, additions and patio covers will be removed if it is not financially feasible (up to \$5,000) to complete rehabilitation required to make them structurally sound, leak free and building and zoning code legal. REPLACEMENT STANDARD: No outbuilding shall be provided.
SITE IMPROVEMENTS – PAVING AND WALKS NOTE: Any work may require a permit from the Engineering Division. REHABILITATION STANDARD: Minimum Life: 15 Years Badly deteriorated, essential paving, such as front sidewalks, will be replaced to match. Deteriorated paving may be removed or replaced. REPLACEMENT STANDARD: Minimum Life: 20 Years Essential walks and drives shall be replaced with 4" thick, 4% air entrained, 3000 PSI concrete with metal reinforcement.
SITE IMPROVEMENTS – LANDSCAPING REHABILITATION STANDARD: Site shall be graded to direct water to run away from foundation. Trees that are too close to the structure shall be removed. REPLACEMENT STANDARD: Only for-sale homes' front yards may be landscaped with a \$500 maximum allowance.
SITE IMPROVEMENTS – FENCING/GATES REHABILITATION STANDARD: Minimum Life: 5 Years Fencing shall be rehabilitated to meet the local code. REPLACEMENT STANDARD:

When funding is sufficient for nonessential improvement, additional wood or wrought iron fencing may be installed to create defensible space in conformance with neighborhood/homeownership association requirements.

SITE IMPROVEMENTS – SWIMMING POOLS/HOT TUBS

REHABILITATION STANDARD:

Minimum Life: 3 Years

Beyond scope of federal financing. Pools may be filled.

REPLACEMENT STANDARD: N/A

SECTION II: EXTERIOR SURFACES

NOTE: All work requires review by the Building Division regarding need for plans/permits.

EXTERIOR SURFACES – EXTERIOR CLADDING

REHABILITATION STANDARD:

Minimum Life: 10 Years

Siding and trim will be intact and weatherproof. All exterior wood components will have a minimum of one continuous coat of paint, and no exterior painted surface will have any deteriorated paint.

REPLACEMENT STANDARD:

Minimum Life: 25 Years

Historically sensitive vinyl siding with 45-year material warranty.

EXTERIOR SURFACES – EXTERIOR PORCHES/BALCONIES

REHABILITATION STANDARD:

Minimum Life: 10 Years

Unsafe or unsightly porches and balconies will be rehabilitated to conform closely with porches in the neighborhood. Porch rehabilitation will be structurally sound, with smooth and even decking surfaces.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Deteriorated porches and balconies shall be replaced with preservative treated structural lumber and tongue and groove pine or synthetic deck material. Replace with concrete if economically possible.

EXTERIOR SURFACES – EXTERIOR RAILINGS

REHABILITATION STANDARD: None

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Railings that do not meet the current code shall be removed and replaced with wrought iron or synthetic wood.

EXTERIOR SURFACES – EXTERIOR STEPS AND PATIOS

REHABILITATION STANDARD:

Minimum Life: 10 Years

Steps, stairs, and decks shall, be structurally upgraded to adopted building code; free from all significant deterioration.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Any replacement patio, deck, or stoop shall be of a minimum functional size, design, and construction.

SECTION III: FOUNDATIONS & STRUCTURE

NOTE: All work requires review by the Building Division regarding need for plans/permits.

FOUNDATIONS & STRUCTURE – FIREWALLS

REHABILITATION STANDARD:

Minimum Life: 15 Years

Party walls and garage ceilings shall be maintained without cracks and plaster deterioration and upgraded with 5/8" type X gypsum, glued and screwed to structure.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All party walls shall conform to the 2010 edition of the California Building Code's new construction requirements for fire separation at both walls and roofs.

FOUNDATIONS AND STRUCTURE – FOUNDATIONS

REHABILITATION STANDARD:

Minimum Life: 20 Years

Foundations shall be rehabilitated to be sound and water resistant if financially feasible.

REPLACEMENT STANDARD:

Foundation replacements above 25% are beyond the scope of the program and usually indicate an infeasible project.

FOUNDATIONS & STRUCTURE – STRUCTURAL WALLS

REHABILITATION STANDARD:

Minimum Life: 20 Years

All structural members shall be free from deterioration, rot and termite damage and be sized in conformance to building code. Any member not in conformance with code shall be re-supported as determined by a structural engineer.

REPLACEMENT STANDARD:

Minimum Life: 40 Years

Walls shall be 2" x 4", 16" on center with at least R-19 insulation and solid sheathing to match existing.

SECTION IV: WINDOWS AND DOORS

WINDOWS AND DOORS – INTERIOR DOORS PLACEMENT

REHABILITATION STANDARD:

Minimum Life: 10 Years

All bedrooms, baths and closets shall have operating doors. Privacy locksets on bath and master bedroom. All other doors shall have passage locks. Recycle doors when possible.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Doors may be solid core or composite in paint grade jambs.

WINDOWS AND DOORS – EXTERIOR DOORS

REHABILITATION STANDARD:

Minimum Life: 10 Years

Exterior doors shall be 1 ¾ inch thick, solid core, insulated to minimum R-6, weather stripped, operate smoothly, including a peep site, a dead bolt, and an entrance lock set. Wrought iron installations require review by the Building Division.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All replacement doors at the front of the property will be neighborhood sensitive, Energy Star, steel or fiberglass solid core doors with peep sight and deadbolt. Garage/house doors shall be 20-minute fire rated with self-closing hinges. Energy Star, solid core doors with peep sight, dead bolt, and entrance locksets shall be installed at entrances not visible from the front street. Garage doors shall be R-5, embossed metal with a lockable assembly.

WINDOWS AND DOORS – WINDOW PLACEMENT

REHABILITATION/REPLACEMENT STANDARD: Bedrooms shall have all operable windows with a screen and meet egress requirements (one per room) per California Building Code.

WINDOWS AND DOORS – WINDOWS & SLIDING GLASS DOORS

REHABILITATION STANDARD:

Minimum Life: 10 Years

All windows and sliding glass doors shall be weather tight, include a locking device, and where required for egress, be fully functioning/operational.

REPLACEMENT STANDARD: Energy Star

Minimum Life: 20 Years

Double glazed, PVC or fiberglass, a minimum R-value of 2.8 (U=.33), SHGC of 0.30 and DP of 45.

SECTION V: ROOFING

ROOFING – FLAT AND LOW SLOPE ROOFING

REHABILITATION STANDARD:

Minimum Life: 10 Years

Rehabilitate roofing when cost is less than 30% of total replacement cost.

Built-up roofing, flashing and accessories shall be rehabilitated per California Building Code 2010 wherever a 5-year leak free warranty is available from a certified roofing company.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

The most cost-effective Energy Star certified roof of: 3 ply hot built-up, T.P.O. or EPDM per California Building Code 2010.

ROOFING – PITCHED ROOFS

REHABILITATION STANDARD:

Minimum Life: 10 years with warranty

Rehabilitate when cost is less than or equal to 5% of total replacement cost.

Missing and leaking shingles and flashing shall be rehabilitated on otherwise functional roofs per California Building Code 2010. Concrete, metal, and tile roofs shall be rehabilitated when at all possible. Antennae and communication disks shall be permanently removed.

REPLACEMENT STANDARD:

Moderate: Minimum Life: 30 Years

Fiberglass, asphalt, 3 tab, class A shingle weighing at least 235 and up to 270 lbs., architectural grade, 30-year warranty with ridge ventilation system per California Building Code 2010.

SECTION VI: INSULATION AND VENTILATION**INSULATION AND VENTILATION – ATTIC VENTILATION**

NOTE: All new work requires permits from the Building Division.

REHABILITATION STANDARD:

Minimum Life: 5-Year

Any pre-installed ventilation shall be maintained or if powered and not functioning, replaced.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Attics will be ventilated with a minimum of one (1) square foot of free vent for each 150 square feet of roof area or be redesigned for integration with new insulation system. Solar powered roof vents may be used when possible.

INSULATION AND VENTILATION – BATH VENTILATION

REHABILITATION STANDARD: None

REPLACEMENT STANDARD:

Minimum Life: 10 Years

Energy Star, exterior ducted, 70 CFM, max 20 sones and separate switch or humidistat in all full and three quarter baths.

INSULATION AND VENTILATION – INFILTRATION**REHABILITATION/REPLACEMENT STANDARD:**

Minimum Life: 5 Years

All exterior doors and attic hatches shall be weather stripped. All visible cracks shall be caulked.

INSULATION AND VENTILATION – INSULATION

REHABILITATION STANDARD: Not Applicable

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Attic insulation goal is R-30, crawls spaces R19. New walls will be insulated to capacity with blown cellulose, fiberglass, or closed cell foam to cavity capacity. Attic access panel must be insulated to R-30 with rigid foam.

INSULATION AND VENTILATION – KITCHEN VENTILATION

REHABILITATION STANDARD: N/A

REPLACEMENT STANDARD:

Minimum Life: 5 Years

Energy Star, exterior ducted range hoods or exhaust fans with less than 10 sones, at least 120 CFM and capped with a functional back draft.

SECTION VII: INTERIOR STANDARDS

INTERIOR STANDARDS – INTERIOR RAILINGS

REHABILITATION STANDARD:

Minimum Life: 10 Years

Handrails will be present on one side of all interior steps or stairways with more than two risers and around platforms over 30" above floor level with adequate structural attachment, in compliance with the California Building Code 2010.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Hand and guardrails shall be replaced with universal design standard material and construction in compliance with the California Building Code 2010.

INTERIOR STANDARDS – INTERIOR WALLS AND CEILINGS

REHABILITATION STANDARD:

Minimum Life: 5 Years

Walls shall be stripped of wallpaper, holes, cracks, and deteriorated surfaces. All visual surfaces shall be patched and sanded as to create a smooth surface and recoated using premium, low VOC, vinyl acrylic paint.

REPLACEMENT STANDARD:

Minimum Life: 10 Years

Walls shall be plumb, ceiling level with a smooth finish on at least 1/2" gypsum with water resistant board in wet areas. 5/8" Type X over 16" on center studs installed per the American Gypsum Association. Kitchen tile backsplashes and wainscot in ceramic tile baths.

INTERIOR STANDARDS – HAZMAT TESTING AND TREATMENT

REHABILITATION STANDARD:

SAFE PRACTICES

Low: Minimum Life: 3 Months

Asbestos and lead paint hazards, when previously identified, shall be addressed in conformance with applicable local, state, and federal laws. Rehabilitated properties shall be cleaned to pass a Lead Dust clearance test to the levels prescribed by HUD regulations.

Moderate: Minimum Life: 1 Year

All properties shall be visually inspected for asbestos and lead suspect materials. No friable asbestos and all interior and exterior lead suspect surfaces shall be repainted using premium acrylic latex. Properties shall pass HUD lead dust clearance standards prior to occupancy.

High: Minimum Life: 1 Year

All properties shall undergo visual "Risk Evaluations" by rehab supervisors and be treated with the most affordable interior, exterior and site clean-up to clearance standards.

REPLACEMENT STANDARD: IN PLACE MANAGEMENT & ABATEMENT

High: Minimum Life: 20 Years

After an inspection by an EPA Certified Inspector, all hazardous material shall be removed from all moving parts, floors, and mountable surfaces. Encapsulants and enclosures may be used.

INTERIOR STANDARDS – CLOSETS

REHABILITATION STANDARD:

Minimum Life: 10 Years

Existing closets will be maintained.

REPLACEMENT STANDARD:

Minimum Life: 10 Years

All bedrooms shall have a closet with a door, clothes rod, and shelf. Baths must include linen storage and coat hooks must be near the front door.

INTERIOR STANDARDS – FLOORING

REHABILITATION STANDARD:

Minimum Life: 10 Years

Ceramic tile flooring may be rehabilitated, and wood floors sanded and refinished. Salvageable carpet may be cleaned. Minimum life for carpet is 5 years.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Stone, tile, or vinyl flooring may be installed over reinforced cement underlayment in baths. Wood or laminate flooring may be installed in living and dining rooms and halls. Kitchen and utility to be ceramic tile. FHA approved carpet over 6lb re-bond underlayment is allowed in bedrooms when economically feasible.

INTERIOR STANDARDS – APPLIANCES

Assessment of existing appliances shall be made to determine if replacement is necessary.

REPLACEMENT STANDARD: Energy Star and Water Sense. The following appliances are eligible to be installed only when funding allows:

- Dishwasher: Energy Star rated;
- Washing Machine: Energy Star rated (required);
- Dryer: 7 CF with sensor dry system;
- Refrigerator: Energy Star rated (required);
- Range – Gas or electric, 4 burner;
- Garbage disposal – 1/2 hp, with minimum 3-year warranty;
- Microwave/Hood combination (if replacing current equipment); and
- Built-in Oven (to match) Energy Star rated.

INTERIOR STANDARDS – MINIMUM KITCHEN DESIGN

REHABILITATION/REPLACEMENT STANDARD:

Cabinet Storage: 2 bedroom – 8’ minimum; 3 bedroom – 10’ minimum; 4 bedroom – 12’ minimum.

SECTION VIII: ELECTRIC

NOTE: All electrical work requires permits from the Building Division.

ELECTRIC – SPECIALIZED CIRCUITS

REHABILITATION STANDARD: Rehabilitate existing devices to operate.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Kitchen receptacles within 6 feet of a sink, all bath receptacles and at least one exterior receptacle shall be protected by a GFCI. Arc fault receptacles shall be installed in all bedrooms, family, dining, and living rooms, closets, hall walls, and recreation rooms per National Electric Code 2008.

ELECTRIC – KITCHEN ELECTRIC DISTRIBUTION

REHABILITATION STANDARD:

Minimum Life: 15 Years

Electric service may be supplied to trash compactors, microwave ovens, double ovens, range grills, and any appliance proposed for installation.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Permanently installed or proposed stoves, refrigerators, freezers, dishwashers and disposals, washer and dryers shall have separate circuits sized to N.E.C. Two separate 20-amp counter circuits are required with each kitchen area.

ELECTRIC – FIXTURES

REHABILITATION STANDARD: None

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All halls, rooms necessary to cross to other rooms and stairways must be well lighted and controlled by a 3-way switch using concealed wiring. Attics must have utility fixtures. All fixtures shall be Energy Star. Replace all incandescent bulbs with fluorescent or LED bulbs. Exterior door lighting shall provide 100 lumens at ground level (motion detectors allowed). Garage doors shall be equipped with electric openers with laser safety devices. Bedrooms and living areas may receive Energy Star ceiling fans.

ELECTRIC – ALARMS

REHABILITATION STANDARD:

Minimum Life: 5 Year

Existing fire and smoke, CO shall be rehabilitated to operating condition. Security system may be rehabilitated as needed. Exterior doors shall be alarmed when pools are present.

REPLACEMENT STANDARD:

Minimum Life: 15 Years

Directly wired, battery back-up smoke detectors are required on each dwelling floor. Interconnected smoke detectors are required for special needs and wheelchair users' homes. CO detectors are required with all fuel burning furnaces. Security systems may be installed at 1st floor doors and windows when economically feasible.

ELECTRIC – INTERIOR DISTRIBUTION

REHABILITATION STANDARD: None

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All rooms shall be rewired to the 2008 Edition of the National Electric Code using affordable fixture allowances and Energy Star fixtures. Minimum of one 20-amp circuit per room.

ELECTRIC – SERVICE AND PANEL

REHABILITATION STANDARD:

Minimum Life: 15 Years

Distribution panels shall have a main disconnect, at least 10 circuit breaker protected circuits, a 100-amp minimum capacity and be adequate to safely supply existing and proposed devices. Electrical panel shall be replaced if not properly grounded, to local codes. All panel upgrades require approval by Southern California Edison.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Single Family: 200-amp service with a 24-circuit panel is allowed for homes of up to 1,800 SF. Homes larger than 1,800 SF or all electric require 200-amp service with a main disconnect panel containing at least 30 circuit breaker positions.

Two-Four Family: 100-150-amp service to each unit with a main disconnect panel containing at least 20-24 circuit breaker positions. All panel upgrades require approval by Southern California Edison.

SECTION IX: PLUMBING SYSTEM

NOTE: All plumbing work requires permits from the Building Division.

PLUMBING SYSTEM – DRAIN, WASTE, VENT LINES

REPLACEMENT STANDARD:

Minimum Life: 20 Years

ABS replacement lines shall be installed in accordance with the most recently approved version of the State of California plumbing code.

PLUMBING SYSTEM – PLUMBING FIXTURES

REHABILITATION STANDARD:

Minimum Life: 5 Years

All fixtures and faucets when replaced will be retrofitted with low flow aerators: kitchen faucets with a maximum flow rate of 2.0 gal/min; bath faucets with a maximum flow rate of 1.5 gal/min. Tub and shower valves shall have thermostatic or pressure balance valves.

REPLACEMENT STANDARD: California Water Sense

Minimum Life: 20 Years

Single lever, low flow, 2.0 gal/min kitchen and 1.6 gal/min bath, metal faucets and 2.5 gal/min maximum shower diverters with lifetime drip-free warranty. White ceramic, 1.1 GPF ultra low flow toilets, double bowl stainless steel or

porcelain kitchen sinks, fiberglass tubs and surrounds and steel or porcelain enameled 5' tubs. Tub and shower valves shall have thermostatic or pressure balance valves.

PLUMBING SYSTEM – PLUMBING MINIMUM EQUIPMENT

REHABILITATION STANDARD: None

REPLACEMENT STANDARD:

Minimum Life: 10 Years

Every dwelling shall contain a double or single bowl kitchen sink, and a 3-piece bath.

PLUMBING SYSTEM – FIRE SPRINKLERS

REHABILITATION STANDARD: Rehabilitate all.

REPLACEMENT STANDARD: Required in homes for wheelchair bound populations when economically feasible.

PLUMBING SYSTEM – WATER HEATERS

REHABILITATION STANDARD:

Minimum Life: 5 Years

The minimum capacity for units with two bedrooms or less shall be 30 gallons, larger units shall have a minimum capacity of 40 gallons. Water heaters shall have pressure relief valves with drip legs that extend to within one foot of the exterior ground, in copper pipe. All water heaters shall have seismic strapping.

REPLACEMENT STANDARD:

Minimum Life: 12 Years

Energy Star, high efficiency, pilotless, Energy Star, gas fired or dual element electric (0.97) water heaters with at least R-7 insulation and a 12-year replacement warranty. 40 gallons electric for 1 and 2-bedroom units and 40 gallons gas or 52 gallons electric for 3- and 4-bedroom units. Install heat pump water heaters when feasible. All water heaters shall have seismic strapping.

PLUMBING SYSTEM – WATER SUPPLY

NOTE: No pipe, plumbing, fixture, fitting, or faucet intended to convey drinking or cooking water shall contain no more than .25 percent lead (AB 1953).

REHABILITATION STANDARD: 10 Years

Minimum Life:

All homes shall be tested to identify and eliminate all leaks. All fixtures must be supplied with 2 gallons per minute water flow and shut off valves must operate. Lead and galvanized pipe shall be replaced with copper, PVC or PEX, if local code allowed. All accessible hot water lines shall be insulated; maximum static pressure is 60 psi.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All fixtures shall have brass shut off valves. Exterior hose bibs with air gap are required.

SECTION X: HVAC

NOTE: All work requires permits from the Building Division.

HVAC – CHIMNEY/FIREPLACE REHABILITATION

REHABILITATION STANDARD:

Minimum Life: 20 Years

Unsound chimneys shall be rehabilitated or removed. When chimneys must be used for combustion ventilation, they shall be replaced.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

Replacement furnace flues when required shall be metal double or triple walled as recommended by the equipment manufacturer.

If the service life of the chimney is comparable to service life of heating plant, then no replacement is necessary. If the chimney needs replacing or a new liner, the chimney will be eliminated and replaced with a high efficiency, power vented unit.

HVAC – DISTRIBUTION/VENTILATION SYSTEM

REHABILITATION STANDARD:

Minimum Life: 5 Year

Central air conditioning shall be inspected, serviced, and refurbished per diagnostic testing of unit and distribution system – per (BPI) technical standards for air conditioning and heat pump specialist as described in Chapter 6 of the Saturn Mechanical Systems Field Guide, 2006. Must meet 2008 Title-24 Standards.

REPLACEMENT STANDARD:

Minimum Life: 20 Years

All duct work shall be insulated to R-4, seams sealed with Mastic and run-in conditioned space within the building envelope. Air leakage and ventilation may be brought into conformance to Chapter 4 of HPSWC. Must meet Title-24 Standards.

HVAC – CENTRAL EQUIPMENT

REHABILITATION STANDARD:

Minimum Life: 5 Years

Heating plants that are less than 5 years old and rated 65 AFUE efficiency or better shall be tested and tuned-upper BPI. Energy Star setback thermostats are required.

REPLACEMENT STANDARD:

Minimum Life: 20 years

Condensing gas furnaces rated over 86 AFUE and heat pumps over 13.5 SEER with 10-year warranty on parts and 5 years labor. Air to air heat exchangers are eligible for this program. HVAC system shall be sized to maintain 68°F measured 36" off the floor when the outside temperature is 84°F (the average yearly maximum), in all habitable and essential rooms. Interior design temperature used for heating and cooling load calculations per Title-24.

SECTION XI: SPECIAL CONSTRUCTION

SPECIAL CONSTRUCTION – ACCESSIBILITY FOR SPECIAL NEEDS CLIENTS

One of the following levels of accessibility shall be met dependent upon the clients' physical needs and financial resources:

Accessibility:

1. No-Step Entry;
2. Adequate Doorways; and

3. Usable Bathroom.

Usable Home: If requested by a physically disabled tenant, home shall meet this level of accessibility when funding is available:

1. Accessible Route into and through the Dwelling Unit;
2. Accessible Switches, Outlets & Controls;
3. Reinforced Walls for Grab Bar Installation;
4. Usable Kitchens; and
5. Ground Floor Bedroom.

Full Accessibility:

1. Wheelchair turning space in kitchen, bath and hall areas;
2. Doors – maximize space and lever hardware throughout;
3. Kitchen – accessible to wheelchair bound;
4. Bathroom fixtures per universal design standard;
5. Accessible controls in all areas; and
6. Communication devices in bath and at front and rear door.

SPECIAL CONSTRUCTION – LEAD SAFE REGULATIONS

REHABILITATION STANDARD / REPLACEMENT STANDARD

In all federally funded projects, the City shall follow the requirements listed on the attached “Summary of Lead-Based Paint Requirements.

International Energy Conservation Code

1. All new construction work must also conform to the International Energy Conservation Code (IECC) and applicable state or local energy conservation codes.
2. Additionally, the City requires that all new building construction complies with the State of California Energy Code.

Section VII – Application and Funding Process

Application Phase

Interest List

In an effort to provide consistent service to Rialto residents, Staff will maintain an on-going Interest List.

- Prospective Applicants may join the Interest List at any time by completing an interest form.
- Applicants may request this form by phone, email, or in person.
- The Applicant will be added to the Interest List once the City receives a completed form.
- The Interest List will contain the name, address, telephone number, date of first contact, and desired rehabilitation work.
- The Applicant may disclose conditions that pose an immediate threat to health and safety in the interest form. Staff shall make reasonable efforts to confirm the emergent situation, and Staff will prioritize the application.

As funds become available, applicant packets will be sent to prospective applicants, and each applicant will be given fifteen (15) calendar days to respond with a completed application. If an application is not received within fifteen (15) days, Staff will make reasonable efforts to contact the applicant. If such efforts fail, the applicant will be removed from the Interest List after thirty (30) calendar days.

Application Review

1. The City staff or Consultant will review all application documents and based on the documents shall make a determination of eligibility consistent with the Guidelines.
2. If additional information or documentation is required, the City staff or Consultant shall request additional information from the Applicant.
3. The City will maintain confidentiality with respect to all financial information received from the Applicant to the maximum extent permitted by law.
4. Once the application package is complete, and provided the Applicant, the property and the proposed improvements meet all the eligibility requirements set forth in the Guidelines, the staff will prepare a summary analysis of the request and make a recommendation to the Planning and Community Development Director.
5. These recommendations will be reviewed by the Director of Community Development based on the following criteria:
 - a. Priority will be determined:
 - I. according to the Program's waiting list;
 - II. "first come, first serve" basis;
 - III. immediate need;
 - IV. project readiness basis;
 - b. The Applicant, property, and proposed improvements meet all eligibility requirements contained in Section 3 of these Guidelines.
 - c. The proposed rehabilitation meets the Criteria contained in the Guidelines.
 - d. The proposed improvements comply with all local, state, and federal regulations, including but not limited to:
 - I. Land Use Zoning;
 - II. Design Review;
 - III. Building Permits;
 - IV. California Environmental Quality Act (CEQA);
 - V. National Environmental Policy Act (NEPA);
 - VI. Other regulations which may be applicable.
 - e. No Applicant shall be excluded or discriminated against because of race, color, religion, ancestry, sex, age, national origin, physical handicap, or any other legally prohibited basis.

Application Interview

The City staff or Consultant will schedule an appointment after the Application package is received. An interview in person or by phone enables the homeowner to ask questions and get immediate answers, helps the City to work with a more accurate and complete application package, and expedites the overall Program process.

Application Process

The City staff or Consultant is responsible for assisting the homeowner to complete the application forms and for collecting all the required supporting documentation to establish eligibility. All forms must be fully completed and signed accordingly. All supporting documentation must be current (no older than 6 months). The following is a list of the required supporting documentation:

- Complete signed copies of the most recent Federal & State Tax Returns (three most recent years if self-employed and corresponding W-2's for all income earning household members over 18 who are not full-time students, inclusive of all tax attachments and schedules).
- Documentation of income.
- Bank statements and asset/investment statements for the last three months.
- Documentation evidencing eligibility of other program requirements, such as ownership, occupancy, and property location.
- When available, a copy of current appraisal report (dated within 3 months).
- Verification of dependent children living at home.
- Proof of full-time student status for dependents 18+ of age.
- EDD Notice for adult household members who do not receive income.

During the application process, the Administrative Analyst or Consultant must:

- Certify income eligibility.
- Verify property ownership.
- Verify property is in the City of Rialto and meets all Zoning requirements with the City of Rialto Planning Department.
- Verify that property is owner-occupied.
- Verify that mortgage, property taxes, and insurance are paid up-to-date.
- Create a Master File for each grant application.

Property Ownership Documentation

Program staff or Consultant must obtain supporting documentation to determine eligibility for other program requirements. Verification of property ownership can be determined by:

Eligibility Requirement	Must verify with at least one of the following:
Verification of ownership: The property must be owned by the applicants	• Copy of grant deed or, quitclaim deed, • Title report or insurance issued within the last year, which verifies the vesting to be the applicants' name(s)
Verification that property is owner-occupied: The property must be the owner's principal place of residence.	• Copy of current property tax bill that shows homeowner's exemption and the subject property as the mailing address
Verification that mortgage payment is current: Assistance cannot be provided if payment is not current.	• Copy of most recent mortgage statement that shows payment is current • Mortgage history printout
Verification of type of first mortgage: No reverse mortgages, negative amortizations for loans. Reverse mortgages, negative amortizations are acceptable for grants only.	• Copy of most current mortgage statement • Copy of note specifying terms of repayment and interest rate

Verification that property taxes are up to date: Assistance cannot be provided if taxes are not current.	• Printout from the San Bernardino County Tax Collector's website that shows the tax as current. Website at https://www.sbcountyatc.gov/ • Receipt of payment (if payment has been recently made and website has not been updated) • Copy of payment arrangements from tax collector for delinquent tax
Verification that insurance is up to date.	• Copy of current evidence of insurance or policy. It must show the expiration date or specify that it is continuous

Income Documentation

The Program utilizes the annual income definition as defined in 24 CFR 5.609 (Part 5 annual income) to determine household income eligibility.

Income must be determined based on information obtained from third party verifications and the review of documents provided at the time of application. The income certification is valid for a period of six (6) months (validation period). It will not be required to re-certify income unless six months have lapsed from the time of certification. Grant documents must be executed prior to the expiration of the validation period.

The Administrative Analyst or Consultant is responsible for obtaining all the required income documentation for all the sources of income. The sources of income can be determined by:

- The Income, Asset, and Employment Disclosure portion of the application.
- Tax returns may sometimes reveal relevant income sources, such as interest income, capital gains, dividends, etc., which may not have been disclosed in the grant forms.

Eligibility can be established by examining documentation on the different sources of income for the household. The following is a list of income sources, and examples of acceptable documentation:

Type of Income	Documentation Source – not older than three (3) months
Gross employment income: • Wages • Salary • Overtime • Tips • Commissions • Bonuses	• Paycheck stubs (copies of the most recent three (3) months of paycheck stubs) • Certified copies of tax returns and W-2's if within the first quarter of the new calendar year, requires a signed 4506 form • Copy of employment contract, which must specify the earnings amount and expiration date
Net self-employment or business income	• Certified copies of tax returns, with signed 4506 form for the previous three (3) years • Audited financial statement
Social security benefits • Including SSI payments • Including anticipated Cost of Living Adjustments (COLAs)	• Written verification from the Social Security Administration • Copy of award letter stipulating the benefit amount • Copy of bank statement verifying the direct deposit of the benefit amount

Periodic determinable allowances: • Child support • Alimony • Regular contributions received from organizations or persons not residing in the dwelling	• Copy of court decree that establishes amount of support • Verification from District Attorney's office that verifies the amount of support • Notarized affidavit of support
Net rental income	• Tax returns • Copies of rental agreements/leases, along with a breakdown of monthly expenses to determine net income • Copies of most recent rent checks, along with a breakdown of monthly expenses to determine net income
Welfare assistance: • Payments under the Temporary Assistance for Needy Families (TANF) • Welfare or General relief	• Benefit award letter specifying the amount of the benefit • Verification from case worker stating the benefit amount • Copy of checks
Income from assets: • Savings account(s) • Checking account(s) • Investments	• Bank statements showing the last three (3) months of interest • Savings passbook • Verification of deposit • Most recent income tax returns showing the interest earned Investment statements showing the dividends earned and/or anticipated earnings
Gross amount of payments in lieu of earnings: • Unemployment • Disability compensation • Worker's compensation	• Benefit award letter showing monthly benefit • Copy of checks
Gross amount of periodic payment: • Annuities • Pensions/Retirement • Disability benefits • Death benefits	• Statement of benefits • Benefit award letter • Verification from awarding agency/entity
Other sources of income: • Union benefits • Other income not specified above	• Statement of benefit award that evidences benefit amount • Documentation to support declaration of other income
No income:	• EDD Notice of Unemployment • Verification of previous employment • Certification of Zero Income
No tax returns:	• Verification from IRS that no taxes were filed.

Special Circumstances

If income cannot be calculated by using the documentation described above, then the income calculation must be handled on a case-by-case basis as appropriate for the situation. For example, if the income is derived from the sale of recyclable materials, it will be necessary to provide enough documentation (i.e., sales receipts) to reasonably determine annual income. The documentation must be in a form acceptable to the Program Staff.

Grant Processing Timeline

Grant applications must be processed in the order received. Upon receipt of a completed grant application, the City staff or Consultant must evaluate the application for eligibility and compliance of program and funding requirements.

If the application is incomplete, the City staff or Consultant must issue a Request for Additional Documentation to the Applicant and allow fifteen (15) calendar days for Applicant to submit the missing documentation. If the Applicant fails to submit the missing documentation within the deadline, a second reminder must be sent, and a ten (10) day extension can be granted. If there is no response to the second notice, then a Notice of Cancellation of Grant Application must be mailed.

Property Inspection and Contractor Selection

A. Inspection Requests

Once Program eligibility has been established, the property must be inspected to determine the work that needs to be done. The City staff or Consultant will conduct an inspection of the property .

When reviewing inspection notes the Program Staff or Consultant shall take into account the following:

- a. Overcrowded conditions. If it's determined that overcrowded conditions exist and there is a request for the construction of an additional bedroom/bathroom an explanation will be included in the file. Such report shall include the number of occupants in household, the age and gender of occupants in household, the age and gender of occupants in household, and the existing number of size of sleeping quarters.
- b. Rehabilitation Feasibility. Program Staff shall make a determination on the rehabilitation feasibility of the property with the following factors taken into account:
 - i. Location of structure
 - ii. Excessive rehabilitation costs
 - iii. Type of improvements
 - iv. Type of structure
 - v. Condition of structure
 - vi. Homeowner's needs

B. Property Standards

All repair work must meet current California Building Code (CBC) standards. At a minimum, health and safety hazards and code deficiencies must be addressed.

C. Work Write-Up

The City staff or Consultant must prepare the Work Write-Up, which is the set of instructions specifying the proposed rehabilitation work. The Work Write-Up must describe and address any code violations, health and safety deficiencies, and lead hazards in a manner that is sufficiently detailed to serve as the basis for obtaining bids from contractors. It must be completed on the Program standard Work Write-Up form and must include the following.

- Scope of Work, which must conform with:
 - Program requirements, such as lead hazard reduction, correction of health and safety deficiencies and of code violations and incipient code violations, work that improves energy efficiency, and other eligible general property rehabilitation.
 - Planning & Building Requirements.
 - Exact meaning of words. For example, "any" implies a limited number selected at the discretion of the reader, while "all" means every.

- The type of materials that are allowed under the Program. No luxury upgrades are allowed. Deteriorated materials and components must be replaced with like materials. The write-up must include adjective strings to describe materials, such as “Single hung, double glazed, vinyl windows.”
- Quantity, such as the number of windows, doors, etc.
- Location of where the rehabilitation/rehabilitation will occur, such as in the bedroom, kitchen, etc.
- Construction method and specific instructions of the proposed work, which uses action verbs strings to describe the method, such as “power wash, prep and repair stucco surfaces.”
- Special conditions, requirements, and/or installation method, such as when working with lead contaminated areas, termite infestation, etc.
- Performance standards, such as durability and warranties.
- General provisions which define rules that apply to all write-ups, such as definitions, process, etc.
- Plans (when applicable).
- No cross-outs or white out are allowed for deletion of line items. An amended Work Write-Up must be printed out, reflecting any changes made along with the date of amendment.

The homeowner must approve the final Work Write-Up before it is released for bid. The final Work Write-Up and Staff Estimate must be placed in the Master File.

Bid Process

The Bid Process (e.g., solicitation phase) is where the homeowner obtains three (3) eligible general contractors (contractors) to bid on the project. However, in the case that the homeowner cannot receive three bids, the City will consider accepting no less than two eligible general contractors.

The Homeowner/applicant is responsible for sending out bid packages to all contractors selected.

All the bid packages must be identical, and include the following:

- ☐ Work Write-Up, excluding any estimates of cost.
- ☐ Copy of the lead and termite report, when applicable.
- ☐ Plans or drawings, when applicable.

Bid Requirements

- Only lead certified contractors can bid on lead hazard reduction related work.
- A minimum of 3 bids are preferred, however the City has the option to allow 2 bids.
- Bidding contractors must attach any addendums to the Work Write-Up to address all health and safety, or code violation deficiencies not addressed in the Work Write-Up.
- Upon the bid deadline, the Administrative Analyst or Consultant must review all bids received.
- The homeowner must review the bids and select a contractor. The homeowner must accept the lowest most responsible bidder.
- Once a bid is selected, the City staff or Consultant must:
 - Verify that the selected bid is within the maximum grant amount and within 10% of the original estimated cost. An explanation must be provided by the homeowner for any bid selected exceeding 10% of the staff estimate.
 - If the selected bid exceeds the maximum grant amount, the homeowner must reduce the scope of work. Repairs addressing health and safety or code violations cannot be deleted from the Work Write-Up. Also, a change in materials or techniques may be considered to reduce the proposed costs.

- If changes or omissions are made, an updated final bid must be prepared. No cross-outs or white out are permitted on the final bid, which will be an attachment to the Agreement for Rehabilitation.

Contractor Qualifications

Only general contractors and sub-contractors who meet the following Program requirements are eligible to enter into Program rehabilitation contracts.

- State of California Class B “General Contractor”
- State of California Contractor’s License in good standing.
- Current liability insurance (\$1,000,000 minimum coverage). *Contractor must name the City as additionally insured.*
- Automobile insurance (\$1,000,000 minimum coverage). *Contractor must name the City as additionally insured.*
- Current worker’s compensation insurance.
- Contractor must not be debarred from working on federal contracts or from the State of California.
- Contractors must obtain a Unique Identifier Number from sam.gov/content/entity-registration
- For lead contractors:
 - Current State of California Department of Health Services Lead-Related Construction Certifications for all workers and managers
 - Liability and workers’ compensation insurance for lead-related work
- Contractor qualifications must be checked, either annually or when a rehabilitation contract is awarded, to ensure compliance of licensing and insurance requirements.

Applications from local contractors (including women and minority contractors) are encouraged.

Verification of Contractor Qualifications

City staff must review the Contractor application and verify pertinent information, as follows:

- Verify licensing information through the Contractor State License Board website at www.cslb.ca.gov. A printout is required for the Contractor Master File.
- Verify that Contractor has not been debarred from working on federal contracts or the State of California by accessing the following websites:
 - <https://sam.gov/content/home> for HUD debarments. A printout is required for the file.
 - <http://www.dir.ca.gov/dlse/debar.html> for California debarments. A printout is required for the Contractor Master File.

If each of the investigations is favorable, the contractor is added to the List.

Disqualification of Contractors from the List

Contractors are disqualified from the List if they do not maintain their business credentials, do not comply with Program policies, or perform poorly when awarded a rehabilitation contract. Evidence constituting just cause for Contractor disqualification includes:

- Failure to maintain State Contractors Board license.
- Insolvency, bankruptcy, or other conduct or condition causing monetary loss for a homeowner or the Program in connection with construction contracts.
- Activities conflicting with Program policies or procedures such as bid rigging, kickbacks to homeowners, hiring homeowners for pay, failure to comply with the Standard Specifications, abusing cost increases, etc..
- A history of non-performance in fulfilling construction contracts.

- A history of contract performance judged unacceptable by Program Staff due to poor work quality, lack of cooperation, or repeated conflicts with homeowners.
- Abandoning a job or repeated failure to complete contract work according to specified deadlines.
- Conviction of a crime in connection with contract work, contract payment or any funds administered by the City.
- Failure to respond to three (3) bid requests and annual update of contractor's package.

Contractor Selection

The homeowner is responsible for selecting a Contractor for the project. The City's involvement in the Contractor selection process is merely to provide guidance to the homeowner and answer pertinent questions. The City does not select the Contractor on behalf of the homeowner. Once the homeowner has selected the lowest most responsible bidder, the Administrative Analyst or Consultant must:

- Document the reason why the specific Contractor was selected,
- Verify that all Contractor documentation is in file and current,
- Notify the selected Contractor, in writing, which must include a copy of the updated Work-Write Up, when applicable.

Evaluation and Approval Procedures

- A. The Director of Community Development will make all final decisions regarding the approval of the grant amount and release of funds.
- B. Grant Documents Signing

The Administrative Analyst or Consultant will contact the property owner and schedule a grant documentation signing. All signers must bring a current and valid CA Driver's license or Identification card. The following grant documents will be signed:

- Grant Agreement

- C. Construction Management Procedures

The City is responsible for monitoring the construction activity of all projects.

Pre-Construction Conference

Prior to the start of the construction work, the City staff or Consultant must conduct a pre-construction conference with the homeowner and the selected Contractor(s). The purpose of the pre-construction conference is to review the roles and responsibilities of each party, review the Work Write-Up, rehabilitation process, start date, payment schedule, date of completion, and other terms and requirements stipulated in the Rialto Revive: HOME Rehabilitation Grant Program Agreement. The homeowner and the Contractor must address any questions and concerns regarding the work to be performed and execute the Agreement for Rehabilitation and Notice to Proceed in order to begin construction.

Rialto Revive: HOME Rehabilitation Grant Program Agreement

The homeowner and the selected Contractor must execute a Rialto Revive: HOME Rehabilitation Grant Program Agreement Contractor Agreement (Contractor Agreement), which specifies the repairs and rehabilitation to be completed through the Program. The Agreement is a contract between the homeowner, the Contractor, and the City of Rialto.

Contractors are authorized to begin the home repairs when they receive a Notice to Proceed. Any work a contractor completes before receipt of a Notice to Proceed is ineligible for payment.

City Permits

Prior to the start of construction, the Contractor must procure the appropriate building and planning permits, as required. Work that requires building or planning permits, but completed without the benefit of permits, will not be honored. The Contractor must comply with permit requirements in order to receive payment for work completed.

Contractor is responsible for securing applicable permits that may apply for all scope of work items included in the proposal.

Contractor Payment Schedule

Contractors are eligible to receive one (1) progress payment and one (1) final payment. Only completed, inspected, and approved work is eligible for payment. Payments are made for the amount of the satisfactorily completed work minus five percent (5%) retention.

- Ninety-five percent (95%) of the contract amount is distributed to the Contractor in the form of progress payments during construction.
- The final five percent (5%) of the contract amount is set aside as a retention payment. The 5% retention is released 30 days after the completion date given that the project has been thoroughly and satisfactorily completed.
- The contractor may request the release of the retained payment by following the same process used for progress payments, subject to the following:
 - Lien releases have been submitted by Contractor, all subcontractors, materials suppliers, and laborers.
 - No liens or notice of intent to file a lien have been received by the homeowner or the City.
 - Copies of permits and final inspection certificates from the Building Department have been submitted by the Contractor.
 - Copies of all warranties and manufacturers' instructions have been provided to the owner.

The City staff or Consultant must verify the work completed to ensure compliance with the Agreement for Rehabilitation and Building requirements.

Progress Payment

The Contractor must call the City staff or Consultant for a progress inspection and request payment by submitting the following documents to the Administrative Analyst or Consultant:

- Invoice for the amount due
- Invoices, proof of payment, other applicable supporting documentation
- Application for Payment request signed by both Contractor and the homeowner
- Lien release signed by prime contractor, subcontractors and suppliers used up to that point

Progress Inspections

The City staff or Consultant must monitor the work performed during field inspections conducted on a regular basis. The City staff or Consultant must visit the job site regularly in order to check the scope of work, inspect materials, and to confirm the job is on schedule and within budget.

The City staff or Consultant must review the work status with the homeowner and the Contractor in order to remedy any developing problems quickly and to ensure that both are satisfied with the construction process. At the completion of each phase, the City staff or Consultant must inspect the work and obtain homeowner authorization to release payment to the Contractor.

Lead Monitoring

If the project has lead paint hazards, the Contractor must provide documentation of lead paint training for each person to be working on the project. Lead hazard worker certifications are not necessary if:

- The project does not have lead paint (built after 1978 or tested negative for lead paint), OR
- The project is cleared of lead hazards by a certified lead inspector, and the work to be performed will not create additional lead hazards.

Final Payment

The Contractor must call the Administrative Analyst or Consultant for a final inspection and request payment by submitting the following documents to the Administrative Analyst or Consultant:

- Final Invoice for the amount due
- Invoices, proof of payment, other applicable supporting documentation
- Application for Payment request signed by both Contractor and the homeowner
- Final Payment Lien release signed by prime Contractor, subcontractors and suppliers used

Final Inspection

When the project is completed, the City staff or Consultant inspects the rehabilitation work item by item with the homeowner and the Contractor. A “punch list” of any corrections or deficiencies must be prepared and issued to the Contractor for correction.

Upon verification of completion, the Administrative Analyst or Consultant will release the five percent (5%) retention within 30 days of project completion.

Warranties

Contractors must comply with State law regarding all labor and material warranties. Contractors must warrant that all rehabilitation work meets the accepted standards of the trade and are free from defects. Contractor must warrant that any defects which are found within twelve (12) months from the date of completion must be repaired or replaced at the Contractor’s option and at no expense to Property Owner.

Contractor must provide to the homeowner commercially reasonable written warranties and guaranties from its subcontractors and suppliers to the extent that they are obtainable in the ordinary course of business. Contractor must give homeowner a reasonable opportunity to purchase any additional or extended warranties available for purchase from subcontractors or material suppliers.

Change Orders

Written change orders are required when the homeowner requests any changes to the Work Write-Up, such as eliminating an item completely, eliminating one item and substituting another, or adding items. The change orders must state the change and dollar value for the change. The change orders must be signed by both the Contractor and the homeowner and submitted to the City for approval. If the change orders exceed the approved financing, the homeowner must contribute funds toward the project or request for additional funds through the Program, subject to availability, eligibility, and City approval. If additional funds are approved, the homeowner must execute an amended Promissory Note and Deed of Trust prior to receiving the additional funds.

Grievances between Homeowner and Contractor

Any controversy arising out of or relating to Agreement for Rehabilitation, or the breach thereof, must be submitted to binding arbitration in accordance with the provisions of the California Arbitration Law, Code of Civil Procedure 1280 et seq., and the Rules of the American Arbitration Association. The arbitrator will have the final authority to order work performed, to order the payment from one party to another, and to order who must bear the costs of arbitration. Costs to initiate arbitration are to be paid by the party seeking arbitration. Notwithstanding, the party prevailing in any arbitration proceeding shall be entitled to recover from the other all attorney's fees and costs of arbitration.

Termination of Agreement

The homeowner and the Contractor have the right to terminate the Agreement for cause or for convenience by providing written notice as set forth in the Contractor Agreement. In the event of such termination, Contractor is entitled to payment for all work done through and including the effective date of such termination.

Contractor Substitution

Upon a termination of Agreement between the homeowner and the Contractor, the homeowner has the option to select another qualified Contractor to complete the project. The substitution of Contractor must be done once a settlement with the original Contractor has been reached. The new Contractor must meet all Contractor requirements prior to taking over the project.

File Completion and Close-out

Upon release of the 5% retention payment the Administrative Analyst or Consultant must close-out the project file, as follows:

- The City staff or Consultant must reconcile the project expenditures and make sure that the file contains copies of all invoices, authorizations for payment, and checks issued.
- Project files must contain all program documents including copies of program application, agreement, scope of work, all work changes, and before-and-after pictures to illustrate the accomplishments of the Program.

Section VIII – Additional Funds

Due to unforeseen expenses during construction, which exceed the allocated contingency fund, it may be necessary to grant additional monies to complete the project. This is possible as long as the additional funds will not cause the grant to exceed the maximum grant amount and the maximum LTV.

Section IX – Other Requirements

- A. Property owners must submit a Program application and obtain approval prior to beginning repairs. Any repairs completed prior to grant approval are not eligible for reimbursement.
- B. 100% of the funds must be used to rehabilitate the home. No cash is provided to the homeowner.
- C. There is no asset limitation; however, income derived from assets must be included in the income calculation.
- D. Fire insurance: The homeowner must maintain fire insurance on the property for the duration of the program until completion.
- E. Flood insurance: For homes in a 100-year flood zone, the homeowner must maintain flood insurance in an amount adequate to secure the Program grant and all other encumbrances. Properties located in a Zone X do not require Flood Insurance. This policy must designate the City as Loss Payee and a binder must be provided to the City and maintained in the project Master File.

Section X – Duplication of Benefits

A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance. Duplication of benefits occurs when Federal financial assistance is provided to a person or entity through a program to address losses and the person or entity has received (or would receive, by acting reasonably to obtain available assistance) financial assistance for the same costs from any other source (including insurance), and the total amount received exceeds the total need for those costs.

All applicants are required to complete a Duplication of Benefits (DOB) Affidavit Section of the application as part of the application process. This affidavit acknowledges the City's requirement that any person or entity receiving HOME assistance must agree to repay assistance that is determined to be duplicative.

To meet HUD's requirements, the City has developed a method of assessing whether the use of HOME funds will duplicate financial assistance that is already received or is likely to be received by acting reasonably in evaluating need and the resources available to meet that need.

This assessment process is as follows:

1. Upon receipt of the completed application packet, the City of Rialto will review the Duplication of Benefits Affidavit to determine if the applicant has reported receiving any potentially duplicative assistance.
2. If so, the City or Consultant will request additional information from the applicant, including:
 - a. Dates funds were received; and
 - b. Specific uses of funds received, including receipts and dates as appropriate.
3. Based on a review of this information, the City may:
 - a. Determine that there is no duplication and proceed with consideration of the application for the full amount requested. Or
 - b. Determine that there is a partial duplication and proceed with consideration of the application for an amount that reduces the request by the Duplication of Benefits ("DOB") amount:
 - i. $(\text{Amount Requested}) - (\text{Amount of DOB}) = \text{Eligible Amount}$
 - c. Determine that there is a complete duplication and deny the application.

All application documents, including the Affidavit shall be retained in compliance with HUD's record retention requirements.



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Yolo County Housing Rehabilitation Loan Application

This application consists of five sections. Please complete each section to the best of your ability, leaving blank or marking "N/A" any questions that do not apply to your situation.

Section 1: Borrower Information Provide details about the borrower and co-borrower, including address, social security number, date of birth, and employment information.

Section 2: Financial Information List all checking, savings, and asset accounts in the borrower(s) name. You will need to provide bank statements for these accounts as part of the application to demonstrate no undeclared sources of income.

Section 3: Subject Property Information Provide details about the subject property (the property for which funding is requested), including mortgage lenders, taxes, insurance, utilities, and any other real property owned by the borrower(s).

Section 4: Rehabilitation Request Outline the requested scope of work for the rehabilitation and provide scheduling information for an inspection.

Section 5: Certifications Sign to certify the accuracy of the provided information and authorize third-party verification.

Please complete all sections and submit the application with the required supporting documentation (outlined in the document checklist on the last page). For assistance, contact OOR@Thurmondconsultingllc.com or call Roxann Kuhnert at 916-200-7552.

Section 1: Borrower Information.			
1a. Personal Information			
Borrower Name (First, Middle, Last, Suffix)		Borrower Social Security Number	
Alternate Names: List any other names under which credit has been received.		Borrower Date of Birth	
Current Address		Contact Information	
Street Address:		Phone:	
City, State, Zip		Email:	
How long at current address?			
Mailing Address (<i>if different from above</i>)			
1b. Employment Information			
Employer Name:			
Employer Address:			

Borrower's Position Title:	
Start Date:	
Supervisor's Name:	
Supervisors Phone Number:	
Supervisor's Email:	
1c. Co-Borrower's Personal Information	
Co-Borrower Borrower Name (First, Middle, Last, Suffix)	Co- Borrower Social Security Number
Alternate Names: List any other names under which credit has been received.	Co- Borrower Date of Birth
1d. Co-Borrower Employment Information	
Employer Name:	
Employer Address:	
Co- Borrower's Position Title:	

Start Date:		
Supervisor's Name:		
Supervisors Phone Number:		
Supervisor's Email:		
1e. Household Information (Provide the following information for all individuals residing in the home and any of the borrower/co0borrower's dependents)		
Name of Individual	Age of Individual	Relationship to Borrower
		Borrower
		Co-Borrower
<i>Use an additional sheet of paper if needed.</i>		

1f. Household Income Information (Provide the **monthly amount** of income for each member of the Household over the age of 18)

Income Type	Borrower	Co-Borrower	Other Member
W2 (Hourly/Salary)	\$	\$	\$
Self-Employment	\$	\$	\$
Rental Income	\$	\$	\$
SSI	\$	\$	\$
Disability	\$	\$	\$
Pension/Retirement	\$	\$	\$
Unemployment	\$	\$	\$
Worker's Comp.	\$	\$	\$
Unemployment	\$	\$	\$
Alimony/Child Support	\$	\$	\$
TANF (Welfare Benefits)	\$	\$	\$
SNAP/CalFresh	\$	\$	\$

Interest/Dividend Income	\$	\$	\$
Total Monthly Income:	\$	\$	\$
Section 2. Financial Information			
Account Type	Financial Institution	Account Number	Cash or Market Value
<i>Use an additional sheet of paper if needed.</i>			
Section 3. Subject Property Information.			
Subject Property Address:			
3.1 Current Mortgages (s)			
Name of First Mortgage Lender		Account Number	
Original Mortgage Amount:	\$	Approximate Current Balance:	\$
Are taxes & insurance escrowed? (Y/N)		<i>If not escrowed proof of current homeowner's insurance policy will be required.</i>	

Name of Homeowner's Insurance Carrier			
Policy Number			
Name of Second/HELCO Mortgage Lender		Account Number	
Original Mortgage Amount:	\$	Approximate Current Balance:	\$
3.2 Monthly Utilities (If a utility is not applicable, leave the space blank)			
Electric	\$	Water	\$
Sewer	\$	Garbage	\$
Gas	\$	HOA	\$
Annual Property Tax	\$	Annual Insurance Premium	\$
Is there flood insurance? (Y/N)		Flood Insurance Carrier & Policy #	
Does the Borrower(s) own any other properties? (Y/N) <i>If yes, complete section 3.3 Real Estate Schedule.</i>			

3.3 Real Estate Schedule (Complete for each additional property owned. Use a separate sheet of paper if more space is needed)

Property 1 (If applicable)

Full Address

Property Value

Mortgage Lender

Mortgage Balance

Monthly Mortgage
Payment

Property 2 (If applicable)

Full Address

Property Value

Mortgage Lender

Mortgage Balance

Monthly Mortgage
Payment

Section 4. Rehabilitation Work Requested

Days available for
inspection (M-F)

Best time of day for
inspections
(Morning or
Afternoon)

Name of person to contact to schedule
inspection:

Contact Phone Number:

Section 5. Certifications

1. The information provided in this application is true and complete to the best of my/our knowledge and belief.
2. I/We declare that the Borrower and any Co-Borrower currently are on title as owner(s) and that I/We reside in the home and use it for our primary residence.
3. I/We declare that the Borrower and any Co-Borrower currently are on title as owner(s) and that I/We reside in the home and use it for our primary residence.
4. I/We understand that any willful misstatement of material fact will be grounds for disqualification from the Program.

Borrower's Signature

Date

Co-Borrower's Signature

Date

CDBG Income Limits

INCOME LIMITS	HOUSEHOLD SIZE							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30% AMI)	\$24,250	\$27,770	\$31,150	\$34,600	\$37,400	\$40,150	\$42,950	\$45,700
Low (50% AMI)	\$40,400	\$46,150	\$51,900	\$57,650	\$62,300	\$66,900	\$71,500	\$76,100
Moderate (80% AMI)	\$64,600	\$73,800	\$83,050	\$92,250	\$99,650	\$107,050	\$114,400	\$121,800

Source: [HCD 2024 CDBG, HOME and NHTF Income Limits](#) effective 5/1/24

Yolo County Housing Rehabilitation Loan Document Checklist

To ensure prompt processing of your application please submit all of the following documents to OOR@Thurmondconsultingllc.com. Be sure to include the following documentation for ALL applicants on the application.

Fully completed application, signed	
Copy of State issued id, such as a driver's license or identification card	
Most recent tax return (all schedules) <i>If not required to file a tax return please provide a letter of explanation as to why Applicant is exempt from filing.</i>	
Most recent month's mortgage statement. <i>Include statements for all mortgages on the property including second mortgages and HELOCS.</i>	
Most recent THREE (3) months banks statements for ALL bank accounts that the Applicant holds interest in.	
Paystubs covering the most recent six (6) week period, as applicable.	
2024 Benefit Letter for Social Security, TANF, disability, retirement, unemployment, or worker's compensation. <i>If you do not have access to your benefit letter, please email OOR@Thurmondconsultingllc.com for alternative documentation that can be accepted.</i>	
If applicant receives child support and/or alimony, provide a copy of the court order showing the amount.	

Additional documentation may be requested by Program Staff during the approval process.



Housing Action and Implementation Plan

Appendix C: Gaps Analysis Tables





APPENDIX C: GAPS ANALYSIS TABLES

The following tables provide data referenced in the Gaps Analysis section of the main body of the plan.

Table HAIP-C1 Historic Population, Household, and Housing Data; Lake County; 1990 to 2024

Year	Total Population	Household Population	Number of Households	Average Household Size	Vacancy Rate	Number of Housing Units
1990	49,946	48,896	20,540	2.38	27.88%	28,481
1991	52,002	50,984	21,335	2.39	27.69%	29,505
1992	53,753	52,735	21,886	2.41	27.54%	30,203
1993	54,969	53,791	22,368	2.40	27.40%	30,808
1994	55,776	54,606	22,779	2.40	27.25%	31,311
1995	56,350	55,157	23,066	2.39	27.09%	31,636
1996	56,638	55,444	23,271	2.38	26.93%	31,847
1997	56,837	55,647	23,447	2.37	26.78%	32,021
1998	56,989	55,803	23,593	2.37	26.62%	32,153
1999	57,275	56,079	23,726	2.36	26.47%	32,267
2000	57,986	56,889	23,918	2.38	26.34%	32,469
2001	59,260	58,086	24,100	2.41	26.20%	32,658
2002	60,525	59,347	24,192	2.45	26.09%	32,730
2003	61,492	60,321	24,407	2.47	25.97%	32,968
2004	62,307	61,144	24,679	2.48	25.85%	33,284
2005	62,870	61,720	24,918	2.48	25.74%	33,556
2006	63,449	62,313	25,223	2.47	25.63%	33,916
2007	63,890	62,768	25,838	2.43	25.55%	34,705
2008	64,178	63,060	26,251	2.40	25.46%	35,215
2009	64,384	63,283	26,410	2.40	25.34%	35,372
2010	64,565	63,476	26,511	2.39	25.23%	35,456

Year	Total Population	Household Population	Number of Households	Average Household Size	Vacancy Rate	Number of Housing Units
2011	64,951	63,876	26,639	2.40	25.15%	35,588
2012	64,829	63,683	26,755	2.38	24.91%	35,631
2013	64,759	63,626	27,102	2.35	23.96%	35,643
2014	64,891	63,707	27,146	2.35	23.93%	35,687
2015	64,962	63,740	27,193	2.34	23.87%	35,717
2016	64,580	63,420	26,278	2.41	23.34%	34,278
2017	64,501	63,356	26,436	2.40	23.31%	34,473
2018	64,677	63,529	26,661	2.38	22.86%	34,560
2019	64,268	63,136	26,632	2.37	22.60%	34,409
2020	67,870	67,011	27,534	2.00	19.55%	34,224
2021	67,778	67,112	27,580	2.43	19.54%	34,280
2022	67,597	66,940	27,682	2.42	19.28%	34,294
2023	66,698	66,024	27,715	2.38	19.33%	34,354
2024	67,001	66,314	27,846	2.38	19.32%	34,514

Source: CA Department of Finance.

Table HAIP-C2 Annual Forecasts for Total Population, Household Population, Number of Households, and Average Household Size; Lake County; 2022 to 2047

Year	Total Population	Household Population	Households	Average Household Size
2022	67,600	66,900	27,700	2.42
2023	66,700	66,000	27,700	2.38
2024	67,000	66,300	27,800	2.38
2025	67,300	66,600	28,000	2.38
2026	67,600	66,900	28,200	2.37
2027	68,900	68,200	28,500	2.39
2028	69,100	68,400	28,600	2.39
2029	69,400	68,700	28,700	2.39
2030	69,600	68,900	28,900	2.39
2031	69,800	69,100	29,000	2.39
2032	70,100	69,400	29,100	2.38
2033	70,200	69,400	29,200	2.38
2034	70,200	69,500	29,200	2.38
2035	70,300	69,600	29,300	2.37
2036	70,400	69,600	29,400	2.37
2037	70,500	69,700	29,400	2.37
2038	70,400	69,700	29,400	2.37
2039	70,400	69,600	29,400	2.37
2040	70,400	69,600	29,300	2.37
2041	70,300	69,500	29,300	2.37
2042	70,300	69,500	29,300	2.37
2043	70,300	69,500	29,200	2.38
2044	70,300	69,500	29,200	2.38
2045	70,300	69,500	29,200	2.38
2046	70,300	69,500	29,100	2.38
2047	70,300	69,400	29,100	2.39

Source: PlaceWorks, 2024.

Table HAIP-C3 Annual Forecasts for Vacancy Rate and Housing and Alternative Vacancy Rate and Housing; Lake County; 2022 to 2047

Year	Number of Households	Vacancy Rate	Number of Housing Units	Alternative Vacancy Rate	Alternative Number of Housing Units
2022	27,700	19.28%	34,300	19.28%	34,300
2023	27,700	19.33%	34,400	19.33%	34,400
2024	27,800	19.32%	34,500	19.32%	34,500
2025	28,000	20.58%	35,300	19.32%	34,700
2026	28,200	21.84%	36,100	19.32%	35,000
2027	28,500	23.11%	37,100	19.32%	35,300
2028	28,600	24.37%	37,800	19.32%	35,500
2029	28,700	25.63%	38,600	19.32%	35,600
2030	28,900	25.63%	38,800	19.32%	35,800
2031	29,000	25.63%	39,000	19.32%	35,900
2032	29,100	25.63%	39,100	19.32%	36,100
2033	29,200	25.63%	39,200	19.32%	36,200
2034	29,200	25.63%	39,300	19.32%	36,200
2035	29,300	25.63%	39,400	19.32%	36,300
2036	29,400	25.63%	39,500	19.32%	36,400
2037	29,400	25.63%	39,600	19.32%	36,500
2038	29,400	25.63%	39,500	19.32%	36,400
2039	29,400	25.63%	39,500	19.32%	36,400
2040	29,300	25.63%	39,500	19.32%	36,400
2041	29,300	25.63%	39,400	19.32%	36,300
2042	29,300	25.63%	39,400	19.32%	36,300
2043	29,200	25.63%	39,300	19.32%	36,200
2044	29,200	25.63%	39,300	19.32%	36,200
2045	29,200	25.63%	39,200	19.32%	36,200
2046	29,100	25.63%	39,200	19.32%	36,100
2047	29,100	25.63%	39,100	19.32%	36,100

Note: The vacancy rate data are based on an assumption that the rate returns to the long-term historical average by 2029. The alternative vacancy rate assumes that the estimated rate in 2024 remains constant over the forecast period. The alternative vacancy rate is provided for illustrative purposes only.

Source: PlaceWorks, 2024.

**Table HAIP-C4 Number of Households Forecast by Household Income Group; Lake County;
2022 to 2024**

Up to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and above	\$0 to \$24,999
2022	7,910	6,210	5,416	2,835	3,262	940	1,110
2023	8,051	6,131	5,275	2,906	3,306	957	1,138
2024	8,193	6,051	5,134	2,978	3,350	974	1,166
2025	8,136	6,029	5,169	3,028	3,428	1,002	1,232
2026	8,080	6,006	5,203	3,079	3,506	1,030	1,298
2027	8,024	5,983	5,238	3,129	3,583	1,059	1,364
2028	7,967	5,961	5,273	3,179	3,661	1,087	1,431
2029	7,911	5,938	5,307	3,229	3,739	1,115	1,497
2030	7,822	5,893	5,328	3,274	3,812	1,143	1,565
2031	7,733	5,848	5,348	3,319	3,886	1,170	1,633
2032	7,644	5,803	5,369	3,364	3,959	1,198	1,702
2033	7,555	5,759	5,389	3,409	4,032	1,225	1,770
2034	7,466	5,714	5,409	3,453	4,106	1,252	1,838
2035	7,350	5,649	5,416	3,492	4,173	1,279	1,906
2036	7,233	5,585	5,423	3,531	4,241	1,305	1,975
2037	7,116	5,521	5,430	3,569	4,308	1,331	2,043
2038	7,000	5,456	5,437	3,608	4,376	1,357	2,111
2039	6,883	5,392	5,444	3,646	4,444	1,383	2,180
2040	6,746	5,313	5,440	3,679	4,506	1,408	2,247
2041	6,609	5,234	5,436	3,713	4,568	1,432	2,315
2042	6,471	5,155	5,432	3,746	4,630	1,457	2,382
2043	6,334	5,075	5,428	3,779	4,692	1,481	2,450
2044	6,197	4,996	5,424	3,812	4,754	1,506	2,517

Source: PlaceWorks, 20224.

Table HAIP-C5 Number of Households by Number of Persons per Room and Tenure; Lake County; 2022

Persons per Room:	Less than or Equal to 0.50	0.50 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or More	Total
All Households						
1-person	7,998	429	0	0	0	8,427
2-person	9,097	960	0	128	0	10,186
3-person	1,391	2,100	39	0	0	3,529
4-person	334	2,365	108	0	0	2,808
5-person	14	1,070	199	94	0	1,376
6-person	0	268	121	14	0	403
7+ persons	0	82	163	84	0	329
Total	18,834	7,274	630	320	0	27,058
Owner Households						
1-person	5,715	140	0	0	0	5,855
2-person	7,568	454	0	33	0	8,055
3-person	1,180	1,331	37	0	0	2,548
4-person	322	1,527	101	0	0	1,950
5-person	14	710	163	88	0	974
6-person	0	193	101	14	0	308
7+ persons	0	44	155	84	0	283
Total	14,799	4,399	557	218	0	19,973
Renter Households						
1-person	2,283	289	0	0	0	2,572
2-person	1,529	506	0	95	0	2,131
3-person	211	769	2	0	0	982
4-person	12	838	8	0	0	857
5-person	0	361	36	6	0	402
6-person	0	75	20	0	0	95
7+ persons	0	38	8	1	0	46
Total	4,035	2,875	73	102	0	7,085

Source: PlaceWorks, 2024, using data from the US Census Bureau's 2022 American Community Survey, 5-Year Estimates and the 2022 Public Use Microdata Sample.