

CITY OF  
CRESCENT CITY

2009-2014  
HOUSING ELEMENT

JUNE 2010





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# GOALS AND POLICIES

## INTRODUCTION

### CONTENTS OF THE HOUSING ELEMENT

The Housing Element of the General Plan is a comprehensive statement by the City of Crescent City of its current and future housing needs and proposed actions to facilitate the provision of housing to meet those needs at all income levels. The policies contained in this element reflect the requirements of the statewide housing priority to allow for the “attainment of decent housing and a suitable living environment for every Californian,” as well as a reflection of the unique concerns of the community. The purpose of the Housing Element is therefore to establish specific goals, policies, and objectives relative to the provision of housing and to adopt an action (implementation) plan toward this end. In addition, the Housing Element identifies and analyzes housing needs and resources and constraints to meeting those needs.

In October 2003, the City of Crescent City and County of Del Norte adopted a joint Housing Element that addressed housing needs and issues within both jurisdictions. For the purposes of this current update, the City and the County have each prepared their own Housing Element.

The Crescent City Housing Element is based on seven strategic goals:

**Goal A: To support opportunities for the development of housing meeting quantified objectives of the City.**

**Goal B: To assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.**

**Goal C: To pursue conservation and enhancement of existing housing units to provide adequate, safe, and decent housing for all Crescent City residents.**

**Goal D: To address, and where appropriate and legally possible, remove governmental constraints for all housing, including housing for special needs groups.**

**Goal E: To pursue sustainable development and energy efficiency for new residential development and existing housing stock, including green building technologies.**

**Goal F: To promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.**

**Goal G: To ensure that the goals and programs of this document are reviewed and utilized during the planning period and updated in a timely manner.**

# GOALS AND POLICIES

In accordance with state law, the Housing Element is to be consistent and compatible with other General Plan elements. Additionally, the Housing Element is to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government Code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must:

- Include an assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs,
- Contain a statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement, and development of housing,
- Incorporate a program that sets forth a five-year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element,
- Identify adequate residential sites available for a variety of housing types for all income levels,
- Assist in developing adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households,
- Address governmental constraints to housing maintenance, improvement, and development,
- Conserve and improve the condition of the existing affordable housing stock, and
- Promote housing opportunities for all persons.

Even though the focus of a Housing Element will be on lower- and moderate-income households, the element must also address the housing needs and policy issues for the entire community and be consistent with the adopted policies of the other elements of the General Plan. Thus, the Housing Element's overall focus is to balance the desire of residents, maintaining neighborhood character, minimize visual and other impacts of new development, and similar concerns while also addressing the needs of lower- and moderate-income households and special needs groups (such as seniors and individuals with disabilities).



# GOALS AND POLICIES

## ANALYSIS OF THE PREVIOUS HOUSING ELEMENT

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
<b>Dwelling Capacity, Adequate Sites, and New Construction</b>				
<p>Goal A To insure total dwelling capacity equal to the County and City new construction objectives outlined in the above Housing Program Objectives table for the 2001–2008 time period.</p> <p>The City and County Vacant Land studies (Housing Background Tables 29 and 30) indicate that the feasible potential of vacant land for the 2001–2008 period is 1,078 units in the City and 2,650 units in the County. These amounts will easily accommodate the projected needs outlines in the Housing Program Objectives table.</p>				
A.1. The City and County will continue to work together to address the issues and funding of upgrading and expansion of the community wastewater treatment plant in the Crescent City urban services area pursuant to the adopted Wastewater Treatment Plan construction schedule.	City of Crescent City – City Manager/Public Works Department; Del Norte County – CAO/ Community Development Director	2001–2008	City WWTP expansion is due to be completed in one year.	The expanded WWTP will provide adequate capacity to meet the planned needs for residential development within the City. The goal can be eliminated for the upcoming Housing Element cycle.
A.2. In the interim, prior to completion of the updated wastewater treatment plant, the City will attempt to reduce sewer flows by undertaking a program of repair of its sewer service lines and development of a water conservation program with the objective of requesting from the Regional Water Quality Control Board additional hookup equivalents for use for additional development. Such additional hook-up equivalents shall be subject to policy A.7 above	City of Crescent City Public Works Department	2001–2004	City has pursued various upgrades and undertaken maintenance actions to its existing wastewater treatment system.	This goal can be eliminated for the upcoming Housing Element cycle.

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
<b>Suitable Development</b>				
<p>Goal B To provide for sites suitable for the development of a variety of housing types by tenure, income level, and targeted need in the City and County during 2001–2008.</p> <p>Table 29, 30, 31, and 32 of the Housing Element Background illustrate that adequate lands are available within the City and County to provide for a variety of housing types and income levels during the 2001–2008 planning period.</p>				
B.2. The City shall continue to utilize its annual RDA residential building activity (by income categories) report to monitor whether an average of the need goals are being met by the open market.	City Building Department and City Planning Department	Annually	The City Redevelopment Agency has set aside approximately \$1,000,000 in funds available for use in developing affordable housing.	Retain the goal.  This Housing Program is now Action B.1.3.
B.3. The City and County will, when requested by a non-profit housing agency or targeted housing developer, continue to provide pre-project technical review to identify low/very low income housing project issues, project sites, and/or potential funding sources for targeted housing projects including but not limited to: farmworker housing, emergency or transitional housing, student housing, large family housing, senior housing, and targeted income assisted care housing.	City Planning/City Grant Coordinator, Housing Authority	Ongoing	The City has made its staff and technical information available to the development community regarding residential development processes, development standards, and opportunities to construct affordable units.	Retain the goal.  This Housing Program is now Action B.6.1.
<b>Low, Very Low, and Moderate Income Households, Rental, and Homeownership Assistance</b>				
<p>Goal C To assist in the development of adequate housing to meet the needs of low/very low and moderate income households.</p> <p>The City, County, local non-profit agencies and targeted housing development firms currently provide a variety of housing in the community for targeted low and very low income groups. New construction needs for new development have been identified with adequate lands found available. Specialized needs have also</p>				

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
been identified for the 2001–2008 period, most by local agencies from their own project goals. Additional general needs have also been identified. Assistance for development includes federal and state financing and subsidies as well as regulatory concessions and incentives.				
C.1. The City and County will provide pre-application review assistance in siting and preparation of applications for very low/low income or targeted needs projects. This could include assistance such as: locating appropriate sites, indentifying issues of concern, referral to funding or program agencies, preparing fee or timetable outline, etc.	City Planning Department	Ongoing	The City has provided assistance as requested from the development community.	Retain the goal.  This Housing Program is now Action B.1.2.
C.3. The City, working with the Housing Authority, local non-profit organizations, or developers, will encourage the development of one or more projects with an aggregate goal of 86 very low/low income residential units. The City will assist in site identification, permit coordination, and provide data or letters or support for funding applications. The City will consider, on a case-by-case basis, requests for bonus density or other incentives such as parking or setback waivers, deferred agreements, or redevelopment loans or grants. The City may consider participation in CDBG or other grants if an appropriate development agreement can be developed.	City Planning / Redevelopment Agency	2001–2008	The City supported the goal of developing up to 86 affordable housing units (to very low- and low-income households), though no such development applications were filed over the last Housing Element period.	Retain the goal, updated to reflect quantified housing objectives, and to include extremely low-income units.  This Housing Program is now Action B.1.2.
C.4. The City, subject to funding availability, will make available rehabilitation funds for the adaptation of existing housing units for use by disabled targeted income residents.	City Manager/CDBG Program	2003–2008	The City worked with the Housing Authority to administer issuance of rehabilitation funds.	Retain the program and goal.  This Housing Program is now Action C.2.1.

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
C.5 The City and County Housing Authority will continue to utilize, to the fullest extent possible, its existing 590 vouchers under the Federal Section 8 program. The Housing Authority will attempt to expand its over issue program to 725 units by 2008 by using lower rent cost savings. The Authority will also continue its landlord education program in order to provide candidates for replacement of units, which may be removed from the program.	City and County Housing Authority	2001–2008, ongoing	The City Housing Authority has 590 vouchers and seeks to continue this program through the next housing cycle.	The Housing Authority will seek to enlarge the voucher program by applying for additional funding should opportunities arise.  This Housing Program is now Action B.5.2.
C.7. Complete construction of new women's and children's domestic violence shelter facility and continue to operate it, subject to availability of funding.	Rural Human Services, or similar non-profit agency	2002–2004, with ongoing operations	Harrington House was completed in 2003.	The goal can be deleted.
C.9. Subject to the availability of funding, conduct a feasibility study, identify one or more sites, and seek construction and operations funding to establish a 6–10 room emergency / transitional shelter for women, and families (including fathers with children) who are not subject to domestic violence.	Rural Human Services, Community Assistance Network, or a Network, or similar qualified nonprofit agency	2004–2010	Goal has not been met and is not considered feasible by the service providers.	The goal can be deleted.
C.10. Subject to the availability of funding, conduct a feasibility study, identify one or more sites, and seek construction and operations funding to establish one or more emergency shelter facilities serving a total of 20-25 men, including mental health service users who are not acute.	Rural Human Services, Community Assistance Network, County Mental Health Department, or a similar qualified nonprofit agency	2004–2010	Goal has not been met and is not considered feasible by the service providers.	Revise the goal to address provision of small residences, emergency/transition shelters.  This Housing Program is now Actions D.1.1 and D.1.2.

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
C.13. The City and County will meet regularly with non-profit, private and other public entities to examine opportunities for cooperative efforts to expand the supply of affordable and special housing for lower income households. The City and County will conduct an annual meeting beginning in 2004. The meetings will educate the development community about the variety of opportunities available at the City and County to assist in development of housing for lower income households, including pre-application meetings, technical assistance for development applications, streamlining opportunities, support on funding applications and funding resources.	Del Norte County Administration Office, City of Crescent City Manager	First meeting in 2004 and annually thereafter	The meeting was conducted annually early in the year.	Retain the goal, and consider biannual public information meetings.  This Housing Program is now Action C.1.2.
<b>Governmental Constraints</b>				
Goal D To address, and where appropriate and legally possible, remove governmental constraints.				
The Background section indicates that City and County off-site improvement requirements are limited, that permit fees do not equal total cost, and that permit processing times are basically speedy, increasing only as involvement with State review agencies increases. The continuing financial constraints of small California communities such as the City and County limit the ability to provide additional staffing or blanket relief of costs. However, both the City and County have considered requests on a case-by-case basis for targeted income projects.				
No implementation programs for this goal for the City.				
<b>Existing Housing Stock</b>				
Goal E To conserve and improve existing housing stock.				
Conservation of housing stock includes both the preservation of structures and retention of assistance for affordable units. Based upon the history of rehabilitation efforts and the continual aging of the housing stock, the Background section estimates that approximately one-third of the housing stock over 30 years in age will need rehabilitative work. This is reflected as a quantified objective reflected in the Housing Program Objectives table at the beginning of this Section. As assessment of assisted units indicates, no units are At-Risk for conversion from assisted housing during the 2001-2008 period.				

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
E.2 The City, subject to funding availability, will continue to provide rehabilitation to targeted households through its RDA funded joint programs with the Del Norte Senior Center (HIP and SHARP) and with CBDG funding sources, towards a goal of assisting 40 units between 2001 and 2008.	City CBDG Program and City Redevelopment Agency/Del Norte Senior Center	2001–2008	Senior Center has pursued these actions.	Continue to support housing rehabilitation actions.  This Housing Program is now Action C.2.1.
E.4. The City and County shall review the status of assisted rental units “at risk” of conversion to market rate rents and prepare applicable reports for use in the 2008 Housing Element update.	County Community Development Department, City Planning Department, and City and County Housing Authority	2007–2008	Three large low-income multi-family apartment projects (Seagull Villa, Seabreeze Apartments, and Totem Villas) were recommitted to an additional 55 years as low-income rentals. This was accomplished with the Rural Community Housing Development Corporation, the Crescent City Housing Authority, and the Crescent City Redevelopment Agency.	While no apparent risk currently exists for conversion of affordable units, City should continue to monitor with the assistance of the Housing Authority; the goal should be retained.
E.6. The City and County will continue to work with the community to remedy code violations through referrals to their respective Rehabilitation loan programs.	County Community Development Department, City Code Enforcement Program	Ongoing	Met	Continue to provide Code Enforcement actions as a means of remedying code violations and in improving the overall character and quality of City residential units.  This Housing Program is now Action C.4.1.
<b>Energy Conservation</b>				
Goal F To encourage energy conserving practices in the maintenance of existing dwellings and in new residential development.				
Construction of new units to adopted energy standards and programs maintaining weather tightness of existing units have been the most successful approach to energy conservation given the local coastal climate.				

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
F.1. The Senior Center, subject to available funding, will continue to provide rehabilitation assistance in the City and County for weatherization of existing housing units with a goal of 65 dwelling units per year	Del Norte Senior Center	2001–2008	Senior Center has pursued these actions.	Continue to support housing rehabilitation actions.  This Housing Program is now Action E.1.1.
F.2. The City and County will review and amend their zoning ordinances as necessary to implement AB 1207 addressing the provision of wind energy systems.	County Community Development Department, City Planning Department	2001–2005	Met	This goal can be eliminated.
<b>Equal Housing Opportunity</b>				
Goal G To promote equal housing opportunity.				
While informative materials are displayed at various government offices, the City and County Housing Authority acts as the local lead agency regarding complaints, providing screening and assistance with questions or issues regarding fair housing practices in the community.				
G.1. Materials and phone numbers for assistance regarding fair housing and equal opportunity will continue to be located at the Housing Authority office and will be provided to the City and County rehabilitation and building offices, the Senior Center, public library and real estate offices for posting.	City, County, Housing Authority and community Offices	Ongoing	Met	Continue these actions.  This Housing Program is now Action F.2.1.
G.2. City and County Housing Authority will continue to act as the local lead agency regarding complaints, providing screening and the toll free phone number of the State Fair Employment and Housing Commission.	Housing Authority	Ongoing	Met	Continue these actions.

# GOALS AND POLICIES

Housing Program	Responsible Agency/Department	Time Frame	Accomplishments	Continue, Modify, or Delete Program
<b>Review and Utilization of Goals and Programs</b>				
<p>Goal H To ensure that the goals and programs of this document are reviewed and utilized during the planning period and updated in a timely manner. Both the City and County conduct annual reviews as part of their annual General Plan reports and prepare for the update of their Element as called for by the legislature.</p>				
H.1 The City and County will appoint a housing advisory committee and begin update studies for the update of this Element at least one year before the state mandated update deadline.	City Planning and County Community Development Department	2007–2008	Not implemented.	<p>Establish program for 2014 Housing Element update, enacting a City Housing Advisory Committee (or similar focus group) in 2013.</p> <p>This Housing Program is now Action G.3.2.</p>



# GOALS AND POLICIES

## QUANTIFIED OBJECTIVES

The following table summarizes the City of Crescent City's quantified objectives for the 7.5-year Housing Element planning period (January 1, 2007, through June 20, 2014). These objectives are established by the State Housing and Community Development Department through the Regional Housing Needs Allocation (RHNA) plan for the region, received on September 4, 2008. And while the City is not responsible for developing new housing, these numbers represent a reasonable expectation of the maximum number of new units that will be developed and conserved, and the households that will be assisted over the next planning period based on policies and programs contained in this document.

**Quantified Objectives  
Crescent City: 2007–2014**

	Extremely Low (0–30% AMI)	Very Low (31–50% AMI)	Low (51–80% AMI)	Moderate (81–120% AMI)	Above- Moderate (+120% AMI)	Total Units
Construction	43	42	45	43	141	314
Rehabilitation	10	10	20	0	0	0
Conservation/Preservation <sup>1</sup>	0	0	0	0	0	0
<b>TOTAL</b>	<b>53</b>	<b>52</b>	<b>65</b>	<b>43</b>	<b>141</b>	<b>314</b>

<sup>1</sup>There are no affordable housing units at risk within the City.

From 2007 to today, a total of four single-family residential units and eight multi-family residential units (duplex units) have been constructed. All of these units were market-rate (non-affordable) units. This brings the current (June 2009) total remaining RHNA allocation units for Crescent City to 302 for the reporting period.

# GOALS AND POLICIES

## GOALS, POLICIES, AND IMPLEMENTATION ACTIONS

This section presents housing goals, policies, and implementation programs which the City has developed for the State-prescribed 2007–2014 period to help meet community housing needs and address local constraints. As required by state law, this section provides the following information:

- Goals: statements of purpose indicating the directions the City will take to address housing development problems and concerns.
- Policies: statements of specific actions to be taken, linked to goals.
- Implementation Actions: a summary of actions to ensure implementation of the goals and policies, including identification of responsibilities, funding sources and specific timelines.

The seven goals of the Crescent City Housing Element are provided below:

**Goal A: To support opportunities for the development of housing meeting quantified objectives of the City.**

**Goal B: To assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.**

**Goal C: To pursue conservation and enhancement of existing housing units to provide adequate, safe, and decent housing for all Crescent City residents.**

**Goal D: To address, and where appropriate and legally possible, remove governmental constraints for all housing, including housing for special needs groups.**

**Goal E: To pursue sustainable development and energy efficiency for new residential development and existing housing stock, including green building technologies.**

**Goal F: To promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.**

**Goal G: To ensure that the goals and programs of this document are reviewed and utilized during the planning period and updated in a timely manner.**

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# GOALS AND POLICIES

## **Goal A: To support opportunities for the development of housing meeting quantified objectives of the City.**

Policy A.1. The City shall continue to maintain a sufficient supply of land designated and zoned allowing for residential development to meet the quantified housing needs outlined in the Housing Program Objectives on page 16 for the 2007–2014 period.

Action A.1.1: The City shall annually monitor its housing development activities to ensure satisfactory progress is achieved toward meeting its quantified housing objectives. Annual reports shall be made to the Planning Commission and City Council, provided in conjunction with the annual General Plan Progress Report.

*Responsible Agency:*            *Planning Department*

*Funding Sources:*            *General Fund*

*Time Frame:*                    *First annual review July 2010; annually through 2014*

Policy A.2. The City will continue to encourage maximization of residential development potential and limit underutilization of land through project development entitlement review.

Action A.2.1: The City shall encourage multi-family residential development in the upper half of the density ranges prescribed by the General Plan and Zoning Ordinance, subject to development entitlement, environmental, and related applicable City review and approval actions. On a case-by-case basis, the City will work with developers who agree to build projects that have a realistic unit capacity greater than half of the permitted density, provide flexibility in development standards (such as reduced setbacks, reduced parking requirements, and increased height limits), and promote density bonuses to increase densities.

*Responsible Agency:*            *Planning Department*

*Funding Sources:*            *Developer application fees*

*Time Frame:*                    *Work with developers on a case-by-case basis to provide flexibility in development standards and promote density bonuses to increase densities as projects are processed through the Planning Department.*

Policy A.3. The City will continue to encourage use of the planned unit or cluster programs or zones (PUD) to promote design flexibility and density maximization for unique or environmentally challenging settings or projects.

Action A.3.1: The City shall advise residential and mixed-use (commercial/residential) developers of the potential use of the PUD Overlay Zone when discussing potential development projects. The City shall also support such development proposals, subject to development entitlement, environmental, and related applicable City review and approval actions.

*Responsible Agency:*            *Planning Department, Planning Commission, City Council*

*Funding Sources:*            *Developer application fees*

*Time Frame:*                    *Commencing October 2009 through 2014*

# GOALS AND POLICIES

Policy A.4. The City will continue to apply standards for development, which provide for public safety and which strive to meet basic expectations for public service, particularly in the urban areas of the City.

Action A.4.1: The City will apply applicable development standards to new residential developments as a means of ensuring maintenance of public health, safety, and general welfare for City residents.

*Responsible Agency:*            *Planning and Public Works Departments*

*Funding Sources:*            *Developer application fees*

*Time Frame:*                *Ongoing, 2009–2014*

Policy A.5. The City will continue to implement capital improvement and maintenance programs in support of new development.

Action A.5.1: The City will continue to enact and implement capital improvement and maintenance programs related to City water and sewer systems.

*Responsible Agency:*            *Public Works Department*

*Funding Sources:*            *General Fund; water and sewer fee revenues*

*Time Frame:*                *July 2010*

Policy A.6. The City shall prioritize new wastewater treatment plant capacity for residential development within the City.

Action A.6.1: First priority for wastewater treatment capacity shall be given to residential hookups targeted for extremely low-, very low-, and low-income residential units for which the City has approved development entitlements (such as Tentative Maps), followed by moderate-income residential units and then above moderate-income residential units.

*Responsible Agency:*            *Planning and Public Works Departments*

*Funding Sources:*            *General Fund*

*Time Frame:*                *Commencing October 2009 through 2014*

Action A.6.2: In the interim, prior to completion of the updated wastewater treatment plant, the City will attempt to reduce sewer flows by undertaking a program of repair of its sewer service lines and development of a water conservation program with the objective of requesting from the Regional Water Quality Control Board additional hookup equivalents for use for additional development.

*Responsible Agency:*            *Public Works Department*

*Funding Sources:*            *General Fund*

*Time Frame:*                *Completed February 2010*

# GOALS AND POLICIES

Policy A.7. The City will plan for varying densities that will provide for a variety of housing types in all income levels in the community.

Action A.7.1: The City will allow for flexibility in density and design standards through reduced setbacks, increased height limits, and increased lot coverage to help facilitate a variety of housing which will include multi-family, single-family, and mixed-use product types.

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund; developer application fees

*Time Frame:* Ongoing, 2009–2014

Policy A.8. The City will ensure that there is a sufficient supply of multi-family and single-family zoned land to meet the City’s regional housing needs allocation (RHNA).

Action A.8.1: The City will encourage the use of small residential lots to accommodate affordable housing units by providing incentives such as flexibility in development standards, offset of fees (when financially feasible), and concurrent/fast tracking of project application reviews to developers who provide affordable housing. In addition, to further promote or allow development on small residential sites, the City will utilize a portion of the City’s \$1.2 million in redevelopment set-aside housing funds, when feasible, to help private developers. The City will be updating its Redevelopment Implementation Plan in 2010 and will establish priorities for the use of these funds during that process.

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund; developer application fees; RDA set-aside funds

*Time Frame:* Ongoing, as projects are processed through the Planning Department

## **Goal B: To assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.**

Policy B.1. The City shall provide residential development incentives in flexibility of design standards to create affordable housing.

Action B.1.1: The City shall continue to provide incentives such as Planned Unit Development (PUD) Overlay Zoning and density bonuses.

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund; developer application fees

*Time Frame:* Ongoing, 2009–2014

# GOALS AND POLICIES

Action B.1.2: The City, working with the Housing Authority, local nonprofit organizations, or developers, will actively support and encourage the development of one or more projects with an aggregate goal of 129 extremely low-, very low-, and low-income residential units, which would meet the quantified objectives of the City. The City will assist in site identification and permit coordination, and provide data or letters of support for funding applications. The City will consider, on a case-by-case basis, requests for bonus density or other incentives, such as parking or setback waivers, deferred agreements, or redevelopment loans or grants. The City may consider participation in CDBG or other grants if an appropriate development agreement can be developed.

*Responsible Agency:* Planning Department, Housing Authority

*Funding Sources:* General Fund; developer application fees

*Time Frame:* Ongoing, 2009–2014

Action B.1.3: The City will continue to utilize its Redevelopment Area set-aside funds for targeted income housing development assistance. Further, the City RDA will outreach to nonprofit builders to explore interest in developing in the City. In addition, to help meet the needs of extremely low-income households, the City will prioritize a portion of its RDA set-aside funds to assist in the development of housing affordable to extremely low-income housing such as single-room occupancy units (SROs).

*Responsible Agency:* Planning Department, Redevelopment Agency

*Funding Sources:* RDA set-aside funds

*Time Frame:* Annually, 2009–2014

Action B.1.4: The City will evaluate the feasibility of starting a citywide housing rehabilitation program and starting a joint housing rehabilitation program or homebuyers assistance program. Once these programs have been established, the City, possibly in conjunction with the County, will actively publicize the program by posting links to information on the City's and County's websites and holding annual public meetings to publicize and educate members of the community on this program.

In addition, to help meet the needs of extremely low-income households, the City will prioritize a portion of its funds to assist in the development of housing affordable to extremely low-income housing such as SROs.

*Responsible Agency:* Planning Department, Redevelopment Agency

*Funding Sources:* RDA set-aside funds

*Time Frame:* January 2011

# GOALS AND POLICIES

Action B.1.5: The City and local nonprofit agencies will continue to make maximum use of public and private resources to help meet identified housing needs within the constraints of City and nonprofit budgets and staffing. The City will utilize a portion of the City's \$1.2 million in redevelopment housing set-aside funds, as appropriate, to support the commencement of a housing rehabilitation program or homebuyers assistance program. The City will be updating its Redevelopment Implementation Plan in 2010 and will establish priorities for the use of these funds during that process.

*Responsible Agency:* Planning Department, Housing Authority

*Funding Sources:* RDA set-aside funds

*Time Frame:* Commencing October 2009 through 2014

Action B.1.6: To ensure that there is a sufficient supply of multifamily zoned land to meet the City's regional housing needs allocation (RHNA), the City will help facilitate lot consolidations to combine small residential lots into larger developable lots by annually meeting with local developers to discuss development opportunities and incentives for lot consolidation to accommodate affordable housing units. As shown in Figure 3 in Appendix A, each of the following groups of sites 21-25, 34 and 37, 45 and 46, 49 and 59, and 51, 53, 56, 62, 55 and 66 contiguous. As developers/owners approach the City interested in lot consolidation for the development of affordable housing, the City will offer the following incentives on a project by project basis:

- Allow affordable projects to exceed the maximum height limits,
- Lessen set-backs, and/or
- Reduce parking requirements.

The City will also consider offsetting fees (when financially feasible) and concurrent/fast tracking of project application reviews to developers who provide affordable housing.

*Responsible Agency:* Planning Department

*Time Frame:* Ongoing, as projects are processed through the Planning Department. Annually meet with local developers to discuss development opportunities and incentives for lot consolidation.

*Funding:* General Fund

Action B.1.7: In order to continue to maintain a supply of vacant land within the City limits to meet the City's RHNA and ensure that there is a sufficient supply of land for higher-density housing the City will amend the Zoning Code to allow for residential development in a mixed use project by right (only subject to a Site Plan and Architectural review process) in the Commercial Waterfront District (CW). Residential will be allowed at 60 units per acre.

*Responsible Agency:* Planning Department

*Time Frame:* Amend the Zoning Code by June 2011

*Funding:* General Fund

# GOALS AND POLICIES

Policy B.2. The City shall continue to maintain opportunities for all income groups by use of clustered development to maximize density and minimize land development and/or construction costs.

Action B.2.1. The City shall continue to maintain housing opportunities for all income groups by provision for use of manufactured homes, PUD Overlay Zone, clustered development, mixed use, and similar methods to maximize density and minimize land development and/or construction costs.

*Responsible Agency:* Planning Department, Housing Authority

*Funding Sources:* General Fund

*Time Frame:* Commencing October 2009 through 2014

Policy B.3. The City shall promote the development of mixed-use commercial and residential activities by providing appropriate incentives for development.

Action B.3.1: The City shall promote the development of mixed-use commercial and residential activities in its C-1, C-2, C-W, and C-M districts by providing appropriate incentives for development, such as preference for use of redevelopment funding, prioritized preference for sewer hookups, and exemption for residential uses from zoning lot coverage limitations. The City will complete a list of prioritizations and will make any such policy or program changes by June 2010.

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* June 2010 and then ongoing thereafter

Policy B.4. The City shall continue the use of Site Plan and Architectural Review to ensure that new residential development is harmonious with the character of the neighborhood surroundings.

Action B.4.1: The City will continue to require submittal and review of Site Plan and Architectural Review applications for new residential development in the R-3, R-P, C-1, C-2, C-W, C-M, and M districts, as well as in the CZ-RP Coastal Zone District, as a means of ensuring new residential and mixed-use construction is compatible with the general character of surrounding neighborhoods.

*Responsible Agency:* Planning Department, Planning Commission

*Funding Sources:* Developer application fees

*Time Frame:* Ongoing, 2009–2014



# GOALS AND POLICIES

Policy B.5. The City Housing Authority shall continue to provide and expand its housing programs.

Action B.5.1: The Housing Authority will seek to maintain and, where possible based on funding opportunities, expand its programs in meeting the housing needs of Crescent City residents. The City will utilize a portion of the City's \$1.2 million in redevelopment housing set-aside funds, as appropriate, to support this program. The City will be updating its Redevelopment Implementation Plan in 2010 and will establish priorities for the use of these funds during that process.

*Responsible Agency:*            *Housing Authority*

*Funding Sources:*            *General Fund; RDA set-aside funds*

*Time Frame:*                    *2009–2014*

Action B.5.2: The Housing Authority will continue to utilize, to the fullest extent possible, its 590 vouchers under the Housing Choice Voucher program. The Housing Authority will attempt to maintain its program through 2014 by using lower rent cost savings. The Housing Authority will also continue its landlord education program in order to provide candidates for replacement of units which may be removed from the program.

*Responsible Agency:*            *Housing Authority*

*Funding Sources:*            *General Fund*

*Time Frame:*                    *Commencing October 2009 through 2014*

Policy B.6. The City will continue to provide pre-application review assistance in project siting and preparation of applications for affordable projects.

Action B.6.1: The City shall continue to provide technical information and/or support to the development of housing projects. This could include assistance such as locating appropriate sites, identifying issues of concern, referral of developers to funding or program agencies, considering zero-interest loans for sidewalks, deferred agreements, Redevelopment Agency loans or grants, or parking and setback waivers, preparing fee or timetable outlines, and similar actions. Additionally, the City will encourage local nonprofit agencies and targeted housing developers to undertake early consultation with the appropriate agency regarding siting and suitability of sites for development prior to their submittals for funding or permit review.

*Responsible Agency:*            *Planning Department, Redevelopment Agency*

*Funding Sources:*            *General Fund; developer application fees*

*Time Frame:*                    *As projects are submitted, 2009–2014*

Action B.6.2: The City shall, where feasible, continue to provide grant assistance support (such as CBDG or HOME funding) for nonprofit entity housing projects that address targeted housing needs.

*Responsible Agency:*            *Planning Department, Housing Authority*

*Funding Sources:*            *General Fund; developer application fees, as funding is available*

*Time Frame:*                    *Ongoing, 2009–2014*

# GOALS AND POLICIES

Policy B.7. Support potential annexations to the City which will provide for new housing developments.

Action B.7.1: Continue to work with the Del Norte County Local Agency Formation Commission (LAFCo) on lands the City may seek to annex. When determining what lands will be annexed to the City, staff will ensure that the land includes or has the potential to include a variety of housing types and uses, and that such annexations meet City and LAFCo criteria for annexation, including timely availability of necessary City services and utilities.

*Responsible Agency:* Planning Department, City Council

*Funding Sources:* General Fund; developer application fees

*Time Frame:* As annexations are proposed, 2009–2014

## **Goal C: To pursue conservation and enhancement of existing housing units to provide adequate, safe, and decent housing for all Crescent City residents.**

Policy C.1. The City will continue using available subsidies for the rehabilitation of targeted-income owner and rental residential units.

Action C.1.1: Once a housing rehabilitation program has been established (Action B.1.4) and as funding is available, the City will support and educate community residents through workshops and online posting to the City’s website as to the availability of City and related housing rehabilitation programs.

*Responsible Agency:* Planning Department, Housing Authority

*Funding Sources:* General Fund

*Time Frame:* Commencing October 2009 through 2014

Action C.1.2: The City shall coordinate and sponsor biannual public workshops designed to bring together the various housing resource agencies and groups in the region, including the Housing Authority, Community Assistance Network, Del Norte County, Del Norte Senior Center, Rural Human Services, and others, as a means of sharing information with the public on the availability and purpose of housing assistance programs and opportunities.

*Responsible Agency:* Planning Department, Housing Authority

*Funding Sources:* General Fund

*Time Frame:* Biannually, 2009–2014

Policy C.2. The City will continue to target older residential areas where rehabilitation assistance is most needed.

# GOALS AND POLICIES

Action C.2.1: The City, subject to funding availability, will continue to provide rehabilitation to targeted households through its RDA-funded joint programs with the Del Norte Senior Center and with CBDG funding sources, toward a goal of assisting 40 low- and moderate-income units between 2007 and 2014.

*Responsible Agency:*            *Redevelopment Agency, Del Norte Senior Center, Housing Authority*

*Funding Sources:*            *RDA funds, CDBG*

*Time Frame:*                *Annually, as NOFAs are released, 2009–2014*

Policy C.3. The City will monitor the potential for conversion of assisted rental units to market-rate units for the 2014 Housing Element update.

Action C.3.1: The City and Housing Authority staff's will monitor any developer or other potential indications of interest in conversion of assisted rental units to market-rate units and shall include such findings of "at-risk" housing in the annual City General Plan Progress Report.

*Responsible Agency:*            *Planning Department, Housing Authority*

*Funding Sources:*            *General Fund*

*Time Frame:*                *Annually, 2009–2014*

Action C.3.2: The Housing Authority will coordinate with HUD on the issuance of HUD preservation vouchers should a local project-based assisted housing complex, which is eligible, opt out of their contract with HUD to rent their units at market rents.

*Responsible Agency:*            *Housing Authority*

*Funding Sources:*            *General Fund*

*Time Frame:*                *Annually, 2009–2014*

Policy C.4. The City will actively pursue code enforcement actions as a means of improving housing conditions.

Action C.4.1: Code enforcement actions shall be used in working with property owners to improve property maintenance, consistent with current code provisions.

*Responsible Agency:*            *Code Enforcement staff*

*Funding Sources:*            *General Fund*

*Time Frame:*                *Commencing October 2009 through 2014*

# GOALS AND POLICIES

## **Goal D: To address, and where appropriate and legally possible, remove governmental constraints for all housing, including housing for special needs groups.**

Policy D.1. The City shall promote the development of special housing needs, such as transitional and supportive housing, emergency shelters, and single-room occupancy units, consistent with state law.

Action D.1.1: The California Health and Safety Code (Section 50801) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay.”

Pursuant to Senate Bill 2, the City will amend the Zoning Ordinance to allow emergency shelters as a permitted use in the R-3 Zone without a conditional use permit or other discretionary review. In addition, the City will evaluate adopting development and managerial standards that will be consistent with Government Code Section 65583(a)(4). These standards may include such items as:

- Lighting
- On-site management
- Maximum number of beds or persons to be served nightly by the facility
- Off-street parking based on demonstrated need
- Security during hours that the emergency shelter is in operation

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* August 2010

Action D.1.2: Pursuant to Senate Bill 2, the City must explicitly allow both supportive and transitional housing types in all residential zones. The City shall update its Zoning Code to include separate definitions of transitional and supportive housing as defined in Health and Safety Code Sections 50675.2 and 50675.14. Both transitional and supportive housing types will be allowed as a permitted use subject to only the same restrictions on residential uses contained in the same type of structure.

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* August 2010

Action D.1.3: Assembly Bill 2634 requires the quantification and analysis of existing and projected housing needs of extremely low-income households and requires Housing Elements to identify zoning to encourage and facilitate supportive housing and single-room occupancy units (SROs).

# GOALS AND POLICIES

To ensure zoning flexibility that allows for the development of SROs, the City will update its Zoning Code to define and allow for SROs with a conditional use permit in the R-3 Zone.

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* August 2010

Policy D.2. The City will review its zoning ordinances to identify provisions that could pose constraints on the development of housing for persons with disabilities.

Action D.2.1: The City will review and amend the ordinances, as needed, for compliance with federal and state fair housing laws that protect people with disabilities, such as SB 520, the Americans with Disabilities (ADA) Act, and group homes, including the implementation of a reasonable accommodation procedure.

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* August 2010

Action D.2.2: The City will develop and formalize a general process that will streamline the permit review process for a person with disabilities to make a reasonable accommodation request. This reasonable accommodation procedure will allow housing retrofits without discretionary review. The City will provide information to individuals with disabilities regarding reasonable accommodation policies, practices, and procedures based on the guidelines from the California Department of Housing and Community Development (HCD). This information will be available through postings and pamphlets at the City.

*Responsible Agency:* Planning Department, Planning Commission, City Council

*Funding Sources:* General Fund

*Time Frame:* August 2011

## **Goal E: To pursue sustainable development and energy efficiency for new residential development and existing housing stock, including green building technologies.**

Policy E.1. Where financially feasible, the Del Norte Senior Center will continue its weatherization and rehabilitation programs for existing targeted income residences.

Action E.1.1: The Senior Center, subject to available funding, will continue to provide rehabilitation assistance in the City and County for weatherization of existing housing units with a goal of 65 dwelling units per year.

*Responsible Agency:* City of Crescent City

*Funding Sources:* General Fund

*Time Frame:* Ongoing, 2009–2014

# GOALS AND POLICIES

Policy E.2. Require energy efficiency in the design and construction of housing developments through implementation of California's Energy Conservation Standards (Title 24).

Action E.2.1: The City will continue to enforce the State's Energy Conservation Standards for new residential construction and additions to existing structures.

*Responsible Agency:* Housing Authority, Building Department

*Funding Sources:* General Fund

*Time Frame:* Commencing October 2009 through 2014

Action E.2.2: Incorporate Title 24 and Leadership in Energy and Environmental Design (LEED) requirements into the Zoning Ordinance, specific plans, and development agreements as appropriate and enforce state requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping, and solar access through development standards contained in the Zoning Ordinance, Building Code, and other plans as appropriate.

*Responsible Agency:* Planning Department, Building Department

*Funding Sources:* General Fund

*Time Frame:* Amend Zoning Code by August 2010, and incorporate into other plans and development agreements as they are processed through the Planning Department.

Action E.2.3: Partner with Pacific Power to develop model programs for energy efficiency in new development without increasing costs to the homebuyer.

*Responsible Agency:* Planning Department, Building Department

*Funding Sources:* General Fund

*Time Frame:* August 2010

Action E.2.4: In partnership with Pacific Power, post and distribute information on currently available weatherization and energy conservation programs to residents and property owners. The City will distribute information through City newsletters, mailings in utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City's website.

*Responsible Agency:* Planning Department, Building Department

*Funding Sources:* General Fund

*Time Frame:* Information on weatherization and energy conservation will be annually distributed in the City's utility mailings and periodic newsletters.

# GOALS AND POLICIES

Action E.2.5: Consider fee reduction, expedited permit processing, or other incentives for new construction that exceeds Title 24 energy efficiency standards by 10 percent or more and/or incorporate use of renewable (non-fossil-fuel) energy.

*Responsible Agency:* Planning Department, Building Department

*Funding Sources:* General Fund

*Time Frame:* Ongoing, as projects are processed through the Planning Department

## **Goal F: To promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.**

Policy F.1. Continue the City's existing fair housing programs, which consist of posting of information regarding fair housing and equal opportunity rights and complaint system.

Action F.1.1: Continue to implement the existing fair housing programs, which consist of posting of information regarding fair housing and equal opportunity rights and complaint system.

*Responsible Agency:* Housing Authority

*Funding Sources:* General Fund

*Time Frame:* Commencing October 2009 through 2014

Policy F.2. Continue to provide a location where complaints, screening, and assistance with questions regarding fair housing practices can be coordinated in the community.

Action F.2.1: Materials and phone numbers for assistance regarding fair housing and equal opportunity will continue to be located at the Housing Authority office and will be provided to the City and County rehabilitation and building offices, the Senior Center, the public library, and real estate offices for posting.

*Responsible Agency:* Housing Authority, Planning Department

*Funding Sources:* General Fund

*Time Frame:* Commencing October 2009 through 2014

## **Goal G: To ensure that the goals and programs of this document are reviewed and utilized during the planning period and updated in a timely manner.**

Policy G.1. The City will continue to monitor residential construction and overall implementation actions of this Housing Element.

Action G.1.1: The City shall annually monitor its housing development activities to ensure satisfactory progress is achieved toward meeting its quantified housing objectives. Annual reports shall be made to the Planning Commission and City Council, provided in conjunction with the annual General Plan Progress Report.

# GOALS AND POLICIES

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund

*Time Frame:* Annually, 2009–2014

Policy G.2. Evaluate the potential for adverse impacts to City housing goals and policies stemming from new development.

Action G.2.1: Any major development project proposed within the City which will have potential for creation of significant impacts upon housing needs, availability, and/or programs in the community shall include an analysis of said impacts and shall include as part of any entitlement review action any needed changes to achieve compliance with City housing goals and policies.

*Responsible Agency:* Planning Department

*Funding Sources:* Developer application fees

*Time Frame:* Commencing October 2009 through 2014

Policy G.3. The City shall update this Housing Element in a timely manner, as required by state law. Such update shall include a public participation program to provide input from those in the community with housing concerns.

Action G.3.1: The City shall pursue the update to the Housing Element in compliance with the timelines prescribed by the California Department of Housing and Community Development.

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund

*Time Frame:* 2013–2014, or as set forth by the state legislature and Department of Housing and Community Development

Action G.3.2: The City will appoint a housing advisory committee (or similar focus action group) and begin update studies for the update of this element at least one year before the State-mandated update deadline.

*Responsible Agency:* Planning Department

*Funding Sources:* General Fund

*Time Frame:* 2013–2014



# GOALS AND POLICIES

## PUBLIC PARTICIPATION

State housing law requires jurisdictions to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element update. The Crescent City Housing Element was prepared as a collective result of combined efforts of the City staff, consultant team (Pacific Municipal Consultants), Planning Commission, and City Council.

Discussions were held with local interest groups and agencies, including the Crescent City Housing Authority, Rural Human Services, Del Norte Senior Center, and Community Assistance Network.

Direct public input was also solicited and received at a community workshop held at the Crescent City Community Center on May 20, 2009. Notices of the workshop were printed in the local newspaper (Daily Triplicate) and posted prior to the workshop at several key City locations, including City Hall and the City Library, two weeks prior to the workshop. Key comments from the workshop were noted in the areas of special needs housing and interagency cooperation and information sharing. These comments were subsequently addressed and incorporated in the Draft Housing Element.

In an effort to encourage all economic segments of the community to participate in and comment on the Draft Housing Element, copies of the document were made available at City Hall, the City Library, the Housing Authority, and the Del Norte County Planning office. Copies were also provided to affordable housing developers in the area.

The Draft Housing Element was considered by the Planning Commission at a public hearing held on July 9, 2009. Additionally, the Draft Housing Element was considered by the City Council at a public hearing held on July 6, 2009. Key comments from the City Council and Planning Commission meetings are summarized below. These collective comments were addressed and incorporated within this Draft Housing Element.

### Summary of Public Comment

Topics of Public Comment	Area Addressed within the Housing Element
Desire for scattered sites for shelters as opposed to large facilities	Addressed with the implementation of Action D.1.1 and Action D.1.2
Preference/need for higher wage jobs that increase the standard of living rather than catering to the homeless and unemployed	Table 12 of Appendix A identifies the fastest growing occupations and the hourly wage.
High cost of water and sewer bills	This topic is not addressed directly, but would be encompassed by the "Overpayment" discussion within Appendix A.
Foreclosures leading to blight	Primarily addressed through Action C.2.1 and Action C.4.1.
Programs for seniors that need help with repair and maintenance of homes	Discussed within the "Special Needs" section of Appendix A; addressed through Action E.1.1; could be addressed through Action C.2.1.
Discussion of SB 2 – Ensuring that the City is following state law, and concern that the City is housing all of the unemployed	Discussed within the section "Provision for a Variety of Housing" in Appendix A; also implemented as Action D.1.1 and Action D.1.2.

# GOALS AND POLICIES

## GENERAL PLAN CONSISTENCY

State law requires that the Housing Element contain a statement of “the means by which consistency will be achieved with other general plan elements and community goals” (California Government Code Section 65583[c][6][B]). This requires an evaluation of two primary characteristics: (1) an identification of other General Plan goals, policies, and programs that could affect implementation of the Housing Element or that could be affected by the implementation of the Housing Element, and (2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements. The 2001 Crescent City General Plan contains several elements with goals and policies also related to housing. A review of the other General Plan elements demonstrates consistency with all other policies and programs. The City will maintain this consistency in the future by ensuring General Plan amendments are evaluated for consistency with all other General Plan elements.

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# APPENDIX A – HOUSING NEEDS ASSESSMENT



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## INTRODUCTION

The Housing Needs Assessment provides a demographic profile of the City (shown in **Figures 1 and 2**) by analyzing the following types of information: population and housing characteristics, special housing needs groups, housing conditions, and other important information to support the goals, policies, and programs to meet the needs of current and future residents.

The U.S. Decennial Census, completed every ten years, is an important source of information for the Housing Needs Assessment. It provides the most reliable and in-depth data for demographic characteristics of a locality. The California Department of Finance (DOF) also provides valuable data that is more current. Whenever possible, DOF data and other local sources were used in the Housing Needs Assessment. The data presented in the Housing Needs Assessment will not only guide the development of housing goals and policies, but will also be integrated into the body of the Housing Element to present the current status of housing and housing-related issues in the City of Crescent City. Definitions of various U.S. Census Bureau terms used throughout this document are provided in Appendix C for clarification.

The Housing Needs Assessment is organized into three main sections. The first section focuses on demographic information, such as population trends, ethnicity, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for special segments of the population. This section also outlines the characteristics of the community and identifies those characteristics that may have significant impacts on housing needs in the community.

The second section identifies possible governmental and non-governmental constraints to housing development in Crescent City. The City has planning, zoning, and building standards that guide and affect residential development patterns and influence housing availability and affordability. Environmental and housing market conditions also affect the location, availability, affordability, and type of housing that is constructed in Crescent City. The “non-governmental” influences include such factors as the availability and cost of financing, land, and materials for building homes; natural conditions that affect the cost of preparing and developing land for housing; and the business decisions of individuals and organizations in home building, finance, real estate, and rental housing that impact housing cost and availability.

The third section identifies City resources and opportunities for affordable housing, which includes an inventory of adequate sites for affordable housing units, funding resources, and a description of the City’s current housing programs that work to provide affordable housing to the residents of Crescent City.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Figure 1 Regional Location

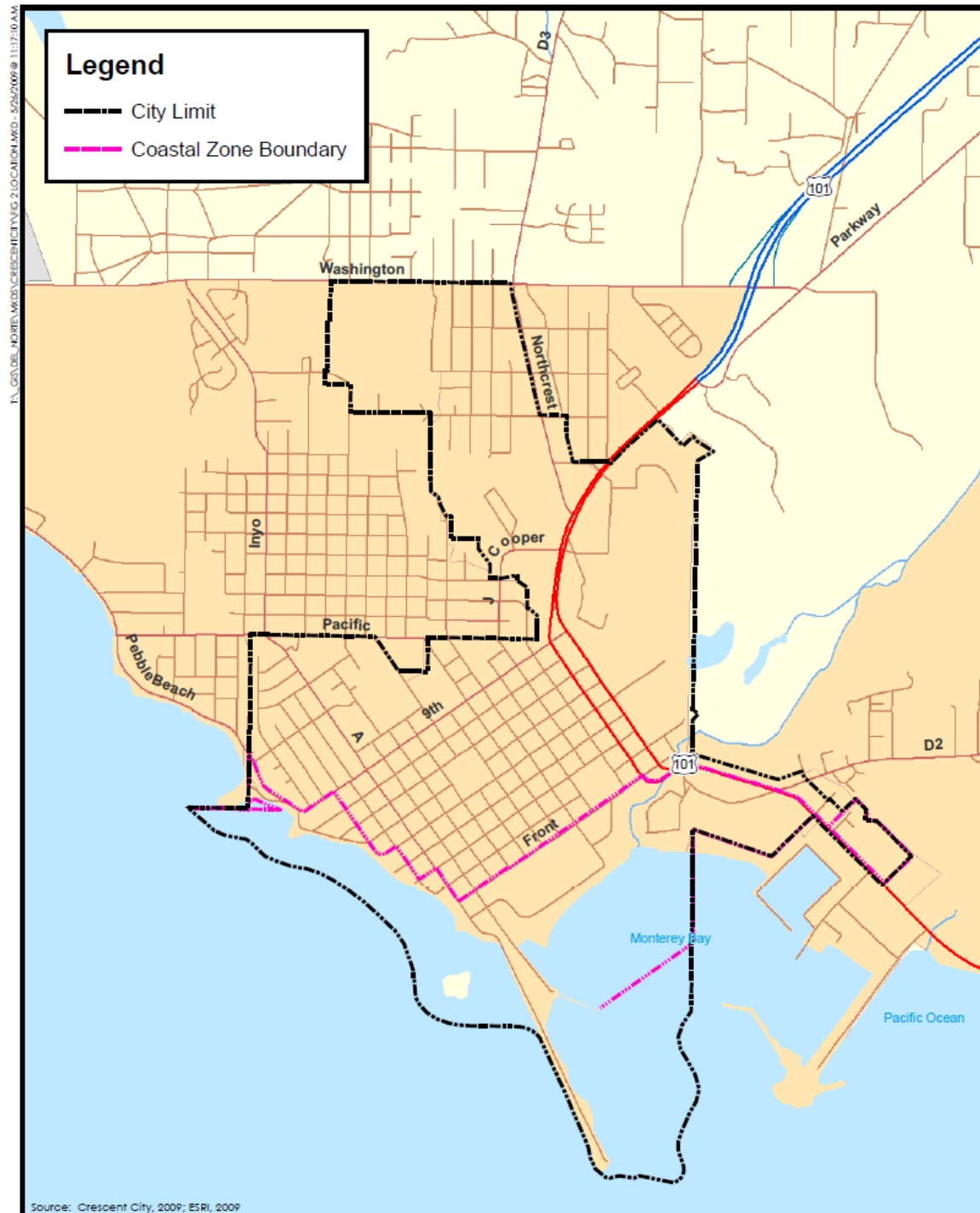


Figure 1  
Regional Location Map



# APPENDIX A – HOUSING NEEDS ASSESSMENT

Figure 2 City Limits



**Figure 2**  
Crescent City City Limits and  
Coastal Zone Boundary



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## SUMMARY OF FINDINGS

### POPULATION AND HOUSEHOLD CHARACTERISTICS

The Department of Finance estimates the City of Crescent City's 2009 population to be 7,680 persons, including those in Pelican Bay State Prison. Excluding the prison, the City's 2009 population was 4,041 persons.. Crescent City's total population (including those incarcerated) grew by 4.9 percent from 2000 to 2009.

The City's median household income increased by 1.2 percent between 1990 and 2000. However, approximately 43 percent of the City's households earn incomes below the low-income ceiling. The City's poverty rate is approximately 34.6 percent, and 44.9 percent of those in poverty reside in female-headed households. The unemployment rate in 2009 was 15.5 percent, which was higher than the county's rate (12.7 percent) and the State of California's rate (11.5 percent). Most of the City's residents are of Caucasian ethnicity (72 percent). All five of the fastest growing occupations in the City of Crescent City earn more than the median income.

### SPECIAL NEEDS HOUSING

While the total number of seniors in the retirement age group (55 to 64) decreased from 1990 to 2000, seniors comprised a larger percentage of the overall percentage of the population in 2000. The retirement age group (55 to 64) increased by approximately 2.6 percent, which indicates a need for continued housing for seniors with varying housing requirements. Approximately 21 seniors lived under the poverty level in 2000. Most seniors in Crescent City rent their homes. The percentage of seniors owning their own homes decreased by 12.6 percent from 1990 to 2000; seniors aged 55–64 have the highest rate of renting among persons over the age of 55.

Most people with disabilities have a physical-related disability. Single-parent households make up 26.3 percent of all households and 73.8 percent of those are female-headed households. Of all single-parent households, a higher percentage of female-headed households are in poverty (48.9 percent) than male-headed households (8.6 percent). Ownership rates appear to have decreased since 1990 (57 percent) for larger families, which had an ownership rate of 17.8 percent in 2000.

### HOUSING CHARACTERISTICS

The City's housing stock is mostly single-family housing and renter-occupied. 10 single-family units were constructed from 2004 to 2009 and nine new multi-family units were constructed in the same time period. However, the nine multi-family units were all duplexes, and there were no multi-family projects that exceeded exceed two units per structure. The majority of the City's housing stock was constructed prior to 1979 (61.9 percent), with approximately 28.0 percent of the housing stock constructed prior to 1959 and 33.9 percent constructed between 1960 and 1979. Based on a May 2009 housing conditions survey (addressed below), 72 percent of the housing units in the City are considered to be in sound condition. Since 1990 the number of total housing units has increased while the vacancy rate has decreased from 11.3 percent to 10.1 percent.

The percentage of one-bedroom homes increased from 1990 to 2000, while the housing unit size decreased for two- and four-bedroom homes (the percentage of three-bedroom homes remained constant from 1990 to 2000). Similarly, the household size declined for all owner-occupied units, except seven-person households. However, household size increased for one- and four-person renter-occupied units and remained relatively constant for two- and three-person households. Most overcrowding conditions in the City occur among renter households, with 10.0 percent of renter households being overcrowded compared to approximately 3.5 percent of owner households. Similarly, most overpayment



# APPENDIX A – HOUSING NEEDS ASSESSMENT

conditions in the City occur among renter households, with approximately 36.0 percent of renters overpaying and 4.7 percent of owners overpaying.

An April 2009 housing costs survey showed that resale homes ranged in sold price from \$160,500 to \$188,000. There were no new home sales in 2009. Approximately 10 rentals were available in the City in which a few two-bedroom apartments ranged from \$625 to \$725 per month. The survey did identify one mobile home park in the City, but did not reveal any mobile homes for sale within the City. However, approximately 15 mobile homes were available for sale or were sold in Del Norte County. The sale prices ranged from \$19,465 to \$65,100.

## HOUSING CONSTRAINTS

### Governmental Constraints

Development standards in the City do not necessarily constrain development, but higher-density single-family housing types are not allowed. Processing times are approximately one week for both single- and multi-family development and can be one to two months if discretionary review is needed. These requirements are not considered constraints as they ensure the maintenance of health and safety standards.

The California Coastal Commission administers the California Coastal Act, which calls for the preparation of a Local Coastal Program to implement state policies that govern development in the coastal zone. Local Coastal Programs prescribe uses, densities, urban/rural boundaries, and availability of public services. Crescent City is charged with timely processing local projects, but review of discretionary projects by the Coastal Commission can add up to six to eight months to a project. Given the seasonal construction cycles as a result of the region's climate, the additional six- to eight-month review can add approximately one year to a project.

### Non-Governmental Constraints

Land prices ranged from \$35,000 to \$1.2 million, with the average cost being \$90,000 per acre for land zoned for single-family uses. The higher priced land, particularly those parcels above \$100,000, accounts for specialty properties, such as ocean locations. No multi-family land was for sale at the time of the Housing Element's publication. However, a multi-family project sold for \$105,000 per acre in 2007. Construction costs for a simple single-family home are estimated to be approximately \$233,420, or approximately \$155 per square foot.

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## HOUSING NEEDS ASSESSMENT

### REGIONAL CONTEXT

The City of Crescent City is the only incorporated city in Del Norte County. It is in the northwestern area of the county and is bounded by the Pacific Ocean and coastal bluffs, scattered forests, and suburban and rural residences. The City is 85 miles north of Eureka, and it is approximately 20 miles south of the Oregon state line and 330 miles south of Portland. Crescent City is the largest population center in Del Norte County and is bisected by U.S. Highway 101.

The City of Crescent City was incorporated in 1854 and is the Del Norte county seat. Logging and fishing were the primary industries that supported the early residences.

### POPULATION TRENDS

**Table 1** presents regional population change. The California Department of Finance (DOF) estimates the City’s 2009 population to be 7,680 persons, with 4,041 persons in households and 3,639 in group quarters. Group quarters include all people not living in households. This includes the institutionalized population living in correctional institutions, nursing homes, and juvenile institutions and the non-institutionalized population living in college dormitories, military quarters, and group homes. The DOF estimates that the population in group quarters is 3,639 people. The City annexed Pelican Bay State Prison in 1991, which explains the reason for the 65 percent growth rate from 1990 to 2000. Accordingly, the DOF includes the Pelican Bay State Prison in the group quarter population estimates for the City. The California Department of Corrections and Rehabilitation Department states that the current prison population is 3,461 persons. Therefore, 178 persons are in group quarters in the City outside of the prison.

**Table 2** presents the population changes for Crescent City. The City’s 2009 population represents a 4.9 percent growth rate from the year 2000. While the overall growth rate of the City is 4.9 percent, the addition of the prison population presents a distorted picture of the overall growth rate. A more reliable source of the City’s growth rate is the population in households. From 1990 to 2000, the population in households declined by nearly 13 percent. However, from 2000 to 2009 the population in households increased by 10 percent. Similarly, the population in group quarters, excluding the prison, experienced dramatic swings as well. From 1990 to 2000, the population in group quarters increased by 20 percent, but between 2000 and 2009 that population declined by 17 percent.

**Table 1**  
Regional Population Change, 1990–2009

	1990	2000	Growth Rate 1990–2000	2009	Growth Rate 2000–2009
Crescent City	4,380	7,230	65.1%	7,680 <sup>2</sup>	4.9%
Del Norte County	23,460	27,507	17.3%	29,547	7.4%
Humboldt County	119,118	126,518	6.2%	132,755	4.9%
Arcata	15,197	16,651	9.5%	17,610	5.7%
Eureka	27,025	26,128	- 3.3%	26,002	-0.4%
Siskiyou County	43,531	44,301	1.7%	45,973	3.7%
Rio Dell	3,012	3,174	5.3%	3,279	3.3%

*Sources: 1990 and 2000 Census SF-3; California Department of Finance, 2009*

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**Table 2**  
Population Change, 1990–2009

City of Crescent City	1990	2000	2009	Percentage Change 1990–2000	Percentage Change 2000–2009
Total Population Including Incarcerated	4,380 <sup>1</sup>	7,230	7,680 <sup>2</sup>	65.1%	4.9%
Population Excluding Incarcerated	4,380	3,888	4,219	-11.2%	8.5%
Population in Group Quarters	183 <sup>1</sup>	215 <sup>1</sup>	178 <sup>2</sup>	20.8%	-17.2%
Population in Households	4,197 <sup>1</sup>	3,673 <sup>1</sup>	4,041 <sup>2</sup>	-12.5%	10.0%
Incarcerated Population	0	3,339 <sup>2</sup>	3,461 <sup>2</sup>	N/A	3.7%

Sources:

<sup>1</sup> 1990, 2000 U.S. Census SF-3

<sup>2</sup> California Department of Finance, 2009

Population projections for the City of Crescent City were not available. The DOF provides projections for all counties through 2050. **Table 3** shows the expected population growth for Del Norte County from 2000 to 2050. The county is expected to experience a strong growth rate and based on the City's population growth in the past, it will most likely mirror the county trend.

**Table 3**  
Population Projections, 2000–2050

	2000	2010	2020	2030	2040	2050
Del Norte County	27,680	30,983	36,077	42,420	49,029	56,218

Source: California Department of Finance, July 2007

**Table 4** illustrates the population growth by racial and ethnic category. The City continues to host a large group of white residents. This group comprises 72 percent of all residents, while the second largest group, Latino/Hispanic residents, makes up only 10 percent of the population. However, between 1990 and 2000, the number of white residents decreased by more than 19 percent, while the group that experienced the largest decline was Native Hawaiian/Pacific Islanders, whose population decreased by 100 percent. The fastest growing race/ethnicity was Asian residents, whose population increased by 218 percent.

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**Table 4**  
Population by Race/Ethnicity, 1990 and 2000

Race	1990		2000		1990–2000
	Number	Percentage of Total	Number	Percentage of Total	Percentage Change 1990–2000
White	3,525	80.5%	2,832	72.8%	-19.7%
African American	55	1.3%	26	0.7%	-52.7%
American Indian/Alaska Native	269	6.1%	202	5.2%	-24.9%
Asian	60	1.4%	191	4.9%	218%
Native Hawaiian/Pacific Islander	37	0.8%	0	0%	-100%
Some other race	114	2.6%	33	0.8%	-71.1%
Two or More Races	*	--	186	4.8%	--
Latino/Hispanic Origin	320	7.3%	418	10.8%	30.6%
Total	4,380	100%	3,888	100%	-11.2%

Source: 1990 and 2000 U.S. Census SF-3

\* Indicates information unavailable for 1990

The distribution of Crescent City's population by age group is shown in **Table 5**. The distribution for most age groups has not changed significantly since 1990. The number of residents between the ages of 5 and 14 still comprises the largest percentage of the population. The number of residents between the ages of 25 and 34 decreased by approximately 2.6 percent, while the 45 to 54 age group increased by 2.7 percent. Unlike national trends, the population of residents 65 and older decreased slightly.

**Table 5**  
Population by Age, 1990 and 2000

Age (years)	1990		2000	
	Number	Percentage of Total	Number	Percentage of Total
< 5	394	9.0%	370	9.5%
5–14	760	17.4%	673	17.3%
15–24	590	13.5%	499	12.8%
25–34	696	15.9%	518	13.3%
35–44	674	15.4%	595	15.3%
45–54	377	8.6%	439	11.3%
55–64	297	6.8%	272	7.0%
65+	592	13.5%	522	13.4%
Total	4,380	100%	3,888	100%

Source: 1990 and 2000 U.S. Census SF-3

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## HOUSEHOLD INCOME AND POVERTY

### HOUSEHOLD INCOME

**Table 6** lists the income distributions for households in the City of Crescent City in 1990 and 2000. It also shows the median income of the City, which grew by approximately 1.2 percent from \$19,885 in 1990 to \$20,133 in 2000. The numbers in **Table 7** suggest that the proportion of extremely low-income households has decreased, while the proportion of households earning more than the median income has increased.

**Table 7** illustrates the number of households in each income group based on the 2000 Census survey. Approximately 43 percent of the City’s households have incomes at or below the low-income level. Approximately 17 percent of households earn incomes that fall into the moderate-income category, and the remaining households fall into the above moderate-income category. For 2009 information, it is assumed that the number of households within each income group grew proportionately to the population.

**Table 8** illustrates the monthly median incomes for households in each income group by household size up to a four-person household. It also displays the amount of rent that the household can afford to spend on rent each month.

**Table 6**  
Income Distribution 1990 and 2000

Annual Income	1990		2000	
	Number of Households	Percentage of Total	Number of Households	Percentage of Total
Less than \$10,000	428	26.2%	469	30.4%
\$10,000 to \$14,999	242	14.8%	198	12.8%
\$15,000 to \$19,999	150	9.2%	97	6.3%
\$20,000 to \$24,999	181	11.1%	167	10.8%
\$25,000 to \$29,999	120	7.3%	88	5.7%
\$30,000 to \$34,999	104	6.4%	70	4.5%
\$35,000 to \$39,999	125	7.6%	27	1.8%
\$40,000 to \$44,999	60	3.7%	106	6.9%
\$45,000 to \$49,999	48	2.9%	21	1.4%
\$50,000 to \$59,999	78	4.8%	84	5.5%
\$60,000 to \$74,999	59	3.6%	59	3.8%
\$75,000 to \$99,999	20	1.2%	93	6.0%
\$100,000 to \$124,999	9	0.6%	36	2.3%
\$125,000 to \$149,999	0	-	26	1.7%
\$150,000 to \$199,999	10	0.6%	0	-
\$200,000 or more	*	-	0	-
<b>Total</b>	<b>1,634</b>	<b>100%</b>	<b>1,541</b>	<b>100%</b>
<b>Median Income</b>	<b>\$19,885</b>		<b>\$20,133</b>	

Source: 1990, 2000 U.S. Census SF-3 \* Indicates information unavailable for 1990

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**Table 7**  
Households in Income Groups, 2000

Income Group	Income Limit	Households	Percentage of Households
Extremely Low	<\$6,040	281	18.2%
Very Low	\$10,067	191	12.4%
Low	\$16,106	201	13.0%
Moderate	\$24,159	258	16.7%
Above Moderate	>\$24,360	610	39.6%
Total Occupied Units		1,541	100%

Source: 2000 U.S. Census SF-3

**Table 8**  
Affordable Rents by Household Size, 2009

Income Group	1-person	2-person	3-person	4-person
<b>Extremely Low</b>				
Affordable Monthly Payment	\$294	\$335	\$378	\$419
Monthly Income	\$979	\$1,117	\$1,258	\$1,396
<b>Very Low</b>				
Affordable Monthly Payment	\$489	\$558	\$628	\$698
Monthly Income	\$1,629	\$1,858	\$2,092	\$2,325
<b>Low</b>				
Affordable Monthly Payment	\$781	\$893	\$1,005	\$1,116
Monthly Income	\$2,604	\$2,975	\$3,350	\$3,721
<b>Moderate</b>				
Affordable Monthly Payment	\$1,171	\$1,339	\$1,506	\$1,673
Monthly Income	\$3,904	\$4,463	\$5,021	\$5,579

Source: Numbers estimated using income information from the California Department of Housing and Community Development, April 2009

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## INCOME LIMITS AND POVERTY

The State of California publishes annual income limits for each county that are used to determine eligibility for assisted housing programs within that county, including Crescent City residents. The California Health and Safety Code requires that the state limits for the low-, very low-, and extremely low-income categories will be the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Housing Choice Voucher program. The income limits by household size are shown in **Table 9**.

**Table 9**  
2009 State Income Limits, Del Norte County

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low	\$11,750	\$13,400	\$15,100	\$16,750	\$18,100	\$19,450	\$20,750	\$22,100
Very Low	\$19,550	\$22,300	\$25,100	\$27,900	\$30,150	\$32,350	\$34,600	\$36,850
Lower	\$31,250	\$35,700	\$40,200	\$44,650	\$48,200	\$51,800	\$55,3350	\$58,950
Median	\$39,050	\$44,650	\$50,200	\$55,800	\$60,250	\$64,750	\$69,200	\$73,650
Moderate	\$46,850	\$53,550	\$60,250	\$66,950	\$72,300	\$77,650	\$83,000	\$88,350

Source: California Department of Housing and Community Development, April 2009

**Table 10** shows the poverty rates for each age group in Crescent City as well as for single-parent families. The poverty rate is the percentage of people in a given group that live below the poverty level out of the total population of the City. The City's overall poverty rate is approximately 34.6 percent. The percentage of population below poverty level illustrates the proportion of each population group that makes up all of the population below the poverty level. This column shows that approximately 21 percent of all people in poverty live in male-headed single-parent families and 44 percent live in female-headed single-parent families. The remainder lives in married family households or on their own.

**Table 10**  
Population below Poverty Level, 2000

	Number Below	Percentage of Total in Poverty	Poverty Rate
Children < 18 years	552	43.6%	15.1%
Adults (18–64)	691	54.7%	18.9%
Elderly (65+)	21	1.7%	0.6%
Total Pop. Below Poverty Level	1,264	100%	34.6%
Male-Headed Single-Parent Families	273	21.6%	7.5%
Female-Headed Single-Parent Families	567	44.9%	16.3%
Two-Parent Families	217	17.1%	5.9%
Unrelated Individuals	207	16.4%	5.7%
Total	1,264	100%	34.6%
Overall Poverty in the City	1,264	3,649	34.6%

Source: 2000 U.S. Census, SF-3

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## EMPLOYMENT

**Table 11** illustrates labor force information including that approximately 84.5 percent of the labor force in the City is employed. Thus, the unemployment rate is approximately 15.5 percent, which is higher than in Del Norte County overall.

**Table 11**  
Labor Force, 2009

	City of Crescent City	Del Norte County
Labor Force	1,690	12,030
Employment	1,420	10,510
Unemployment Number	260	1,520
Unemployment Rate	15.5%	12.7%

Source: California Employment Development Department, April 2009

The area's fastest growing occupations are listed in **Table 12**. This information is only available for the County of Del Norte, not the City, but is applicable because Crescent City residents work both inside and outside of the City of Crescent City. The 2009 median income for Del Norte County was \$55,800 (for a four-person household), equivalent to \$26.83 per hour. Only two of the fastest growing occupations, computer software engineers and financial specialists, have an hourly wage that is higher than the County median wage.

**Table 12**  
Fastest Growing Occupations, 2009

	Estimated Year – Projected Year	Current Mean Hourly Wage*	Employment		Employment Change	
			Estimated	Projected	Number	Percentage
Computer Software Engineers, Applications	2006–2016	\$33.31	70	100	30	42.9%
Pharmacy Technicians	2006–2016	\$16.87	260	360	100	38.5%
Network Systems and Data Communications Analysts	2006–2016	\$22.87	80	110	30	37.5%
Database Administrators	2006–2016	\$30.50	30	40	10	33.3%
Financial Specialists, All Other	2006–2016	\$23.10	30	40	10	33.3%

Source: California Employment Development Department, April 2009

\*Mean hourly wage is for North Coast Region, which includes Crescent City

## SPECIAL NEEDS

### SENIOR POPULATION

**Table 13** illustrates the population of residents aged 55 and older in 1990 and 2000. The proportion of retirement age residents (55–64) increased between 1990 and 2000 as the first groups of baby boomers reached retirement age. Additionally, residents over the age of 75 increased as well. This may indicate an increased demand for senior living options, which includes, but is not limited to, assisted living and



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retirement communities. Further, the increasing senior population would indicate that there is an additional demand for programs that assist seniors with repair and maintenance of their housing. As demonstrated by the information in **Table 10**, at least 21 seniors exist below the poverty level. This number corresponds to the 65 years and older group.

**Table 13**  
Senior Population, 1990 and 2000

Age Group	1990		2000	
	Number	Percentage	Number	Percentage
55 to 64 years	297	33.4%	293	36.0%
65 to 74 years	343	38.6%	254	31.2%
75 and over	249	28.0%	268	32.9%
Total Seniors	889	100%	815	100%

Source: 1990 and 2000 U.S. Census, SF-3

**Table 14** illustrates the tenure of senior households in the City. While the majority of senior households owned their homes in 1990, the majority of seniors in 2000 rented their homes. Additionally, the age group with the highest ownership rate shifted between 1990 and 2000. The largest group of seniors owning their homes in 1990 was in the 65 to 74 year age group, accounting for approximately 25 percent of home ownership. However, in 2000 the 55 to 64 year age group accounted for the largest share of homeownership, which was approximately 16 percent. Additionally, this age group accounted for the largest share of renter-occupied units as well, which was approximately 25 percent. In 2000, seniors in the 65 to 74 year age group accounted for only 10 percent of homeownership. However, homeownership increased by 2.5 percent from 1990 to 2000 for seniors in the 75 years and older group. While the largest proportion of renter households was the 65 to 74 year age group in 1990, the second largest share of senior renters in 2000 was the 75 years and older age group (19 percent). As shown in **Table 10**, 21 households headed by a senior citizen existed below the poverty level in 2000.

**Table 14**  
Senior Households by Tenure, 1990 and 2000

	1990		2000	
	Number	Percentage	Number	Percentage
Owner Occupied				
55 to 64 years	95	15.7%	91	16.2%
65 to 74 years	155	25.6%	56	10.0%
75 years and older	80	13.2%	88	15.7%
Renter Occupied				
55 to 64 years	75	12.4%	141	25.2%
65 to 74 years	109	18.0%	75	13.4%
75 years and older	91	15.0%	109	19.5%
Total Senior Households	605	100%	560	100%

Source: 1990 and 2000 U.S. Census, SF-3

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## PERSONS WITH DISABILITIES

There are 1,719 persons in the City with a disability. **Table 15** illustrates the population of persons with disabilities that may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. The majority of the population with disabilities is in the working age group (16 to 64). Most of the disabilities in this group (17 percent) are physically related. **Table 16** lists care facilities for seniors and disabled persons, along with the capacity of each facility.

**Table 17** illustrates the number of households that are headed by single parents. Single-parent households comprise approximately 26 percent of all households in the City. Of this 26 percent, female-headed households comprise 73 percent, while male-headed households represent 26 percent of single-parent households.

**Table 15**  
Persons with Disabilities by Age Group, 2000

	2000	
	Number	Percentage
<b>Total 5–15 years</b>	<b>101</b>	<b>5.9%</b>
Sensory	42	2.4%
Physical	9	0.5%
Mental	41	2.4%
Self-care	9	0.5%
<b>Total 16–64 years</b>	<b>1,177</b>	<b>68.5%</b>
Sensory	105	6.1%
Physical	292	17.0%
Mental	226	13.1%
Self-care	102	5.9%
Go-outside-home	185	10.8%
Employment	267	15.5%
<b>Total 65 and older</b>	<b>441</b>	<b>25.7%</b>
Sensory	82	4.8%
Physical	169	9.8%
Mental	56	3.3%
Self-care	28	1.6%
Go-outside-home	106	6.2%
<b>Total</b>	<b>1,719</b>	<b>100%</b>

Source: 2000 U.S. Census, SF-3

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**Table 16**  
Care Facilities for Seniors and/or Disabled Persons, 2009

Facility Name	Address	Capacity (persons)
Addie Meedom House	1445 Parkway Drive, Crescent City, CA 95531	52
Crescent City Nursing and Rehab	1280 Marshall Street, Crescent City, CA 95531	99
Crescent City Senior Apartments	1125 Oregon Street, Crescent City, CA 95531	37

Source: *www.retirenet.com, Google, April 2009*

**Table 17**  
Single-Parent Households, 2000

	Households	Percentage of Single-Parent Households	Percentage of Total City Households
Female-Headed	300	73.8%	19.4%
Male-Headed	106	26.1%	6.8%
Total Single-Parent Households	406	100%	26.3%
Total City Households	1,541	n/a	100%

Source: *2000 U.S. Census, SF-3*

**Table 18** shows the poverty status of single-parent households. Approximately 8 percent of male-headed single-parent families are in poverty while approximately 49 percent of female-headed families exist below the poverty level.

**Table 18**  
Single-Parent Households in Poverty, 2000

	Households Below Poverty Level	Total Households	Percentage in Poverty of Total
Female-Headed	189	386	48.9%
Male-Headed	59	684	8.6%
Total Single-Parent Households	406	1,070	37.9%

Source: *2000 U.S. Census, SF-3*

A large family is one with five or more family members. Large families are considered a special needs group because they need larger homes, but don't necessarily make enough money to afford many of the larger homes available. Those homes are luxury homes out of the range of affordability for lower-income families. Thus, a large family may struggle to find suitable affordable housing. The number of large families is shown in **Table 19**. The proportion of renter households as a percentage of all large households increased and the proportion of owner households decreased since 1990.

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**Table 19**  
**Large Families by Tenure, 2000**

	1990		2000	
<b>Owner Occupied</b>				
5 persons	79	43.4%	21	12.9%
6 persons	25	13.7%	0	--
7 or more persons	0	--	8	4.9%
<b>Owner Total</b>	<b>104</b>	<b>57.1%</b>	<b>29</b>	<b>17.8%</b>
<b>Renter Occupied</b>				
5 persons	46	25.3%	82	50.3%
6 persons	16	8.8%	37	22.7%
7 or more persons	16	8.8%	15	9.2%
<b>Renter Total</b>	<b>78</b>	<b>42.9%</b>	<b>134</b>	<b>82.2%</b>
<b>Total Large Households</b>	<b>182</b>	<b>100%</b>	<b>163</b>	<b>100%</b>

Source: 1990 and 2000 U.S. Census, SF-3

## HOMELESS

The City does not have a record or study quantifying the number of homeless persons. However, the City of Crescent City Police Department estimates the number of cold homeless to be approximately 50 individuals within the city limits. However, Del Norte County's 2008–2014 Housing Element estimates there were 284 homeless countywide in 2007.

The Crescent City Police Department indicates that many of the homeless individuals are transients, travelling along Highway 101. Further, they stated that there has not been a perceptible change in the number of homeless residents in the past three years. The department receives approximately two calls per day regarding homeless incidents such as panhandling and public intoxication.

**Table 20** illustrates the available homeless assistance programs in the City. No transitional houses or homeless shelters are located within the City. The Harrington House is an emergency shelter for women and children affected by domestic violence. Further, groups such as Rural Human Services (RHS) and CAN provide support services as well.

CAN is focusing on long-term solutions to homelessness and has received a REDD grant for a jobs/housing prototype called "CAN Cottages." CAN Cottages would be low-cost housing which would transition the homeless to homeownership while teaching them construction skills.

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Table 20  
Homelessness Services, 2009

Emergency Shelter Providers			
Agency Name	Address	City	Services
Harrington House	535 Harding St	Crescent City	5, 7, 9, 10, 13, 21
Support Services			
Agency Name	Address	City	Services
Community Assistance Network	355 Standard Veneer Rd	Crescent City	1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 15, 16, 20, 21, 24, 27, 29, 30, 31, 32, 33
Rural Human Services	286 M Street, Suite B	Crescent City	5, 8, 15, 20
Key Services			
1. Adult Counseling		17. Treatment & Housing of Mentally Ill	
2. Anger Management Classes		18. Veterans Assistance	
3. Assistance With Gas Bills		19. Winter Shelter (during cold periods only)	
4. WIA Services		20. Independent Living/Life Skills Training	
5. Counseling, Education & Prevention		21. Advocacy/Referral (Individual, Systems, Legal)	
6. Crisis Intervention		22. Food Stamps, CalWorks, General Relief	
7. Drug & Alcohol Education		23. Immigration Services	
8. Light Bill and/or Rental Assistance		24. Assistance with Filling out Social Service-Related Forms	
9. Emergency Assistance for Battered Women		25. Income Tax Assistance	
10. Emergency Housing for Women & Children		26. Day Treatment	
11. Emergency Housing for Men		27. Workshops	
12. Emergency, Transportation (i.e., bus ticket)		28. Provides Interpreters	
13. Food or Clothing Bank		29. Christmas Assistance	
14. Housing Referral		30. Shower Facility	
15. Job Training		31. Temporary Emergency Shelter Voucher (Motel Vouchers)	
16. Medical Assistance		32. Community Gardens	
		33. Affordable Home Construction (CAN Cottages)	

## FARMWORKERS

The City of Crescent City is not located in an agricultural region. Accordingly, Crescent City and other agencies do not operate farmworker housing complexes. The majority of farming operations occur in Del Norte County, and demographic information provided reflects countywide data. Most farmworkers' incomes fall into the low- or very low-income categories. According to the California Economic Development Department's occupational profile updated in 2008, farmworkers and laborers were making an average hourly wage of \$12.20 per hour, and the projected demand for farmworkers is expected to decrease by 4.0 percent by 2016.

The United States Department of Agriculture 2007 Census information indicates Del Norte County has 20 farms with 796 farmworkers. Of those 796 farmworkers, 292 worked more than 150 days per year and 504 worked less than 150 days. Assuming that there were the same number of farmworkers in 2009 as there were in 2007 and that the proportion of farmworkers mirrors the proportion of the City's population to the county's, then there would have been approximately 206 farmworkers in Crescent City in 2009. Further, assuming that there is the same proportion of seasonal (those working less than 150 days per year) and permanent (those working more than 150 days per year) farmworkers as in the county, Crescent City would have approximately 130 seasonal farmworkers and 76 permanent farmworkers.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Del Norte County’s 2008–2014 Housing Element states that the Regional Housing Needs Allocation Plan of 2002 concludes that the housing needs of farmworkers is addressed in the overall allocation of housing needs. Therefore, housing needs for farmworkers are based on income and are reflected in the objectives for new units.

## HOUSING CHARACTERISTICS

### HOUSING COMPOSITION

The composition of housing units in Crescent City is predominantly single-family. **Table 21** displays the number of each type of housing unit for 2004, 2006, and 2009. While the DOF indicates that there was no multi-family development between 2004 and 2006, the City issued building permits for five duplex units between 2004 and 2006, and issued building permits for four duplex units between 2007 and 2008. The DOF indicates that there have been no new mobile homes in the City.

**Table 21**  
**Housing Unit Types, 2009**

	2004		2006		2009	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Single-Family</b>						
Detached	930	50.7%	931	50.6%	934	50.6%
Attached	50	2.7%	56	3.0%	56	3.0%
<b>Multi-Family</b>						
2-4 units	394	21.5%	394	21.4%	399	21.6%
5 or more	424	23.1%	424	23.1%	424	22.9%
<b>Mobile Homes</b>	<b>34</b>	<b>1.9%</b>	<b>34</b>	<b>1.8%</b>	<b>34</b>	<b>1.8%</b>
<b>Total Units</b>	<b>1,832</b>	<b>100%</b>	<b>1,839</b>	<b>100%</b>	<b>1,847</b>	<b>100%</b>

*Source: California Department of Finance, April 2009*

## HOUSING CONDITIONS

### AGE OF HOUSING STOCK

Housing Element law requires an estimate of substandard housing in the community. Determining the percentage of units built prior to 1960 provides an estimate of major rehabilitation or replacement need. One can also assume that homes built prior to 1980 may also have rehabilitation needs. **Table 22** shows the age of the housing stock. Approximately 29 percent of the units were built before 1960 and an additional 35 percent of units were built between 1960 and 1980, totaling 64 percent of homes that likely require rehabilitation or replacement depending on the level of maintenance the units have had. The City Building Official estimates that approximately 30 percent of the City’s total housing stock is substandard enough to warrant some form of rehabilitation or replacement.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

**Table 22**  
**Age of Housing, 1939–2009**

Year Built	1939–2009	
	Number	Percentage of Total
Built 1939 or earlier	153	8.3%
Built 1940 to 1949	69	3.8%
Built 1950 to 1959	292	15.9%
Built 1960 to 1969	271	14.8%
Built 1970 to 1979	351	19.1%
Built 1980 to 1989	375	20.4%
Built 1990 to 2000	231	12.6%
Built 2001 to 2009*	94	5.1%
<b>Total</b>	<b>1,836</b>	<b>100%</b>

Sources: 2000 U.S. Census, SF- 3

\*State Department of Finance, 2009

## HOUSING CONDITION SUMMARY

The City of Crescent City conducted a Housing Condition Survey in May 2009. A total of 194 dwelling units and 20 non-residential units were surveyed over a two-day period. The survey examined the condition of the foundation, siding, roofing, electrical, and windows. While approximately 71 percent of the City’s housing stock falls within the “sound” condition, some houses within this condition still need miscellaneous repairs, such as repainting. Approximately 28 percent of the City’s housing stock is in less than sound condition. However, only 3 percent of the units surveyed were found to have substantial or dilapidated conditions. The most common repair needed is replacement or patching and painting of siding materials. The results of the survey are presented in **Table 23**.

**Table 23**  
**Housing Condition Summary, 2009**

Condition	Single-Family Detached	Single-Family Attached	Duplex	MFD	Total	Percentage
Sound	107	4	10	18	139	71.6%
Minor	20	1	1	1	23	11.8%
Moderate	21	0	1	4	26	13.4%
Substantial	4	0	0	0	4	2.1%
Dilapidated	2	0	0	0	2	1.0%
<b>Total</b>	<b>154</b>	<b>5</b>	<b>12</b>	<b>23</b>	<b>194</b>	<b>100%</b>

1 “Sound” is defined as “no repairs needed, or only one minor repair needed such as exterior paint or window repair.”

2 “Minor” is defined as “one or two minor repairs needed, or only one repair needed such as patching and painting of siding, re-roofing, or window replacement.”

3 “Moderate” is defined as “two or three repairs needed.”

4 “Substantial” is defined as “repairs needed to all surveyed items, including foundation, roof, siding, windows and doors.”

5 “Dilapidated” is defined as “cost of repairs would exceed the cost to replace the structure.”

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## OCCUPANCY & TENURE

**Tables 24, 25, and 26** illustrate the tenure and occupancy of housing in Crescent City. The most recent tenure information comes from the 2000 Census. According to this information, the majority of occupied housing units were renter-occupied (67 percent). It is likely that this proportion is similar now. Occupancy information is available from the Census bureau for 2000 and from the California Department of Finance for 2009. The number of housing units increased by approximately 6 percent between 2000 and 2009, while the vacancy rate decreased by approximately 1 percent between 2000 and 2009.

**Table 24**  
Housing Units by Tenure, 2000

Tenure	Number	Percentage of Total
Owner Occupied	507	32.8%
Renter Occupied	1,039	67.2%
Total Occupied Housing Units	1,546	100%

Source: 2000 U.S. Census, SF-3

**Table 25**  
Occupancy Status, 2000 and 2009

Occupancy	2000 <sup>1</sup>		2009 <sup>2</sup>	
Total Occupied	1,546	88.7%	1,661	89.9%
Total Vacant	196	11.3%	186	10.1%
Total Housing Units	1,742	100%	1,847	100%

Sources:

<sup>1</sup>2000 U.S. Census SF-3

<sup>2</sup>California Department of Finance, April, 2009

**Table 26**  
Vacancy Status, 2000

Vacancy	2000	
For Rent	91	46.4%
For Sale Only	13	6.6%
Rented or Sold, Not Occupied	0	0.0%
For Seasonal, Recreational, or Occasional Use	79	40.4%
For Migrant Workers	0	0.0%
Other Vacant	13	6.6%
Total Vacant	196	100%

Source: 2000 U.S. Census, SF-3



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## HOUSING UNIT SIZE

**Table 27** illustrates the size of housing units in the City. Between 1990 and 2000, the number of four bedroom homes decreased by approximately 3 percent. The number of three-bedroom homes remained constant, while two-bedroom housing units decreased by 6 percent. The largest increase was in the one-bedroom category, which grew by 5.1 percent.

**Table 27**  
Housing Unit Size, 1990 and 2000

Bedrooms	1990		2000	
No bedroom	33	1.8%	74	4.2%
1 bedroom	315	17.7%	397	22.8%
2 bedrooms	749	42.1%	629	36.1%
3 bedrooms	529	29.7%	517	29.7%
4 bedrooms	144	8.1%	93	5.3%
5 or more bedrooms	9	0.5%	32	1.8%
<b>Total</b>	<b>1,779</b>	<b>100%</b>	<b>1,742</b>	<b>100%</b>

Source: 1990 and 2000 U.S. Census, SF-3

Household size by tenure is shown in **Table 28**. The majority of owner-occupied households were inhabited by two residents (14 percent) in 2000. However, this was a 3 percent decline in this category since 1990. Similarly, the percentage of large family households decreased among owner households. One-person households increased significantly among renters. The number of five- and six-person renter households as a percentage of all households increased as well.

**Table 28**  
Household Size by Tenure, 1990 and 2000

	1990		2000	
<b>Owner occupied</b>				
1 person	158	9.6%	138	8.9%
2 persons	282	17.1%	217	14.0%
3 persons	90	5.5%	52	3.4%
4 persons	119	7.2%	71	4.6%
5 persons	79	4.8%	21	1.4%
6 persons	25	1.5%	0	--
7 persons or more	0	--	8	0.5%
<b>Renter Occupied</b>				
1 person	311	18.9%	428	27.7%
2 persons	237	14.4%	219	14.2%
3 persons	170	10.3%	158	10.2%
4 persons	96	5.8%	100	6.5%
5 persons	46	2.8%	82	5.3%
6 persons	16	1.0%	37	2.4%
7 persons or more	16	1.0%	15	1.0%
<b>Total</b>	<b>1,645</b>	<b>100%</b>	<b>1,546</b>	<b>100%</b>

Source: 1990 and 2000 U.S. Census, SF-3

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## OVERCROWDED HOUSING

The U.S. Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. **Table 29** illustrates the number and percentage of units in the City according to occupants per room. Approximately 3.6 percent of owner-occupied housing units and approximately 10.0 percent of all renter-occupied units are either overcrowded or severely overcrowded.

Table 29  
Overcrowded Housing, 2000

	2000	
	Number	Percentage
<b>Owner-occupied total</b>	507	100%
0.50 or less occupants per room	337	66.5%
0.51 to 1.00 occupants per room	152	30.0%
1.01 to 1.50 occupants per room	5	1.0%
1.51 to 2.00 occupants per room	13	2.6%
2.01 or more occupants per room	0	--
<b>Renter-occupied total</b>	1,039	100%
0.50 or less occupants per room	555	53.4%
0.51 to 1.00 occupants per room	380	36.6%
1.01 to 1.50 occupants per room	66	6.4%
1.51 to 2.00 occupants per room	24	2.3%
2.01 or more occupants per room	14	1.3%

Source: 2000 U.S. Census, SF-3

## HOUSING COST

### SINGLE-FAMILY HOME COSTS

**Table 30** lists the prices of resale homes sold in the City from April 24, 2008, through April 24, 2009. The table provides the qualifying annual income for a family to be able to afford the corresponding average home sale price. The qualifying income for the average sales price of a two-bedroom home would require an approximate income of \$53,500, which is in the above moderate category of incomes. Recent homes sales information indicates a lack of homes priced at an affordable level for households in the extremely low-, very low-, low-, and moderate-income groups. The households in these categories make up 60 percent of all City households.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

**Table 30**  
**Resale Homes, 2009**

Bedrooms	Number of Units	Square Feet	Avg. List Price	Avg. Sold Price	Qualifying Annual Income for Sold Price
2	2	1,000	\$162,750	\$160,500	\$53,500
3	5	1,500	\$180,960	\$174,000	\$58,000
4	3	>1,500	\$198,266	\$188,000	\$62,666
5	*	*	*	*	*

Source: Crescent City Board of Realtors, MLS Listing Generated April 24, 2009

\* Indicates none available at time of survey

## RENTAL HOUSING COSTS

**Table 31** shows the cost of available apartment rentals in Crescent City and surrounding communities during an online survey taken in April 2009.

**Table 31**  
**Apartment Rentals, 2009**

Community	Number of Bedrooms			Number of Listings
	1	2	3	
Crescent City	\$550 – \$750	\$625 – \$725	\$950	8
Smith River	*	\$700	*	1
Gasquest	*	\$600 – \$750	*	1

Source: [www.triplicate.com](http://www.triplicate.com), April 2009

\* Indicates none available at time of survey

Approximately 35 homes were available for rent. Rent for three-bedroom homes in Crescent City averaged approximately \$900 per month, and two-bedroom homes rented for approximately \$750 per month.

## MOBILE HOME COSTS

A survey of mobile home units in the Crescent City area yielded the following results. There is one mobile home park located within the City of Crescent City with 34 mobile homes, which comprises approximately 1.8 percent of the total housing units in the City. The MLS survey listing indicated 15 mobile homes were for sale between April 24, 2008, and April 2, 2009. The numbers of units sold were one one-bedroom, nine two-bedroom, and five three-bedroom mobile homes. The average price for the two-bedroom units was \$19,455, while the average price for the three-bedroom units was \$65,100. The average cost per square foot was \$40.82, which is approximately 25 percent more than the 2001 average per square foot cost of \$32.51 per square foot. Delivery and set-up costs can range from \$20,000 to \$25,000 depending on the distances the units must travel. Permanent foundations are required by state law for mobile homes. Estimated costs for engineered foundations are \$2,000, while perimeter foundations range in cost from \$12,000 to \$15,000. These costs only include construction costs and do not include the land costs, site development costs, and financing costs.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## OVERPAYMENT

Definitions of housing affordability can vary but in general, a household should pay no more than 30 percent of its monthly income on housing costs. Households that pay more than this are considered “cost-burdened” and households that pay more than 35 percent are considered “severely cost-burdened.” Measuring the number of people paying more than this percentage helps define an area’s affordability problem. **Table 32** illustrates the extent of overpayment in the City of Crescent City. Renter households experienced a 20 percent higher rate of overpayment than owner households.

**Table 32**  
**Households Overpaying, 2000**

Income	Housing Type				Total
	Owner		Renter		
	30%	35%	30%	35%	
City of Crescent City					
Less than \$10,000	0	6	27	305	338
\$10,000 to \$19,999:	0	36	25	162	223
\$20,000 to \$34,999:	10	6	8	27	51
\$35,000 to \$49,999:	0	14	0	0	14
\$50,000 to \$74,999:	0	0	0	0	0
\$75,000 and over	0	0	0	0	0
% of Total Households Overpaying	4.7%		36.0%		40.7%
Households	72		554		626
Total Households	1,541				

Source: 2000 Census, SF-3

The Comprehensive Housing Affordability Strategy (CHAS), which was developed by the Department of Housing and Urban Development (HUD) to assist jurisdictions in writing their consolidated plans, has special tabulation data based on the 2000 Census. According to this data (see **Table 33**), there were 73 owner households and 670 renter households earning less than 50 percent of the median family income (MFI) in the City in 2000.

As part of Assembly Bill (AB) 2634, the City must estimate its existing and projected number of extremely low-income households. The overpayment information from CHAS assists in the estimate of the existing number of extremely low-income households. There were approximately 402 extremely low-income households in the City of Crescent City in 2000. It is estimated that of the 1,039 renter-occupied households, 388 households fell into the extremely low-income category. Of the 507 owner-occupied households, 14 households fell into the extremely low-income category. Of the low-income households, approximately 317 renters and approximately 21 owners were cost burdened. Approximately 328 lower-income households in Crescent City were overpaying in 2000.

Additionally, the projected number of extremely low-income households can be estimated by assuming half of the City’s very low-income RHNA is actually for extremely low-income households. **Table 41** displays the breakdown of the City’s RHNA, revealing a need for 42 additional extremely low-income households through the end of the planning period.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

**Table 33**  
Housing Problems for All Households

	Total Renters	Total Owners	Total Households
Household Income ≤ 50% MFI	670	73	743
Household Income ≤ 30% MFI	388	14	402
% with Any Housing Problems	78.4	28.6	76.6
% Cost Burden > 30%	75.8	28.6	74.1
% Cost Burden > 50%	47.4	28.6	46.8

Source: CHAS, 2000

## HOUSING CONSTRAINTS

### GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the housing needs for all economic sectors of the community. These constraints can be divided into two categories: governmental and non-governmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, land cost, construction costs, and availability of financing.

#### Governmental Constraints

##### *Land Use Controls*

The City of Crescent City’s General Plan establishes policies that guide all new development, including any residential development. These policies, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the City. **Table 34** shows the land use designations established by the General Plan that allow for residential development.

**Table 34**  
Land Use Designations

Designations	Residential and Commercial Land Uses	
	Maximum Dwelling Units Per Acre	Notes
Single Family Residential 0-2 (SF 0-2)	2.0	Provides for very low- to low-density residential development within the urban boundary that has few or no community services. Maximum lot size is 2 dwelling units per acre. Permits the use of single-family residential with accessory buildings and home occupations.
Single Family Residential 2-6 (SF 2-6)	6.0	Provides for low- to moderate-density residential development within the urban boundary. Residential densities range from 2 to 6 dwelling units per acre. Permits the use of single-family dwellings with accessory buildings and home occupations
Multi-Family Residential 6-15	15.0	Provides for moderate- to high-density residential development within the urban boundary. Residential densities range from a minimum of 6

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Residential and Commercial Land Uses		
Designations	Maximum Dwelling Units Per Acre	Notes
(MF 6-15)		to a maximum of 15 dwelling units per acre. Primary land uses are duplexes and clustered multiple-unit buildings.
Multi-Family Residential 15-30 (MF 15-30)	30.0	Intended for high-density residential development. Densities range from a minimum of 15 to a maximum of 30 dwelling units per acre. Primary land uses are multiple-unit buildings.
Mobile Home Park (MHPK)	10.0	Intended for only development of mobile home parks. Density is a maximum of 10 units per acre.
Business-Professional (BP)	15.0	Business/government/professional core in downtown Crescent City; multiple-unit residential uses permitted as a secondary use at a density of 6 to 15 units per acre.
Visitor and Local Commercial (VLC)	15.0	Intended for commercial uses, including visitor-serving, local-serving, and regional-serving commercial uses; multiple-unit residential uses may be considered with a conditional use permit at a density of 6 to 15 units per acre.
General Commercial (GC)	12.0	Principal permitted uses are small retail shops, personal service shops, regional shopping and service centers, offices, etc.; residential uses as a secondary/mixed use at a density of 12 units per acre may also be considered.

Source: City of Crescent City, General Plan: Land Use Element

## Residential Development Standards

Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Table 35** shows the residential land use zones and densities. The minimum single-family residential lot size is 6,000 square feet. The maximum height limit for residential units is 35 feet or two stories, whichever is less. Parking standards for residential rural, low-density, and single-family require two parking spaces per unit. For condominiums and apartments two spaces are required for some projects, and for mobile home parks, two parking spaces are required. The requirements are minimal and none is considered a constraint to development.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Table 35  
Land Use Zones and Densities

Type of Use	Zoning Classification	Number of Units Per Acre	Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback (Feet)	Side Yard Setback (Feet)	Rear Yard Setback (Feet)	Building Height	Parking Per Unit	Maximum Lot Coverage
Single Family District	R-1	0–6	1 acre	--	20	5	20	35 ft	2 covered spaces	50%
Moderate Density Residential District	R-2	6–15	6,000 sq ft. 3,000 sq ft per dwelling unit	--	20	5	20	35 ft	2 off-street spaces per dwelling unit; 1 covered, 1 uncovered	50%
High Density Residential District	R-3	15–30	6,000 sq ft. 1,500 sq ft per dwelling unit	--	10	5	10	35 ft	One and half spaces per dwelling unit	65%
Residential-Professional District	RP	6–45	6,000 sq ft. 968 sq ft per dwelling unit	--	20	5	10	35 ft	Single family – two covered spaces Two family – one covered, one uncovered Three or more - One and half spaces per dwelling unit	65%
Coastal Zone Single Family	CZ-R1	0–6	6,000	--	20	5	20	35 ft	2 covered spaces	50%
Coastal Zone Single-Family Beach District	CZ-R1B	0–7	6,000	75 ft lot frontage	20	10	20	25 ft	2 covered spaces	50%

## APPENDIX A – HOUSING NEEDS ASSESSMENT

Type of Use	Zoning Classification	Number of Units Per Acre	Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback (Feet)	Side Yard Setback (Feet)	Rear Yard Setback (Feet)	Building Height	Parking Per Unit	Maximum Lot Coverage
Coastal Zone Two Family District	CZ-R2	6–15	6,000 3,000 sq ft per dwelling unit	--	20	5	20	35 ft	1 covered and 1 uncovered	50%
Coastal Zone Residential-Professional District	CZ-RP	6–45	6,000 sq ft 1,500 sq ft per dwelling unit	--	20	5	10	35 ft	Single family – two covered spaces Two family – one covered, one uncovered Three or more - one and a half spaces per dwelling unit	65%
Mobile Home Park			12,000 sq ft	--	5	5	5			60%
Downtown Business District	C1	45 units per acre as part of mixed use	No minimum	--	0	0	10	40 ft		85%
General Commercial District	C2	30 units per acre as part of mixed use	No minimum	--	0	0	10	45 ft		50%
Commercial Waterfront District	CW	60 units per acre	No minimum	--	0	0	10	70 ft		50%

Source: City of Crescent City, Zoning Ordinance, July 2007



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## *Provisions for a Variety of Housing*

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Part of this is evaluating the City's Zoning Code and its provision for a variety of housing types. Housing types include single-family dwellings, duplexes, guest dwellings, mobile homes, group residential homes, multiple-unit dwellings, convalescent homes, accessory structures, mobile home condominiums, supportive housing, and single-room occupancy units. Some housing types are allowed by right and others are allowed with a conditional use permit. Conditions of approval for developments may include, but shall not be limited to, requiring special yards, open spaces, buffers, fences, walls, installation and maintenance of landscaping, street dedications and improvements, regulation of traffic circulation, regulation of signs, regulation of hours of operation and methods of operation, control of potential nuisances, the prescription standards for maintenance of building and grounds, prescription of development schedules and development standards, and such other conditions as the Planning Commission may deem necessary to ensure compatibility of the use with surrounding developments and uses and to preserve the public health, safety, and welfare.

**Table 36** summarizes the housing types permitted, conditionally permitted, and prohibited under the City's Zoning Ordinance. Allowing duplexes in the R-1 district with a conditional use permit may allow for more housing type variety.

Assembly Bill 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Elements must also identify zoning to encourage and facilitate single-room occupancy (SRO) units. SRO units are to be allowed in one zone, subject to a conditional use permit. At this time, the City of Crescent City's Zoning Code does not identify zones where single-room occupancy units are permitted. Housing Element law requires the City to revise the Zoning Code to allow for supportive housing and SRO units. As stated in Action D.1.3., the City will amend its Zoning Code to allow SRO units with a conditional use permit in the R3 zone. Senate Bill 2 (Cedillo, 2007) requires local jurisdictions to strengthen provisions for addressing the housing needs of the homeless, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit and allowing transitional and supportive housing types as residential uses. Transitional housing provides temporary housing, often with supportive services to formerly homeless persons for a period that is typically between six months and two years. Supportive housing does not have a limit on length of occupancy and is occupied by a target population as defined by Health and Safety Code 53260, which includes low-income persons with mental disabilities, AIDS, substance abuse, or chronic health conditions. The supportive services, such as job training, rehabilitation, and counseling, help individuals gain life skills necessary for independent living.

This legislation took effect January 1, 2008. Housing Element law requires the City to revise the Zoning Code to allow for emergency shelters in the R3 zone without a use permit. The R3 zone was chosen because it is the most appropriate location for homeless shelters based upon the intensity of land uses and opportunities for access to transportation and services.

As part of a governmental constraints analysis, housing elements must analyze constraints upon the development, maintenance, and improvement of housing for persons with disabilities. Potential constraints on the development of housing for persons with disabilities are the permitted uses for group care facilities. Currently, small residential care facilities (also referred to as group care facilities) are permitted in all residential zones and are conditionally permitted in commercial zones. Large group care facilities are not permitted by right in any residential or commercial zone. They are conditionally permitted in the R1, R2, R3, RP, C1, C2, and CW zones. Typically, community input for residential care facilities is expressed at Planning Commission hearings. The City does not have specific standards or conditions that apply to only large residential care facilities. There is also no standard set of conditions

# APPENDIX A – HOUSING NEEDS ASSESSMENT

of approval for large residential care facilities, nor does the City have siting requirements in the Land Use Element for special housing or for residential care facilities.

The City last updated the Zoning Ordinance in 2003, and it is consistent with fair housing law. The Zoning Ordinance defines “family” as “a household of one or more persons occupying a premise and living together as a single nonprofit housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity or sorority house.” This definition of “family” comprises all people and therefore occupancy standards that apply specifically to unrelated adults are not necessary. However, the Zoning Ordinance does not differentiate between parking standards for persons with disabilities and those without them.

The City has a process for persons with disabilities to make a request for reasonable accommodation. The City’s reasonable accommodation is limited to participation at public hearings. The agendas for City Council and Planning Commission hearings make information about reasonable accommodation available, as does the City’s Web page. These sources state that anyone requiring reasonable accommodation can call five days prior to a hearing to request assistance. This reasonable accommodation is limited to public hearings and does not address expedited review of permits. While the City implements the Uniform Building Code, private residences requesting a retrofit of their house for accessibility are subject to the same standards and regulations and process as others seeking a building permit. The City has not adopted any universal design elements into the building code. Action D.2.2 states that the City will develop and formalize a general process that will streamline the permit review process for a person with disabilities to make a reasonable accommodation request. This reasonable accommodation procedure will allow housing retrofits without discretionary review.

**Table 36**  
**Housing Types Permitted by Residential Zoning District**

Residential Uses	R-1	R-2	R-3	RP	CZ-R1	CZ-R1B	CZ-R2	CZ-RP	MHP	C1/C2/CW
Single-Family Dwelling	P	P		P	P	P	P	P		C with commercial
Duplex		P	P	P			P	P		C with commercial
Rooming Houses			P	P	C		C	P		C with commercial
Second Single-Family Dwelling with Kitchen			P							
Mobile Home Parks			C						P	
Residential Care Facilities										
Small (6 or fewer)	P	P	P	P						C
Large (7 or more)	C	C	C	C						C
Multiple-Family Dwellings		P	P	P				P		C with commercial
Convalescent Homes (homes for the aged)		C	C					C		
Accessory buildings and uses located on the same site	P	P	P	P	P	P	P	P		
Residential Hotels			C	C						

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Residential Uses	R-1	R-2	R-3	RP	CZ-R1	CZ-R1B	CZ-R2	CZ-RP	MHP	C1/C2/CW
Conversions of existing mobile home parks may be permitted if no low- and moderate-income people, seniors are displaced from the park.										
Recreational Vehicle Park										
Mixed Uses (vertical or horizontal)										C with commercial
Homeless Shelters and Transitional Housing										
Foster Homes	P				P		P	P		
Townhouses								P		
Day Nurseries										
Small (<5)	P				P		P	P		
Large							C			
Guest Homes (<6)	P						C	C		
Home Occupations	P	P	P	P	P		C	C		
Guest Lodging		P								
Nonprofit/Public Agency Dormitories			C	C				C		
Orphanages								C		

Source: City of Crescent City Zoning Ordinance, 2007

P = permitted

C = conditional use permit

The City's manufacturing zones, Commercial Manufacturing (C-M) and Manufacturing (M), also permit residential uses. However, residential uses in these zones are limited to improvements of existing residences and a place of residence for an owner or caretaker of the property. The C-M zone does, however, permit multi-family residencies above ground-floor uses, subject to a use permit.

## Development and Processing Fees

The City does not have development impact fees. However, the City does collect water and sewer connection fees. **Table 37** describes the proportion of the fees as a percentage of the overall cost of development and lists the water and sewer connection fees.

The City also collects fees from developers to help cover the costs of planning and processing permits. Processing fees are calculated based on average staff time and material costs required to process a particular type of case. Planning and processing fees are summarized in **Table 38**. While these costs may impact housing affordability, these requirements are deemed necessary to maintain the quality of life desired by City residents.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

**Table 37**  
**Proportion of Fees in Overall Development Cost and**  
**Water and Sewer Connection Fees**

Proportion of Fee in Overall Development Cost for a Typical Residential Development		
Development Cost for a Typical Unit	Single-Family	Multi-Family
Total estimated fees (includes building permit, plan check, seismic fees, etc.) per unit	\$17,782	\$15,782
Typical estimated cost of development per unit (land cost plus fees plus construction cost)	\$440,203	\$302,782
Estimated proportion of fee cost to overall development cost per unit	4.0%	5.2%

*Source: Crescent City Building Department, May 2007*

Fee Description	Fee per Single-Family Residential Equivalent
Water Connection Fee	\$2,700
Sewer Connection Fee	\$9,682

*Source: City of Crescent City, May 2007*

**Table 38**  
**Planning Permit Fees**

	Fee
Amendments to the Code	\$1,000
Annexation	--
Appeals to City Council	\$120
Coastal Permit Application (No Hearing)	\$225
Coast Permit Application (With Hearing)	\$300
Encroachment Permit	\$75
CEQA Review (Local Review)	\$225
CEQA Review (State Filing)	\$375
General Plan Amendment	\$700
Home Occupation	\$100
Lot Line Adjustment	\$120
Mergers	\$120
Planned Unit Development	\$500
Reversion to Acreage	\$175
Rezoning	\$750
Site Plan and Architectural Review	\$110
Street/Alley Abandonment	\$250
Tentative Parcel Map	\$175
Tentative Subdivision Map	\$375
Use Permits	\$225
Use Permit Renewals and Map Extension Requests	\$110
Variance or Parking Waiver	\$300

*Source: City of Crescent City Planning and Building Permit Fees, 2007–2008 Fiscal Year*

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## *Permit Processing Procedures*

Site Plan and Architectural Review – The purpose of a Site Plan and Architectural Review is to permit the City to evaluate site plans and designs of structures to assure compatibility and harmony in appearance in neighborhoods, reduce impacts on adjacent properties, and avoid monotonous and nonaesthetic development. Site plan review and architectural review provisions apply to all permitted uses in the R-3, R-P, C-1, C-2, CM, CW, and HS districts. Site Plan and Architectural Review also applies to all uses subject to use permit review.

Each site plan and architectural review project must be approved by the Architectural Review Committee (ARC). The Architectural Review Committee consists of the five-member Planning Commission, the city planner, and the city engineer. City planners are available to meet with applicants prior to submission of an application. Within 45 days of submitting a complete application, the ARC holds a public hearing to review the project for consistency with the applicable zoning, parking and landscaping, fencing, signage, street, sidewalk, and public services requirements. From start to finish, the Site Plan and Architectural Review process takes about 60 days. The application cost is \$110.

Use Permits - A mixed-use project in the C-1, C-2, and CW zoning districts are subject to approval of a use permit by the Planning Commission or in some cases the Planning Director. Processing time takes two months for Planning Commission review and approval. Though not a requirement, staff encourages applicants to meet with staff early in the design process to discuss potential issues. The first formal step in the permit process is the review of the application by staff and the environmental determination. The application then goes to public hearing with the Planning Commission.

Variances - Applications that include a request for a variance require Planning Commission approval. Processing time and procedure is similar to that described above for the use permit.

Zoning and General Plan Amendments – Applications that require amendments to the Zoning Map, Zoning Ordinance, or General Plan require review and approval by both the Planning Commission and City Council. The City Council is the final decision-making body. Should the Planning Commission find that the public health, safety, and welfare warrants an amendment, the City Council would receive a recommendation and report of findings from the Planning Commission. However, the Planning Commission may choose to deny an amendment should the public health, safety, and welfare not warrant the requested change.

## *Permit Processing Times*

The time involved in processing a development application can become a constraint to affordable housing development. In Crescent City, most development applications for single-family and multi-family developments take approximately one week to process as long as no discretionary approvals are needed. If an applicant proposes developments that require discretionary review, such as a subdivision or a use that requires a CUP, the processing time extends to between one and two months. This review period does not present a constraint to development as some review is needed to ensure the maintenance of health and safety standards.

## *Codes and Enforcement*

Code Enforcement plays an important role in maintaining the quality of Crescent City's neighborhoods. Code Enforcement deals with a range of neighborhood issues, from abandoned vehicles parked in yards or driveways to illegal conversions of garages into living spaces to unsanitary buildup of trash and debris on private property.

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The first “tool” in enforcing codes in Crescent City is public education. When code enforcement officers explain that a law is being broken, most problems are resolved. Actual code “enforcement” (usually by way of issuing citations) is normally used only when voluntary cooperation is not achieved. The City’s goal is to stay in contact with community groups to understand local concerns, and questions regarding neighborhood issues are welcomed.

The City of Crescent City implements the following codes: California Code of Regulations (CCR) Title 24: Part 1, 2007 California Administrative Code; Part 2, 2007 California Building Code; Part 3, 2005 National Electrical Code (N.E.C.), 2007 California Electrical Code; Part 4, 2007 California Mechanical Code; Part 5, 2007 California Plumbing Code; Part 9, 2007 California Fire Code. The 1997 Uniform Building Code and amendments to the code were made in 2004 and 2007.

## *Coastal Zone*

The California Coastal Act is administered by the California Coastal Commission. The act calls for the preparation of a Local Coastal Program to implement state policies. As of March 16, 2009, the City approved a resolution to transmit to the California Coastal Commission amendments to its local Coastal Program Land Use Plan and implement plan elements. However, even after certification and delegation of permit processing functions, the Coastal Commission retains authority over any change and retains decision over most permits, either directly or a final appeals board. This program prescribes uses, densities, urban/rural boundaries, and availability of public services on privately owned land in the City. While local governments are charged with timely processing of permits, it is noted that any circumstance which requires submittal of a permit to the Coastal Commission after local review adds an average of six or more months to the permit process. Given the seasonal construction cycle in the community due to climate, this time frame can delay the development of a project for a year or more.

The act establishes a growth control policy which determines when subdivisions can or cannot be considered in coastal areas. The extension of community services such as water and sewer are restricted outside of urban boundaries. The act also establishes Environmentally Sensitive Habitat Area (ESHA) policies which have set aside open space areas that cannot be utilized for housing or any other development. Prime Agriculture-designated lands have similar restraints on development which limit individual parcels to one single-family residence and farm quarters upon conditional approval. Where changes in land use are permitted, Coastal Act priorities place visitor-serving and harbor/ocean-related activities before housing.

In the mid-1980s, responsibility for provisions for low/moderate-income housing in the coastal zone was removed from the Coastal Act and Coastal Commission jurisdiction. A separate amendment was made to Government Code planning regulations to place this issue directly in local government hands.

## *On/Off-Site Improvements*

In Crescent City, most development consists of infill development of existing lots as few undeveloped parcels are large enough for subdivision. All City lots have access to City water and sewer, and in most cases, the streets, curbs, gutters, and sidewalks are already in place. At those few locations where curb, gutter, or sidewalk are not in place, new developments would be required to install these improvements as a condition of project construction. The City also offers a 0 percent interest loan program for new sidewalks in previously developed areas.

With respect to development standards, permitted lot coverage ranges from 50 to 65 percent in residential areas to exemption from lot coverage for mixed-use projects in commercial areas. Height restrictions are generally 35 feet maximum in residential areas to 75 feet in mixed-use commercial areas, while setbacks range from 5 to 20 feet. The City requires two parking spaces for single-family residences with provisions for waiver to accommodate special circumstances. Multi-family developments must

# APPENDIX A – HOUSING NEEDS ASSESSMENT

provide 1.5 spaces per unit and need not be covered. The City has been able to work successfully with the Farmers Home Administration in the past (since 1984), regarding parking for single-family residences. It is now the City's policy to waive the excess parking requirements for low-income housing projects. There are no recommendations for any necessary changes to the City's improvement standards and regulations.

## Non Governmental Constraints

### *Land Costs*

The cost of raw, developable land creates a direct impact on the cost for a new home and is considered a possible constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land. There are no vacant parcels for sale in Crescent City. Therefore, land costs in the surrounding area are shown in **Table 39**. The following list of sites was gathered through Ming Tree Real Estate ([mingtreerealestate.com](http://mingtreerealestate.com)), which lists vacant land for sale. Land prices ranged from \$35,353 per acre to \$1.2 million per acre in Del Norte County. The higher land costs are for luxury-type properties, which are those located near the ocean or other scenic vistas. Accordingly, the typical 1-acre rural lot lists for an average price of \$90,000. No multi-family zoned land is offered for sale. However, the Hidden Creek Apartments, located on commercial zoned land, sold for approximately \$105,000 per acre in 2007.

**Table 39**  
**Land Costs**

Location	Price	Acres	Price/Acre
Lipowitz Avenue	\$109,500	0.09	\$1,216,666
Pacific Avenue	\$125,000	0.11	\$1,136,363
Taylor and Eighth	\$159,000	0.18	\$883,333
Elk Valley Road	\$175,000	4.95	\$35,353
Wonderstump Road	\$300,000	5.12	\$58,593
Embarcadero Drive	\$79,000	1	\$79,000

Source: [www.mingtreerealestate.com](http://www.mingtreerealestate.com) and [loopnet.com](http://loopnet.com), May 2009

### *Construction and Labor Costs*

Factors that affect the cost of building a house include the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. An Internet source of construction cost data ([www.building-cost.net](http://www.building-cost.net)), provided by the Craftsman Book Company, estimates the cost of a single-story four-cornered home in Crescent City to be approximately \$155 per square foot. This cost estimate is based on a 1,500 square foot house of good-quality construction including a two-car garage, with central heating and air conditioning. The total construction costs, excluding land costs, are estimated at \$233,421 for a house built in a housing tract and \$419,000 for a custom home.

If labor or material costs increased substantially, the cost of construction in the City of Crescent City could rise to a level that impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and rehabilitation of existing housing.

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## *Availability of Financing*

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Crescent City. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been a dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans.

However, variable rate mortgages are not ideal for low- and moderate-income households that live on tight budgets. Variable rate mortgages may allow lower-income household to enter into homeownership, but there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. **Table 40** illustrates interest rates as of May 2009. The table presents both the interest rate and annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time, and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

**Table 40**  
**Interest Rates**

	Interest	APR
<b>Conforming</b>		
40-year fixed	6.5%	6.7%
30-year fixed	4.875%	5.086%
20-year fixed	4.875%	5.163%
15-year fixed	4.500%	4.862%
5-year ARM	3.875%	4.155%
<b>Jumbo</b>		
30-year fixed	6.125%	6.273%
5-year ARM	5.125%	4.549%
<b>FHA</b>		
30-year fixed	5.000%	5.645%

*Conforming loan is for no more than \$417,000. A jumbo loan is greater than \$417,000. Rates are subject to change on a daily basis*

*Source: www.wellsfargo.com, May 2009*



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## *Environmental Constraints*

There are several environmental constraints to development. The greatest environmental consideration and threat to housing in Crescent City is the potential of a tsunami. The Great Alaskan Earthquake of 1964 generated a tsunami that struck Crescent City, causing over \$16 million in damages to 289 businesses and homes. Federal Emergency Management Agency (FEMA) flood maps illustrate this hazard, designating large portions of the southern half of the City within Flood Zone V and Zone VE, which are areas of coastal flooding and areas of coastal flooding with velocity potential. Flood Zone X extends beyond the Zone V and Zone VE areas, reaching as far inland as 6<sup>th</sup> Street. Other areas of flooding include portions of the City east of the fairgrounds.

While the City itself is predominantly built out, annexing land presents environmental constraints as well. The City is physically constrained by the Pacific Ocean to the southeast and southwest; land beyond the City to the east is hilly, forested, and has potential flooding hazards from Elk Creek. Additionally, the land east of the City is part of the Elk Valley Rancheria, a federal reservation of the Tolowa Native Americans. There are also man-made constraints to the location and size of housing development due to the Crescent City Airport. Further environmental constraints include seismic hazards from earthquakes that would result in damage to housing from liquefaction and ground shaking. The City's challenge is to target new housing development while balancing these constraints.

## *Infrastructure*

### **Water**

Water is not a constraint to development in the City of Crescent City. The City's water supply is the Smith River. The City has a permit for 2,600 acre-feet of water per year. The City, on average, uses approximately 1,750 acre-feet of water per year. The City's 1992 Water System Master Plan stated that single-family residential equivalents (SFRE) use 220 gallons of water per day. (It should be noted that one single-family home is one SFRE; a four-bedroom apartment is one SFRE; a three-bedroom apartment is 0.9 SFRE; a two-bedroom apartment is 0.75 SFRE; and a one-bedroom apartment is 0.6 SFRE.) For the purposes of this Housing Element and determining water capacity, it was assumed that SFREs use 300 gallons per day. Given the City's capacity for 2,600 acre-feet of water per year, the City can accommodate approximately 7,737 SFREs. This is more than enough capacity to handle future development within the planning period of this Housing Element.

### **Sewer**

Sewer capacity was a potential constraint to development. The California Regional Water Quality Control Board issued a Cease and Desist Order in 1997. The order placed a connection restriction on the City subject to performance standards. Since that time, the City has conducted improvements to the facility that allowed additional connections. Further, the City is in the process of completing all of the upgrades to the wastewater treatment facility (WWTF), and the estimated completion date is October 2010. Upon completion of the upgrades, the Cease and Desist Order will be removed, and new connections will be added as long as water quality parameters are not violated. Approximate estimates place the WWTF capacity at 1,000 SFREs.

The City Public Works Department charges a connection fee of \$9,682 per single-family residential equivalent.

To comply with Senate Bill 1087, the City will immediately forward its adopted Housing Element to its water and wastewater providers so they can grant priority for service allocations to future developments that include units affordable to lower-income households.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## HOUSING RESOURCES AND OPPORTUNITIES

### AT-RISK HOUSING

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope of the analysis to include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years.

A survey of multi-family units in the City that are managed under affected programs was made. In the Crescent City area, there are five affordable housing projects, none of which are at risk.

- Totem Villa Apartments – 1085 Highway 101 North. Project has 37 units for families under the FmHA 515 Rural Rental Housing program. Contract dates are 11/1/1990 to 11/1/2040. Eligible for prepayment in 2010. Verbal consultation with Housing Authority director, Susie Mendez, in May 2009, indicated there is no intent to discontinue participation in the contract program. Project is not considered at risk during the 2009–2014 planning period.
- Seagull Villa – 655 Pacific Avenue. Project has 50 units for seniors under the FmHA 515 Rural Rental Housing program. Contract dates are 9/10/1982 to 9/10/2032. Eligible for prepayment in 2001. Verbal consultation with Housing Authority director, Susie Mendez, in May 2009, indicated there is no intent to discontinue participation in the contract program. Project is not considered at risk during the 2009–2014 planning period.
- Seabreeze Apartments – 1045 E. Condor Street. Project has 56 units for families under the FmHA 515 Rural Rental Housing program. Contract dates are 11/30/1979 to 11/30/2029. Eligible for prepayment in 2001. Verbal consultation with Housing Authority director, Susie Mendez, in May 2009, indicated there is no intent to discontinue participation in the contract program. Project is not considered at risk during the 2009–2014 planning period.
- Crescent City Senior Apartments – CBM Group – 1125 Oregon Street. Project has 38 units for seniors under FmHA 515 Rural Rental Housing program. Contract expires in 2041. Eligible for prepayment in 2028. Project is not at risk within the 2009–2014 planning period.
- The Surf Senior Apartments – 108 H Street. Project has 55 units for seniors. It was established as a Tax-exempt Bond-financed project in 1996 (CAC-1996-246) which requires provision of base market rate units for a minimum of 15 years (2011). Information obtained from the California State Treasurer/California Tax Credit Allocation Committee (CTAC) website. Project is not at risk within the 2009–2014 planning period.

While the Housing Authority has stated that there is no intent to convert any units to market rate, the units at Totem Villa, Seagull Villa, and Seabreeze Apartments have prepayment dates that have either passed or are within the current planning period. These units are therefore considered a low risk. As such, the City must provide a list of qualified entities that work in the area that would potentially be available to help preserve these units if necessary. Below is a list of these entities.

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Table 41  
Qualified Entities to Preserve At-Risk Units

Name	Location		
Christian Church Homes of Northern California, Inc.	303 Hegenberger Road, Ste. 201	Oakland	CA
Redwood Community Action Agency	904 G St.	Eureka	CA
Rural Communities Housing Development Corp.	237 E. Gobbi St	Mendocino	CA

## COASTAL ZONE REQUIREMENT

The City of Crescent City is required by Government Code Section 65588 to provide an additional analysis of units constructed, demolished, and replaced within 3 miles of a coastal zone to ensure the affordable housing stock with the coastal zone is being protected and provided. This analysis must include:

- The number of new housing units approved for construction within the coastal zone (after January 1982);
- The number of units for persons and families of low- and moderate-income that have been required to be included in new housing developments within 3 miles of the coastal zone;
- The number of existing units occupied by low- or moderate-income residents; and
- The number of low- and moderate-income residential units that have been required for replacement or authorized for demolition or conversion.

The City's housing stock is located within three miles of its coastal zone. The City has 236 total affordable housing units. Of these units, 179 were constructed after 1982. No affordable units have been constructed in the City since the early 1990s. The Surf Hotel was converted to affordable senior housing units in 1995. The affordable units provide housing for 234 low-income households, and there are 620 active Housing Choice Voucher families in the City. Since the last planning period, no units have been demolished or converted within the City and within the coastal zone.

## OTHER PROGRAMS

The City currently has approximately \$1,200,000 in Redevelopment Agency (RDA) set-aside funds, but has not used the money over the past few years. The Redevelopment Agency has committed these funds, and more, to two projects for low-income housing in the future. **Table 42** provides a description of the amount of money the City anticipates to accrue over the planning period, along with the expected uses.

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Table 42  
RDA Income and Expenditures

Account	2010/11	2011/12	2012/13	2013/14	2014/15
Projected Income					
RDA Set-Aside	\$195,000	\$197,500	\$200,000	\$202,500	\$205,000
Total projected RDA income	\$195,000	\$197,500	\$200,000	\$202,500	\$205,000
Projected Expenditures					
Low/Mod Housing Projects	\$195,000	\$197,500	\$200,000	\$202,500	\$205,000
Total Expenditures	\$195,000	\$197,500	\$200,000	\$202,500	\$205,000

Source: City of Crescent City, 2009

At this time, the City does not have housing rehabilitation programs or options available. However, the City is investigating the feasibility of beginning a program and is working with Del Norte County to pursue a joint housing rehabilitation program or homebuyers assistance program. Should these programs come to fruition, the City and County will actively publicize them through community outreach and online.

Other housing programs in the City are limited to one program administered by Rural Human Services (RHS). RHS provides money for the deposit of first and last months rent. Additionally, they provide monetary assistance to those facing eviction.

## HOUSING AUTHORITY

Residents of Crescent City are served by the Crescent City Housing Authority (CCHA). The CCHA maintains a baseline agreement with the U.S. Department of Housing and Urban Development (HUD) for 590 Housing Choice Voucher (formerly known as Section 8) housing assistance vouchers. A review of the rent scale is conducted quarterly and additional vouchers are possible where rents are low and excess funding is available as a result. In 2009 the number of active vouchers was 600. The number of active vouchers fluctuated between 2000 and 2009, with a low of 210 vouchers and a high of 677 vouchers due to fluctuations in rents. The waiting list for 2009 was approximately 247 applicants, with approximately 25 percent not qualifying. In 2009, the greatest number of underhoused, or those that are unable to find housing within the four-month voucher time frame, are persons seeking studio or one-bedroom units. Many are persons under 65 who are not disabled and are often students at the local community college.

The CCHA reports no risk of loss in the 590-voucher baseline between 2009 and 2014 and hopes to maintain 590 vouchers available through 2014.

## ANNEXATIONS

The City has approved one annexation (the Roosevelt Annexation) since 2002. The Roosevelt Annexation consisted of 93.8 acres. Land uses include public facilities along Washing Boulevard, commercial uses along Northcrest Drive, and residential uses. The City of Crescent City's pre-annexation plan anticipated a development potential of 278 dwelling units. Key infrastructure improvements were needed to serve the project. These improvements included upgrading the Roosevelt public water system and repairing the sewer system; the new regional wastewater treatment facility would be completed.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## RHNA PROGRESS

Between January 2007 and May 2009, no units affordable to extremely low- or very low-income households were constructed. Since 2007, building permits have been pulled for 42 units which qualify as above moderate-income units.

This development reduces the City’s RHNA allocation as shown in the “Remaining RHNA” column in **Table 43**. The City currently has an adequate amount of vacant land capacity to accommodate the City’s remaining fair share allocation. See **Tables 47** and **48** for a complete list of available sites to meet the City’s 2007–2014 RHNA.

**Table 43** displays the City’s RHNA progress toward those allocations, its remaining allocations, a summary of the capacity of vacant sites, and the resulting surplus of appropriate sites. The City has 42 building permits to its credit, a remaining total RHNA of 272 units, and a total unit capacity of 409 units on vacant sites.

As a result, the City has a surplus unit capacity of 63 units that would be affordable to extremely low-, very low-, and low-income households, a surplus capacity for 113 units for moderate-income households, and a surplus capacity of 9 units affordable to above moderate-income households, for a total surplus of 185 units. **Tables 46, 47,** and **48** exhibit the characteristics of the available sites for the development of single-family homes and multi-family units.

**Table 43**  
**Comparison of Regional Growth Need and Residential Sites**  
**January 1, 2007 – January 1, 2009**

Income Group	Total RHNA	Building Permits and Approved/Built Projects <sup>1</sup>	Remaining RHNA	Site Inventory Capacity	RHNA Surplus
Extremely Low	42	0	42		
Very Low	43	0	43	193 <sup>2</sup>	63
Low	45	0	45		
Moderate	43	0	43	156 <sup>3</sup>	113
Above Moderate	141	42	99	108 <sup>4</sup>	9
<b>Total</b>	<b>314</b>	<b>42</b>	<b>272</b>	<b>457</b>	<b>185</b>

Source: HCD, 2007

<sup>1</sup>Based on building permits, 2007–2009, and approved projects

<sup>2</sup>Capacity based on sites zoned R2, R3 and RP, and 1/3 of the capacity of sites zoned CW

<sup>3</sup>Capacity based on sites zoned C2 and 1/3 of the capacity of sites zoned CW

<sup>4</sup>Capacity based on sites zoned C1, R1 and CZR1 and 1/3 of the capacity of sites zoned CW.

Note: Based on recent development trends and as shown in Table 44, it is safe to assume that sites zoned CW, C1, and C2 have the ability to accommodate lower-, moderate- and above moderate-income households.

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## AVAILABLE VACANT SITES

The City's supply of vacant land will supply the future housing needs. **Tables 46, 47, and 48** describe the available vacant land in the City of Crescent City, and **Figure 3** illustrates the location of vacant parcels. **Table 46** presents a summarized description of the available vacant lands listed by zoning designation, while **Table 47** and **Table 48** present the individual parcels and their development capacity.

The City is relying on residential, commercial and mixed use districts to accommodate its remaining regional housing need of 272 units. Currently, residential development in the Downtown Business District (C-1), General Commercial District (C-2), and Commercial Waterfront District (CW) districts allow for 100 percent residential or mixed use projects with a conditional use permit. Although based on recent development trends (as shown in **Table 44**) it is safe to assume that sites zoned CW, C1, and C2 have the ability to accommodate lower-, moderate- and above moderate-income households. To ensure the City is able to meet its RHNA and there are no constraints on the development of affordable housing, the City has included Action B.1.7 to amend the Zoning Code to allow residential development (allowing 60 units/acre) permitted by right (only subject to a Site Plan and Architectural review process) when developed as a mixed use project.

In addition, the City has included the following actions to help facilitate affordable residential development:

- Action A.2.1 is intended to encourage developers by helping to facilitate the development of affordable multifamily units by providing flexibility in development standards (such as reduced setbacks, reduced parking requirements, and increased height limits), and promoting density bonuses to increase densities to developers interested in building in the upper end of the allowed density range. This action is intended to assist developers and therefore does not any additional cost and process and approval time will be at a reasonable level.
- Action A.8.1: The City will encourage the use of small residential lots to accommodate affordable housing units by providing incentives such as flexibility in development standards, offset of fees (when financially feasible), and concurrent/fast tracking of project application reviews to developers who provide affordable housing. In addition, to further promote or allow development on small residential sites, the City will utilize a portion of the City's \$1.2 million in redevelopment set-aside housing funds, when feasible, to help private developers. The City will be updating its Redevelopment Implementation Plan in 2010 and will establish priorities for the use of these funds during that process.
- Action B.1.6: The City will help facilitate lot consolidations to combine small residential lots into larger developable lots by annually meeting with local developers to discuss development opportunities and incentives for lot consolidation to accommodate affordable housing units. As developers/owners approach the City interested in lot consolidation for the development of affordable housing, the City will offer the following incentives on a project by project basis:
- Action B.3.1: The City shall promote the development of mixed-use commercial and residential activities in its C-1, C-2, C-W, and C-M districts by providing appropriate incentives for development, such as preference for use of redevelopment funding, prioritized preference for sewer hookups, and exemption for residential uses from zoning lot coverage limitations.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## Realistic Capacity

The realistic capacity of each site was determined by examining two factors. The first factor is a review of the constructed density from sample development projects in the CW, R1, R2, R3, and CZ-RP zones. Results indicated that the constructed density varies dramatically within and between the different zones. For example, some multi-family developments in the R3 zone were built to within 85 percent of the maximum density, while other projects were built to within 36 percent of the maximum density. The R1 and CW zones presents cases where the maximum allowed density was exceeded: a single-family home constructed on a legal lot demonstrates a density of 152 percent on a sample lot in the R1 zone and multi-family development in the CW zone is as high as 175 percent. The second factor that was used to determine the realistic capacity was to account for the installation of access points, potential flooding concerns, parking constraints, setbacks, and environmental concerns. Given these two factors, the following realistic capacity is assigned to each zone:

- R1 – 80 percent. This percentage is based on development standards and recent development in Table 44.
- R2 – 25 percent. This percentage is an average from three sample developments listed in Table 44.
- R3 – 58 percent. This percentage is an average from three sample developments listed in Table 44.
- CZ-R1 – 80 percent. There are no current development examples to determine capacity, so the realistic capacity was based on similar zones and development standards.
- C-1, C-2, RP – 50 percent. There is only one project that serves as a sample development in a mixed-use zone. The conversion of the Camelot Inn would have a realistic unit capacity of 60 percent of the maximum allowed by the zone. However, this project is not developed. Given the minimal examples of mixed-use projects and that mixed-use parcels cannot support a large density of dwelling units, 50 percent was a conservative estimate of the realistic unit capacity.
- CW – 75 percent. This percentage represents a conservative estimate of the realistic unit capacity and reflects the lowest realistic capacity from a sample development listed in Table 44.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Table 44  
Sample Projects and Percentage of Maximum Density Built

Project Name	Year Built	General Plan Designation	Zoning	Allowed Density	Built Density	Acreage of Site	# of Units	# of Affordable Units (if any)	Percentage of Max Density
Crescent Arms	Unknown	VLC	CW	60 du/ac	45 du/ac	1.33	60	Accepts HUD	75%
Surf Apts	Unknown	VLC	CW	60 du/ac	105 du/ac (converted hotel)	0.53	56	Tax Credit	175%
Senior Apts		MF 15-30	R3	30 du/ac	24 du/ac	1.53	38	37	80%
Seabreeze Apts	1977	MF 15-30	R3	30 du/ac	19 du/ac	2.81	56	55	63%
Seagull Villa	1981	MF 15-30	R3	30 du/ac	10.9 du/ac	4.57	50	49	36%
2007-11*	Approved project*	MF (15-30)	CZ-RP	6-45 du/ac	34 du/acre	1.24	38	0	68%
2008-223	2008*	MF (6-15)	R-2	6-15 du/ac	3 du/acre	.44	2	0	30%
2007-182	2007*	SF (2-6)	R-1	2-6 du/ac	1 du/acre	.11	1	0	152%
2007-134	2007*	MF (6-15)	R-2	6-15 du/ac	2 du/acre	.3	1	0	22%
2006-67	2006	MF (6-15)	R-2	6-15 du/ac	2 du/acre	.275	1	0	24%

Source: City of Crescent City, 2009

\*Projects have been credited in Table 43 under building permits and approved/built projects.

At the time this Housing Element was prepared, there were two projects pending review/approval. One project consisted of a six-unit for-sale condominium project on the northwest corner of 9<sup>th</sup> Street and J Street on the former Camelot Inn site (the inn is now vacant). The proposed project would include a mix of two- and three-bedroom units with either single or double garages in a townhouse design. All six units are intended to be affordable units, with financing provided by the Redevelopment Agency. The six units will be divided into two buildings with a shared driveway leading to J Street. Each unit will include a small yard on the opposite side of the building from the driveway. The second project consists of 30 units on a 1.24-acre parcel. The parcel is zoned CZ-RP.



# APPENDIX A – HOUSING NEEDS ASSESSMENT

**Table 45**  
**Projects Pending Review or Approval**

Name	Year	General Plan Designation	Zone	Density Allowed	Density Proposed	Acreage	Units	Affordable Units
2009-12*	N/A	Business Professional	RP	6-45/ac	27/ac	.22	6*	6
N/A*	N/A	MF (15-30)	R-3	15-30/ac	N/A	.66	N/A	N/A

Source: City of Crescent City, 2009

\*These units were allocated to the above moderate-income category as affordability for these units has not yet been determined..

It should be noted that **Table 46** varies from **Table 47** and **Table 48**. **Table 46** presents a direct percentage of the maximum dwelling units, while **Table 46** and **Table 48** presents a more accurate approach by determining the number of dwelling units for each vacant parcel and rounding down the number of units. **Table 47** and **Table 48** represent the most accurate and precise approximation of the City's residential development capacity.

**Table 46**  
**City of Crescent City Vacant Land & Development Potential Inventory Summary\***

Zoning/Permitted Housing Type	Number of Parcels Available	Number of Acres	Density range (units/acre)	Availability of services & facilities*	Maximum New Dwelling Unit Capacity**	Calculated Capacity***
<b>Residential Designations</b>						
R-1 Single Family (includes 2 <sup>nd</sup> Dwellings)	13	6.2	0–6 u/acre	Water & sewer*	37	29
R-2 Multifamily	13	6.2	6–15 u/acre	Water & sewer*	93	23
R-3 Multifamily	7	6.5	15–30 u/acre	Water & sewer*	195	97
CZ-R1 Coastal Zone Residential	6	1.3	0–6 u/acre	Water & sewer*	8	6
<b>SUB TOTAL</b>	<b>39</b>	<b>20.2</b>	<b>Various</b>	<b>Water &amp; sewer*</b>	<b>333</b>	<b>155</b>
<b>Other Designations</b>						
Redevelopment/ Mixed-Use potential (C-W)	16	4.5	0–60 u/acre	Water & sewer*	270	202
Redevelopment/ Mixed-Use potential (C-1, C-2, and RP)	24	9	0–30 d/acre	Water & sewer*	270	135
Other Currently Non-residential	28	61.6	Various	Water & sewer*	N/A	N/A
<b>SUBTOTAL</b>	<b>68</b>	<b>75.1</b>	<b>Various</b>	<b>Water &amp; sewer*</b>	<b>540</b>	<b>337</b>
<b>TOTAL</b>	<b>107</b>	<b>95.3</b>	<b>Various</b>	<b>Water &amp; Sewer*</b>	<b>873</b>	<b>492</b>

Source: City of Crescent City, 2009

\* See public facilities discussion regarding availability of community sewer facilities.

\*\*Acres multiplied by maximum density

\*\*\*Totals may vary between Table 47 and Table 48 due to rounding down and some parcels being undevelopable as a result of their small size.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Table 47  
Vacant Residential Land Inventory

APN	Zone	Maximum Allowable Density (DU/acre)	GP Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints	Map Number
11834139	R1	6	SF 2-6	0.15	1	Vacant	Yes	None	1
11840114	R1	6	SF 2-6	0.15	1	Vacant	Yes	None	2
11821066	R1	6	SF 2-6	0.15	1	Vacant	Yes	None	3
11840110	R1	6	SF 2-6	0.21	1	Vacant	Yes	None	4
11849001	R1	6	SF 2-6	2.28	10	Vacant	Yes	None	5
11842314	R1	6	SF 2-6	0.12	N/A	Vacant	Yes	Parcel too small	6
11849004	R1	6	SF 2-6	2.31	11	Vacant	Yes	None	7
11830213	R1	6	SF 2-6	0.16	1	Vacant	Yes	None	8
11830204	R1	6	SF 2-6	0.15	1	Vacant	Yes	None	9
11831623	R1	6	SF 2-6	0.06	N/A	Vacant	Yes	Parcel too small	10
11831624	R1	6	SF 2-6	0.15	1	Vacant	Yes	None	11
11821061	R1	6	SF 2-6	0.17	1	Vacant	Yes	None	12
11815005	R1	6	SF 2-6	0.13	N/A	Vacant	Yes	Parcel too small	13
<b>SUBTOTAL</b>	<b>R1</b>			<b>6.19</b>	<b>29</b>				
11815001	CZR1	6	SF 2-6	0.26	1	Vacant	Yes	None	14
11815003	CZR1	6	SF 2-6	0.22	1	Vacant	Yes	None	15
11820007	CZR1	6	SF 2-6	0.2	1	Vacant	Yes	None	16
11820009	CZR1	6	SF 2-6	0.18	1	Vacant	Yes	None	17
11820008	CZR1	6	SF 2-6	0.26	1	Vacant	Yes	None	18
11820006	CZR1b	6	SF 2-6	0.23	1	Vacant	Yes	None	19
<b>SUBTOTAL</b>	<b>CZR1</b>			<b>1.35</b>	<b>6</b>				
11819007	R2	15	MF 6-15	0.17	0	Vacant	Yes	None	20
11833077	R2	15	MF 6-15	0.31	1	Vacant	Yes	None	21
11833076	R2	15	MF 6-15	0.3	1	Vacant	Yes	None	22
11833075	R2	15	MF 6-15	0.46	1	Vacant	Yes	None	23
11833074	R2	15	MF 6-15	0.46	1	Vacant	Yes	None	24
11833073	R2	15	MF 6-15	0.3	1	Vacant	Yes	None	25
11833071	R2	15	MF 6-15	0.36	1	Vacant	Yes	None	26
11840302	R2	15	MF 6-15	2.86	9	Vacant	Yes	None	27
11815066	R2	15	MF 6-15	0.16	0	Vacant	Yes	None	28
11815043	R2	15	MF 6-15	0.33	1	Vacant	Yes	None	29
11815057	R2	15	MF 6-15	0.16	0	Vacant	Yes	None	30
11815067	R2	15	MF 6-15	0.17	0	Vacant	Yes	None	31
11804017	R2	15	MF 6-15	0.17	0	Vacant	Yes	None	32
<b>SUBTOTAL</b>	<b>R2</b>			<b>6.21</b>	<b>16</b>				

# APPENDIX A – HOUSING NEEDS ASSESSMENT

APN	Zone	Maximum Allowable Density (DU/acre)	GP Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints	Map Number
11823042	R3	30	MF 15-30	0.19	2	Vacant	Yes	None	33
11844021	R3	30	MF 15-30	4.39	61	Vacant	Yes	None	34
11844022	R3	30	MF 15-30	1.16	16	Vacant	Yes	None	35
11821048	R3	30	MF 15-30	0.16	1	Vacant	Yes	None	36
11819026	R3	30	MF 15-30	0.3	4	Vacant	Yes	None	37
11819022	R3	30	MF 15-30	0.17	2	Vacant	Yes	None	38
11824051	R3	30	MF 15-30	0.18	2	Vacant	Yes	None	39
<b>SUBTOTAL</b>	<b>R3</b>			<b>6.55</b>	<b>88</b>				
<b>TOTAL RESIDENTIAL</b>				<b>20.48</b>	<b>139</b>				

Source: City of Crescent City, 2009

**Table 48**  
**Vacant Mixed Use Land Inventory**

APN	Zone	Maximum Allowable Density (DU/acre)	GP Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints	Map Number
11817032	RP	45	BP	0.33	6	Vacant	Yes	None	40
11812037	RP	45	BP	0.21	4	Vacant	Yes	None	41
11823025	RP	45	BP	0.16	3	Vacant	Yes	None	42
11818014	RP	45	BP	0.06	1	Vacant	Yes	None	43
11828024	RP	45	BP	0.24	4	Vacant	Yes	None	44
11828021	RP	45	BP	0.17	3	Vacant	Yes	None	45
<b>SUBTOTAL</b>	<b>RP</b>			<b>1.17</b>	<b>21</b>				
11806020	CW	60	VLC	0.18	8	Vacant	Yes	None	46
11806017	CW	60	VLC	0.27	12	Vacant	Yes	None	47
11806002	CW	60	VLC	0.5	23	Vacant	Yes	None	48
11805035	CW	60	VLC	0.19	9	Vacant	Yes	None	49
11805011	CW	60	VLC	0.57	26	Vacant	Yes	None	50
11805030	CW	60	VLC	0.34	15	Vacant	Yes	None	51
11805028	CW	60	VLC	0.33	15	Vacant	Yes	None	52
11805023	CW	60	VLC	0.17	8	Vacant	Yes	None	53
11805026	CW	60	VLC	0.16	7	Vacant	Yes	None	54
11805029	CW	60	VLC	0.17	8	Vacant	Yes	None	55
11805008	CW	60	VLC	0.16	7	Vacant	Yes	None	56
11804034	CW	60	VLC	0.68	31	Vacant	Yes	None	57
11805004	CW	60	VLC	0.35	16	Vacant	Yes	None	58
11805034	CW	60	VLC	0.19	9	Vacant	Yes	None	59

# APPENDIX A – HOUSING NEEDS ASSESSMENT

APN	Zone	Maximum Allowable Density (DU/acre)	GP Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints	Map Number
11807010	CW	60	VLC	0.09	4	Vacant	Yes	None	60
11807014	CW	60	VLC	0.23	10	Vacant	Yes	None	61
<b>SUBTOTAL</b>	<b>CW</b>			<b>4.58</b>	<b>206</b>				
11813038	C1	45	BP	0.28	5	Vacant	Yes	None	62
<b>SUBTOTAL</b>	<b>C1</b>			<b>0.28</b>	<b>5</b>				
11809005	C2	30	GC/VLC	1.3	16	Vacant	Yes	None	63
11825026	C2	30	GC/VLC	0.36	4	Vacant	Yes	None	64
11809007	C2	30	GC/VLC	0.31	3	Vacant	Yes	None	65
11809008	C2	30	GC/VLC	0.45	5	Vacant	Yes	None	66
11816012	C2	30	GC/VLC	0.09	1	Vacant	Yes	None	67
11816011	C2	30	GC/VLC	0.07	0	Vacant	Yes	None	68
11832032	C2	30	GC/VLC	0.01	N/A	Vacant	Yes	Parcel too small	69
11808014	C2	30	GC/VLC	0.08	1	Vacant	Yes	None	70
11809001	C2	30	GC/VLC	0.83	10	Vacant	Yes	None	71
11809002	C2	30	GC/VLC	0.49	6	Vacant	Yes	None	72
11809003	C2	30	GC/VLC	0.97	11	Vacant	Yes	None	73
11836015	C2	30	GC/VLC	0.61	7	Vacant	Yes	None	74
11810002	C2	30	GC/VLC	1.18	14	Vacant	Yes	None	75
11832015	C2	30	GC/VLC	0.02	N/A	Vacant	Yes	Parcel too small	76
11809006	C2	30	GC/VLC	0.17	2	Vacant	Yes	None	77
11810015	C2	30	GC/VLC	0.64	8	Vacant	Yes	None	78
11840112	C2	30	GC/VLC	0.03	N/A	Vacant	Yes	Parcel too small	79
<b>SUBTOTAL</b>	<b>C2</b>			<b>7.61</b>	<b>88</b>				
<b>TOTAL REDEVELOP MET//MIXED USE</b>				<b>13.81</b>	<b>270</b>				

Source: City of Crescent City, 2009

# APPENDIX A – HOUSING NEEDS ASSESSMENT

## Small Sites Analysis

Many of the parcels listed in **Tables 47** and **48** are less than a quarter of an acre in size and it can be difficult to build affordable multifamily housing on smaller sites. However, many of these sites have the same owner and are adjacent to each other or other sites in the inventory making them prime candidates for lot consolidation. Of the sites listed in **Tables 47** and **48**, each of the following groups of sites 21-25, 34 and 37, 45 and 46, 49 and 59, and 51, 53, 56, 62, 55 and 66 are contiguous. Of the total units the City has allocated in the inventory to meet its lower-income regional housing need (192 units) 134 units or 70 percent of the units are being accommodated on sites that have potential for lot consolidation into larger sites more feasible for development of affordable housing. To help facilitate the development of affordable housing on smaller lots the City has included Action B.1.6 to assist in the consolidation of small lots.

The City is also promoting the development of suitable projects such as apartments, condos, or townhouses and encouraging that these developments include affordable housing units, thereby making them eligible for density bonuses. The adopted Density Bonus section of the Zoning Code allows for flexible development standards if affordable housing is included in the project.

In addition, the City has included Action 8.1 Action A.8.1 to encourage the use of small residential lots to accommodate affordable housing units by providing incentives such as flexibility in development standards, offset of fees (when financially feasible), and concurrent/fast tracking of project application reviews to developers who provide affordable housing. (This action would be completed through a Zoning Code Amendment and would require final approval by the City Council). In addition, to further promote or allow development on small residential sites, the City will utilize a portion of the City's \$1.2 million in redevelopment set-aside housing funds, when feasible, to help private developers. The City will be updating its Redevelopment Implementation Plan in 2010 and will establish priorities for the use of these funds during that process.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

Figure 3  
Vacant Parcels

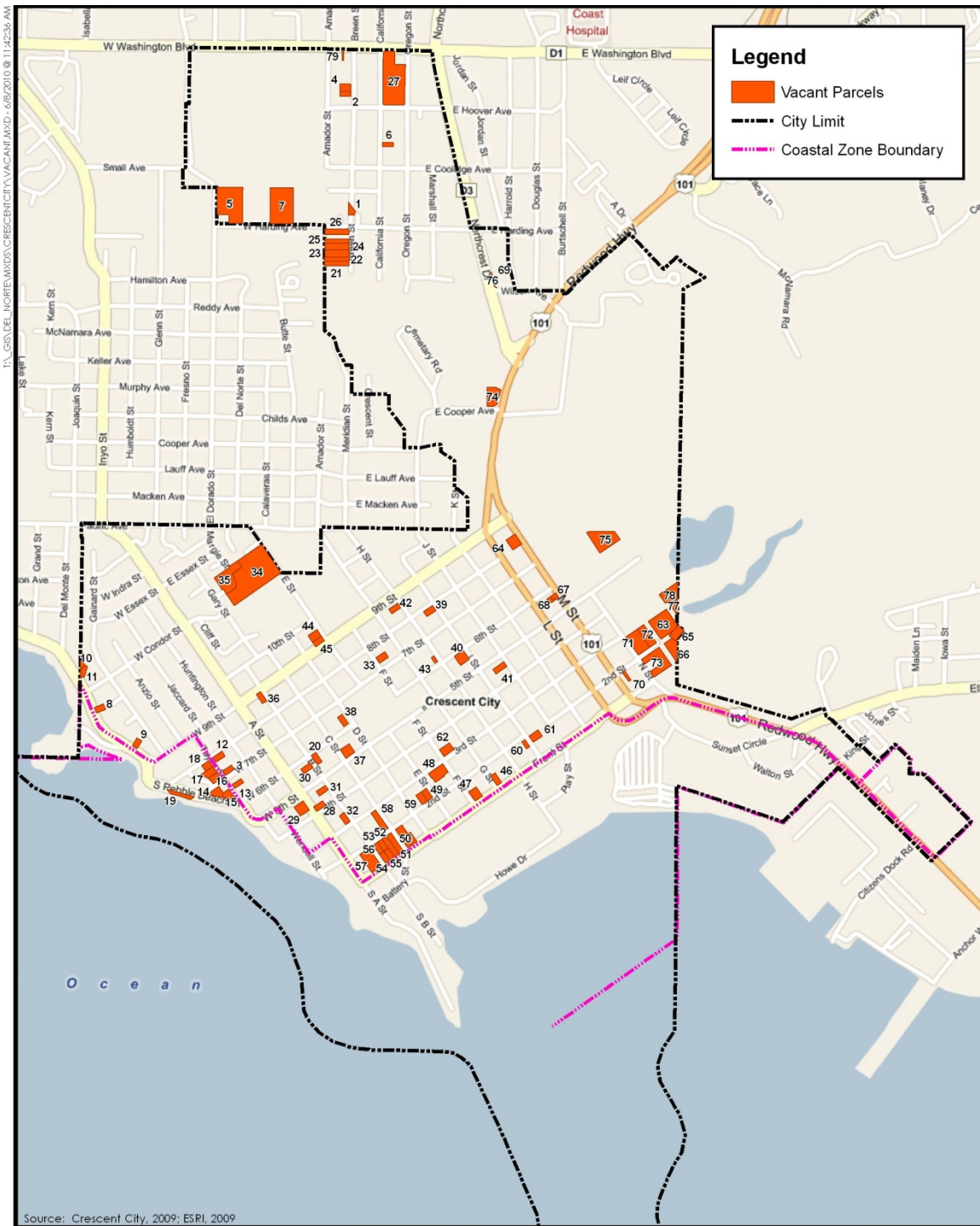


Figure 3  
Vacant Parcels



# APPENDIX A – HOUSING NEEDS ASSESSMENT

## FUNDING SOURCES

See **Appendix B** for a complete list of available funding sources.

## OPPORTUNITIES FOR ENERGY CONSERVATION

Opportunities for energy conservation can be found for both existing and future housing developments. Conservation can be achieved through a variety of approaches including reducing the use of energy-consuming items, physical modification of existing structures or land uses, and reducing the reliance on automobiles by encouraging more mixed-use and infill development and providing pedestrian access to commercial and recreational facilities.

Some energy conservation features are incorporated into the design of residential structures in the City of Crescent City due to the requirements of Title 24, which outlines measures to reduce energy consumption. These measures include low-flow plumbing fixtures, efficient heating and cooling opportunities, dual-pane windows, and adequate insulation and weather stripping. Incorporating new technology within residential development offers homeowners an opportunity to have homes that allow for maximum energy conservation. Although energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads and overall energy consumption. While it is not feasible that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is and, if needed, what improvements can be made. Many modern building design methods are used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways:

- 1) Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
  - a. Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
  - b. Use of “thermal mass”, earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
  - c. Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
  - d. Location of openings and the use of ventilating devices that take advantage of natural air flow;
  - e. Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and
  - f. Zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.

# APPENDIX A – HOUSING NEEDS ASSESSMENT

- 2) Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
  - a. North-south orientation of the long axis of a dwelling;
  - b. Minimizing the southern and western exposure of exterior surfaces; and
  - c. Location of dwellings to take advantage of natural air circulation and evening breezes.
- 3) Use of landscaping features to moderate interior temperatures. Such techniques include:
  - a. Use of deciduous shade trees and other plants to protect the home;
  - b. Use of natural or artificial flowing water; and
  - c. Use of trees and hedges as windbreaks.

In addition to these naturally-based techniques, modern methods include:

- Use of solar energy to heat water;
- Use of radiant barriers on roofs to keep attics cool;
- Use of solar panels and other devices to generate electricity;
- High-efficiency coating on windows to repel summer heat and trap winter warmth;
- Weather stripping and other insulation to reduce heat gain and loss;
- Use of natural gas for dryers, stovetops, and ranges;
- Use of energy-efficient home appliances; and
- Use of low-flow showerheads and faucet aerators to reduce hot water use.

Major opportunities for residential energy conservation in the City will include insulation and weatherproofing, landscaping and maximizing orientation, lowering appliance consumption, and maximizing use of solar energy.



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# APPENDIX B – AFFORDABLE HOUSING RESOURCES



# APPENDIX B – FUNDING SOURCES

## APPENDIX B – FUNDING SOURCES

The City and local housing agencies have several funding sources available for pursuit of various housing activities, with the most notable financing programs summarized below:

### SECTION 8 PROGRAM

This federally-funded program is administered through the Crescent City Housing Authority, who offers Section 8 Housing Choice Vouchers (under the HCV Program). The Section 8 program provides rental assistance to households qualifying as extremely-low and low-income. A voucher typically covers differences between fair market rents (for standards developed by the Housing and Urban Development Department, or HUD) and what a tenant is able to pay (with 30 percent the standard threshold). The number of people using vouchers varies at any one time, with 590 the current number used by the Housing Authority.

### HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

HOME funds are available to assist with owner-occupied rehabilitation projects to qualifying households (lower-income and moderate-income households). The funds are used to make necessary repairs and upgrades related to health and safety issues at the qualifying residences. These funds can be used for “traditional” (stick-built) and manufactured homes, although manufactured homes must be less than 17 years old. Loans can be considered based on a loan-to-value ratio not exceeding 75 percent, factoring in values after the work is completed.

### COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

A wide range of federal CDBG funds are available, including funds for housing rehabilitation and minor home repairs. Use of revolving loan funds keeps this program available for succeeding years, and repairs can include roofs, windows, hot water heaters, access improvements for the disabled, and similar actions that require immediate attention. Low interest loan programs are also available to homeowners who rent units to low income families, for a similar range of home improvements.

### MULTIFAMILY HOUSING PROGRAM (MHP)

This program provides low-interest loans for development of affordable rental housing units. The housing project is subject to qualification through State HCD. A qualifying sponsor (private or public) can pursue these funds. A similar program, MHP-Supportive Housing, provides loans for rental housing with supportive services for the disabled who are homeless or at risk of becoming homeless.

### CALHOME

This program provides grants to local agencies and nonprofit organizations to fund first-time homebuyer mortgage assistance and owner-occupied housing rehabilitation. For small cities, who must have been operating as a housing administrator the previous two years, recent funding limits have been a maximum of \$600,000.

### EMERGENCY HOUSING AND ASSISTANCE PROGRAM (EHAP)

The EHAP focuses on provision of deferred loans for capital development of emergency shelters and transitional housing for the homeless.

## APPENDIX B – FUNDING SOURCES

### TRANSIT ORIENTED DEVELOPMENT PROGRAM (TOD)

This program provides funding for housing and related infrastructure improvements located near transit stations.

### CALIFORNIA SOLAR INITIATIVE (CPUC)

Under this program, cash is offered on an incentive basis to installation of solar systems. This program is usually paired with federal programs, allowing for coverage of up to 50 percent of the total cost of the solar system. Affordable housing projects can get up to 75 percent of the total system costs covered.

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# APPENDIX C – GLOSSARY OF TERMS



# APPENDIX C – GLOSSARY OF TERMS

## APPENDIX C – GLOSSARY OF TERMS

The following definitions are commonly used terms in a Housing Element:

**Above Moderate-Income:** Above moderate-income households are defined as households with incomes over 120 percent of the county median.

**Accessory Dwelling Unit:** A dwelling unit that is a separate living quarter from the principle dwelling unit and has its own kitchen and bathroom

**Affordability:** Annual cost of housing includes mortgage, principle and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities are defined as "affordable".

**Affordable Housing:** "Affordable Housing" refers to the relationship between the price of housing in a region (either sale price or rent) and household income. Affordable housing is that which is affordable to households of very low, low and moderate incomes. For housing to be affordable, shelter costs must not exceed 30 percent of the gross annual income of the household.

**Assisted Housing:** Assisted housing refers to a unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

**Attainable Housing:** A term often used instead of or interchangeably with "workforce" housing. It refers to the idea that all income groups should have accessible housing. Attainable housing as a policy measure seeks to create housing for affordable to a variety of income levels.

**At-Risk Housing:** Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

**Below Market Rate (BMR) Unit:** A BMR unit is a housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low, low or moderate-income households.

**Community Development Block Grant (CDBG):** The State CDBG program was established by the federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" (TIG) are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

**Condominium:** A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

**Continuum of Care:** An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of

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homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely by a lack of shelter, but involves a variety of underlying, unmet needs – physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the U.S. Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (U.S. House Bill 2163).

**Cost Burden:** A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

**Decennial Census:** Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally-available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data are collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form, and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

**Density:** This refers to the number of housing units on a unit of land (e.g. ten units per acre).

**Density Bonus Programs:** Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower income households.

**Disability:** A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

**Development Impact Fees:** A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

**Development Right:** The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.



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**Dwelling Unit:** Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It includes both one-to-four-family and multifamily structures. Vacation or second homes and rental properties are also included.

**Elderly Units:** Specific units in a development are restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

**Element:** A division or chapter of the Crescent City General Plan.

**Emergency Shelter:** (per Health and Safety Code 50801): Housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay

**Entitlement City:** A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG and HOME.

**Extremely Low-Income Limit:** The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person", "family of two", "family of three", etc.).

**Fair Market Rent (FMR):** Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD.

**Farm Labor Housing (Farm Worker):** Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

**Family Households:** A family household is one in which the householder lives with one or more individuals related to him or her by birth, marriage, or adoption.

**Family Income:** In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

**Fannie Mae:** Established in 1938 by the Federal government and becoming a private company in 1968, Fannie Mae operates under a congressional charter that directs it to channel their efforts into increasing the availability and affordability of homeownership for low-, moderate-, and middle-income Americans. Yet Fannie Mae receives no government funding or backing, and they are one of the nation's largest taxpayers. They do not lend money directly to home buyers. Instead, they work with lenders to make sure they don't run out of mortgage funds, so more people can achieve their goal of homeownership.

**FHA-Insured:** The Federal Housing Administration insured mortgages so that lower- and moderate-income people can obtain financing for homeownership.

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**First-time homebuyer:** A first-time homebuyer program provides low-income first time homebuyers down-payment assistance in the form of a second mortgage loan to serve as "gap financing."

**General Plan:** The General Plan is a legal document, adopted by the City Council of Crescent City, setting forth policies regarding long-term development.

**Groups Quarters:** A facility which houses groups of unrelated persons not living in households such as dormitories, institutions and prisons.

**Habitable (room):** A habitable room is a space in a structure for living, sleeping, eating or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas, are not considered habitable space.

**Handicap Accessible Units:** Indicates certain units or all units in the property are wheelchair accessible or can be made wheelchair accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

**Home Investment Partnership Program (HOME):** HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

**Homeless Person:** An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless. (U.S. House Bill 2163).

**Household:** A household is made up of all persons living in a dwelling unit whether or not they are related by blood, birth or marriage

**Housing Authority:** An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

**Housing Choice Voucher Program:** Housing Choice Voucher Program (formerly known as Section 8) is a subsidy program funded by the federal government and overseen by the Crescent City Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

**HUD:** The United States Department of Housing and Urban Development is cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

**HUD Area Median Family Income:** HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

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**Income Categories:** The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

**Large Family or Household:** A household or family with 5 or more members.

**Low-Income Limit:** Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

**Low-Income Housing:** Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

**Market Rate Housing:** Housing that is not built or maintained with the help of government subsidy. The prices of market rate homes are determined by the market and are subject to the laws of supply and demand.

**Manufactured Home:** Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing

**McKinney-Vento Act:** The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings, Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative. (U.S. House Bill 2163).

**Median-Income:** Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according family size.

**Mental Illness:** A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

**Mixed Use:** This refers to different types of development (e.g. residential, retail, office, etc.) occurring on the same lot or in close proximity to each other. City and County's sometimes allows mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

**Mobile Home:** A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

**Mobile Home Park:** A parcel or tract of land having as its principal use the rental, leasing or occupancy of space by two or more mobile homes on a permanent or semi-permanent basis, including accessory buildings, or uses customarily incidental thereto.

**Mobile Home Subdivision:** A subdivision of land, platted in conformance with city ordinances for the purpose of providing residential (including mobile home) lots.

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**Moderate-Income:** Moderate-income households are defined as households with incomes between 80 percent and 120 percent of the county median.

**Mortgage Revenue Bond:** A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

**Multi-family Dwelling:** A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

**Permanent Housing:** Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents. (U.S. House Bill 2163).

**Permanent Supportive Housing:** Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (U.S. House Bill 2163)

**Persons with a Disability:** HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as: a person who is determined to : 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) have a developmental disability, as defined in the Developmental disabilities Assistance and Bill of Rights Act. (U.S. House Bill 2163)

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

**Public Housing:** The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered site single family homes.

**Rehabilitation:** The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

**Rental Assistance:** A rental subsidy for eligible low and very low income tenants. This assistance provides the share of the monthly rent that exceeds 30% of the tenants' adjusted monthly income.

**Rent-to-Own:** A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

**Rural Housing Service (RHA):** A part of the United States Department of Agriculture's Rural Development. The RHA offers financial aid to low-income residents of rural areas.

**Second Units:** Also referred to as "granny" or "in-law apartments." Second units provide a second housing unit on the same lot as a single-family dwelling unit.

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**Section 8:** Section 8, now known as the Housing Choice Voucher Program, is a subsidy program funded by the federal government and overseen by the Crescent City Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

**Service Needs:** The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

**Single-Room Occupancy Dwelling (SRO):** The SRO Program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

**Special Needs Projects:** Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

**Substandard Housing:** This refers to housing where major repair or replacement may be needed to make it structurally sound, weatherproofed and habitable.

**Subsidized Housing:** Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as “project-based” where the subsidy is linked with a particular unit or development and the other is known as “tenant-based” where the subsidy is linked to the low income individual or family. The terms “assisted” and “subsidized” are often used interchangeably.

**Supportive Housing: (per Health and Safety Code 50675.14(b)):** Housing with no limit on length of stay, that is occupied by the target population as defined in subdivision (d) of Section 53260, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Transitional Housing:** Housing for people recovering from substance abuse issues or transitioning from homelessness. Transitional housing provides longer term accommodations to homeless families and individuals than emergency shelter housing. Transitional Housing provides a stable living environment for the period of time necessary to learn new skills, find employment, and/or develop a financial base with which to re-enter the housing market.

**VA-Guaranteed:** VA guaranteed loans are made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

**Very Low-Income Limit:** Very low-income households are defined as households with incomes less than 50 percent of the area median household income.

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**Veteran:** Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not. (U.S. House Bill 2163).

**Workforce Housing:** Refers to housing that is meant for residents making low, moderate to above moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman and other public employees.

**Zoning:** Zoning is an activity under taken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g. residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capitol" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

### U.S. CENSUS TERMS

**Children:** The term “children,” as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

**Own Children:** Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, “own” children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily>) For each type of family unit identifies in the CPS, the count of “own children under 18 year old” is limited to never-married children; however, “own children under 25” and “own children of any age,” as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

**Related children:** Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

**Ethnic Origin:** People of Hispanic origin were identified by a question that asked for self-identification of the persons’ origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a “flash card” listing ethnic origins. People of Hispanic origin in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

**Family:** A group of two or more people who reside together and who are related by birth, marriage, or adoption.

**Family household (Family):** A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the

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number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

**Family size:** Refers to the number of people in a family.

**Family type:** Refers to how the members of a family are related to one another and the householder. Families may be a "Married Couple Family," "Single Parent Family," "Stepfamily," or "Subfamily."

**Household:** A household includes all the people who occupy a housing unit as their usual place of residence.

**Household Income:** The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

**Household size:** The total number of people living in a housing unit.

**Household type and relationship:** Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

**Householder:** The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

**Housing unit:** A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

**Median:** This measure represents the middle value (if  $n$  is odd) or the average of the two middle values (if  $n$  is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

**Median age:** This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

**Median income:** The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

**Occupied housing unit:** A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family,

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one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

**Overcrowded units:** Overcrowded units are occupied housing units that have more than 1 person per room.

**Per capita income:** Average obtained by dividing aggregate income by total population of an area.

**Population estimate (Population Estimates Program):** The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census (2000), as well as for past decades. Existing data series such as births, deaths, Federal tax returns, Medicare enrollment, and immigration, are used to update the decennial census base counts. POP estimates are used in Federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

**Population projections:** Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

**Poverty:** Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

**Poverty rate:** The percentage of people (or families) who are below poverty.

**Race:** The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

**Severely Overcrowded:** Are occupied housing units with 1.51 or more persons per room.

**Single family detached homes:** This is a one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

**Single family attached housing:** This is a one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to non-residential structures.

**Tenure:** Refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Transitional Housing** (per Health and Safety Code 50675.2(h)): buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.



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**Two-family buildings:** These dwellings may also be referred to as single family attached because a duplex with a shared wall would qualify in both categories. Other two family buildings would include older single family homes that have been converted into two separate living spaces or “flats” that do not share walls, but a floor/ceiling.

**Units in structure:** A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

**Unemployed:** All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

**Unemployment Rate:** The proportion of the civilian labor force that is unemployed, expressed as a percent.

**Vacant Housing Unit:** A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

**Vacancy Rate:** The housing vacancy rate is the proportion of the housing inventory that is available “for sale” or “for rent.” It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

**Year Structure (housing unit) Built:** Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category “1999 or 2000” was used for tabulations. For mobile homes, houseboats, recreational vehicles, etc, the manufacturer’s model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

**White:** In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as “White” or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The "alone" designation, as used with decennial census data, indicates that the person reported only one race.

### SOURCES

<http://www.dataplace.org/gloss.html>

U.S. Census Bureau at <http://www.census.gov>

U.S. Department of Housing and Urban Development at <http://www.hud.gov>

