

Chapter 2

City of Eureka

2009 – 2014 Housing Element



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City of Eureka 2009 – 2014 Housing Element

Presented to:

City of Eureka, City Council
September 21, 2010

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TABLE OF CONTENTS

PART I - POLICY DOCUMENT	2-10
GOALS AND POLICIES	2-10
PRODUCTION OF NEW HOUSING	2-11
Policies to Implement Goal.....	2-11
SPECIAL HOUSING NEEDS	2-14
Policies to Implement Goal.....	2-14
HOUSING REHABILITATION AND AFFORDABILITY CONSERVATION	2-14
Policies to Implement Goal.....	2-14
EQUAL ACCESS AND OPPORTUNITIES	2-15
Policies to Implement Goal.....	2-15
ENERGY CONSERVATION, NATURAL RESOURCES, AND SUSTAINABLE LIVING.....	2-16
Policy to Implement Goal	2-16
IMPLEMENTATION PROGRAMS.....	2-16
PART II - BACKGROUND REPORT	2-26
INTRODUCTION	2-26
POPULATION CHARACTERISTICS	2-26
Age.....	2-26
EMPLOYMENT CHARACTERISTICS	2-28
Employment by Industry	2-28
Employment by Occupation	2-29
Household Income	2-30
Extremely Low Income (ELI) Households.....	2-30
Projected Needs	2-31
HOUSING STOCK AND CHARACTERISTICS	2-32
Housing Stock Growth and Composition	2-32
Coastal Zone	2-34
Age and Condition of Housing Stock	2-34
Housing Tenure and Vacancy Rate	2-35
Overcrowding	2-37
HOUSING COSTS, AFFORDABILITY, AND OVERPAYMENT	2-37
Housing Costs	2-37
Housing Affordability.....	2-39
<i>HUD Income Limits</i>	2-39
<i>Ownership Affordability</i>	2-40
<i>Rental Affordability</i>	2-43
<i>Overpayment for Housing</i>	2-43
HOUSING NEEDS.....	2-44
Introduction.....	2-44
Eureka's Share of Projected Regional Needs	2-44
SPECIAL NEEDS	2-46
Households Headed by Single Women	2-50
United States Coast Guard.....	2-50

The Housing Needs of Disabled Persons.....	2-51
Mentally Ill	2-53
Family Housing.....	2-53
Families and Persons in Need of Emergency Shelter or Transitional Housing.....	2-54
Estimating the Extent of Homelessness.....	2-55
Unmet Shelter Need.....	2-59
Multiple Assistance Center (MAC)	2-60
Farm workers	2-61
Transitional Housing Units.....	2-62
<i>1100 California Street (Redwood Community Action Agency / Youth Service Bureau)</i>	2-62
<i>1742 J Street (Alcohol Drug Care Services)</i>	2-63
<i>1321 C Street (Alcohol Drug Care Services)</i>	2-63
<i>1335 C Street (Alcohol Drug Care Services)</i>	2-63
<i>1612 B Street (Alcohol Drug Care Services)</i>	2-64
<i>217 14th Street (Alcohol Drug Care Services)</i>	2-64
<i>2109 Broadway (Alcohol Drug Care Services)</i>	2-64
<i>917, 919, 919½ E Street (North Coast Veterans Resource Center [NCVRC])</i>	2-64
Completed Projects	2-65
<i>Humboldt Senior Resource Center (HSRC) New Alzheimer's Day Center</i>	2-65
<i>1232 Myrtle Avenue (North Coast Substance Abuse Council) Transfer of 2Covenants to 1110 East Avenue</i>	2-65
<i>615 Myrtle Avenue</i>	2-66
<i>Eureka Housing Authority (EHA) \$500,000 LMIHF Rehabilitation Loan</i>	2-66
Proposed Projects.....	2-66
<i>Greyhound Hotel Project/Jack Freeman</i>	2-66
<i>Humboldt County Office of Education (Seventh Street Villa Condominiums)</i>	2-66
<i>North Coast Veterans Resource Center (NCVRC) – Veterans Transitional Housing Facility</i>	2-66
<i>CalHome Grant Program</i>	2-67
Assisted Housing to be Converted to Non-Low-Income Housing	2-67
<i>Opted Out/Prepaid</i>	2-67
<i>Previously Preserved</i>	2-67
<i>Preservation Acquisition</i>	2-67
<i>Lower Risk - Non-profit</i>	2-68
Analysis of Eureka's Assisted Multifamily Housing Units Due to Convert.....	2-68
COST ANALYSIS	2-70
Rehabilitation.....	2-71
New Construction	2-71
Tenant-based Rental Assistance	2-72
<i>Community Development Block Grant (CDBG):</i>	2-72
<i>HOME Investment Partnerships Program (HOME)</i>	2-73
<i>Eureka Redevelopment Agency Low and Moderate Income Housing Fund 2(LMIHF)</i>	2-73
<i>City of Eureka Local Housing Fund</i>	2-74
<i>Multi-family Housing Program (MHP)</i>	2-74

<i>Predevelopment Loan Program (PDLP)</i>	2-74
<i>Community Reinvestment Act (CRA)</i>	2-74
<i>Low Income Housing Tax Credit Program (LIHTC)</i>	2-75
<i>Federal Home Loan Bank System</i>	2-75
<i>California Housing Finance Agency (CHFA)</i>	2-75
<i>CalHome Program</i>	2-76
<i>Preservation Financing Program</i>	2-76
<i>Continuum of Care for Homeless Persons</i>	2-76
EUREKA REDEVELOPMENT AGENCY FIVE-YEAR IMPLEMENTATION PLAN....	2-77
Activities/Programs Implementing Goals & Objectives:	2-79
<i>Homeowner Rehabilitation Programs:</i>	2-79
<i>First-Time Homebuyer Program.</i>	2-80
<i>Small Rental Housing Rehabilitation & Construction.</i>	2-80
<i>Assistance to New Housing Development.</i>	2-80
<i>Purchase of Existing Property.</i>	2-80
<i>Pursuing Other Resources.</i>	2-80
Funding For Affordable Housing Activities: Status Of Housing Fund	2-81
AVAILABILITY OF LAND AND SERVICES	2-81
Introduction.....	2-81
Residential Development Opportunities	2-81
<i>Vacant Residential Sites</i>	2-81
<i>Downtown Residential Sites</i>	2-86
<i>Residential Conversions</i>	2-90
<i>Second Units</i>	2-90
Underutilized Properties	2-91
Sites for Emergency Shelters and Transitional Housing	2-94
Conclusion	2-95
AVAILABILITY OF SERVICES	2-96
Wastewater Treatment	2-96
Water Availability.....	2-97
LAND USE CONTROLS AND GOVERNMENTAL CONSTRAINTS	2-97
Introduction.....	2-97
General Plan and Local Coastal Plan.....	2-97
Zoning.....	2-98
On-Site and Off-Site Improvements	2-100
Density Bonus.....	2-100
Coastal Development Permit Procedures	2-102
Secondary Dwelling Units	2-102
Parking Requirements for Residential Uses	2-103
Manufactured Housing	2-104
Site Plan Review and Architectural Review.....	2-104
DEVELOPMENT PROCESSING PROCEDURES, STANDARDS, AND FEES	2-105
Permit Processing Procedures.....	2-105
Building and Housing Codes	2-106
Permit Fees	2-107
Conclusion	2-114

ENERGY COSTS AND CONSERVATION	2-114
NON-GOVERNMENTAL CONSTRAINTS.....	2-115
Introduction.....	2-115
Floodplain	2-115
Slope and Wetlands	2-116
Land Costs	2-116
Construction Costs.....	2-117
Cost and Availability of Financing.....	2-117
Conclusion	2-118
CURRENT AND PAST HOUSING PROGRAMS IN EUREKA.....	2-118
Existing Housing Programs	2-118
<i>Redevelopment Agency</i>	2-118
<i>Eureka Housing Authority</i>	2-120
<i>Non-Profit Housing Development Corporation</i>	2-121
<i>Mortgage Credit Certificates (MCCs)</i>	2-121
<i>Community Development Block Grant Program (CDBG)</i>	2-122
<i>Home Investment Partnership Act (HOME Program)</i>	2-122
<i>CALHOME State of California</i>	2-122
<i>Other Program Efforts</i>	2-123
ANALYSIS OF PREVIOUS HOUSING ELEMENT GOALS	2-124
PRODUCTION OF NEW HOUSING	2-124
Policies to Implement Goal.....	2-124
SPECIAL HOUSING NEEDS	2-131
Policies to Implement Goal.....	2-131
HOUSING REHABILITATION AND AFFORDABILITY CONSERVATION	2-132
Policies to Implement Goal.....	2-132
EQUAL ACCESS.....	2-135
Policies to Implement this Goal.....	2-136
ENERGY CONSERVATION	2-136
Policy to Implement this Goal	2-136
PUBLIC PARTICIPATION	2-136
GENERAL PLAN CONSISTENCY.....	2-139
REFERENCES	2-141
APPENDIX 1 HOUSING OPPORTUNITY LAND INVENTORY MAPS	2-143

LIST OF TABLES

Table 2-I-1	Eureka Quantified Objectives January 1, 2007 to June 30, 2014	2-24
Table 2-II-1	Eureka Population by Age	2-27
Table 2-II-2	Eureka Household Projections - Needs by Income Group	2-27
Table 2-II-3	Eureka Employment by Industry	2-28
Table 2-II-4	Eureka Employment by Occupation	2-29
Table 2-II-5	2008 Eureka Wages	2-29
Table 2-II-5a	2010 Eureka Very Low Income Occupations	2-31
Table 2-II-5b	2000 Eureka ELI Housing with Cost and Housing Burdens	2-31
Table 2-II-6	Eureka Housing Stock Composition 2000 through 2007	2-32
Table 2-II-7	Comparative Housing Stock Composition Humboldt County Cities 2007	2-33
Table 2-II-8	Eureka Use of Motels as Residences 2009	2-33
Table 2-II-9	Eureka Tenure by Year Structure Built 2007	2-35
Table 2-II-10	Eureka Vacancy by Tenure and Housing Type 2000	2-36
Table 2-II-11	Humboldt County Cities Comparative Vacancy Rates 2000 through 2008	2-36
Table 2-II-12	Recent Housing Sales by Price in Eureka January 1, 2003 through March 31, 2009	2-37
Table 2-II-13	Eureka Contract Rent 2007	2-39
Table 2-II-14	Humboldt County HUD Income Limits 2009	2-40
Table 2-II-15	Eureka Ownership Affordability 6.25 Percent Interest Rate 2009	2-40
Table 2-II-16	Interest Rates and Median Home price Sales for the City of Eureka	2-41
Table 2-II-17	Eureka Rental Affordability 2008	2-43
Table 2-II-18	Eureka Overpayment for Housing Low Income Households Paying more than 25% of Income on Housing 2000	2-43
Table 2-II-18a	Eureka Housing Cost as a Percentage of Household Income	2-44
Table 2-II-19	Eureka Basic Construction Needs 2007-2014	2-45
Table 2-II-20	Eureka Basic Construction Needs by Income Category 2007-2014	2-45
Table 2-II-21	Eureka Adjusted Housing Need Projections by Income Category 2007- 2014	2-46
Table 2-II-22	Estimate of Eureka Special Needs Persons & Households	2-46
Table 2-II-23	Eureka Summary of Special Needs by Census Tract 2000	2-47
Table 2-II-24	Non-Institutionalized Eureka Persons with Disability by Age Group 2007	2-53
Table 2-II-25	Emergency Shelter Fiscal Year 2010 Estimate	2-58
Table 2-II-25a	Transitional and Supportive Housing Fiscal Year 2010 Estimate	2-58
Table 2-II-25b	Potential Senate Bill 2 Emergency Shelter Sites/Summer 2010	2-59
Table 2-II-26	Multiple Assistance Center Funding Commitments	2-61
Table 2-II-27	Inventory of Affordable Housing Units	2-69
Table 2-II-28	Estimated Rehabilitation Cost of 10 Unit Multi-Family Dwelling	2-71
Table 2-II-29	New Construction Replacement Costs	2-71
Table 2-II-30	Eureka Development Potential for Existing Vacant High Density Residential Sites August 2009	2-83
Table 2-II-30a	Eureka Development Potential for Existing Vacant Medium Density Residential Sites August 2009	2-83
Table 2-II-30b	Eureka Development Potential for Existing Vacant Low Density Residential Sites August 2009	2-84

Table 2-II-31	Survey of Commercial Structures with Adaptive Re-Use Residential Potential	2-88
Table 2-II-32	Existing Vacant Non-Residential-Commercial Sites.....	2-89
Table 2-II-33	Broadway Planning Area Existing Underutilized Properties with “Refill” Potential	2-92
Table 2-II-34	Central Business District / Myrtle Ave. Planning Area Existing Underutilized Properties with “Refill” Potential	2-93
Table 2-II-35	Eureka Summary of Adequate “Existing” Vacant Residential Sites Potential Number of Units by Income Category.....	2-95
Table 2-II-36	Eureka Development Standards.....	2-99
Table 2-II-37	Eureka Typical Permit Processing Times 2009.....	2-105
Table 2-II-38	Housing Types Permitted by Zoning District.....	2-106
Table 2-II-39	Eureka Applicable Building and Housing Codes 2009	2-107
Table 2-II-40	Development Fees for a Typical 3600 Sq. Ft. Four-Plex with Carports May 2009	2-108
Table 2-II-40a	Development Fees for a Typical 2000 Sq. Ft. Single Family Dwelling with 500 Sq. Ft. attached garage May 2009	2-108
Table 2-II-40c	Electrical Permit Fees	2-109
Table 2-II-40d	Mechanical Permit Fees.....	2-110
Table 2-II-40e	Plumbing Permit Fees.....	2-110
Table 2-II-40f	Applicable Community Development Department Fees	2-111
Table 2-II-40g	Applicable Public Works-Engineering Fees.....	2-111
Table 2-II-40h	Finance/Engineering-Sewer Fees.....	2-112
Table 2-II-40i	Finance/Engineering-Water Connection Fees	2-113
Table 2-II-40j	Finance/Engineering-Water Service Fees.....	2-113
Table 2-II-40k	Finance/Engineering- Monthly Charges for Water Service.....	2-114
Table 2-II-41	Eureka House Heating Energy Use 2000.....	2-114
Table 2-II-42	Eureka Typical Housing Costs (\$254,000 Home).....	2-118
Table 2-II-43	Summary Forecast of Housing Set-Aside Funds Eureka Redevelopment Agency Fiscal Years Ending 2003-2017	2-120

SECTION 2

HOUSING ELEMENT

This section contains the diagrams, goals, policies, and implementation programs to ensure the provision of adequate housing in the City of Eureka. This section is organized into the following parts:

PART I - POLICY DOCUMENT

GOALS AND POLICIES

State law requires each city and county to adopt a general plan containing at least seven elements including housing. Unlike the other mandatory general plan elements, the housing element, required to be updated approximately every five years, is subject to detailed statutory requirements and mandatory review by a State agency (Department of Housing and Community Development). Housing elements have been mandatory portions of general plans since 1969. This reflects the statutory recognition that the availability of housing is a matter of statewide importance and that cooperation between government and the private sector is critical to attainment of the State's housing goals. The regulation of the housing supply through planning and zoning powers affects the State's ability to achieve its housing goal of "decent housing and a suitable living environment for every California family" and is critical to the State's long-term economic competitiveness.

Housing element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the regional housing need. Housing element law is the State's primary market-based strategy to increase housing supply, choice, and affordability. The law recognizes that in order for the private sector to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory schemes that provide opportunities for, and do not unduly constrain, housing development.

The City of Eureka, the City Redevelopment Agency, and the Eureka Housing Authority have sought to maintain this commitment consistently, and demonstrate in this Housing Element their intentions to continue this commitment. The limits of this commitment must be acknowledged, however. These limits are directly related to the City, the Agency's, and the Authority's ability to obtain funding from non-City funding sources. Actions of the Federal Government and State Legislature to eliminate or otherwise reduce local funding, or to impose additional requirements, have had a direct effect upon the availability of local funding for housing programs and the ability of staff to operate such programs.

The ability of the City, the Redevelopment Agency, the Housing Authority, and other groups and individuals involved in the housing of our population to move forward with the goals, policies, and implementation programs which follow will be tempered by the availability of local, state, and federal funding sources as private developments often do not have a positive bottom line

without public assistance support. Continued reductions in these funding sources, and additional development regulations, will likely result in commensurate reduction in program activity.

The town site of ‘Eureka’ was a planned development, established in the 1850’s by a land company that divided the land into lots, delineated streets and roads and managed the land for members and investors. Early settlers typically claimed large pieces of property eventually selling off smaller portions. Some families bought entire blocks, building on one portion, and subdividing the rest into streets and lots. Today, many neighborhoods in Eureka contain intact remnants of these early divisions. This pattern of development, by residential and commercial tract, has been very important throughout the history of the City, creating blocks of buildings and structures that, still today, retain historic and architectural integrity.

The infilling of many of these large tracts over time also fostered the establishment of cohesive neighborhoods that integrate a variety of architectural styles with people of varied socio-economic status. A row of modest cottages may co-exist next to a Victorian storefront and a large Arts and Crafts bungalow. Cultural landscapes may incorporate formal plantings at street side, with native trees and trails leading to a slough in the backyard. The variety and distribution of historic structures in Eureka creates a cultural fabric that reflects the history of the community. The retention and rehabilitation of the significant numbers of Victorian era structures that provide a direct link to the City’s history, and the maintenance of the cultural continuity of the Victorian era are significant components of the City’s housing policies.

PRODUCTION OF NEW HOUSING

Goal 2.A. To provide adequate sites and promote the development of new housing to accommodate Eureka’s fair share housing allocation.

Policies to Implement Goal

- 2.A.1. The City shall encourage the development of small efficiency units in older motels.
- 2.A.2. The City shall promote the development of multifamily dwellings and/or apartment units on vacant or underutilized properties.
- 2.A.3. The City shall inventory County and City owned property within the City limits and encourage their sale to facilitate the development of housing where appropriate.
- 2.A.4. The City shall promote its existing planned and zoned status as a predominantly mixed-use city that permits many different types of housing by right within commercial areas
- 2.A.5. The City shall sponsor, cosponsor, host, or provide presenters for workshops pertaining to unreinforced masonry or fire codes. The workshops should focus on alternate methods to achieve consistency with building codes and fire codes. The target audience of the workshops should consist of architects, engineers, and members of the development community. Additionally, to foster the development of

- housing units, the City shall seek grant funding for the permanent retrofit/mitigation of structures with unreinforced masonry.
- 2.A.6. The City shall comprehensively review parking requirements within Eureka, in order to facilitate the development of housing units.
 - 2.A.7. The City shall participate in the purchase of lots and propose requests for proposals (RFPs) for development of housing.
 - 2.A.8. The City shall promote and facilitate residential infill development on existing vacant residentially zoned sites.
 - 2.A.9. The City shall promote the expeditious residential development of existing vacant residentially zoned lots owned by the City, the Redevelopment Agency, Caltrans, or other public agencies.
 - 2.A.10. The City shall continue to consider annexation of underdeveloped territory as a means of increasing residential development opportunities within Eureka's City limits.
 - 2.A.11. The City shall promote and facilitate the development of second units on existing developed single-family zoned lots.
 - 2.A.12. The City shall promote and facilitate higher density residential developments (e.g., town homes, apartments, condominiums, efficiency units, and single room occupancy units).
 - 2.A.13. The City shall promote and facilitate development of new upper-story multi-family residential units in Downtown and Old Town.
 - 2.A.14. The City shall provide and promote the use of density bonuses for projects that include units reserved for lower-income households, as indicated in the fair share assessment analysis.
 - 2.A.15. In accordance with the requirements of state law, the City shall require, where feasible, the provision of units affordable to low-and moderate-income households or the payment of in-lieu fees in connection with residential developments within the coastal zone.
 - 2.A.16. The City shall, in adopting new regulations, consider the effects of new regulations on housing affordability.
 - 2.A.17. The City shall continue support of the non-profit Eureka Housing Development Corporation created in 1996 to facilitate the creation of a housing development corporation to develop housing in the area.

- 2.A.18. The City shall expedite the review and approval of all development that includes on-site residential units affordable to very low- and low-income households.
- 2.A.19. The City shall reduce development and planning fees for development that includes on-site residential units affordable to extremely low, very low- and low-income households.
- 2.A.20. In accordance with the provisions of Senate Bill 1818, the City may provide flexibility in development standards for development that includes on-site residential units affordable to very low- and low-income households, in terms of parking requirements, setbacks, lot coverage, and street widths.
- 2.A.21. The City shall encourage the provision of affordable housing through the use of development agreements that provide incentives to developers in exchange for the provision of affordable housing.
- 2.A.22. The City shall continue to pursue appropriate federal, state, and local funding for the development of housing for low- and moderate-income households.
- 2.A.23. In order to foster the production of housing units, the City shall comprehensively review a potential reduction of residential minimum lot size requirements and concurrently, a reduction of the planned unit development minimum acreage of three acres.
- 2.A.24. The City shall promote and facilitate the development of small single family units on small lots where such development is compatible with the surrounding neighborhood.
- 2.A.25. The City shall promote and facilitate the development of second units by adopting pre-approved second unit building plans, as provided by the Humboldt Association of Realtors®, for use by the general public. Said pre-approved plans shall also be inclusive of a Victorian or carriage-home style plan for use on or within historic properties or neighborhoods.
- 2.A.26. With the goal of producing more housing units for all income levels, the City shall continue public outreach efforts to all applicable housing advocacy groups, home builder associations, and the real estate community, to continually explore modifications to the City's various land use codes.
- 2.A.27. Consistent with Senate Bill 1087 (Government Code Section 65589.7), the City of Eureka shall adopt written policies, procedures, objectives, and standards regarding the delivery of sewer and water services. The adopted policies, procedures, objectives, and standards shall be updated once every five years. Said conformance with Senate Bill 1087 shall continue to guarantee that sewer and water connections be given priority lower income housing proposals.

SPECIAL HOUSING NEEDS

Goal 2.B. To provide adequate facilities and services for senior citizens, for the homeless, those in need of transitional housing and others with special needs.

Policies to Implement Goal

- 2.B.1. City to support the creation of new Senior Housing units
- 2.B.2. The City shall promote the development of housing that meets the needs of those with special housing needs, including the homeless, the mentally ill, those needing transitional housing, households headed by single parents, large families, seniors, and disabled persons.
- 2.B.3. The City shall work with Humboldt County and other cities in Humboldt County to seek shared funding for homeless needs and non-local funding for these services.
- 2.B.4. The City shall promote the use of alternative living and ownership arrangements aimed at providing additional housing opportunities for special needs groups.

HOUSING REHABILITATION AND AFFORDABILITY CONSERVATION

Goal 2.C. The City shall encourage the maintenance, improvement, and rehabilitation of the City's existing housing stock and residential neighborhoods.

Policies to Implement Goal

- 2.C.1. The City shall encourage private investment in older residential neighborhoods and private rehabilitation of housing.
- 2.C.2. The City shall continue to pursue appropriate federal, state, and local funding for the rehabilitation of housing for low- and moderate-income households.
- 2.C.3. The City shall assist in the relocation of residents who reside in mobilehome parks that are converting to another use, or assist residents in the purchase of mobilehome parks if the mobilehome park is converting to condominium ownership where Redevelopment Agency, state, or federal funds are used for the new use.
- 2.C.4. In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of an existing residential dwelling unit located within the Coastal Zone occupied by a low- or moderate-income household unless provisions are made for replacement of the dwelling unit.
- 2.C.5. In accordance with the requirements of state law, the City shall deny any request for the conversion or demolition of any residential structure located within the Coastal Zone for development of a non-residential use which is not coastal dependent unless the City finds that the residential use is no longer feasible in that location. If the City

makes this determination and authorizes the conversion or demolition of the residential structure, it shall require replacement of all dwelling units occupied by low- or moderate-income households in accordance with state law.

- 2.C.6. The City shall diligently pursue the elimination of overcrowded, unsafe, unsanitary conditions, and nuisance abatement.
- 2.C.7. The City shall inventory data on residential density and proportion of lower-income households in each area to encourage and facilitate improvements in needed areas. Said data shall be kept in a data base and managed as a GIS “layer or project” for Citywide departmental access and use.
- 2.C.8. The City shall encourage and promote the rehabilitation and expansion, where feasible, of mobile home parks.
- 2.C.9. The City shall encourage and promote the retention, rehabilitation, and maintenance of historic structures in the City.
- 2.C.10. The City shall seek to preserve all assisted multi-family rental housing units at risk of being converted to market-rate housing.
- 2.C.11. The City shall strive to maintain the existing housing stock within the Henderson Center area. Zone change and General Plan amendment requests that would result in the conversion of residential zoning and plan designations to commercial related designations shall be strongly discouraged by the City.
- 2.C.12. The City shall continue to encourage property owners to declare illegal second units and to bring such units into conformance with applicable building and housing codes.

EQUAL ACCESS AND OPPORTUNITIES

Goal 2.D. To ensure equal housing opportunities for all persons in Eureka regardless of age, race, religion, sex, marital status, national origin, color, or other barriers that prevent choice in housing.

Policies to Implement Goal

- 2.D.1. The City shall promote housing opportunities for all persons regardless of race, religion, sex, marital status, disability, national origin, color, elderly, individuals with disabilities, or other barriers that prevent choice in housing.

ENERGY CONSERVATION, NATURAL RESOURCES, AND SUSTAINABLE LIVING

Goal 2.E. To encourage and maintain energy efficiency in new and existing housing.

Policy to Implement Goal

- 2.E.1. The City shall continue to promote energy conservation in the design of all new residential structures and shall promote incorporation of Title 24 energy conservation and weatherization features in existing homes.
- 2.E.2. In an effort to reduce personal vehicle miles traveled, prior to the final approval of new multi-family housing projects within Eureka, the City shall ensure that the project integrates safe pedestrian and/or bike connectivity to existing or proposed destinations such as employment, shopping, business, and other residential developments. Said connectivity compliance can be achieved through locating the proposed development adjacent to existing or proposed trails, bike lanes, or sidewalks identified within the City's Capital Improvement Plan or similar master or General Plan. Additionally, prior to project approval, the City shall consult with all applicable public transit providers to ensure safe and convenient access to transit opportunities to and from the proposed development.

IMPLEMENTATION PROGRAMS

To achieve the goals discussed in the proceeding section, the Housing Element identifies implementation programs. These programs and their status are discussed below.

- 2.1. The City shall prepare an inventory of existing vacant residentially zoned lots owned by public agencies and evaluate the potential for residential development of each lot. Once this evaluation is completed the City will outreach to organizations involved in the building trades, especially Humboldt Builders' Exchange, and advise them of the City's interest in developing these lots for residential use with the support of Redevelopment funds.
- Responsibility: Redevelopment Department; Community Development Department
 - Time Frame: FY 2010-on going
- 2.2. The City shall conduct an evaluation of the feasibility and desirability of annexing surrounding land for residential development. The City will be supportive of annexation proposals and will allocate excess public service capacities to annexation of developable lands contiguous with City boundaries. The City is effectively surrounded by urban scale residential development in County jurisdiction. Residents of the County have not supported annexations efforts proposed by the City in the past.
- Responsibility: City Manager; Community Development Department

- Time Frame: FY 2010-2014

- 2.3. The City shall be open to proposals to annex lands surrounding the City limits for residential use and mixed-use.
 - Responsibility: City Manager, Community Development Department
 - Time Frame: Annually

- 2.4. The City shall post and distribute information on second dwelling units and on residential conversions and outreach the Zoning Ordinance’s revised second dwelling unit provisions to further facilitate development of second units on existing developed single-family lots as a means of promoting these forms of affordable housing.
 - Responsibility: Community Development Department
 - Time Frame: Annually

- 2.5. The City shall prepare an inventory of existing and underutilized buildings and evaluate the potential for converting and redeveloping such buildings for mixed use (e.g. commercial-residential, live/work) or residential use (e.g. apartments, condominiums, efficiency units, and single room occupancy).
 - Responsibility: Redevelopment Department, Community Development Department
 - Time Frame: FY 2010-2011

- 2.6. Based on the inventory prepared under implementation program 2.5, The City will meet with property owners, in conjunction with the Eureka Main Street Program, the Redevelopment Department, and/or a non-profit developer to convert/redevelop buildings for mixed or residential use. The City shall continue to make use of limited Redevelopment Agency funds and will continue applying for HOME Program funds to eliminate the hazards of unreinforced masonry in designated buildings. The City will meet with property owners and the Eureka Main Street Program annually to discuss funding cycles and potential grant applications
 - Responsibility: Redevelopment Department, Community Development Department
 - Time Frame: FY 2010-ongoing

- 2.7. The City shall continue to partner with the non-profit Eureka Housing Development Corporation created in 1996 by making available redevelopment funds for the development of low- and moderate-income housing.
 - Responsibility: Redevelopment Department
 - Time Frame: Annually

2.8. The City shall undertake a study of older motels and their potential for conversion to residential use for seniors, and low-and moderate-income households or their replacement by housing. If the results of this study conclude such a program is feasible, the City will work with property owners and/or a non-profit agency or developer to convert one or more of these older motels to residential use and will make use of redevelopment funds, first-time homebuyers funds, and HOME funds to assist in the rehabilitation of these units.

- Responsibility: Housing Advisory Board, Redevelopment Department, Housing Authority, Community Development Department, Fire Department, Building Department, senior representatives, Homeless representatives, non-profit housing developer.
- Time Frame: FY 2010-2011

2.9. In accordance with the requirements of state law (Senate Bill 1818 & Cal. Gov. Code §65915 et seq.) the City shall revise its zoning ordinance to provide for density bonuses for residential projects that reserve a percentage of their units for lower-income households. Said revision shall also include the required affordability, concession, waiver, and incentive allowances provided for in §65915 et seq.

- Responsibility: City Council, Planning Commission, Housing Advisory Board, Redevelopment Department, Community Development Department
- Time Frame: 2010-2011

2.10. The City shall give high priority to development proposals that include on-site residential units affordable to low-and moderate-income households to minimize the review and approval time for such applications. This is to include fast-track review processing for development proposals that include affordable housing units for very-low income households.

- Responsibility: City Council, Planning Commission, Redevelopment Department, Community Development Department
- Time Line: Annually

2.11. The City shall allow emergency shelters to be located, by right, within the CS Service Commercial zoning district as a principally permitted use (i.e. without discretionary action). The City shall undertake a review of its current standards codified in Sections 155.040 et. seq. and revise said City code sections to be consistent with Senate Bill 2 (e.g., spacing requirements, staffing etc.) which amended Cal Gov. Code Sections 65582, 65583 & 65589.5. Said consistency shall also apply to the administration of transitional and supportive housing within the residential uses subject only to those requirements and procedures that apply to other residential uses of the same type in the same zone.

- Responsibility: City Council, Planning Commission, Community Development Department
 - Time Line: 2010-2011 for review of current standard and SB2 revisions/Annually

- 2.12. The City shall continue to work with local public and non-profit agencies that develop and fund transitional housing for homeless, marginally homeless persons, and special needs groups by participating in outreach programs, membership and participation in the Continuum of Care efforts, meeting with representatives on an annual basis to discuss the specifics of locating such housing within the City, and in the continuing efforts to annually fund the Multiple Assistance Center.
 - Responsibility: Housing Advisory Board, Redevelopment Department, Housing Authority
 - Time Frame: Annually

- 2.13. The City shall continue work with the Housing Authority to issue further rounds of mortgage credit certificates to help first-time homebuyers.
 - Responsibility: City Council Planning Commission, Redevelopment Department
 - Time Frame: FY 2010-2014

- 2.14. The City shall apply for Community Development Block Grant (CDBG) and other funds as appropriate for the multi-family Rental Rehabilitation/Construction Program, the Owner/Occupant Rehabilitation Program, and the Full-Scale Neighborhood Improvement Organization Program.
 - Responsibility: City Council, Housing Advisory Board, Redevelopment Department
 - Time Frame: Annually

- 2.15. The City shall continue to post and distribute information on the enforcement program of the State Fair Employment and Housing Commission with regard to resolution of fair-housing complaints. This distribution will include placing this information at a variety of public locations including public libraries, community and senior centers, local social service offices, and City administrative offices. The City shall continue to refer fair housing complaints to the appropriate entity including the US Department of Housing and Community Development (HUD), State Department of Fair Employment and Housing and the City's Tenant Grievance Hearing Procedure.
 - Responsibility: Redevelopment Department
 - Time Frame: Annually

- 2.16. The City shall continue to review building plans for compliance with state energy efficiency standards.
- Responsibility: Redevelopment Department, Building Department
 - Time Frame: Annually
- 2.17. The City shall post and distribute information on currently available weatherization and energy conservation programs.
- Responsibility: Redevelopment Department, Building Department
 - Time Frame: Annually
- 2.18. The City shall prepare an annual monitoring report that summarizes housing development and rehabilitation activity by income category and reports on progress in meeting Eureka’s fair share housing.
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- 2.19. The City will continue to aggressively market housing programs
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- 2.20. The City will continue to encourage first-time homebuyers with financial assistance through the first-time homebuyers program.
- Responsibility: Redevelopment Department
 - Time Frame: Annually
- 2.21. The City will seek to preserve all assisted multi-family housing units at risk of being converted to market rate rental housing. This is to be accomplished by working with public and/or private housing agencies that have expressed an interest in rights-of-first-refusal for publicly assisted housing projects at-risk of conversion to market-rate housing; and by establishing a monitoring program for local Section 8 contracts including an early warning system for units at risk of being converted to market-rate. This program will include provisions to gauge owner interest in Section 8 renewal, to identify units likely to be acquired and managed as Section 8 housing and respond to federal and state notices. The City shall also assist property owners and entities by providing financial assistance, when funding is available, to support applications. The City shall provide an “Affordable Housing Tenant Education Notice” to Agency assisted owners of multi-family housing units to notify tenants of affordability restrictions and maturity.

- Responsibility: Redevelopment Department
- Time Frame: Annually

2.22. To facilitate the development of low- and moderate-income residential units in non-residential zones by both the conversion of vacant upper floors of existing structures into residential units and inclusion of residential units in new construction, the City will perform the following:

Organize, host, or sponsor workshops, inviting professionals in the areas of fire codes, unreinforced masonry, and mobility access requirements to speak with local architects, engineers, designers, and the development community on alternate affordable methods of achieving consistency with building, fire and access codes;

Comprehensively review the parking requirements within the City in the hope of reducing or eliminating parking requirements for residential uses in these non-residential zones;

Undertake a study of the use patterns of City owned parking lots in the Old Town and Downtown areas and evaluate the options for assignment of these parking spaces for residential use in the evening hours.

- Responsibility: City Manager, Redevelopment Department, Community Development Department
- Time Frame: 2011

2.23. To assist in the development of vacant infill sites for low and moderate income housing, the City will do the following:

Advertise the applicability of the relaxed standards allowing secondary dwelling units by right in one-family zones by newspaper ads and placement of flyers at the Builders Exchange;

Expedite and give priority to the approval of the site plan and building permits for developments in conformance with development standards in multi-family zones;

Participate in the purchase of vacant infill lots and solicit requests-for-proposals for the development of affordable housing on these parcels at reduced sale prices;

Develop a density bonus ordinance, consistent with Senate Bill 1818 that includes incentives to encourage the development of affordable housing.

- Responsibility: Community Development Department, Building Division of the Public Works Department, Redevelopment Department
- Time Frame: 2010-2014

2.24 The City shall evaluate the use of “green” (energy efficient and environmentally sensitive) alternative building methods and materials. The Community Development Department and the Building Division will evaluate the feasibility of using alternative building methods and materials, taking compliance with state building codes and Eureka’s maritime climate into account. The City will revise the Building Code to allow use of alternative building methods deemed feasible and appropriate, beyond the minimum requirements of Title 24.

- Responsibility: Community Development Department / Building Division
- Funding Source General Fund
- Time Frame: Annually/Ongoing

2.25 The City shall promote and make available voluntary green code and green rehabilitation manuals. Said manuals available at this time, free of charge, are *Sustainable Solutions for Historic Houses in Northern California, U.S. EPA* and *Rehab Right, City of Oakland Planning Department*. Both manuals provide information and identification of alternative and/or sustainable building methods and materials used for the treatment of Eureka’s older housing stock.

- Responsibility: Community Development Department
- Funding Source Eureka Heritage Society/General Fund
- Time Frame: Annually/Ongoing

2.26 The City shall evaluate whether there are constraints on the development, rehabilitation, and conservation of housing units intended for persons with disabilities. The analysis will include an examination of land use and building codes, permits, and processing. If any constraints are found within these areas, the City will initiate actions to address these constraints, including removing the constraints or providing accommodation for housing intended for persons with disabilities.

- Responsibility: Community Development Department/ Building Department
- Funding Source General Fund
- Time Frame: Annually/Ongoing

2.27 The City shall adopt Universal Design Standards under the Americans with Disability Act (ADA) for all new and past public housing developments. Said use of Universal Design Standards will assist in converting housing availability and access for use by the elderly and individuals with disabilities. Additionally, prior to construction and/or alteration of public housing developments, the City shall consult local members or groups of the disabled community for ADA design input.

- Responsibility: Community Development Department/Building Department
- Funding Source General Fund

- Time Frame: 2010-2011/Ongoing

- 2.28 The City shall evaluate its existing parking regulations to determine what modifications, if any, can be adopted to facilitate housing. In order to facilitate above commercial dwelling units, particular emphasis, by the City, shall be placed on modifying the parking requirements within the Old Town/ Down Town Districts.
 - Responsibility: Community Development Department/Engineering Department
 - Funding Source General Fund
 - Time Frame: 2010-2011

- 2.29 The City shall appoint an individual from the citizenry to represent the elderly and individuals with disabilities to serve on the City of Eureka Housing Advisory Committee. This individual's duties will consist of advocating the development of housing for the elderly and disabled and to ensure adequate accommodations for the represented groups within the City. A written report shall be filed with the Community Development and Housing Departments bi-annually (June and December) regarding the selected committee member's performance on the committee.
 - Responsibility: Community Development Department/Housing Department/City Council
 - Funding Source General Fund
 - Time Frame: Annually/Applicable vacancy appointments

- 2.30 The City shall adopt reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities. This procedure will be administrative, with minimal or no processing fee.
 - Responsibility: Community Development Department/Housing Department/City Council
 - Funding Source General Fund
 - Time Frame: 2010

- 2.31 Encourage the development of housing units for households earning 30 percent or less of the Median Family Income for the City of Eureka. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-room occupancy units and transitional housing. The City will encourage development of housing for extremely-low income households through a variety of activities such as outreaching to housing developers on at least an annual basis, providing financial or in-kind technical assistance or land-write downs, providing expedited processing, identifying grant and funding opportunities, applying for or supporting applications for funding on an ongoing basis, reviewing and prioritizing

local funding at least twice during the planning period and/or offering additional incentives beyond the density bonus provisions.

- Responsibility: Community Development Department/Redevelopment Department
- Funding Source: General Fund, RDA Housing Set-Aside
- Time Frame: Outreach to developers on at least an annual basis
Apply for or support applications for funding on an ongoing basis;
Review and prioritize local funding at least twice in the planning period

2.32 The City shall revise the definition of “Family” within the Eureka Municipal Code to not include a numerical reference of persons who constitute a “Family.”

- Responsibility: Community Development Department/Housing Department/City Council
- Funding Source: General Fund
- Time Frame: 2010

**Table 2-I-1
Eureka Quantified Objectives
January 1, 2007 to June 30, 2014**

NEW CONSTRUCTION						
Category	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Eureka Fair Share Allocation						
HCAOG Housing Needs Determination for period	107	108	138	152	375	880
Residential Permits Issued	0	0	18	26	25	69
Remaining Need	107	108	120	126	350	811
Expected Units Developed Through Housing Programs						
Implementation Program 2.11 Continued allowance of Shelter sites and conversion of Motels to SRO's Implementation Program 2.8	150	150	0	0	0	300
Policy 2.A.26 (Secondary Dwelling Units)	0	0	70	0	0	70
Implementation Programs 2.22 & 2.28 (Commercial Conversions)	0	10	120			130
Units Developed by the Private Market						
New construction	0	0	0	200	100	300
Total New Construction	150	160	190	200	100	800

CONSERVATION						
Category	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Section 8 Vouchers	243	243	0	0	0	486
First Time Home Buyers Program	1	31	28	0	0	60
“At Risk” Units	85	84	358	0	0	527
Total Conservation	329	358	386	0	0	1073
REHABILITATION						
Category	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
CDBG Owner-Occupied Rehabilitation	0	5	15	0	0	20
CDBG Renter-Occupied Rehabilitation	0	10	10	0	0	20
Multi-Family Rental Rehabilitation	0	2	2	0	0	4
SRO Conversion Policy(s)	21	20	0	0	0	41
Total Rehabilitation	0	17	27	0	0	75

Source: City of Eureka

PART II - BACKGROUND REPORT

INTRODUCTION

The information contained in this Background Report comes primarily from the U.S. Census Bureau, the California Department of Finance, housing market evaluations prepared by City Staff and other local sources.

This Background Report profiles the City of Eureka's housing picture. Topics discussed include the following:

- Population;
- Eureka's housing stock and its characteristics;
- Housing Needs; current and projected;
- Special Groups housing needs;
- Sites available to meet future housing needs and services to support development of these sites;
- Land use controls and governmental constraints on the production and availability of housing;
- Existing housing programs and activities in Eureka during the period 2002 to 2007 and evaluation of Eureka's 2004 Housing Element;
- Public participation efforts;
- Housing Element consistency with the General Plan;
- Summary of the findings contained in the Background Report;
- Special housing requirements; and
- Bibliographic references and persons consulted in the preparation of the background report.

POPULATION CHARACTERISTICS

Age

Between 2000 and 2008, the City population increased by 0.2%, (60 persons) from 26,097 to 26,157 according to the California Department of Finance, Demographic Research Unit. The number of households in Eureka has increased by 2.6% from 10,942 to an estimated 11,244 according to the U.S. Census Bureau and the Humboldt County Association of Governments.

**Table 2-II-1
Eureka Population by Age**

Age Group	2000		2007		Change	Percent Change
	Number	Percent	Number	Percent		
Under 5 years	1840	6.8 %	1738	6.5 %	-102	-5.5 %
5 to 9 years	1909	7.0 %	1439	5.4 %	-470	-24.6 %
10 to 14 years	1894	7.0 %	1334	5.0 %	-560	-29.5 %
15 to 19 years	1633	6.1 %	1688	6.3 %	55	3.4 %
20 to 24 years	1986	7.4 %	2930	10.9 %	944	47.5 %
25 to 34 years	4368	16.1 %	4575	17.1 %	207	4.7 %
35 to 44 years	2525	9.5 %	3099	11.6 %	574	22.7 %
45 to 54 years	2521	9.5 %	3907	14.6 %	1386	54.9 %
55 to 59 years	1023	4.0 %	1814	6.8 %	791	77.3 %
60 to 64 years	1109	4.1 %	1100	4.1 %	9	0.8 %
65 to 74 years	2221	8.2 %	1635	6.1 %	-586	-26.3 %
75 to 84 years	1511	5.6 %	1197	4.5 %	-314	-20.7 %
85 years and over	408	1.5 %	343	1.3 %	-65	-15.9%

Source: U.S Census Bureau 2005-2007 American Community Survey

Population projections for the City of Eureka are based on a ratio of the County of Humboldt 2040 population projections prepared by the State Department of Finance. According to the 2008 population estimates, the City population was 26,157, 19.6% of the total County population. Extrapolating the County 2040 projection of 146,933, the City could see a population of 30,856 in the year 2040. The Humboldt County Association of Governments (HCAOG) has prepared the Regional Housing Needs Plan for Humboldt County, January 2007 – July 2014. The household projections for the City of Eureka to the year 2014 by income group are detailed in Table 2-II-2.

**Table 2-II-2
Eureka Household Projections - Needs by Income Group**

Income Group	RHNA Unit Assignment	Typical Housing Unit Variety
Extremely Low	108	Emergency Shelter, Group Housing, Recovery Home, SROs
Very Low	107	Group Housing, Recovery Home, Apartments, SROs, Care Home
Low	138	Secondary Dwelling Unit, Apartment, Care Home, Deed Restricted SFD
Moderate	152	Apartment, Duplex Triplex, Fourplex, Deed Restricted SFD
Above Moderate	375	Single Family Dwelling, Condominium

Total 880

Source: HCAOG & City of Eureka

EMPLOYMENT CHARACTERISTICS

The workforce in Eureka encompasses professional, technical, production, transportation, and service occupations. The major employers in Eureka and in the vicinity of the City represent a wide range of employment sectors and generally employ between 10 and 200 employees.

Employment by Industry

According to the 2000 Census, the educational, health, and social services sector employed the largest proportion of persons, with 2,662 persons or 24.9%. The number of persons employed within the sector has since dropped by ±84 persons or 3.1%. However, according to 2007 Census Bureau estimates, this sector continues to be Eureka's largest employment category. The construction sector had the largest percentage increase in employment since the 2000 Census with an increase of 102.4% (712 persons). The jump in construction employment may be attributable to the former 'housing boom' that has since waned. The construction sector numbers have probably dropped-off significantly since 2007. The information sector grew by 36.8% or 84 persons. Between the 1990 and 2000 Census, persons employed in manufacturing occupations decreased by 130% (781 persons). This downward trend has continued. The Census Bureau, in 2007, estimated the loss of an additional 86 manufacturing positions. As noted in the 2004 Housing Element, the trend in industry implies a departure from manufacturing and its associated trades.

**Table 2-II-3
Eureka Employment by Industry**

Industry	2000		2007		Change	Percent Change
	Number	Percent	Number	Percent		
Agriculture, forestry, fishing, mining	399	3.73 %	516	4.2 %	117	29 %
Construction	695	6.50 %	1407	11.5 %	712	102.4 %
Manufacturing	597	5.58 %	511	4.2 %	-86	-14.4 %
Transportation, Warehousing, and Utilities	421	3.94 %	372	3.0 %	-49	-11.6 %
Wholesale Trade	363	3.39 %	276	2.2 %	-87	-23.9 %
Retail Trade	1507	14.09 %	1682	13.7 %	175	11.6 %
Information	228	2.13 %	312	2.5 %	84	36.8 %
Finance, Insurance, Real Estate	688	6.43 %	689	5.6 %	1	0.14 %
Professional, Scientific, Management, Administrative, and Waste Management	695	6.50 %	916	7.5 %	221	31.7 %
Educational, Health and Social Services	2662	24.89 %	2746	22.4 %	84	3.1 %
Arts, Entertainment, Recreation, Accommodation, and Food Services	1179	11.02%	1285	10.5%	106	8.9 %
Public Administration	613	5.73 %	776	6.3 %	163	26.5%
Other Services	647	6.05 %	784	6.4 %	137	21.1 %
Total	10694		12272			

Source: U.S Census Bureau 2005-2007 American Community Survey

Employment by Occupation

Since the 2000 Census, the number of persons in production and transport occupations in Eureka decreased by 12.7% (172 persons) and represents the largest occupational decrease in the City. No other Eureka industry noted losses within this data set. However, as noted previously, the former ‘housing boom’ and current recession is probably having a negative effect on the construction employment numbers.

**Table 2-II-4
Eureka Employment by Occupation**

Industry	2000		2007		Change	Percent change
	Number	Percent	Number	Percent		
Management and Professional	2596	24.2 %	3008	24.5%	412	15.8 %
Sales and Office	2998	28 %	3044	24.6 %	46	1.5 %
Service	2577	24 %	3015	24.8 %	438	16.9 %
Farming, Fishing, and Forestry	183	1.7 %	414	3.4 %	231	126.2 %
Construction, Extraction, and Maintenance	987	9.2 %	1610	13.1 %	623	63.1 %
Production and Transport	1353	12.6 %	1181	9.6 %	-172	-12.7 %
Total	10694		12272			

Source: U.S Census Bureau 2005-2007 American Community Survey

**Table 2-II-5
2008 Eureka Wages**

Occupation	Average Income	
	Hourly Wage	Annual Income
Management	\$35.59	\$74,017
Business Operations	\$24.29	\$50,510
Computer and mathematical	\$26.60	\$55,324
Architecture and Engineering	\$31.19	\$64,882
Life, Physical and Social Science	\$29.40	\$61,159
Community and Social Service	\$19.83	\$41,255
Legal	\$36.78	\$76,521
Education, Training, Library	\$22.64	\$47,090
Arts, Design, Entertainment, Sports, and media	\$18.93	\$39,368
Healthcare Practitioners, and Technical	\$32.77	\$68,163
Healthcare Support	\$12.62	\$26,263
Protective Services	\$24.48	\$50,927
Food Preparation and Serving	\$9.65	\$20,074
Building, Ground and Maintenance	\$13.27	\$27,595
Personal Care and Service	\$11.06	\$22,994
Sales and Related	\$13.40	\$27,874
Office and Administration	\$14.84	\$30,849

Occupation	Average Income	
	Hourly Wage	Annual Income
Farming, Fishing, Forestry	\$13.59	\$28,281
Construction and Extraction	\$20.74	\$43,123
Installation, Maintenance, Repair	\$18.97	\$39,461
Production	\$16.28	\$33,861
Transportation and Material	\$14.94	\$31,070

Source: California EDD

Household Income

According to 2007 Census Bureau estimates, the median household income for the City of Eureka was \$31,119, which is lower than the median household income for Humboldt County identified as \$38,987. Eureka households earning less than \$25,000 annually decreased from 49% of all households in 2000 to 39% in 2007. Households earning over \$50,000 annually have increased since 2000 when 23% of households earned this amount compared to 33% of households earning this amount in 2007.

The 2000 census defined poverty levels by using a set of money thresholds that vary by family size. If the total family or unrelated individual income falls below the particular poverty threshold, then the family or unrelated individual is classified as being ‘below the poverty level.’ The Federal Department of Housing and Urban Development (HUD) establishes these thresholds for communities, establishing classes of very low-, low-, moderate-, and above moderate-income levels. HUD guidelines identify that households earning less than 50% of the median income are considered at the poverty level. As a result of the 2000 Eureka census, 5,982 individuals were considered to earn less than the 1999 poverty level, approximately 24% of the Eureka population. The Census Bureau 2007 American Community Survey has since estimated that this number has dropped to 22% or 5,754 persons below the poverty level.

Extremely Low Income (ELI) Households

Extremely low-income is defined as households with income less than 30 percent of area median income, which in Eureka’s case would equal to about \$16,750 a year for a four person household. A one person household is considered extremely low income when earning \$11,750 or less. Eureka’s median income for a four-person household is \$55,800. Households with extremely-low income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disabilities insurance are considered extremely low income households. At the same time a minimum wage worker supporting a two person household could be considered an extremely low-income household with an annual income of approximately \$13,400. Generally, Eureka’s unskilled labor wages come very close to the extremely low wage earner level. Staff did assemble an example of four occupations that are close to being extremely low yearly incomes (see Table 2-II-5a). The 2000 Census and CHAS calculations estimate that about 3,007 extremely-low income households are located in Eureka, or approximately 28 percent of the 10,537 households. Approximately, 86 percent, or 2,592 ELI households are renter occupied.

Table 2-II-5a
2010 Eureka Very Low Income Occupations

Occupation	Average Income	
	Hourly Wage	Annual Income
Child Care Workers	\$9.18	\$19,094
Food Preparation and Serving	\$9.65	\$20,074
Manicurist and Pedicurist	\$9.16	\$19,052
Restaurant Host and Hostess	\$8.41	\$17,492

Source: California EDD

Table 2-II-5b
2000 Eureka ELI Housing with Cost and Housing Burdens

	Renters	Owners	Total
Total Number of ELI Households	2,592	858	3007
Percent with any Housing Problems	82.7%	73.5%	78.1%
Percent with Cost Burden (30% of Income)	80.8%	88.2%	84.5%
Percent with Severe Cost Burden (50% of Income)	67.6%	63.0%	65.3%
Total Number of Households	5,796	5,123	10,919

Source: HUD Comprehensive Housing Affordability Strategy

Any Housing Problem is defined as a cost burden greater than 30% of income and /or overcrowding/and or without complete kitchen facilities.

Projected Needs

To calculate the projected housing needs, the City assumed 50 percent of its very low-income regional housing need to be extremely low-income housing units. As a result, from the very low-income need of 215 units, the City has projected a need of 108 units for extremely low-income households. As shown in the CHAS data, many extremely low-income households will be seeking rental housing and most will likely face an overpayment, overcrowding, or a substandard housing condition. Some extremely low-income households could very likely include family members with mental or physical disabilities.

To encourage the development of housing for this income category, the City will employ various housing policies and implementation measures. These policies include the following: 2.A.1 and 2.A.12 which encourage the development of single room occupancies or SROs; 2.A.14 which permits density bonuses when projects incorporate affordable housing units. 2. A.19 a reduction of City the fees for extremely-low income fee housing proposals; 2.B.2 an overall supportive policy toward all special housing needs groups; 2.B.3 regional support of homeless needs; 2.B.4 support of alternative living situations for special needs groups; and finally, Implementation Measure 2.31 that, “Encourage(s) the development of housing units for households earning 30 percent or less of the Median Family Income for the City of Eureka. Specific emphasis shall be placed on the provision of family housing and non-traditional housing types such as single-room occupancy units and transitional housing...”

A more in-depth discussion of Eureka's special needs categories begins on page 2-46 of this Element. This Element also contains a detailed description of Eureka's transitional housing programs which serve residents within the ELI income bracket.

HOUSING STOCK AND CHARACTERISTICS

Housing Stock Growth and Composition

The number of housing units in Eureka decreased from 11,781 in 1990 to 11,594 in the year 2000 according to the U.S. Census. The Census Bureau 2007 American Community Survey estimated that Eureka's housing stock would rise to 12,077 units. The predicted number was qualified with a margin of error of ± 290 . Community Development staff has confirmed this rise with a current estimate of Eureka Housing stock at or around 11,984. This number was derived from Building Department records from 2000 to February of 2009.

Almost one-third of Eureka's housing stock is multi-family housing, a mix that has remained constant since 1980. Table 2-II-6 shows housing stock composition for Eureka for the years 2000 through 2007.

**Table 2-II-6
Eureka Housing Stock Composition
2000 through 2007**

Units in Structure	2000		2007		Change	
	Number	Percent	Number	Percent	Number	Percent
Single-family detached	7177	61.9 %	7513	62.2 %	336	4.6 %
Single-family attached	380	3.3 %	576	4.8 %	196	51.5 %
Duplex	854	7.4 %	921	7.6 %	67	7.8 %
3 or 4 units	1331	11.5 %	1366	11.3 %	35	2.6%
5 to 9 units	813	7.0 %	847	7.0 %	34	4.1 %
10 to 19	459	4.0 %	344	2.8 %	-115	-25 %
20 or more	407	3.5 %	458	3.8 %	51	12.5 %
Mobile home	148	1.3 %	52	0.4%	-96	-64.8 %
Other (includes RV's, Vans, boats, etc)	25	0.2 %	0	0%	-25	-100%

Source: U.S Census Bureau 2005-2007 American Community Survey

With the exception of the City of Arcata, Eureka had the highest proportion of multi-family housing of any city in Humboldt County in 2007. Table 2-II-7 shows comparative housing stock composition for Humboldt County cities.

Coastal Zone

Government Code Section 65588(d) identifies coastal zone requirements for housing elements. According to City Building Department records, 138 new units have been constructed in the coastal zone since 1982. Eighty-two of those units were created during the last Housing Element cycle. All but seven of these units have been affordable to low- and moderate-income households. Between 52 and 89 units are in varying stages of local entitlements for construction. These units include between 38 and 75 apartment units on APN 002-191-020, 2168 Tydd Street (CDP-05-006); and 14 condominium units on APN 001-054-032, near F Street in Old Town Eureka (CDP-05-017).

According to state law, the conversion or demolition of existing residential dwelling units within the Coastal Zone occupied by persons and families of low or moderate income shall not be authorized unless provision has been made for the replacement of those units (Government Code section 65590). In addition, according to state law, the conversion or demolition of any residential structure for purposes of a non-residential use which is not coastal dependent shall not be authorized unless the City determines the residential use is no longer feasible. If the City makes this finding and allows conversion or demolition of any residential structure, it must require replacement of any dwelling units occupied by persons of low- or moderate-income (**Government Code 65590**). According to City Building Department records, Community Development records, and a review of coastal permits acted on by the State Coastal Commission, no residences in the coastal zone were removed during the last Housing Element cycle.

According to Building Department records, 36 low- and moderate-income units were required to be constructed as replacement of demolished low-income units between the years 1978 to 2000; 31 of these were demolished or converted between the years 1978 to 1982. These were all constructed in the coastal zone. As provided by state law, new housing developments constructed in the coastal zone shall, where feasible, provide housing for persons and families of low- or moderate-income (**Government Code 65590**).

Age and Condition of Housing Stock

Eureka has a relatively old housing stock. According to the 2000 Census, the median-age house in Eureka was built in 1951. By comparison, the median-age house in California was built in 1970. The Census Bureau 2007 American Community Survey does not specify a median year but obviously, as shown in Table 2-II-9, the median age of a Eureka home has not changed significantly in 7 to 9 years.

The age of Eureka's housing stock reflects the existence of a very large stock of Victorian era housing, built circa 1860 through 1900. Of the 3,858 housing units built before 1940, approximately half were owner occupied and half were renter occupied in 2000. The City of Eureka has been shaped by geography and the environment, isolated from the outside world for the first 50 years of its existence because of mountains and dense forests. Eureka's location opposite the entrance to Humboldt Bay greatly contributed to its role as the maritime and commercial hub of the region. The many different groups of people that have inhabited this place have shaped this cultural landscape.

The notable study by the Eureka Heritage Society, published as *Eureka, An Architectural View* (1987) and also known as the "Green Book", documented historical resources in the City under the criteria established at that time, focusing on historic buildings and architectural styles. The periods identified in the Eureka Heritage Society publication included, Gold and Lumber, 1849-1870; A Lively Small Town 1870-1880; Contented Prosperity 1880 to 1900; Queen City of the Ultimate West 1900 to 1930; Depression and War 1930 to 1945; and The Postwar Period 1945 to the present. Table 2-II-9 shows the age of Eureka's housing stock by tenure.

**Table 2-II-9
Eureka Tenure by Year Structure Built
2007**

Year Built	Total Units	Margin of Error	Percent	Margin of Error
2005 or later	55	± 88	0.5 %	± 0.7
2000 to 2004	310	± 151	2.6 %	± 1.2
1990 to 1999	564	± 199	4.7 %	± 1.6
1980 to 1989	627	± 254	5.2 %	± 2.1
1970 to 1979	1088	± 274	9.0 %	± 2.3
1960 to 1969	1028	± 243	8.5%	± 2.0
1950 to 1959	2845	± 427	23.6 %	± 3.5
1940 to 1949	1268	± 337	10.5%	± 2.8
1939 or earlier	4292	± 487	35.5%	± 4.0
Total Housing Units	12,077	± 290	100%	(X)

Source: U.S Census Bureau 2005-2007 American Community Survey

As would be expected of any city with a large stock of older housing, Eureka has a substantial rehabilitation need. According to a 2003 windshield survey by the Redwood Community Action Agency, out of 8,236 housing units, 6,154 were in need of some form of rehabilitation. Of these 6,154 units, 196 were dilapidated, 1,283 were in need of substantial rehabilitation, 2,266 were in need of moderate rehabilitation, and 2,409 were in need of minor repair.

The City performed a macro-level comparative analysis of the 2003 baseline condition of the housing stock to present conditions. The analysis included meetings with City Building Department Staff, field visits, and an analysis of City violation records from 2003-2008. Qualitatively, John Fitzhugh the City Deputy Building Official, stated his assessment "that the condition of housing stock has remained virtually unchanged, since the 2003 windshield survey." Quantitatively, the amount of vacant and boarded, substandard, and unsafe structure violation cases have remained unchanged with 2003 and 2008 reporting 30 cases each respectively. The even case numbers appear to corroborate the overall static condition of Eureka's building stock.

Housing Tenure and Vacancy Rate

According to the U.S Census Bureau 2005-2007 American Community Survey, 56% (6,290 units) of Eureka's housing stock was renter occupied. The remaining balance of Eureka's housing stock (5,014 units) is owner occupied, which is a substantial drop from the 2000 Census count of 50% of Eureka's housing stock being owner occupied.

The vacancy rate provides a quantified measure of supply and demand. The rule of thumb is that an overall vacancy rate of 4.5 percent indicates a market reasonably well balanced between supply and demand. According to the U.S. Census Bureau, Eureka's overall vacancy rate was 5.7 percent in 2000. The 2005-2007 American Community Survey indicates that Eureka's overall vacancy rate has increased to 6.4 percent, which indicates a continued balance between supply and demand. The vacancy rate, according to the aforementioned 2005-2007 study, for rental units is 4.8 percent with the homeowner vacancy rate slightly lower at 3.8 percent.

Recent data on vacancy rates per type of housing unit was not available for the 2009 Housing Element update, resulting in the need to look back to the 2000 Census data. Vacancy rates for multi-family housing units in 2000 were in the range of 7.7 percent to 8.5 percent. Table 2-II-10 shows vacancy rates for Eureka in 2000 by tenure and housing type. The figures in Table 2-II-10 are derived from Census Summary File 3 (SF3 tables H-31 and H-32).

**Table 2-II-10
Eureka Vacancy by Tenure and Housing Type
2000**

Type of Unit	Total	Percent of Total	Total Occupied	Vacancy Rate	Owner Occupied	Renter Occupied	% of Units Renter Occupied
SFD detached	7,177	61.9%	6,829	4.9%	4,774	2,055	28.6%
SFD attached	380	3.3%	350	7.9%	112	238	62.5%
2-units	854	7.4%	821	3.9%	51	770	90.2%
3 to 4-units	1,331	11.5%	1,218	8.5%	50	1,168	87.8%
5+ units	1,679	14.5%	1,551	7.7%	14	1,537	91.5%
mobilehome/ other	173	1.5%	173	0.0%	127	46	26.6%
Total	11,594	100%	10,942	6.6%	5,128	5,814	50.2%

Source: U.S. Census 2000 * Compatible/recent occupancy data not available for 2009 Housing Element Update

According to the California Department of Finance, vacancy rates in Eureka in 2008 were essentially the same as in 2000 (which was 5.84%). Compared to vacancy rates in other Humboldt County cities, Eureka exhibited the fifth highest vacancy rate of the seven incorporated cities. Table 2-II-11 shows comparative vacancy rates for Humboldt County cities.

**Table 2-II-11
Humboldt County Cities Comparative Vacancy Rates
2000 through 2008**

Year	Arcata	Blue Lake	Eureka	Ferndale	Fortuna	Rio Dell	Trinidad
2000	3.04 %	9.34 %	5.84 %	7.84 %	5.19 %	14.85 %	26.32 %
2001	3.04 %	9.27 %	5.84 %	7.85 %	5.20 %	14.85 %	26.20 %
2002	3.04 %	9.25 %	5.85 %	7.80 %	5.20 %	14.87 %	26.09 %
2003	3.05 %	9.22 %	5.85 %	7.73 %	5.20 %	14.85 %	26.09 %

Year	Arcata	Blue Lake	Eureka	Ferndale	Fortuna	Rio Dell	Trinidad
2004	3.05 %	9.20 %	5.85 %	7.79 %	5.19 %	14.86 %	26.18 %
2005	3.04 %	9.17 %	5.85 %	7.74 %	5.20 %	14.87 %	26.18 %
2006	3.05 %	9.17 %	5.84 %	7.68 %	5.20 %	14.85 %	26.18 %
2007	3.05 %	9.17 %	5.84 %	7.64 %	5.21 %	14.89 %	26.18 %
2008	3.05 %	9.15 %	5.84 %	7.64 %	5.21 %	14.89 %	26.18 %

Source: California Department of Finance

Overcrowding

An overcrowded housing unit is one in which more than 1.01 persons per room reside (excluding kitchen and bath). According to the U.S. Census Bureau American Community Survey, of the estimated 11,304 occupied housing units in Eureka in 2007, 470 (4.1%) were overcrowded. The American Community data does not differentiate this estimate between renter and owner occupied housing. The 2000 Census did accurately differentiate the data to about 13% owner-occupied and 87% renter occupied over-crowded housing units. Assuming the 2000 Census percentage rate has not changed significantly, it is estimated that about 409 rental units and 61 owner occupied units are currently overcrowded.

HOUSING COSTS, AFFORDABILITY, AND OVERPAYMENT

Housing Costs

Housing Costs in Eureka have substantially risen to match housing costs for the State of California. According to information provided by the Humboldt Association of Realtors, the median sales price of housing sold in Eureka as of February 2009 was \$254,500. California's median sales price, by comparison was \$247,590 in February of 2009. The U.S. Census Bureau reported the median value of housing in Eureka to be \$114,000 as of the 2000 census. Table 2-II-12 shows housing sales by sales price for Eureka for the period January 2003 through March 2009.

Table 2-II-12
Recent Housing Sales by Price in Eureka
January 1, 2003 through March 31, 2009

Sale Price	Number Sold	Percent of Total
Less than \$30,000	0	0%
\$30,000 to 39,999	0	0%
\$40,000 to 49,999	2	0.08%
\$50,000 to 59,999	0	0%
\$60,000 to 69,999	0	0%
\$70,000 to 79,999	2	0.08%
\$80,000 to 89,999	4	0.16%
\$90,000 to 99,999	10	0.40%

Sale Price	Number Sold	Percent of Total
\$100,000 to 109,999	13	0.52%
\$110,000 to 119,999	11	0.44%
\$120,000 to 129,999	22	0.88%
\$130,000 to 139,999	37	1.48%
\$140,000 to 149,999	45	1.80%
\$150,000 to 159,999	70	2.80%
\$160,000 to 169,999	92	3.68%
\$170,000 to 179,999	99	3.96%
\$180,000 to 189,999	110	4.40%
\$190,000 to 199,999	115	4.60%
\$200,000 to 209,999	98	3.92%
\$210,000 to 219,999	142	5.68%
\$220,000 to 229,999	138	5.52%
\$230,000 to 239,999	110	4.40%
\$240,000 to 249,999	126	5.04%
\$250,000 to 259,999	123	4.92%
\$260,000 to 269,999	121	4.84%
\$270,000 to 279,999	106	4.24%
\$280,000 to 289,999	106	4.24%
\$290,000 to 299,999	86	3.44%
\$300,000 to 309,999	76	3.04%
\$310,000 to 319,999	66	2.64%
\$320,000 to 329,999	71	2.84%
\$330,000 to 339,999	60	2.40%
\$340,000 to 349,999	48	1.92%
\$350,000 to 359,999	39	1.56%
\$360,000 to 369,999	37	1.48%
\$370,000 to 379,999	32	1.28%
\$380,000 to 389,999	31	1.24%
\$390,000 to 399,999	22	0.88%
\$400,000 to 409,999	25	1.00%
\$410,000 to 419,999	21	0.84%
\$420,000 to 429,999	23	0.92%
\$430,000 to 439,999	17	0.68%
\$440,000 to 449,999	13	0.52%
\$450,000 to 459,999	8	0.32%
\$460,000 to 469,999	6	0.24%

Sale Price	Number Sold	Percent of Total
\$470,000 to 479,999	12	0.48%
\$480,000 to 489,999	11	0.44%
\$490,000 to 499,999	14	0.56%
\$500,000 and above	77	3.08%
Total	2497	100%

Source: Humboldt Association of Realtors

While acknowledging the recent run-up in home prices in the City of Eureka and the domino effect of increased costs of rental units, rental prices are still substantially below housing rental prices for California as a whole. According to the U.S. Census Bureau American Community Survey, the median contract rent in Eureka was \$662 in 2007. California's median contract rent, by comparison, was \$1,058 in 2007. Table 2-II-13 shows contract rent for Eureka in 2007.

Table 2-II-13
Eureka Contract Rent
2007

Contract Rent	Number Rented	Percent of Total
less than \$200	59	0.9%
\$200 to 299	257	4.1%
\$300 to 499	1,062	16.9%
\$500 to 749	2,246	35.7%
Median Rent \$662		
\$750 to 999	1,258	20%
\$1,000 to 1,499	1,071	17%
\$1,500 or more	192	3.1%
no cash rent	145	2.3%
Total	6,290	100%

Source: U.S. Census 2005 – 2007 American Community Survey

Housing Affordability

HUD Income Limits

Each year the U.S. Department of Housing and Urban Development (HUD) publishes income limits for California to be used in conjunction with federal housing programs. These statistics are reported by metropolitan statistical area (MSA) or by county where no MSA has been defined. State housing law requires that these HUD figures be used when defining lower income families (see Health and Safety Code section 50079.5). Table 2-II-14 shows the 2009 income limits for Humboldt County for various size families.

**Table 2-II-14
Humboldt County HUD Income Limits
2009**

Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
30% of Median	11,750	13,400	15,100	16,750	18,750	19,450
Very Low Income	19,950	22,300	25,100	27,900	30,150	32,350
Low Income	31,250	35,700	40,200	44,650	48,200	51,800
Median Income	39,050	44,650	50,200	55,800	60,250	64,750
Moderate Income	46,850	53,550	60,250	66,950	72,300	77,650

Source: HUD & HCD. Median Family Income: \$55,800

Ownership Affordability

Table 2-II-15 illustrates what HUD's stratified income earners could afford, in April of 2009, with a 6.25% interest conventional loan. The data reveals that very low income earners, with no other personal debt other than a house payment, could afford a home of about \$106,000. Low-income earners are projected to be able to afford a \$170,000 home. The home price increases to ±\$212,000 for median income earners. Moderate and above income earners are projected to afford homes of \$253,000 and greater. HUD's income limits when computed within Table 2-II-15 seem to verify Eureka's trend of un-affordability to the very-low income wage earners.

Data provided by the Humboldt County Association of Realtors indicates that there were ±24 homes in Eureka that sold for \$106,000 or less in the period January 1, 2003, through March 31, 2009, about 1% of the sales within this period. For illustrative reasons, these 24 homes would be affordable to very low-income households in Eureka according to the 2009 HUD income limits. In of April 2009, there were no listings for homes at or below this price, according to the Humboldt Multiple Listing Service (MLS). The lowest priced home within Eureka City limits was listed at \$115,000. Eighteen homes are currently on the market within the \$106,000 and \$170,000 low-income earner range. Fifty homes are currently for sale in Eureka affordable to the median income earner range. Eighty-six homes affordable to the moderate and above moderate income earners (\$253,212 and above) are currently on the market, with the highest priced home for sale at \$1,300,000.

**Table 2-II-15
Eureka Ownership Affordability
6.25 Percent Interest Rate
2009**

HUD Category	Range	Annual Income ²	Mortgage ³	Monthly Payment	Price of Affordable House ⁴
Very Low Income (50% MFI)	\$16,750 to \$27,900	\$27,900	\$90,110	\$767	\$106,012
Low Income (80%MFI)	\$27,901 to \$44,650	\$44,650	\$144,209	\$1,228	\$169,657
Median (100% MFI)	\$44,651 to \$55,800	\$55,800	\$180,221	\$1,534	\$212,025

HUD Category	Range	Annual Income ²	Mortgage ³	Monthly Payment	Price of Affordable House ⁴
Moderate (100%-120% MFI)	\$55,801 to \$66,950	\$66,950	\$216,233	\$1,841	\$254,392
Above Moderate (above 120%MFI)	\$66,950 and above	\$66,950+	\$216,233 +	\$1,841 +	\$254,392 +

¹ This distribution is based on 2009 HUD qualification guidelines

² HUD income limit for a 4-person family in 2009 (Median Family Income, 2009 MFI=\$55,800)

³ Assumes a 10% down payment (15% down on moderate and above units)

⁴ Assumes 30 percent of income for house expense, no personal debt, 6.25% interest rate, 30-year fixed-rate mortgage on conventional loan

Source: HUD Ginnie-Mae Calculator, City of Eureka

Table 2-II-16
Interest Rates and Median Home price Sales for the City of Eureka

Month-Year	Median Home Sales	Avg Mtg Rate
Aug-03	\$187,500	5.66%
Sep-03	\$206,000	5.94%
Oct-03	\$191,000	5.83%
Nov-03	\$192,000	5.85%
Dec-03	\$186,400	5.82%
Jan-04	\$194,900	5.70%
Feb-04	\$222,455	5.74%
Mar-04	\$215,000	5.48%
Apr-04	\$238,750	5.42%
May-04	\$232,750	5.77%
Jun-04	\$252,500	6.01%
Jul-04	\$255,000	5.93%
Aug-04	\$235,000	5.83%
Sep-04	\$264,250	5.70%
Oct-04	\$246,450	5.70%
Nov-04	\$232,750	5.70%
Dec-04	\$251,000	5.76%
Jan-05	\$265,900	5.78%
Feb-05	\$235,500	5.71%
Mar-05	\$275,000	5.81%
Apr-05	\$259,000	5.92%
May-05	\$285,000	5.85%
Jun-05	\$317,000	5.71%
Jul-05	\$295,000	5.73%
Aug-05	\$290,500	5.87%
Sep-05	\$297,250	5.90%
Oct-05	\$295,000	6.03%
Nov-05	\$308,000	6.26%
Dec-05	\$314,000	6.33%
Jan-06	\$308,000	6.35%
Feb-06	\$345,000	6.36%

Month-Year	Median Home Sales	Avg Mtg Rate
Mar-06	\$310,000	6.47%
Apr-06	\$278,975	6.55%
May-06	\$304,307	6.65%
Jun-06	\$267,000	6.69%
Jul-06	\$310,000	6.82%
Aug-06	\$269,500	6.81%
Sep-06	\$289,950	6.64%
Oct-06	\$298,500	6.60%
Nov-06	\$272,750	6.51%
Dec-06	\$285,000	6.45%
Jan-07	\$244,500	6.42%
Feb-07	\$289,500	6.46%
Mar-07	\$320,000	6.38%
Apr-07	\$256,500	6.34%
May-07	\$283,000	6.43%
Jun-07	\$290,000	6.63%
Jul-07	\$305,750	6.80%
Aug-07	\$291,500	6.79%
Sep-07	\$302,000	6.66%
Oct-07	\$275,000	6.56%
Nov-07	\$259,000	6.41%
Dec-07	\$275,000	6.31%
Jan-08	\$264,450	6.04%
Feb-08	\$311,000	5.94%
Mar-08	\$300,000	6.10%
Apr-08	\$277,900	6.03%
May-08	\$262,250	6.10%
Jun-08	\$280,000	6.28%
Jul-08	\$276,000	6.48%
Aug-08	\$265,000	6.53%
Sep-08	\$279,000	6.25%
Oct-08	\$241,000	6.23%
Nov-08	\$268,000	6.26%
Dec-08	\$244,000	5.59%
Jan-09	\$269,500	5.21%
Feb-09	\$254,500	5.12%
Mar-09	\$264,950	5.14%
Apr-09	\$274,900	4.96%
May-09	\$285,000	4.95%
Jun-09	\$255,000	5.16%
July-09	\$275,000	5.34%

Source: Humboldt County Association of Realtors

Rental Affordability

According to the U.S. Census Bureau 2005-2007 American Community Survey, the median rent in Eureka was \$662. This means that in 2007, a person/family earning 50% of the 2007 median income (which almost 16% of all rental-housing units (992 of 6,290) were affordable to very low-income households in 2007. Table 2-II-17 shows affordability for rental units at various income levels.

**Table 2-II-17
Eureka Rental Affordability
2008**

HUD Category	Range	Annual Income ¹	Affordable Monthly Rent
Low Income	50%-80% of MFI	\$27,900	\$698
Median	80%-100% of MFI	\$55,800	\$1395
Moderate	100%-120% of MFI	\$66,950	\$1674
Above Moderate	Above 120% of MFI	+\$66,950	+\$1674

¹ Assumes 30% of monthly HUD income limit for a 4-person household
Source: Humboldt County Association of Realtors

Overpayment for Housing

Overpayment for housing in Eureka was calculated using the data from the U.S. Census Bureau and HCD guidelines for calculating overpayment, which uses a rule of thumb that up to 25% of income spent on housing is “affordable” (the federal government uses 30% as the affordable threshold). In 2000, 72.7 % of Eureka low-income renter households paid more than 25% of their income for housing, and 47.3 % of low-income owner households paid more than 25%. Table 2-II-18 shows the number and percentage of households (both renters and owners) in Eureka that paid more than 25% of their income for housing in 2000 and compares these figures to those of Humboldt County and California. Table 2-II-18a depicts 2000 Census data showing all of Eureka’s household income percentages dedicated to housing. The 2005-2007 American Community Survey did not address this topic. However, staff believes the 2000 Census data is still reflective of Eureka’s housing overpayment percentages.

**Table 2-II-18
Eureka Overpayment for Housing
Low Income Households Paying more than 25% of Income on Housing
2000**

	Renters			Owners		
	Number of Low Income Households	Number of Low Income Households Overpaying	Proportion of Low Income Renters Overpaying	Number of Low Income Households	Number of Low Income Households Overpaying	Proportion of Low Income Households Overpaying
Eureka	4,591	3,339	72.7%	2,114	1,002	47.4%
Humboldt County	16,009	12,631	78.9%	8,188	4,004	48.9%
California	2,651,715	2,016,641	76.3%	1,191,320	745,330	62.4%

Source: City of Eureka

Table 2-II-18a
Eureka Housing Cost as a Percentage of Household Income

Owner Occupied Income Category	Income Range	Total Households	% of Total Households	0-20% of HH Income	20-29% of HH Income	30-34% of HH Income	35+% of HH Income
Extremely Low	\$0-\$9,999	390	8.2	16	34	40	242
Extremely Low to Very Low	\$10,000-\$19,999	602	12.7	258	109	23	212
Very Low to Low	\$20,000-\$34,999	1,122	23.6	521	174	148	279
Low to Moderate	\$35,000-\$49,999	867	18.3	401	289	47	121
Moderate and Above	\$50,000 +	1,749	36.9	1,253	424	49	14
Subtotal		4,730	100%	2,449	1,030	307	868

Eureka Renter-Occupied Category

Owner Occupied Income Category	Income Range	Total Households	% of Total Households	0-20% of HH Income	20-29% of HH Income	30-34% of HH Income	35+% of HH Income
Extremely Low	\$0-\$9,999	1,343	23.1	35	118	53	1,037
Extremely Low to Very Low	\$10,000-\$19,999	1,738	30	100	331	245	993
Very Low to Low	\$20,000-\$34,999	1,510	26.1	314	662	214	272
Low to Moderate	\$35,000-\$49,999	624	10.7	362	239	7	4
Moderate and Above	\$50,000 +	592	10.1	465	64	9	23
Subtotal		5,807	100%	1,276	1,414	528	2,329
TOTAL		10,537	100%	3,725	2,444	835	3197

Source: U.S Census 2000 & City of Eureka

HOUSING NEEDS

Introduction

Under the state housing element requirements, housing needs are defined according to three categories: existing needs, projected needs, and special needs.

Eureka's Share of Projected Regional Needs

To assist local governments in Humboldt County in making projections of future housing needs, the Humboldt County Association of Governments (HCAOG) adopted a report entitled *Regional Housing Needs Plan for Humboldt County* for the period January 1, 2007 – June 2014. HCAOG adopted this report on September 24, 2009.

By law, HCAOG's determinations of local fair share of regional housing needs must take into consideration the following factors: market demand for housing, employment opportunities, availability of suitable sites and public facilities, commuting patterns, and the type and tenure of housing. HCAOG calculated the 2009 housing need and then determined a projected housing need to 2014 based on the number of units needed to accommodate projected household growth between 2007 and 2014. HCAOG's allocation was weighted heavily toward housing in

proximity to jobs. The HCAOG housing allocation using strictly the relationship of housing in proximity to jobs resulted in a total allocation to Eureka of 1299 housing units. However, during the time that HCAOG was developing their fair share housing allocation calculations, most jurisdictions had already put substantial work into surveying existing land inventories. Eureka's current vacant land inventory would facilitate construction of approximately 880 units. The vacant land identified in the inventory is already zoned to facilitate construction of housing. Based on the performance of the last two Housing Elements, wherein a total of about 400 units were newly constructed since 1995 and using a less than 1% growth rate, it was the City's position to write Housing Element policies and implementation measures that encourage the development of currently vacant lands which have little to no regulatory impediments to construction of housing. The 880 housing units identified in the City's inventory of vacant land was, therefore, used by HCAOG. Table 2-II-19 shows projected housing needs for Eureka as determined by HCAOG and described above.

**Table 2-II-19
Eureka Basic Construction Needs
2007-2014**

DOF City of Eureka Population	26,157
Percentage of County Population	(*) 19.69%
Average Industry Employment (<i>Employment Percentage of County is 38%</i>)	(=) 18,804
40% Jobs/60% Population Allocation	(*) 27.4%
RHNA Allocation Based on Jobs Housing Relationship	(=) 1299
Constraint Opportunity Adjustment	(-) 419
Potential Units Based on Existing Land Inventory (Total Allocation)	(=) 880

Source: HCAOG

Based on the U.S. Census Bureau data with some adjustments, HCAOG breaks down total 2007 – 2014 housing needs according to four income categories: very low, low, moderate, and above moderate. The percentage of households within each income category was determined by HCAOG by first determining income intervals for the four income categories based upon the county's income distribution (as reported by the U.S. Census Bureau). These percentages are then applied to the City's total housing needs to arrive at basic construction needs by income category. HCAOG's determination of the basic construction needs by income category for Eureka is shown in Table 2-II-20.

**Table 2-II-20
Eureka Basic Construction Needs by Income Category
2007-2014**

Very Low ¹	Low ²	Moderate ³	Above Moderate ⁴	Total
215	138	152	375	880
24.3%	15.7%	17.4%	42.6%	100%

¹Units for Households earning less than 50% of median income

²Units for households earning between 50% and 80% of median income

³Units for households earning between 80% and 120% of median income

⁴Units for households earning more than 120% of median income

Source: Humboldt County Association of Governments

For planning purposes, these HCAOG figures need to be adjusted to reflect the units that have been issued building permits between January 1, 2007 and October 31, 2009. Table 2-II-21 shows modified need projections based on this adjustment for the time period of the Housing Element. The allocations to the low- and moderate-income developments reflect rent prices for multiple units and the above-moderate units represent sales prices, demonstrated by the use proposed at the time of development.

Table 2-II-21
Eureka Adjusted Housing Need Projections by Income Category
2007-2014

	Very Low ¹	Low ²	Mod. ³	Above Mod. ⁴	Total
HCAOG Needs Projection	215	138	152	375	880
Building permits (1/1/07 to 10/31/09) ⁵	0	18	26	25	65
Balance of Need	215	120	126	350	811

¹ Units for Households earning less than 50% of median income

² Units for households earning between 50% and 80% of median income

³ Units for households earning between 80% and 120% of median income

⁴ Units for households earning more than 120% of median income

⁵ Based on the City of Eureka building permit information; all permits for single family residences were assumed to fall into the "Above-Moderate" income category; all permits for multi-family were assumed to fall into the "Moderate" income category; all second units were presumed to fall into the "Low" income category.

Source: Humboldt County Association of Governments; City of Eureka

SPECIAL NEEDS

Beyond the new housing construction needs documented in the previous sections of this chapter, state law requires the housing element include an assessment of the housing needs of special groups within the community, including the disabled, elderly, large families, farm workers, families with female heads of household, the mentally ill, and families and persons in need of emergency shelter or transitional housing. The current number of residents falling into each of these categories is detailed in Tables 2-II-22 and 2-II-24.

Table 2-II-22
Estimate of Eureka Special Needs Persons & Households

Category	Number
Households with Elderly (65+) (living alone)	1,390
Households with Elderly (65+) (living with someone)	791
Large Households (five or more persons) (living in owner occupied unit)	342
Large Households (five or more persons) (living in renter occupied unit)	463
Female Householder with children (no husband present)	1,001
Male householder with children (no wife present)	367
Homeless	985

Source: U.S. Census 2000, 2005-2007 American Community Survey; Humboldt Housing and Homeless Coalition Point in Time Count of January 27, 2009.

The following sections describe the housing needs of these groups in more detail. Table 2-II-23 reports special needs by census tract based on the 2000 census. Figure 2-II-3 shows the location of census tracts in Eureka.

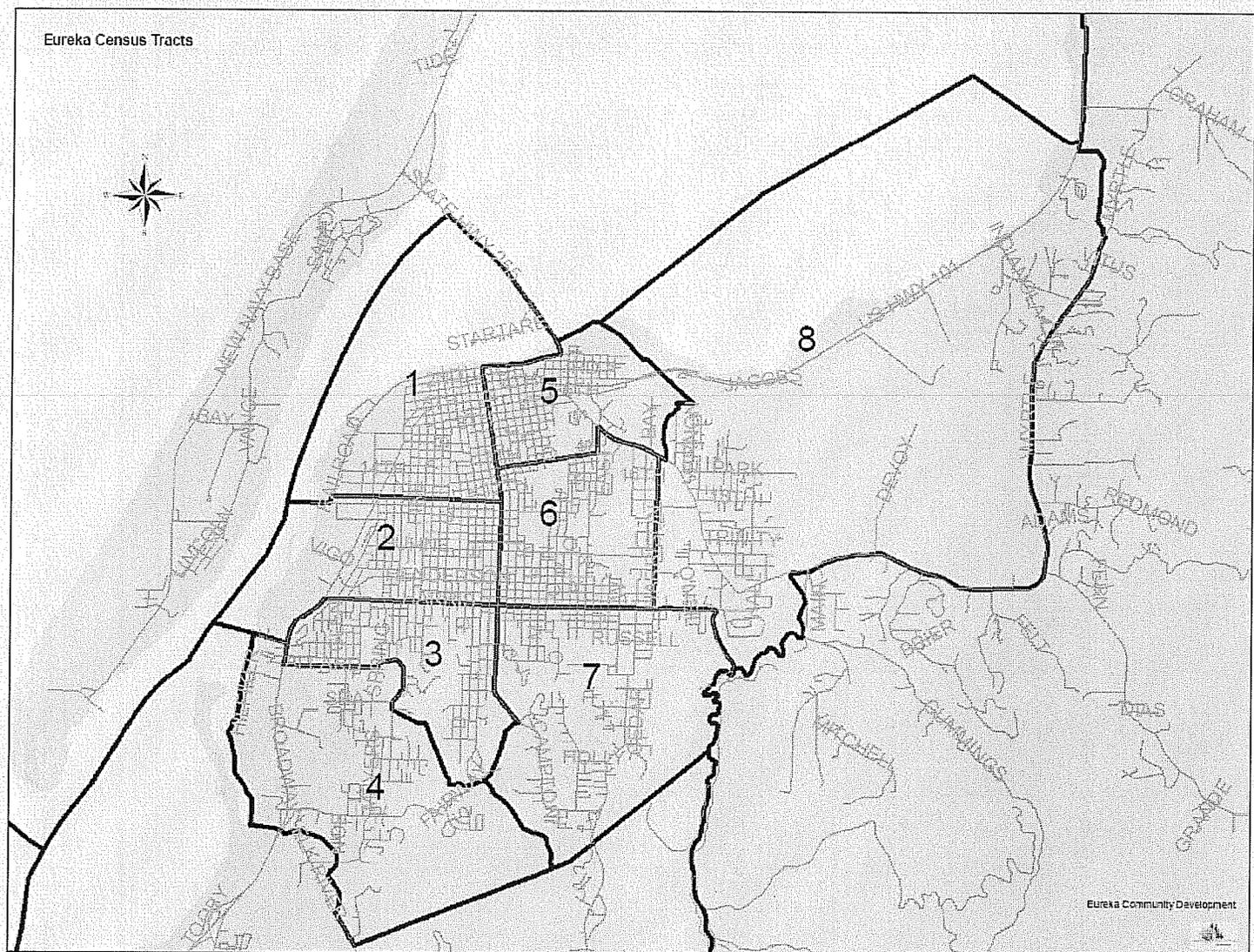
Table 2-II-23
Eureka Summary of Special Needs by Census Tract
2000

Census Tract	Elderly Living Alone	Elderly Living w/ someone	Large Household Owner-Occupied	Large Household Renter-Occupied	Female Householder w/ child	Male Householder w/ child	Persons in Homeless Shelter	Persons Homeless in Street Locations	Disabled Persons
1	155	100	32	100	202	65	0	403	1,546
2	264	289	74	146	306	83	0	24	2,088
3*	233	296	99	112	214	53	0	0	1,453
4*	127	225	76	52	106	59	0	0	1,104
5	281	129	23	55	153	56	0	0	1,162
6	258	348	81	45	116	55	0	0	1,607
7*	222	337	92	47	139	56	0	0	1,121
8*	197	262	81	61	130	64	0	0	851
Total	1,295	1,334	558	618	1,366	491	0	427	8,608

* includes portions of unincorporated areas

Source: U.S. Census; Humboldt County Mental Health, AB2034 program

**Figure 2-II-3
City of Eureka Census Tracts**



Source: City Engineering Department

Elderly

Eureka has a similar percentage of elderly persons compared with Humboldt County or California as a whole. According to the U.S. Census Bureau American Community Survey, 22.8 percent (6,089) of Eureka's population was over 55 years of age, approximately 12 percent (3,175) was over age 65, and 5.8 percent (1,540) was over age 75 in 2007. For Humboldt County, these percentages were 24.2 percent, 12.5 percent, and 6.3 percent respectively. For California, these percentages were 20.2 percent, 10.8 percent, and 5.3 percent respectively.

Most of Eureka's elderly households are owner occupied households. In 2000, of the 10,957 households in Eureka 2,629 were headed by persons age 65 or older. Almost 26 percent (672) of these were renter households and 74 percent (1,911) were owner households. The U.S. Census

Bureau also reported 1,295 one-person elderly households and 1,334 two-or-more-person elderly households (age 65 or older) in Eureka. Of the total elderly households, 317 were living below the poverty level in 2000.

Housing costs have escalated rapidly since 1990's, making housing costs a very high proportion (and in some instances all) of an elderly person's Social Security Insurance income. Many senior citizens live on fixed incomes and have limited resources for maintenance and rehabilitation. Consequently, needed maintenance is often deferred, resulting in unpleasant or sometimes unsafe living conditions. In some instances, home maintenance costs can be overwhelming, necessitating sale and relocation after many years of attachment to friends and neighbors in the area. The City, in marketing efforts for our rehabilitation programs, have noted that many seniors who own their home do not take advantage of the programs offered to improve or maintain their homes. It has been noted these homeowners choose to live in unpleasant living circumstances rather than take advantage of low-interest loans, as they wish to pass their estate onto their heirs unencumbered. There is a need not only to preserve for future generations the housing stock currently occupied by senior citizens, but also to ensure that elderly residents are able to remain in safe and comfortable surroundings. If additional low-cost housing can be provided for seniors as an alternative to living alone, the houses vacated by seniors can accommodate additional families and become a part of a greater housing pool.

The increased longevity of elderly people and the increasing number of elderly in the population will result in an increasing need for affordable housing and specialized housing for older residents (especially low- and moderate-income elderly) such as secondary residential units, congregate care, life care services, and group care facilities.

Currently, elderly persons in Eureka are served by the Senior Resource Center which provides among other things, inexpensive lunches, a meal on wheels service, home repair referrals for low-cost home repair and maintenance, and transportation assistance. 150 units of low-cost senior housing for seniors are provided at the Silvercrest Residence operated by the Salvation Army. Currently the facility is full and has a one-year waiting list (**May 4, 2009, phone call to John Hammond**).

To briefly summarize, older people present both challenges and opportunities to communities, and it is wise for community leaders to plan for the needs as well as the benefits to be derived from increasing numbers of older people. Just as communities needed to build more public schools when baby boomers started to school, communities now need to consider whether the number of assisted living and other long-term care facilities are adequate to meet the demands of increasing numbers of older people. An aging society also means fewer middle-aged adults to care informally for older people. Thus, it is important to gain an understanding of how informal and formal care giving networks can be constructed to bolster each other.

Often older people are thought of in terms of a social problem. In actuality, the majority of older people enjoy good health, the older population is no longer disproportionately likely to be in poverty, and older people can and do contribute time and expertise to their communities. Communities need to devise innovative strategies to provide older people with opportunities to use their skills in volunteer and other activities that benefit local communities. For example, the

University of North Carolina-Asheville has a Center for Creative Retirement that involves its older residents in community projects. Asheville is a retirement destination area that has attracted well-educated retirees, many of whom were executives in private and public organizations. The Center for Creative Retirement gives the retirees outlets for creative activities while also making use of a wealth of talent for the benefit of the community.

Households Headed by Single Women

The State, County, and Eureka have a similar percentage (roughly 14%) of single-women households with children. However, Eureka does have a higher percentage of single women households with children living in poverty than the County and State. According to the U.S. Census Bureau American Community Survey of 2007, 46 percent of all Eureka households headed by woman with children were living below the poverty level. The County's and State's percentage were 34% and 32% respectively. The City of Eureka number is up from 36 percent from the 2000 Census.

The Eureka Housing Authority indicated out of the 1,221 units of Section 8 Choice Voucher assistance, 77.5% are female heads of households, although it should be noted that in many cases there are adult males living in the unit and the female was chosen as the head of household. This percentage holds true for the population in other Authority owned developments as well.

Low and moderate-income women, especially single parents, face significant difficulties finding and maintaining housing. Housing affordability is a primary issue because generally there is only one income to support the household and only a limited amount of funds can be allocated to housing. While some of these households may find housing assistance through the Section 8 Rental Assistance Program, many others are subjected to high rents and/or overcrowded conditions. Although there is a continuing need for affordable rental housing for small families, there is also a need for shared housing and group living alternatives where single-parent families can share not only space but childcare and other resources as well.

United States Coast Guard

The City of Eureka is an officially recognized "Coast Guard City" although only one Coast Guard unit, the Coast Guard Cutter BARRACUDA, is officially stationed within the City Limits. Humboldt County is home to Group Humboldt Bay, the local headquarters for other units and Coast Guard assets on the North Coast. The members of the Group include the following units:

Coast Guard Air Station Humboldt Bay, co-located with the Group in McKinleyville. The primary mission is search and rescue, and most cases are dramatic and lifesaving in nature due to the rough seas and generally poor weather conditions prevalent on the northern California coast. The Air Station also provides MEDEVAC support for injured personnel in the mountains surrounding the Group area. Secondary missions include aerial support for aids to navigation, law enforcement, and marine environmental protection.

The previously mentioned **CGC BARRACUDA** an 87-foot "Predator class" patrol boat with the primary missions of search and rescue and law enforcement. BARRACUDA operates in the

Group Humboldt Bay area of responsibility and deploys to other areas in the Pacific for specialized patrols.

The ***CGC DORADO*** an 87-foot "Predator class" patrol boat with the primary missions of search and rescue and law enforcement. DORADO also operates in the Group Humboldt Bay area of responsibility and deploys to other areas in the Pacific for specialized patrols. The DORADO is home ported in Crescent City and is the northern most unit of the Group.

Coast Guard Station Humboldt Bay: The primary mission of Station Humboldt Bay is search and rescue with additional responsibilities in law enforcement and boating safety. The Station answers over 150 assistance cases yearly in its area of responsibility, which spans over 50 miles of coastline and Humboldt Bay. The Station is located on the ocean side of Humboldt Bay directly west of Eureka.

Coast Guard Station Noyo River: The primary mission of the Station Noyo River is search and rescue with additional responsibilities in law enforcement. The station is located at the Noyo River basin in Fort Bragg, approximately 100 miles south of Eureka.

Coast Guard Aids to Navigation Team Humboldt Bay: The primary mission of Aids to Navigation Team Humboldt Bay is to service and maintain all Aids to Navigation in Group Humboldt Bay's area of responsibility. These Navigation Aids consist of six major sea coast lights, including three historic lighthouses, forty primary assigned lights, five sets of range lights and three private lights. ANT Humboldt Bay is also a secondary response unit for 36 sea buoys assigned to USCGC Aspen. ANT Humboldt Bay is co-located in Samoa, CA with Station Humboldt Bay.

Obviously, two of these units (the DORADO and Station Noyo River) are not located within Humboldt County. But, for personnel stationed in or near the Eureka area, Government housing is provided just outside the City limits in the Myrtle town area. Coast Guard personnel, especially officers and higher ranking enlisted personnel can also choose to live within local market housing. According to LTJG Adam Wolfe, the Group's Housing Officer, Coast Guard personnel and their families are adequately housed within the Eureka area. An exception to this statement was qualified by Mr. Wolfe, which involved incidents of civilians perpetrating crimes against Coast Guard personnel's vehicles and property. Mr. Wolfe stated that young Coast Guard families of a lower paygrade do have a hard time finding housing that is not adjacent to grow-houses or 'bad neighborhoods.' At one time a unit within the Eureka area had a member residing in Rio Dell because he and his family preferred the neighborhood over Eureka. ***(September 23, 2009, Phone call from LTJG Wolfe, Housing Officer, USCG Group Humboldt Bay)***

The Housing Needs of Disabled Persons

Eureka and Humboldt County have a higher percentage of persons with disabilities than the State of California. According to the U.S. Census Bureau American Community Survey, 5,690 persons or 23 percent of the population of Eureka had a sensory, physical, mental or self-care disability. For Humboldt County this percentage was 19 percent. The State rate was measured at 13 percent of the population.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person's mobility, or make caring for one's self difficult. Thus, disabled persons often require special housing needs that recognize potential limited earning capacity, the scarcity of accessible affordable housing, and the higher percentage of income directed to health costs associated with the disability. Persons with disabilities require a wider range of housing options that vary depending upon the type and severity of the particular disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (group homes as an example). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility include widened doorways and hallways, ramps, bathroom modifications like lowered counters, grab bars, wheelchair maneuvering room, and special sensory devices including smoke alarms and flashing lights as the needs of a blind person differ greatly from those with sight. These architectural features are needed to make dwellings suitable for persons confined to a wheelchair. Special features needed by ambulatory persons constrained by other disabilities may not be architectural. Instead, these might be simple alterations to conventional dwelling units for furnishing and appliances, which make ordinary tasks of housekeeping and home life less trying and more enjoyable. In families, the needs of the disabled person are generally fewer than those of a single person. Nevertheless, a disabled person in a family would have special needs. Special architectural features could be valuable in giving this person a greater independence, dignity, and quality of life.

Family Care Homes, defined as a residence where the owner or operator is certified and supervised by the California Department of Social Services, Community Care Licensing to furnish food and lodging in a family atmosphere with varying amounts of custodial care, are principally permitted within in the single family residential zone for 6 or fewer disabled individuals. Additionally, Charitable Institutions, non-profit establishments devoted to the housing of 6 or fewer children, aged, indigent, handicapped, or underprivileged persons, are also permitted within all residential zones. The City does not regulate the location of special needs housing in relationship to one another and there are no minimum distance requirements for such special need housing. The City assists disabled individuals with accessibility programs designed to construct handicapped ramps. The Redevelopment Agency operates a program for funding such installation and the Building Department does not consider ramps three feet or less in height a "structure" and setbacks from property lines are not therefore triggered for such facilities.

With respect to building codes, the City has adopted the California Building Code 2007 that is based on the 2006 International Building Code. The City has also adopted Title 24 Access Regulations that contain universal design elements, and this is implemented in the review of all building permits where required.

The City assists disabled individuals with City facilities that provide self-opening entrance doors, elevators, handicapped parking spaces, accessible routes from public transportation, lowered counters, Braille signage, and handicapped accessible bathrooms on the ground floor.

The Eureka Housing Authority has indicated that of households receiving Section 8 Choice Voucher assistance, 49% are families with children and 51% are disabled individuals and

elderly. With this in mind, the need, based on those receiving assistance or on the waiting list, is for disabled/elderly and small family housing.

Currently, disabled persons in Eureka are served by the Tri-County Independent Living Center formerly the Humboldt Access Project, which provides among other things, building modifications, peer counseling, deaf services, and referral for housing.

Table 2-II-24
Non-Institutionalized Eureka Persons with Disability by Age Group
2007

Group	Number	Category Percentage with Disability
Population 5 years and over	24,634	100%
With a disability	5,690	23%
Population 5 to 15 years	2,952	100%
With a disability	301	10.2%
Population 16 to 64 years	18,507	100%
With a disability	3,806	20.6%
Population 65 years and over	3,175	100%
With a disability	1,583	50%

Source: 2005-2007 American Community Survey

Mentally Ill

Eureka has a population of mentally ill individuals who require varying levels of support. It has been suggested that Eureka has the largest concentration of individuals with psychiatric disabilities than Humboldt County as a whole; and Humboldt County has the fifth highest schizophrenia rate in the state. Many of the mentally ill are homeless, and it is estimated that there are between 200 and 400 homeless youths that are mentally ill (Raven Project). Many people with mental illness fluctuate in their ability to care for themselves and are in need of support services to remind them to take medication and assistance with general daily duties. A need exists for supportive housing opportunities that can accommodate the mentally ill. Without safe and stable housing, it is impossible for someone with serious mental illness to stabilize and go on with full lives. If these individuals are on the street, they usually end up being victimized by others, breaking the law and going to jail, or introduced to drugs.

Supportive services for the mentally ill are being provided in the Multiple Assistance Center, where individuals can be referred by the County Health and Human Services Department. Transportation is provided to the low-income disabled persons by the Humboldt County Access and Resource Center.

Family Housing

Family housing encompasses a wide range of housing needs. These include female-headed households (discussed earlier), married couples, and large families (with 5 or more persons).

According to the U.S. Census Bureau, American Community Survey 2005-2007, 21.3 percent (2,411 of 11,304 households) of all households in Eureka had children under 18. This is down from the 2000 census (reflecting 2,825 of 10,957 households) showing a continued decline in school enrollment and an indicator of the aging of the population.

Large families generally require bigger houses and apartments. A substantial portion of Eureka's housing stock consists of large houses, but most of these units are not available to lower-income families, who cannot afford to own a house. Approximately 90 percent (10,909 of 12,077) of all housing units in the City in 2007 had three bedrooms or more. However, less than 1,761 of these larger units were renter occupied (*American Community Survey 2005-2007- Table S2501*).

Families and Persons in Need of Emergency Shelter or Transitional Housing

Throughout the country, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families and those in need of shelters and transitional housing include:

- The lack of housing affordable to very low and low income persons
- Increases in unemployment or under-employment
- Reductions in government subsidies
- Deinstitutionalization of the mentally ill
- Domestic violence
- Drug addiction
- Dysfunctional families

The State of California defines Emergency Shelters, Transitional Housing and Supportive Housing as follows:

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.*

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.*

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.*

Estimating the Extent of Homelessness

The housing needs of homeless persons are more difficult to measure and assess than those of any other population subgroup. Since these individuals have no permanent addresses, they are not likely to be fully counted in the census. In January 2009, the Humboldt Housing and Homeless Coalition (HHHC) conducted a Point in Time count and survey of people without housing in Humboldt County. Point in Time counts are mandated by the federal Department of Housing and Urban Development (HUD) for organizations that receive funding through HUD's McKinney-Vento Homeless Assistance grant competition. According to HUD, Point in Time counts allow Continuums of Care to identify community specific service needs and gaps, access additional funding and resources, and increase public awareness of the challenges to ending homelessness.

HUD designated Tuesday, January 27, 2009, as the date for the Point in Time count. In Humboldt County over the three days following this date, dozens of volunteers from 55 local agencies, nonprofit organizations, tribes, and community and family resource centers approached people without housing and asked them questions from a survey developed by the HHHC in consultation with Dr. Jane Holschuh of HSU's Social Work Department. Interviews were conducted at meal programs, shelters, transitional housing programs, and other areas throughout Humboldt County where homeless people live and receive services.

The volunteers interviewed 1497 adults without housing in Humboldt County. These adults were accompanied by 416 minor children. Of the 1362 adults who provided information on where they slept on the night of January 27, 2009, 520 were unsheltered and spent the night camping or sleeping in cars. The other 842 respondents were considered sheltered because they spent the night in a shelter, transitional housing program, motel, clean and sober house, or with friends and family. Of the 406 children whose guardians identified where they slept, 86 were unsheltered and 320 were sheltered. The largest percentages of unsheltered persons were found to be camping, at 28.4 %, followed by 16.2% who reported that they were "doubled up" with family and friends. Transitional housing includes Veterans housing, MAC Center, and Bridge House. People residing in drug treatment or clean and sober houses were surveyed and considered homeless.

Among homeless adults, a vast majority, about, 68% are single people with no children and an additional 8% are part of couple without children. Single parents with children comprise about 11% of homeless adults while about 9% of homeless adults in Humboldt County are part of a couple with children. About 4% of adult respondents said they were in another type of living situation.

Of the 1253 adults who identified their gender, there were 473 women and 780 men. There are a greater number of homeless men than women in every age group except the under-20 age category.

Respondents were asked to identify their race and ethnicity based on HUD categories. Comparing the racial and ethnic make up of this population to the general population of Humboldt County is difficult due to the absence of a similar survey of the general population conducted during the same time frame. However, based on demographic information from the

U.S. Census Bureau and the California Department of Finance, it appears that Black or African Americans and American Indians or Native Americans comprise a higher proportion of the homeless population compared to the general population. Nearly one in five respondents identified Native American ancestry, which is up to four times the percentage of the general population.

In terms of geography, more than half of the homeless people counted, 985 adults and children, live in the Eureka area. An additional 14%, or 263 adults and children, are homeless in Arcata. The next highest concentration of homeless people in Humboldt County is in Fortuna, where 181 adults and children, about 10% of those surveyed, were counted, followed by Southern Humboldt with about 8% of the homeless people counted – 152 adults and children. Another 7%, or 133 adults and children, are homeless in other areas of Humboldt County, and 10%, or 199 homeless adults and children, did not identify where they spent the night of January 27th.

In order to learn about conditions which may contribute to an individual's homelessness, the survey asked several questions about drug and alcohol issues, mental health issues, physical disability, and domestic violence. Among homeless adults who responded to these questions, 39% reported they have alcohol issues, 37% reported they have drug issues, 54% reported that they have mental health issues, 47% reported that they have a physical disability, and 18% reported that they were a recent victim of domestic violence.

The survey also asked about the length of time that adults without children and families have been homeless. Among the 206 families identified, half have been homeless for less than 1 year; 53 families, or 26%, have been homeless for 1 to 3 years; 33 families, or 16%, have been homeless for 3 to 5 years; and 17 families, or 8% of those surveyed, have been homeless for more than 5 years. Among adults without children, 377 adults, or 45% of those surveyed, have been homeless for less than 1 year; 164 adults, or 20%, have been homeless for 1 to 3 years, 135 adults, or 16%, have been homeless for 3 to 5 years; and 155 adults, or 19% of those surveyed, have been homeless for more than 5 years. The average time homeless for the 1249 adults who answered this question is 3.2 years.

In response to the perception that homeless people from other states or counties come to Humboldt County, the survey asked adult respondents where they became homeless. Of the 1497 adults identified, 727, or 49%, reported that they became homeless in Humboldt County; 441 adults, or 30%, reported that they became homeless somewhere else; and 329 adults, 22% of the total, did not answer this question.

Related questions on the Point in Time survey asked respondents how long they have lived in Humboldt County and whether they were born in Humboldt County. Of the 1224 adult respondents who provided length of time living in Humboldt County, the average is 13.7 years. Among these 1224 homeless adults, 319, or 26%, have lived in Humboldt County for less than 1 year; 189 adults, or 15%, have lived in Humboldt County for 1 to 5 years; 140 adults, or 11%, have lived in Humboldt County for 5 to 10 years, and 576 adults, or 47% of respondents, have been living in Humboldt County for more than 10 years. The percentage of homeless adult respondents who said they were born in Humboldt County was 29% of those living in Eureka,

15% of those living in Arcata, 28% of those living in Fortuna, and 35% of those living in Southern Humboldt and other areas.

The survey also asked respondents to report their total monthly household cash income. Of the 1101 adults who answered this question, 367, or 33%, have a monthly household income of less than \$100; 159, or 15%, earn \$101-\$400 per month; 69, or 6%, earn \$401-\$600 per month; 131, or 12%, earn \$601-\$800 per month; 261, or 24%, earn \$801-\$1000 per month; 84, or 8%, earn \$1001-\$1500 per month; and 30 adults, or 3% of respondents, earn \$1500 or more each month in total household income.

The HHHC has conducted Point in Time counts since 2005. Until this year, the 2005 count had been considered the most reliable and identified 550 adults with 205 minor children. The counts conducted in 2006, 2007, and 2008 were not as comprehensive as 2005.

The 2009 Point in Time Count is considered the most successful to date due an adequate number of trained volunteers and the effort to conduct the survey in various geographic locations throughout Humboldt County. Another factor which contributed to the success of the 2009 Point in Time Count was the hiring of a coordinator, Stephanie Johnson, MSW, of Arcata House. Funds to pay for the coordinator position and other expenses associated with the count were provided by the Mel and Grace McLean Foundation, the Humboldt Area Foundation, and First Five of Humboldt County. Data from completed surveys was entered and analyzed by HSU graduate student Karen August using Statistical Package for Social Sciences (SPSS). **(Rob Ammerman 2009, Humboldt County Health and Human Services, Housing Coordinator)**

- The Redwood Community Action Agency, City of Eureka, and the County Department of Health and Human Services have provided information indicating that an estimated 593 beds in various facilities house homeless and special needs individuals.
- The Eureka Housing Authority reported that there are 272 households on the waiting list for apartments owned by the Authority. Of these 21 are elderly, 106 are disabled. The largest request is for one-bedroom units (186), the second largest request is for two-bedroom units (48), the third is for 3 bedroom units (21), the fourth is for four-bedroom units (17).
- The Eureka Housing Authority reports that the waiting list for the combined City/County Section 8 Choice Voucher is 1829. Of the current waiting list, 740 are disabled, 159 are elderly.
- The Eureka Housing Authority indicated 947 units of Section 8 Choice Voucher assistance for Eureka residents.

Tables 2-II-25 and 2-II-25a summarize shelters/bed space within Eureka.

**Table 2-II-25
Emergency Shelter
Fiscal Year 2010 Estimate**

Program	Beds
Redwood Community Action Agency <i>Our House- Runaway Youth</i>	6
Eureka Rescue Mission <i>Men's and Women Emergency</i>	90
Total Estimate of Bed Space	96

Source: RCAA; Homeless Coordinator, City of Eureka

**Table 2-II-25a
Transitional and Supportive Housing
Fiscal Year 2010 Estimate**

Program	Beds
Alcohol/Drug Care Services	40
Alcohol/Drug Care Services	6
Armory Hall (Joe Mori)	11
Alcohol/Drug Care Services	6
Silvercrest/Salvation Army	150
Barcelon/Burger Eureka Central Hotel	36
Alcohol/Drug Care Services	6
Multiple Assistance Center	75
Vietnam Veterans of Northern California	10
Resource Center- 109 & 121 4 th Street	34
Alcohol/Drug Care Services	5
No. Coast Substance Abuse Council	6
Alcohol/Drug Care Services	11
Alcohol/Drug Care Services	5
RCAA Family Transitional Housing	27
RCAA Family Recovery	15
RCAA Launch Pad- Homeless Youth	11
RCAA Bridge House/Safe Haven	35
RCAA THP aging out of Foster Care	8
Total Estimate of Bed Space	497

Source: RCAA; Homeless Coordinator, City of Eureka & HHHC

Unmet Shelter Need

Because the 2009 Point in Time count is considered the most comprehensive since 2005, data from the latest survey was used to make an estimate of the City's unmet shelter need. With the assistance of Sally J. Hewitt, MHA, Program Manager, Humboldt County Health & Human Services, the City was able to derive that approximately 333 homeless persons within the City of Eureka have unmet shelter needs. This calculation is based on 55.3% of homeless persons reside in Eureka. The Point in Time count tallied 520 unsheltered adult persons County-wide. The Count also identified 86 unsheltered children County-wide. By assuming Eureka shared over half of the unsheltered persons the City was able to estimate the unmet need **($[520+86=606 \text{ total unsheltered}] \times 0.55\% = 333 \text{ unsheltered adults and children}$)**. This number is obviously an estimate, but does provide a good starting point from a planning perspective.

The recently approved Senate Bill 2, which requires that the City must have at least one zoning district in which shelters are permitted by right. Eureka permits, by right, Emergency shelters within the ML, MG, and CS zoning districts. However, when factoring the Coastal Zone within Eureka, only the East side of Broadway counts as being SB2 compliant, as discretionary CDPs would be required on the west side, or Coastal side Broadway. The City has identified vacant and underutilized sites outside of the Coastal Zone on and off of Broadway see Table 2-II-25 b below:

**Table 2-II-25b
Potential Senate Bill 2 Emergency Shelter Sites/Summer 2010**

Parcel Number	Parcel Size (sq. ft.)	Potential Guests	Address	Redevelopment Area	Current Use
001-222-002	12,000	55	1329 4th	yes	car lot
001-224-002	17,600	80	1420 4th	yes	motel
001-224-001	5,000	23	4 th & O	yes	parking lot
008-011-010	2,680	12	2235 Broadway	no	motel office
008-011-007	52,850	240	2245 Broadway	no	motel
007-012-001	41,019	186	2109 Broadway	no	motel
001-048-011	11,787	54	801 Broadway	yes	motel
008-021-003	96,048	218	2501 Broadway	no	vacant/lot
008-021-002	49,952	227	2431 Broadway	no	retail/storage
008-021-004	33,976	154	2411 Broadway	no	motel
008-031-007	9,990	45	Broadway	no	vacant
001-071-002	13,200	60	C & 4th	yes	car lot
004-152-003	5,700	26	236 8th	yes	vacant
004-152-002	5,100	23	236 8th	yes	vacant
001-115-005	14,400	65	307 8th	yes	car lot
001-115-006	14,400	65	307 8th	yes	car lot
003-181-001	40,600	185	1921 Broadway	no	motel
004-053-002	6,600	30	621 W. Wabash	no	vacant/ utility
001-113-001	6,600	30	204 6th	yes	car lot
001-113-002	6,600	30	6 th & D	yes	car lot
001-113-003	6,600	30	6 th & D	yes	car lot
001-113-004	6,600	30	6 th & D	yes	car lot
001-112-001	6,930	32	304 6th	yes	showroom
019-211-012	41,400	188	4255 Broadway	no	motel

Parcel Number	Parcel Size (sq. ft.)	Potential Guests	Address	Redevelopment Area	Current Use
019-211-015	54,000	245	4033 Broadway	no	motel
001-083-001	7,200	33	116 7th	yes	vacant/lot
001-083-002	14,400	65	120 7th	yes	retail space
001-081-006	7,200	33	715 B Street	yes	warehouse
001-081-009	13,750	63	B Street	yes	car lot

Total 13.87 acres 2,530

Source: City of Eureka. Assumptions: one-half of lot dedicated to a one-story shelter. 110 square feet per guest, California Building Code minimum is 50 square feet per guest.

Utilizing the existing density of the *Eureka Mission's Emergency Shelter* which is approximately 40 guests per 4,400 square feet of lot size, the City was able to locate a number of Senate Bill 2 candidate sites within the inland portion of the Service Commercial Zone. The SB2 complaint zone is comprised of 311 parcels totaling 93.13 acres. Staff drafted a set of maps and data base to the Housing Element that clearly denotes possible Senate Bill 2 emergency shelter sites, which would accommodate the approximate unmet need of 333 homeless persons.

Additionally, the draft Housing Element submitted to HCD identified a feasible homeless shelter site on APN 007-121-005, which based on estimates, could serve up to 352 persons. Although, APN 007-121-005, would require a Coastal Development Permit. The City is also currently undertaking pre-application review meetings with John Shelter, formerly of the *Arcata Endeavor*, regarding a City administered Coastal Development Permit for a shelter at the foot of Vigo Street (APN 007-041-005) within an underutilized warehouse. Ironically, all of Eureka's operating shelters are located within non-SB2 compliant Coastal Zoning districts. Based on Staff's review of potential shelter sites within Eureka, it is apparent that capacity for future shelters is not an issue within the City limits of Eureka.

The City is confident that if site control of a property were to be gained by a shelter operator within this geographic area, that shelter space could be maintained and operated, meeting the additional needs of the homeless. This geographic area is identified within the Housing Opportunity Map within this Element.

Multiple Assistance Center (MAC)

In fulfillment of a goal of the 1992 Housing Element, the City has moved forward in the construction of a permanent homeless shelter, the Multiple Assistance Center (MAC). The Multiple Assistance Center project provides housing for 81 individuals as well as training and care of homeless persons and their families, and those at risk of homelessness, including children, aged, indigent, disabled and underprivileged persons. Moreover, the MAC provides a more efficient and effective distribution of existing homeless services by combining on-site specialized care and supportive services with on-site transitional housing and multiple-step programs designed to assist families and individuals in breaking their cycle of homelessness, ultimately directing them toward achieving self-sufficiency. The total funding commitment to date is \$2,263,500. The breakdown in funding is detailed in Table 2-II-26.

**Table 2-II-26
Multiple Assistance Center Funding Commitments**

Year	Project	Amount	Fund
1996-97	MAC Coordinator (City/County Collaboration)	\$12,000	LMIHF
May 1997	CDBG P/TA Grant (site selection)	\$8,750	LMIHF
October 1998	MAC Coordinator	\$40,000	LMIHF
February 1999	1999CDBG Grant (site purchase)	\$110,000	LMIHF
February 2001	Purchase costs	\$40,000	CDBG Program/Income
October 2001	2001 HOME Loan Program (renovation)	\$1,000,000	LMIHF
January 2002	CDBG P/TA Grant (operation)	\$8,750	LMIHF
February 2002	Relocation Costs	\$175,000	LMIHF
April 2002	2002 CDBG Grant (operation)	\$30,000	LMIHF
January 2003	MAC Construction	\$750,000	LMIHF
October 2007	Emergency Stop Gap Operational Expenses	\$60,000	LMIHF
December 2007	Emergency Stop Gap Operational Expenses	\$29,000	LMIHF
Total		\$2,263,500	

Source: City of Eureka Housing and Redevelopment

Farm workers

The 2005-2007 U.S. Census Bureau American Community Survey reported that in 2007, 516 persons in Eureka were employed in farming, forestry, fishing, and mining industries. Humboldt County has a significant fishing industry and also has a number of dairy farms and other types of agricultural operations. The City of Eureka, at this time, does not have a significant amount of row-crop, orchard, or dairy farms within or immediately adjacent to the City Limits warranting a large farm worker population. However, Sun Valley Floral Farm in Arcata employs 440 persons (year round), 170 workers make their home in Eureka. 90 reside in Arcata, 35 in the adjacent community of McKinleyville, and 85 commute the 30 miles from Fortuna to the Arcata business site (**David Aronovici, Sun Valley Floral Farms e-mail 5/13/09**). The individuals in these positions are in need of housing targeted to low-income households.

The Six Rivers National Forest has indicated that 313 persons are employed with this agency, 89 seasonal and 224 permanent positions. It was indicated these personnel are widely distributed in Humboldt County with an estimated 75 residing in Eureka. The National Park Service has 180 positions, 80 of which are seasonal jobs and 100 are permanent positions. It was estimated that 45 of these persons reside in Eureka. The permanent positions with federal and state agencies are generally in need of above moderate-income houses, the seasonal positions are primarily field positions with housing needs near the particular facility to which they are assigned.

Transitional Housing Units

Currently, transitional housing units within Eureka fall within the definition of a lodging home and are permitted by right as normal housing units within many of Eureka's zoning districts. The only requirement for a transitional housing unit is that it be 15 or fewer persons, or 6 or fewer persons within the single family RS-6000 Zoning District. Pursuant to Policy 2.11, which mandates Senate Bill 2 consistency, the City is required to modify its current administration of supportive and transitional homes to treat them similarly to other residential uses within the same zoning district. Further discussion regarding the zoning of transitional housing is located on page 2-98. The City of Eureka Redevelopment Agency has provided loans for several transitional housing units consistent with the Housing Element of the City's General Plan. These transitional housing units serve the needs of women, youth, veterans, and recovering drug and alcohol addicts. The community groups, which have received these loans and manage these facilities are: Redwood Community Action Agency, Alcohol Drug Care Services, North Coast Veterans Resource Center, and North Coast Substance Abuse Council.

Each of these transitional housing units is described below.

1100 California Street (Redwood Community Action Agency / Youth Service Bureau)

1100 California Street is home to Redwood Community Action Agency's Youth Service Bureau. The Bureau's Transitional Youth Housing program, Launch Pad, provides transitional housing for approximately 11 runaway, homeless, abused, neglected, and parenting youth (ages 16-18) and opportunities for Eureka youth to learn the skills necessary to maintain long-term stability in their housing, employment, and personal lives. There are five apartment units on the property. Four units (one 3 bedroom/2 bath; one 3 bedroom/1bath, and two 2 bedroom/1bath) are occupied by youth as transitional housing and one unit (3 bedroom/2 bath) is used as an office. There is also a common area used for general program operations. The program currently houses 8 youth and serves approximately 20 youth per year.

In December 1995 the Eureka City Council directed staff to pursue opportunities to provide transitional housing within Eureka. Staff contacted Redwood Community Action Agency (RCAA) / Youth Service Bureau (YSB) regarding the development of transitional housing for homeless youth. On February 6, 1996, the City Council and Eureka Redevelopment Agency adopted Resolution No. 96-01 authorizing a deferred loan for \$75,000 for the purchase of a site plus \$3,000 for permit fees for RCAA/YSB to use as matching funds for a Department of Youth Authority grant.

RCAA/YSB submitted a grant application to the State on February 14, 1996, requesting \$367,225 for that purpose. RCAA/YSB received notice on August 6, 1996, that their proposal was selected for funding at a level of \$214,937.

On January 6, 1997 RCAA/YSB came before the Housing Advisory Board requesting an additional \$75,000 for the rehabilitation of 1100 California Street for the development of this property into transitional housing for homeless youth. The Housing Advisory Board raised several concerns but determined that if transitional housing was a priority to the Council that the concerns may be insignificant. On February 4, 1997, the City Council, acting as the Eureka

Redevelopment Agency, adopted Resolution No. 97-01 approving a loan to RCAA/YSB in the amount of \$75,000 for rehabilitation of 1100 California Street.

Rehabilitation was begun on January 26, 1998. The City of Eureka's Housing Technician and Housing Inspector visited the site and reviewed the billing statements on May 27, 1998, and found that all work was completed per contract and change orders. A Notice of Completion was recorded on May 29, 1998.

1742 J Street (Alcohol Drug Care Services)

1742 J Street is operated by Alcohol Drug Care Services as a Recovery House and provides clean and sober transitional housing units for up to six recovering individuals in a four-bedroom facility.

On September 4, 2001, the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-49 approving a deferred payment loan to Alcohol Drug Care Services in the amount of \$177,000 for the purchase and rehabilitation of 1742 J Street for use as clean and sober transitional housing, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

Alcohol Drug Care Services signed a Regulatory Agreement and Declaration of Restrictive Covenants with the City on October 21, 2001, which states that the development shall be operated and used only as a transitional housing facility providing accommodations for six (6) moderate to low income adults in a clean and sober transitional housing program. Currently, this home has been subject to budget cuts and is not in operation. However, this facility is expected to receive County facilitated CDBG funding and reopen April of 2010.

1321 C Street (Alcohol Drug Care Services)

1321 C Street is operated by Alcohol Drug Care Services and provides clean and sober transitional housing units for up to six recovering individuals in a four-bedroom facility.

On September 4, 2001, the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-49 approving an amortized loan to Alcohol Drug Care Services in the amount of \$123,816 for the purchase and rehabilitation of 1321 C Street for use as a Recovery House and clean and sober transitional housing, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

1335 C Street (Alcohol Drug Care Services)

1335 C Street is operated by Alcohol Drug Care Services as a Recovery House and provides clean and sober transitional housing units for up to nine recovering individuals in a four-bedroom facility.

On January 5, 1999, the Eureka City Council/Redevelopment Agency adopted Resolution No. 99-01 approving a loan to Alcohol Drug Care Services in the amount of \$120,000 for purchase of 1335 C Street to continue to be used as a sober living residential care home, providing housing

and services to all target income groups, primarily consisting of very low and low income individuals.

1612 B Street (Alcohol Drug Care Services)

1612 B Street is the location of a five-bedroom residential care program where up to seven recovering residential tenants are offered long term support so they can re-establish their lives.

On January 5, 1999, the Eureka City Council/Redevelopment Agency adopted Resolution No. 99-01 approving a loan to Alcohol Drug Care Services in the amount of \$95,000 for purchase and rehabilitation of 1612 B Street to continue to be used as a sober living residential care home, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

217 14th Street (Alcohol Drug Care Services)

217 14th Street is a three-bedroom facility operated by Alcohol Drug Care Services as a transitional housing and sober living residential care home for up to six individuals.

On September 5, 2000, the Eureka City Council/Redevelopment Agency approved Resolution No. 00-39 approving a \$126,900 loan to Alcohol Drug Care Services for the purchase and rehabilitation of 217 14th Street to be used as a transitional housing and sober living residential care home, providing housing and services to all target income groups, primarily consisting of very low and low income individuals.

2109 Broadway (Alcohol Drug Care Services)

2109 Broadway is a 40-bedroom facility operated by Alcohol Drug Care Services as a transitional housing and sober living residential care home for individuals and families.

On May 15, 2001, the Eureka City Council/Redevelopment Agency adopted Resolution No. 01-23 approving a \$200,000 loan to Alcohol Drug Care Services for the purchase of 2109 Broadway to use transitional housing and to provide housing and services to all target income groups, primarily consisting of very low and low income individuals.

917, 919, 919½ E Street (North Coast Veterans Resource Center [NCVRC])

917, 919, and 919½ E Street are operated by NCVRC to house up to twelve (12) homeless veterans.

On April 16, 1996, the Eureka City Council/Redevelopment Agency adopted Resolution No. 96-02 declaring its support for the Vietnam Veterans' proposed transitional housing project and the grant application to the Department of Veterans' Affairs and approving a deferred loan to the NCVRC (formerly the Vietnam Veterans of California) not to exceed \$75,000 plus \$3,000 for fees. On July 15, 1997, the Eureka City Council/Redevelopment Agency adopted Resolution No. 97-41 agreeing to participate in the purchase of the E Street property and simultaneously sell the property to the NCVRC through a double-close escrow procedure.

Completed Projects

Humboldt Senior Resource Center (HSRC) New Alzheimer's Day Center

In September 2004, the City received a CDBG Planning and Technical Assistance (PTA) Grant to assist the Humboldt Senior Resource center with funding to write grant applications and prepare environmental review reports for the construction of the New Alzheimer's Center in Eureka. As a part of the PTA grant activity, the City has prepared a multi-year 2005/2006 CDBG grant application to the State which was awarded in the amount of \$599,350. The City expended another \$150,000 from CDBG Program Income funding for Phase I. On April 8, 2008, a \$525,000 loan was awarded from an over the counter Economic Development Block Grant for the final Phase II of the construction of the Alzheimer's Day Center. With additional funding from private funds, private banks, and the State, the Project's estimated total cost is \$3,393,533.00.

On June 25, 2007, HSRC awarded a construction contract to build Phase I of the new center to Danco Builders in the amount of \$2,504,916. Work on Phase I construction is complete. Phase II construction of the new center is being funded with a \$564,000 CDBG Economic Development, Grant Over-the Counter Component (OTC), from the State of California. Work was completed in the spring of 2009. Staff will also monitor the required job creation under the OTC loan to HSRC for Phase II construction. All required jobs must be created within 36 months of the final loan disbursement.

The proposed two-story center will serve to relieve on-going waiting lists of individuals requesting day care for loved ones with dementia. The project will address the serious health and safety needs that currently exist for severely disabled individuals as well as low income and very low income individuals with Alzheimer's. It will compliment and expand the comprehensive services the Senior Resource Center currently provides to the community. The HSRC's efforts to solicit funds from state and federal agencies, foundations and local community groups make this project a true community effort. HSRC has been an effective organization in serving the needs of local seniors in the community for over 30 years.

1232 Myrtle Avenue (North Coast Substance Abuse Council) Transfer of Covenants to 1110 East Avenue

The Eureka Housing Advisory Board on February 9, 2009, conditionally approved a request from the North Coast Substance Abuse Council to transfer the restrictive covenants from their 1232 Myrtle Avenue property in Eureka to their 1110 East Avenue property in Eureka for the same use and occupancy as 1232 Myrtle Avenue. Due to financial difficulties and economic conditions, the North Coast Substance Abuse Council was unable to afford the required repairs for the property and were unable to continue to operate the 1232 Myrtle Avenue facility. The existing Agency loan on 1232 Myrtle Avenue was paid in full and the covenants transferred to 1110 East Avenue at sale. New covenants were recorded against the 1110 East Avenue property and are to remain for the duration of the existing covenants expiring on May 15, 2015.

615 Myrtle Avenue

This property was purchased by the Eureka Redevelopment Agency in 2004 from the Caltrans with Low and Moderate Income housing Funds, with the intention of developing affordable housing for a low income household. This property will also serve as replacement housing for the demolition of the residence at 1901 California Street for the development of the Senior Resource Center's Alzheimer's Day Care Center. The Agency awarded a construction contract to Will Adams Construction in July 2007 to restore the home. \$140,000 was budgeted for the project. A loan increase of \$15,000 was approved in October 2007 for the addition of a single car garage and for additional unexpected historic and structural repairs. Construction of the residence, garage, landscaping, and fencing was completed in March 2008. A low income household purchased for \$249,000 in October 2008. This property will retain affordability covenants for 45 years.

Eureka Housing Authority (EHA) \$500,000 LMIHF Rehabilitation Loan

In December 2006, the Redevelopment Agency authorized a loan to the EHA in the amount of \$500,000 from the Low and Moderate Income Housing Fund with contingencies. The loan will be at 3% interest, deferred for 40 years, to assist EHA in the restructuring of a purchase and rehabilitation of 50 existing affordable housing units located at 735 "P", 112 "E", and 15 W. Hawthorne Streets in Eureka. The contingencies were met by EHA staff. The loan closed escrow in November 2007 and the work has been completed.

Proposed Projects***Greyhound Hotel Project/Jack Freeman***

Jack Freeman, the owner of the "Greyhound Hotel" located at 420 Third Street has requested \$450,000 in Agency funding from Low and Moderate Income Housing funds for the rehabilitation and conversion of the existing single resident occupancy units on the second and third floors of the structure, to 10 single unit apartments. There is an existing retail store on the first floor. This project involves relocation, lead based paint mitigation, historic review, and affordability covenants for 25 years. The applicant is currently seeking a construction bid proposal, the Bank's letter of commitment, and finalization of application materials.

Humboldt County Office of Education (Seventh Street Villa Condominiums)

On September 4, 2007, the City Council/Redevelopment Agency authorized the Agency to enter into a Joint Agency Agreement (JAA) with the Humboldt County Office of Education (HCOE), to develop redevelopment owned property between 6th and 7th Street on Myrtle Avenue in Eureka, as an affordable housing condominium complex that will be an annexation to the Sixth Street Villas. The condominiums have been appraised for \$198,000 and will be offered for sale when completed in July 2009 to three low income and three moderate income eligible households.

North Coast Veterans Resource Center (NCVRC) – Veterans Transitional Housing Facility

Redevelopment staff continues to monitor this Community Development Block Grant (CDBG) funded project. On July 17, 2008, the City of Eureka received notification that Eureka had been

awarded a conditional commitment of \$1,500,000 from the FY 2008/2009 General Allocation of the CDBG Program for the North Coast Veteran's Resource Center. \$1 million will be used to assist the North Coast Veteran's Resource Center (the "NCVRC") in the financing of Phase II of the rehabilitation of the Veteran's Transitional Housing facility in Eureka, and \$500,000 will assist the Veterans in providing additional program services. The City of Eureka previously secured CDBG grant funding for the Veteran's project in the amount of \$201,000 which was used to assist the Veteran's in the acquisition of the facility site. The center will create 34 new beds for homeless veterans. Due to the temporary postponement of one of the additional funding sources (ERAF), the project funds remain frozen until notified of funding availability.

CalHome Grant Program

The City was awarded a State of California Housing and Community Development CalHome grant of \$600,000 in October 2007, for the purpose of restoring substandard owner occupied residential units. The grant will provide between 13-15 owner occupied rehabilitation loans and will expire on August 28, 2010. These loans are for low income eligible applicants at 3% interest with deferred payments for 30 years. This program will be administered by City staff. Ten percent of the total grant will be used for activity delivery. The first draw has been allocated to low income households for rehabilitation and future draws have been frozen until notified of funding availability.

Assisted Housing to be Converted to Non-Low-Income Housing

At-risk assisted housing developments are multi-family rental housing complexes that have received government assistance, and are scheduled within the 5-year planning period of the housing element and the subsequent 5-year period, to expire; thus lifting the income restrictions and rent control requirements of the low-interest rental loan contract.

In general, the risk categories are as follows:

Opted Out/Prepaid

Projects that have the option to prepay the HUD loans or terminated Section 8 contracts.

Previously Preserved

Projects that received incentives under earlier federal preservation programs were required to extend the period of low-income use. Although these projects were considered to be safely preserved, many Title II projects are now coming back to be restructured, as they can have as little as seven or eight years of affordability remaining.

Preservation Acquisition

Several projects have been purchased from owners and restructured with new financing that contains rental restrictions. While these units have not been lost to the housing stock as affordable housing, the new restrictions are generally at a higher rent level than the initial restrictions.

Lower Risk - Non-profit

Non-profit owners have a public purpose to develop and own affordable housing. They may, however, prepay their mortgages in order to bring new capital into their projects.

Analysis of Eureka's Assisted Multifamily Housing Units Due to Convert

Beginning in 1992, housing elements are required by state law to include an analysis of assisted multifamily housing units due to convert to market-rate housing (see Table 2-II-27). The analysis is to cover the period starting at the statutory date for housing element revision and run for the following 10-year period. The statutory revision date for Eureka's Housing Element was July 1, 2007; the end of the required 10 year period for analysis of assisted housing units is, therefore, July 1, 2017. Most low and moderate income housing units assisted through either a federal, state, or local housing program qualify as assisted housing. The analysis includes information regarding the earliest date of subsidy termination, the estimated cost of preserving the low income status of the units, the estimated cost of replacing the units, and an analysis of financial options for funding preservation or replacement of the units.

Silvercrest Residence, owned by the Salvation Army (a national non-profit organization) was built in 1982 under the Section 202 Mortgage Insurance Program, which provides mortgage insurance to projects developed for elderly residents. Silvercrest Residence is also subsidized by the Section 8 program, which pays the difference between the resident's share of rent (usually 30 percent of income) and fair market rent. The Section 202 program requires that units remain affordable for a 40-year period and therefore this part of the subsidy would not terminate until the year 2022. The Section 8 program is currently renewed and is anticipated to renew annually per the Eureka Housing Authority. Because the Salvation Army owns the project, and because Section 202 funds require a 40-year affordability period, it is unlikely that this project will convert to non-low-income housing.

There are no subsidized, low-income multifamily projects in Eureka for which the Section 8 subsidy is due to expire during the 10-year period according to the California Housing Partnership Corporation report entitled *Inventory of Federally Subsidized Low Income Units at Risk of Conversion*. The City of Eureka has 531 total units of very low- to low-income multifamily housing units in Eureka for which the affordability restriction periods are established. Twelve of these projects consist of 107 units which are due to expire before the July 1, 2017, revision date of the Eureka Housing Element and are described in Table 2-II-27.

The City of Eureka has a current inventory of 75 first time homebuyers within the City limits with terms of affordability expiring in 30 years, the first of which will expire in 2022. The City of Eureka is concerned for the potential loss of affordable housing units and therefore will continue to make efforts to finance new affordable housing projects and make available funds for the rehabilitation of existing units. Efforts to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming At-risk. Groups with whom the City has an on-going association are the logical entities for future participation.