

III. Healthy Housing Indicators

HH.1.a Proportion of housing production to housing need by income category

Health-Based Rationale

When housing production does not meet housing demand, people with the least financial resources are often deprived of adequate and/or affordable housing. One human health impact of inadequate housing stems from people spending high proportions of their incomes on rent or a mortgage; this corresponds to fewer resources for food, heating, transportation, health care, and child care.

Many low-income residents cannot afford housing that includes basic features necessary for health. For example, one out of every seven low-income families in the US lives in physically inadequate housing, defined as having severe physical deficiencies such as lacking hot water, electricity, a toilet, or both a bathtub and a shower.¹ Substandard housing with deficiencies such as these may be associated with exposure to waste and sewage, physical hazards, mold spores, poorly maintained paint, cockroach antigens, old carpeting, inadequate heating and ventilation, exposed heating sources and wiring, and broken windows. In turn, these exposures can lead to health conditions including respiratory diseases,^{2 3} lead poisoning,⁴ and injuries.⁵

A third potential impact of inadequate housing supply is the need for people to leave their community in order to find affordable housing. Moving away can result in the loss of jobs, traveling long distances for work, difficult school transitions, and the loss of health-protective social networks. For children, moving can be particularly difficult. Research has shown that increased mobility in childhood is associated with academic delay, school suspensions,⁶ and depression later in life.⁷

¹ US Census Bureau. 1993 American Housing Survey. Available at <http://www.census.gov/prod/2006pubs/h150-05.pdf>.

² Eggleston PA, Butz A, Rand C, Crutin-Brosnan J, Kanchanaraska S, Swartz L, Breyse P, Buckley T, Diette G, Merriman B, Krishnan JA. 2005. Home environmental intervention in inner-city asthma: A randomized controlled trial. *Annals of Allergy, Asthma and Immunology* 95(6):496-497.

³ Kercsmar CM, Dearborn DG, Schluchter M, Xue L, Kirchner HL, Sobolewski J, Greenberg SJ, Vesper SJ, Allan T. 2006. Reduction in asthma morbidity in children as a result of home remediation aimed at moisture sources. *Environmental Health Perspectives* 114(10):1574-1580.

⁴ EPA. 2006. Prevention, pesticides and toxic substances: Lead in paint dust and soil. US Environmental Protection Agency.

⁵ Krieger J, Higgins D. 2002. Housing and Health: Time Again for Public Action. *American Journal of Public Health* 92(6):758-768.

⁶ Cooper M. 2001. Housing affordability: A children's issue. Discussion Paper No. F-11. Canadian Policy Research Networks, Inc.

⁷ Gilman SE, Kawachi I, Fitzmaurice GM, Buka SL. 2003. Socio-economic status, family disruption and residential stability in childhood: relation to onset, recurrence and remission of major depression. *Psychological Medicine* 33:1341-1355.

Existing conditions

Housing Demand: In order to house the population growth projected by the Department of Finance between now and 2025, approximately 5,021 housing units are needed in Humboldt County.⁸

Area Median Income: The County’s household AMI was \$33,281 in 2004.⁹

Housing Production: Between 2001 and 2006, there were a total of 2,070 building permits issued for new residences in unincorporated areas.¹⁰ As of October 31, 2007, the number of residential units permitted in 2007 was 248.¹¹

Table HH.1. Housing Production Compared to Housing Need¹²				
Humboldt County Unincorporated Areas, 2001-2006				
Income Level	Projected Housing Need (Housing Units)	Housing Construction (Housing Units)	% of Need Met	Production Needed to Meet Goals
Very Low (50% AMI**)	498	216	43%	282
Low (80% AMI**)	324	239	74%	85
Moderate (120% AMI**)	420	538	128%	Surplus: 118
Above Moderate (Market rate)	552	1,077	195%	Surplus: 525
Total	1,794	2,070	115%	Surplus: 276
*Production is new units; rehabbed and conserved units are not counted.				
** AMI = Area Median Income				

People with the least financial resources are least likely to have their housing needs met. As shown in Table HH.1 above, only 43% of the projected new housing needs for the period between 2001 and 2006 were met by housing construction for people with very low incomes, and 74% of the new housing needs projected for this period were met by housing construction for people with low incomes.

According to Eureka’s Abbreviated Consolidated Plan, written in 2004, Eureka contains the

⁸ General Plan Update & Updated Population and Housing Projections, October 2007 (powerpoint presentation).

⁹ <http://quickfacts.census.gov/qfd/states/06/06023.html>.

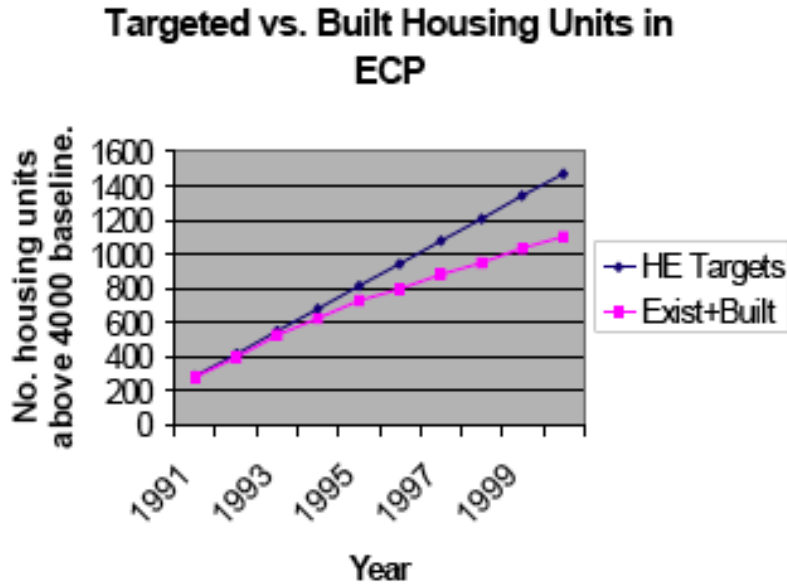
¹⁰ 2006 Annual Progress Report on Implementation of the Housing Element, General Plan Report requirement pursuant to Section 65400 of the Government Code.

¹¹ General Plan Update & Updated Population and Housing Projections, October 2007 (powerpoint presentation).

¹² 2006 Annual Progress Report on Implementation of the Housing Element, General Plan Report requirement pursuant to Section 65400 of the Government Code.

largest numbers of affordable housing units.¹³ However, for the past decade, the number of new houses built in Eureka has been consistently and increasingly short of the number of housing units needed as identified in the community planning documents and the housing element. This trend is demonstrated in the following figure:

Figure HH.1. Targeted versus Built Housing Units in Eureka¹⁴



Analysis

Assumptions

- Housing demand of incoming populations within the next 25 years will generally adhere to the State’s projected growth rate for the County, which calls for 5,021 new housing units.¹⁵
- Infill development will correspond to denser development, thereby increasing the number of housing units per unit area of land.
- Housing within existing sewer and water infrastructure areas would more likely be within mixed-use neighborhoods (also known as “complete neighborhoods,” which include commercial services, grocery stores, open space, and public transit within a five minute walking distance, a diversity of housing types [in terms of housing cost, size, and ownership/rental] to meet the needs of its residents, the presence of sidewalks, and connectivity of the street network) than housing outside of existing

¹³ Waxman, Deborah T. Creating Affordable Housing in Humboldt County (Master’s Thesis).

¹⁴ Department of Community Development Services, Humboldt County General Plan update (Draft). February 2004. Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County.

¹⁵ Smith, Michael D., and Steinberg, Steven J., January 2005. Room to Grow? An assessment of the Potential for Unincorporated Humboldt County to Accommodate Future Projected Population Growth.

infrastructure boundaries.

Logic

- Low-income people disproportionately face a housing shortage in Humboldt County.
- The production of new dwelling units in Humboldt County will meet housing demands for incoming low-income people only if these new developments are affordable.
- Denser infill housing development may be more affordable than housing associated with sprawling development. Urban housing costs tend to be lower due to multi-family housing and higher residential density.¹⁶ Provided the existing urban infrastructure can accommodate new housing, another cost that can be avoided with infill development is that of sewer and water infrastructure.¹⁷ Studies show that water and sewer costs are about 40% higher in spread-out development than in compact development.¹⁸
- In addition to being more affordable, higher-density development within existing urbanized areas would preferentially meet housing needs of all income and mobility levels, due to the higher likelihood of these areas being “complete neighborhoods.”

Quantitative Analysis

Table HH.2, presented below, shows median home prices and populations for four urban and five non-urban Humboldt County cities.

Table HH.2. Median House Prices and Populations for Select Urban and Rural Cities in Humboldt County					
Urban Cities ¹	2005 Median House Price (Dollars) ²	2000 population ³	Non-Urban Towns ¹	2005 Median House Price (Dollars) ²	2000 population ³
Arcata	317,783	16,651	Hydesville	377,689	1,209
Eureka (95501)	270,279	26,128	McKinleyville	317,783	13,599
Eureka (95503)	299,530		Redway	333,929	1,188
Ferndale	420,278	1,382	Willow Creek	227,924	1,743
Fortuna	296,596	10,497	Garberville	412,088	12,194

1 = Cities with residential densities of 1,000 people per square mile and above are designated as urban, and cities with residential densities below 1,000 people per square mile are designated as rural.

¹⁶ Haughey, Richard M. The Case for Multifamily Housing, Second Edition. Washington, D.C.: ULI—the Urban Land Institute, 2003.

¹⁷ Snyder, Ken and Bird, Lori, December 1998. Paying the Costs of Sprawl: Using Fair-Share Costing to Control Sprawl.

¹⁸ Local Government Commission. Livable Communities and Water: Key facts about growth and California’s water supplies.

2 = Phone correspondence, Humboldt Association of Realtors.

3 = US Census 2000.

The following information is based on the data included in Table HH.2:

- Urban average house cost (average of median house costs by city, weighted by population^{19 20}) = \$300,589;
- Non-urban average house cost (average of median house costs by city, weighted by population) = \$354,029;
- Difference in housing cost between non-urban (higher cost) and urban (lower cost) = \$53,440.

Based on this, the average cost of new housing would be:

- \$300,589 for Plan Alternative A, since 100% of housing would be urban;
- \$327,309 for Plan Alternative B since 50% of housing would be urban and 50% of housing would be non-urban;
- \$332,854 for Plan Alternative C, since 33% of housing would be urban and 66% of housing would be non-urban.

Qualitative Analysis

In a community survey, 57.6% of respondents thought that the county should be putting “more effort” or “much more effort” into improving the availability of affordable housing in the county.²¹

Disparities

This will primarily affect populations such as the low-income population, single-parent families, and low-paid workers. Also, according to a focus group participant, county students experience a housing shortage.²²

Conclusions

Each of the three Plan Alternatives would meet the total *future* demand of housing units. In order to estimate how much housing need met by each scenario, the following discussion examines the affordability of housing under each one:

- A) Plan Alternative A provides 6,000 additional housing units over the course of 25 years, 100% of which are urban. This scenario proposes to meet the county’s future housing demand solely through infill development in areas served by existing water and sewer lines. Based on estimations of housing costs under this Plan Alternative (see quantitative analysis above), which were calculated using median house prices for select cities in the county and definitions of urban vs. non-urban cities (described in

¹⁹ Phone Correspondence, Humboldt Association of Realtors.

²⁰ US Census 2000.

²¹ Humboldt County General Plan Update Survey, 2003. Humboldt County Planning Department. [Available at <http://co.humboldt.ca.us/planning/gp/survey/results.htm>].

²² Personal Communication, December 10, 2007.

the introduction to the summary), this Plan Alternative would result in the **most affordable housing** (proportionally) of the three scenarios. Essential resources such as public transportation, grocery stores, childcare, and senior services would be in close proximity to new housing developments, thereby decreasing transportation costs.

- B) Plan Alternative B proposes 12,000 additional units over the course of 25 years, including 6,000 urban (50%) and 6,000 non-urban (50%). New housing would be distributed evenly between areas with and without existing water and sewer infrastructure. Based on estimations of housing costs under this scenario, which were calculated using median house prices for select cities in the county and definitions of urban vs. non-urban cities (described in the introduction to the summary), this scenario would result in 50% of the new housing that would be built within existing water and sewer infrastructure being more affordable and practical for low-income people with currently unmet housing demand, whereas 50% of the new housing units built outside of this infrastructure would be less affordable. In summary, Plan Alternative B would likely produce **both affordable and unaffordable housing**.
- C) Plan Alternative C proposes 18,000 additional units over the course of 25 years, including 6,000 urban (33%) and 12,000 non-urban (66%). This scenario meets the county's housing demand primarily through extending infrastructure into lands adjacent to existing urbanized areas, with some infill of existing water and sewer service areas. Based on estimations of housing costs under this scenario, this option is associated with the **least affordable housing** (proportionally). The 66% of new housing to be developed outside of urbanized areas would probably not be within complete neighborhoods, and may lack essential resources.

Caveats

Housing proposed by Plan Alternative A is intended to meet future housing needs based on incoming population within the next 25 years. However, housing proposed by Plan Alternative A would not supply housing to meet existing unmet housing needs.

Plan Alternatives B and C have the potential to reduce the cost of housing due to their proposed production of housing over and above the projected housing demand. In line with this theory, urban infill development of a greater quantity of housing units than what is proposed by Plan Alternative A would also have the potential to reduce the cost of housing.

Recommended Health-Promoting Mitigations:

- **Inclusionary Zoning:** In order to increase the stock of affordable housing units, inclusionary zoning offers developers incentives to build low and moderate cost housing that would otherwise be unavailable in the marketplace. Inclusionary housing programs in the State of California have created over 34,000 affordable homes and apartments over the past 30 years. According to the California Coalition for Rural Housing, inclusionary housing has the potential to create at least 15,000 units of affordable housing annually in California, nearly doubling the current rate

of affordable housing production in the state.²³ Arcata has adopted a policy of Inclusionary Zoning, and as of October 2007, Humboldt County is considering doing the same.

- Reduction of construction costs: Reduction of construction costs through material selection and building and parking layout can reduce the price of the house for the homebuyer.
- Un-bundle automobile parking from housing unit in urban areas: The cost of parking for residential units is often passed on to the occupants indirectly through the rent or purchase price. A strategy for reducing the cost of housing is to sell parking spaces separately. This gives tenants and owners the opportunity to save money by using fewer parking spaces.
- Municipal support for first time and low-income homebuyers: Financial support for first time and low-income homebuyers can help to house people who otherwise could not afford the housing they need.
- Density bonuses: A density bonus is the entitlement to build additional residential units above the maximum number of units permitted pursuant to the existing General Plan, applicable specific plan and/or zoning designation.²⁴ In order to increase affordable housing opportunities, density bonuses can be offered to developers conditional on the provision of below market rate (BMR) housing.
- Allow Single Resident Occupancy Structures (SROs): This is multi-unit housing for very-low-income persons that typically consists of a single room and shared bath and also may include a shared common kitchen and common activity area.²⁵ Usually SRO's are developed by converting hotels, and they are often allowed under the same permits as hotels.²⁶
- Require a percentage of BMR housing: Mandatory BMR housing reflecting the income distribution of the population can increase affordable housing opportunities.
- Establish a Community Land Trust (or participate in the already established Humboldt Bay Housing Development Corporation).
- Housing Trust Fund: Housing trust funds are funds established by cities, counties and states that dedicate sources of revenue to support affordable housing. They are usually created by legislation or ordinance.²⁷ By committing public sources of revenue to affordable housing, a bigger proportion of a given population receives the opportunity to own housing.

²³ California Coalition for Rural Housing and Non-Profit Housing Association of Northern California, 2003. Inclusionary Housing in California: 30 Years of Innovation.

²⁴ City of San Mateo, Below Market Rate (Inclusionary) Program [Available at www.cityofsanmateo.org/downloads/planning/bmr_inclusionary_program.pdf].

²⁵ New York State Office for the Aging. Your Guide to Senior Housing. <http://seniorhousing.state.ny.us/definitions/index.htm>.

²⁶ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

²⁷ PolicyLink, 2007. Housing Trust Funds – What is it?

HH.1.b Proportion of households paying greater than 30% & 50% of their income on their homes

Health-Based Rationale

Housing is considered affordable when a monthly mortgage or rent payment is no more than 30 percent of income.²⁸ Higher proportions than 30% are considered overpayment. Thus, defining affordable housing requires the consideration of both one’s income and one’s housing costs. California housing element law defines four income categories based on the percentage of an area's median income (AMI):

- Very low-income 0 - 50% of AMI
- Low-income 50 - 80% of AMI
- Moderate-income 80 - 120% of AMI
- Above moderate-income 120+% of AMI

Existing Conditions

Percent of households spending 25% or more of income on housing: The following table shows the percentage of various types of Humboldt County households spending 25% or more of their gross income on housing:²⁹

Table HH.3. Percentage of Humboldt County households spending 25% or more of gross income on housing.	
Type of Household	Percentage of households
All households	37%
Owner-occupied households	34%
Renter households	48%
Low-income renters (\$10,000-\$19,000 annual income)	85%
Low-income home owners	56%

Percent of renters spending 50% or more of income on housing: The following table shows the proportion of **renter** households in various regions of Humboldt County whose gross rent is greater than 50% of renter’s last year income:³⁰

²⁸ Department of Community Development Services, Humboldt County General Plan update (Draft). February 2004. Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County.

²⁹ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003).

³⁰ US Census 2000.

Location	Percent of Renter Households	Region
Fieldbrook and McKinleyville	26%	Northern
Arcata and Manila	38%	Northern
Blue Lake	18%	Northern
Hoopa and Weitchpec	18%	Northern
Orick	16%	Northern
Moonstone Beach, Trinidad and Westhaven	34%	Northern
Eureka	24%	Central
Kneeland	20%	Central
Ferndale	13%	Southern
Alton, Fernbridge, Fortuna, Rohnerville	22%	Southern
Alderpoint	38%	Southern
Briceland and Garberville	15%	Southern
Honeydew	60%	Southern

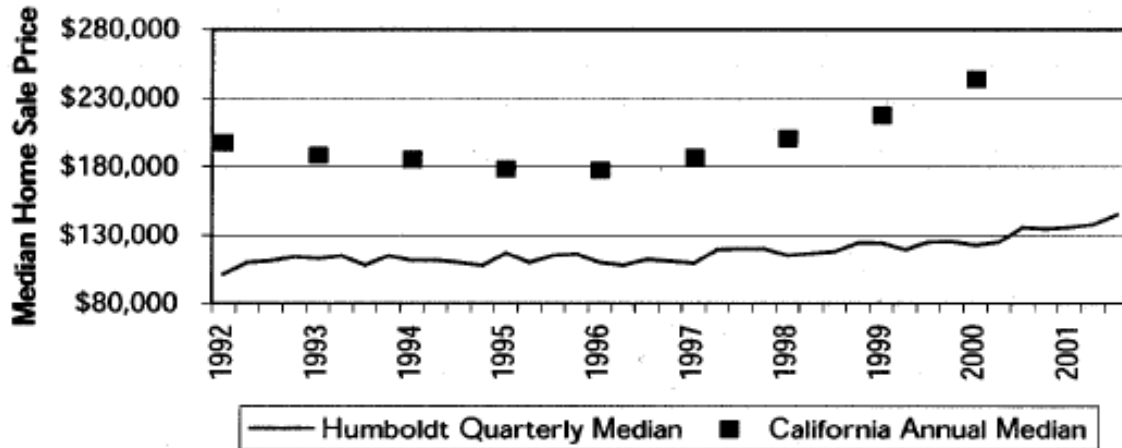
Percent of owners spending 50% or more of income on housing: The following table shows the proportion of **owner-occupied housing** whose monthly costs are >50% of owner's last year income:

Location	Percent of Owner-Occupied Households	Region
Fieldbrook and McKinleyville	11%	Northern
Arcata and Manila	6%	Northern
Blue Lake	14%	Northern
Hoopa and Weitchpec	11%	Northern
Eureka	10%	Central
Ferndale	16%	Southern
Alton, Fernbridge, Fortuna, Rohnerville	11%	Southern
Briceland and Garberville	24%	Southern

Housing Costs: The median home price in Humboldt County in November 2007 was \$299,000.³¹ Home prices have significantly increased over the last decade, as shown below.

³¹ Humboldt Association of Realtors, 2005, Humboldt County Housing Affordability Index. [Available at <http://harealtors.com/properties.php>].

Figure HH.2. Median Home Sales Prices in Humboldt County 1992-2001³²



Analysis

Assumptions

- Land costs and the infrastructure costs of water and sewer access are borne by the homebuyer, while roads and police/fire protection are borne by the taxpayer.
- Inclusionary zoning and other policies and programs to create affordable housing are assumed to be effective within existing water and sewer infrastructure areas only. Arcata has an inclusionary housing policy requiring at least 15% of publicly or privately developed housing to be affordable to low- and moderate-income persons and families, and of these units, at least 40% must be affordable to very low-income households. For agency-developed housing, at least 30% must be affordable to low- and moderate-income persons and families.³³ The County is considering inclusionary zoning and other methods for creating affordable housing as well.

Logic

- While the cost of land in urban areas tends to be higher, denser urban development is likely to include smaller housing units, smaller lots, and/or multi-family housing, which all contribute to greater affordability for a wide range of income levels.^{34 35}
- Water and sewer infrastructure costs are typically higher in rural areas than in urban areas.³⁶ Studies show that water and sewer costs are about 40% higher in spread-out

³² 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003).

³³ City of Arcata, Redevelopment Implementation Plan 2006-2010, Section 4, Affordable Housing Plan & Estimated Expenditures: 2006-2011. [Available at <http://calruralhousing.org/housing-toolbox/inclusionary-housing-policy-search/policies/arcata>].

³⁴ Haughey, Richard M. The Case for Multifamily Housing, Second Edition. Washington, D.C.: ULI—the Urban Land Institute, 2003.

³⁵ Transportation Research Board, National Research Council, 1998. TCRP Report 39: The Costs of Sprawl – Revisited.

³⁶ Transportation Research Board, National Research Council, 1998. TCRP Report 39: The Costs of Sprawl – Revisited.

development than in compact development.³⁷

- Based on these factors, infill development is likely to correspond to more affordable housing than sprawling development. Accordingly, monthly costs of owning or renting a home within infill development would comprise a lesser percentage of monthly income than owning or renting a home within sprawling development.

Quantitative Analysis

In Humboldt County, the cost of land in urban areas is higher than the cost of non-urban land.³⁸ A comparison of urban Eureka with non-urban McKinleyville, for example, yields a difference of \$20,000 per unit area of land:

Table HH.6. Average cost of land per acre in Eureka vs. McKinleyville³⁹	
City	Average cost of land per acre
Eureka (urban)	\$115,000
McKinleyville (non-urban)	\$95,000

Table HH.7 depicts new home costs in Eureka versus McKinleyville as analyzed in the 2004 Housing Needs Assessment. These two communities provide a comparison of urban versus non-urban house prices in Humboldt County. Land is more expensive in Eureka, which is the more residentially dense community, whereas infrastructure costs are higher in McKinleyville, which is the less residentially dense community. Note that the costs of land depicted here assume different lot-sizes for each community, which are one-third acre for Eureka and one-fifth acre for McKinleyville. Housing costs were estimated based on the assumption that the size of houses would be the same in either community. These assumptions may not be correct. For example, homes constructed in denser areas may in actuality occupy smaller lots and be smaller than those located in less dense areas.

Table HH.7. Typical New Home Costs in Eureka and McKinleyville⁴⁰		
	Eureka (Cuttan)	McKinleyville
Raw land cost	\$38,000 (corresponds to 0.33-acre)	\$19,000 (corresponds to 0.2-acre)
Infrastructure costs	\$50,000	\$56,000
1,200 sq.ft. home construction costs @ \$95/sq. ft.	\$114,000	\$114,000
Subtotal	\$202,000	\$189,000
Taxes, Insurance, Financing	\$20,200	\$18,900

³⁷ Local Government Commission. Livable Communities and Water: Key facts about growth and California’s water supplies.

³⁸ Department of Community Development Services, Humboldt County General Plan update (Draft). February 2004. Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County.

³⁹ Department of Community Development Services, Humboldt County General Plan update (Draft). February 2004. Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County.

⁴⁰ Department of Community Development Services, Humboldt County General Plan update (Draft). February 2004. Housing Needs, Availability and Affordability in the Eureka and McKinleyville Community Planning Areas of the Unincorporated Areas of Humboldt County.

(estimated @ 10%)		
New Home Cost (Developer)	\$222,200	\$207,900
New Home Cost (Buyer) @ 10% profit margin	\$244,420	\$228,690

Qualitative Analysis

In a community survey, 57.6% of respondents thought that the county should be putting “more effort” or “much more effort” into improving the availability of affordable housing in the county.⁴¹

Disparities

Low and very-low income people are most affected by the differences inherent in the three Plan Alternatives. These groups are more likely to pay high percentages of monthly income on housing.

Conclusions

- A) Plan Alternative A provides 6,000 additional housing units over the course of 25 years, 100% of which are urban. This scenario proposes to meet the county’s housing demand solely through infill development in areas served by existing water and sewer lines. Building in areas with pre-existing infrastructure could facilitate development of affordable housing. Because lot sizes would be smaller than in historical development patterns, one of the key components of housing cost, the price of land, would be significantly reduced.⁴² Based on these factors, this scenario would produce the largest quantity of affordable housing, and consequently, lead to **a reduction in the proportion of households paying greater than 30% and 50% of their income on their homes.**

- B) Plan Alternative B proposes 12,000 additional units over the course of 25 years, including 6,000 urban (50%) and 6,000 non-urban (50%). New housing would be distributed evenly between areas with and without existing water and sewer infrastructure. Development in areas outside of those currently serviced by sewer and water would likely increase the infrastructure costs, possibly contributing to increased housing costs for homebuyers.⁴³ For the developments outside of infrastructure areas, the lot sizes may be larger⁴⁴ leading to higher land costs.⁴⁵

⁴¹ Humboldt County General Plan Update Survey, 2003. Humboldt County Planning Department. [Available at <http://co.humboldt.ca.us/planning/gp/survey/results.htm>].

⁴² Room to Grow?: An Assessment of the Potential for Unincorporated Humboldt County to Accommodate Future Projected Population Growth, Dr Michael Smith and Dr Steven Steinberg, Humboldt State University, January 2005.

⁴³ Local Government Commission. Livable Communities and Water: Key facts about growth and California’s water supplies.

⁴⁴ Lindsay, Ann, Health Officer, Humboldt County Department of Health and Human Services. Personal Communication, December 10, 2007.

⁴⁵ Room to Grow?: An Assessment of the Potential for Unincorporated Humboldt County to Accommodate Future Projected Population Growth, Dr Michael Smith and Dr Steven Steinberg, Humboldt State University, January 2005.

Based on these factors, this scenario would increase affordable housing by a lesser amount than Scenario A would.

On the other hand, new development projects in previously undeveloped land has the potential to present the County with new opportunities to utilize inclusionary zoning in these areas. A mixture of market-rate and low-income housing, as mandated by an inclusionary zoning policy, could increase the affordability of housing in the County.

In summary, the proportion of households paying greater than 30% and 50% of their incomes on their homes may or may not be reduced by Plan Alternative B.

- C) Plan Alternative C proposes 18,000 additional units over the course of 25 years, including 6,000 urban (33%) and 12,000 non-urban (66%). This scenario meets the county's housing demand primarily through extending infrastructure into lands adjacent to existing urbanized areas, with some infill of existing water and sewer service areas. This option allows for the largest number of housing units, but as with the other scenarios, this does not necessarily correspond to affordable housing. Historically, housing development in previously undeveloped areas has been large-lot single-family homes, priced at the high end.⁴⁶ Contributors to high cost may include increased land costs associated with greater lot sizes⁴⁷ and infrastructure costs.⁴⁸ Based on this analysis, this scenario would produce the lowest quantity of affordable housing, this scenario may lead to an **increase in the proportion of households paying greater than 30% and 50% of their income on their homes.**

Caveats

Incomes reported may not reflect illegally obtained income, which may be a significant factor in underestimating affordability of housing in some areas.⁴⁹

It is possible that some of the public might react negatively to multi-unit housing and increasing density. Further community education and early involvement of neighbors in the area to be developed in planning and mitigation of community concerns in a mutually acceptable manner could mitigate this.

⁴⁶ Lindsay, Ann, Health Officer, Humboldt County Department of Health and Human Services. Personal Communication, December 10, 2007.

⁴⁷ Room to Grow?: An Assessment of the Potential for Unincorporated Humboldt County to Accommodate Future Projected Population Growth, Dr Michael Smith and Dr Steven Steinberg, Humboldt State University, January 2005.

⁴⁸ Local Government Commission. Livable Communities and Water: Key facts about growth and California's water supplies.

⁴⁹ Lindsay, Ann, Health Officer, Humboldt County Department of Health and Human Services. Personal Communication, December 10, 2007.

Recommended Health-Promoting Mitigations:

- Developer incentives for residential densities between 2.5 and 10 units per acre
- Implementation of inclusionary zoning, requiring development to include a mix of housing types at a wide price range, as well as other programs and policies for increasing the amount of affordable housing (e.g., maximizing use of State and Federal funding resources and exploring non-traditional funding resources)
- Encourage the development of rental units.
- Public outreach campaign about the need for multi-unit housing to fulfill all housing including low-income housing needs. This could be coupled with the promotion of environmentally preferable Plan Alternative.
- As discussed in the 2004 Update to the 2003 Housing Element of the Humboldt County General Plan, in order to facilitate denser residential development, certain local government constraints could be reduced, such as:
 - Local zoning regulation constraints – For instance, according to the Housing Element Update, zoning regulations specify that each home with two or more bedrooms is required to have four parking spaces, unless the property is served by a 40-foot wide road. Another requirement restricts minimum parcel sizes to 5,000 square feet. While these regulations are generally necessary to protect public health, safety and welfare, they also make it more expensive to develop housing. Due to the critical need to provide more affordable housing, the County could reduce the regulatory burden on lower-cost housing by modifying a number of zoning constraints, such as these.⁵⁰
 - Local budget constraints – Local agencies are the sole providers of all the public services and improvements that support new housing. Adequate local funding must be available to support new housing development.
 - Tax Constraints – Currently, reassessment laws tend to discourage major rehabilitation and upgrading of existing dwellings and conversion of single to multi-family units.⁵¹

⁵⁰ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003).

⁵¹ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003).

HH.2.a Homeless Population

Health-Based Rationale

Homelessness is a condition that describes people who lack a fixed, regular, and adequate nighttime residence. The term may also include people whose primary nighttime residence is in a homeless shelter, in an institution that provides a temporary residence for individuals intended to be institutionalized, or in a public or private place not designed for use as a regular sleeping accommodation for human beings.⁵²

Homelessness is usually a consequence of a combination of structural and individual factors. On an individual level, homelessness is frequently the result of a crisis in one's life, such as leaving the parental home after arguments; marital or relationship breakdown; death of a spouse; leaving prison; a sharp deterioration of mental health; increased drug or alcohol misuse; unemployment or another financial crisis; or eviction. In addition, there are many factors that put individuals at a greater risk of homelessness when a crisis occurs. Some common background characteristics of people who become homeless include physical or sexual abuse in childhood or adolescence; a background of institutional care; lack of social support network; debts, especially due to rent and mortgage; anti-social behavior; substance abuse; and poor mental or physical health.⁵³

Structural factors, relating to how we organize our society and distribute wealth and power, also play a role in homelessness. According to Ireland's Homeless Agency, "The failure of infrastructure to support those most vulnerable in our society has resulted in high levels of poverty, rising unemployment, social exclusion, the lack of affordable accommodation and increasingly negative effects of de-institutionalization ultimately creating pathways into homelessness."⁵⁴

Homeless people have many of the same health problems as people with homes, but at rates three to six times greater than housed people.⁵⁵ Age-adjusted death rates were four times higher in the homeless than the general U.S. population in a study done in New York City.⁵⁶ In homeless shelters, high levels of contact, poor nutrition, poor access to health care, and substance abuse contributes to an increased risk for respiratory infections and outbreaks of tuberculosis and other aerosol transmitted infectious diseases.^{57 58} Among homeless children, 78% have suffered from depression, behavior problems, or severe academic delay.⁵⁹ Approximately one-third of homeless people have mental illnesses, and

⁵² United States Code, Title 42, Chapter 119, Subchapter I, § 11302. United States Code: General definition of a homeless individual.

⁵³ The Homeless Agency. http://www.homelessagency.ie/about_homelessness/causes.html.

⁵⁴ The Homeless Agency. http://www.homelessagency.ie/about_homelessness/causes.html.

⁵⁵ National Health Care for the Homeless Council, 2007. Basics of Homelessness. http://www.nhchc.org/Publications/basics_of_homelessness.html

⁵⁶ Barrow SM, Herman DB, Cordova P, Stuenkel EL. 1999. Mortality among homeless shelter residents in New York City. *American Journal of Public Health* 1999;529-534.

⁵⁷ Francis J. Curry National Tuberculosis Center, Institutional Consultation Services, and California Department of Health Services. TB in Homeless Shelters: Reducing the Risk through Ventilation, Filters, and UV. 2000. [available at www.nationaltbcenter.edu].

⁵⁸ Raoult, D. et al. Sept. 2001. Infections in the homeless. *The Lancet Infectious Diseases*. 1(2):77-84.

⁵⁹ Zima BT, Wells KB, Freeman HE. 1994. Emotional and behavioral problems and severe academic delays

approximately one-half have a current or past drug or alcohol addiction.⁶⁰ Many homeless people are in desperate need of health care services, but because they are often uninsured and lack access to preventative health care, they go without care until minor problems become urgent medical emergencies.⁶¹

Homelessness can also be emotionally damaging. In addition to representing poverty due to a lack of financial resources, homelessness can also cause people to lose privacy, security, and control over their lives. The longer the time period that a person is homeless, the more difficult it is for them to recover.⁶²

Existing conditions

Total Number of Homeless: Estimates of total homeless persons in Humboldt County throughout the course of one year range from 4,000 to 6,000.^{63 64} It has been estimated that at any point in time, there are between 800 and 1,100 homeless persons in the County,⁶⁵ and the number is generally higher during summer months than during winter months.⁶⁶ According to the Housing and Homeless Coalition, the number of homeless in the County has gone down in the last three years, while the number of homeless children has stayed the same.⁶⁷

among sheltered homeless children in Los Angeles County. *American Journal of Public Health*. 84:260-264.

⁶⁰ National Health Care for the Homeless Council, 2007. Basics of Homelessness.

http://www.nhchc.org/Publications/basics_of_homelessness.html.

⁶¹ National Health Care for the Homeless Council, 2007. Basics of Homelessness.

http://www.nhchc.org/Publications/basics_of_homelessness.html.

⁶² City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

⁶³ Waxman, Deborah T. Creating Affordable Housing in Humboldt County (Master's Thesis).

⁶⁴ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003) Amended November 30, 2004).

⁶⁵ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003 Amended November 30, 2004).

⁶⁶ City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

⁶⁷ Personal Communication, December 10, 2007.

The following tables present results of a point-in-time survey conducted on January 25, 2005.

	Sheltered - Emergency Shelter	Sheltered - Transitional Housing	Unsheltered	Total
Individual Households*	152	99	854	1,105
Family Households with Children	15	36	251	302
Total Households	167	135	1,105	1,407
Persons in Individual Households*	152	99	854	1,105
Persons in Family Households with Children	37	78	627	742
Total Homeless Persons in Households	189	177	1,481	1,847

*HUD assumes one person per individual household.

Subpopulation	Sheltered	Unsheltered	Total
Chronically Homeless	107	395	502
Severely Mentally Ill	223	0	223
Chronic Substance Abuse	267	0	267
Veterans	73	0	73
Persons with HIV or AIDS	6	0	6
Victims of Domestic Violence	113	0	113
Unaccompanied Youth less than 18 yrs.	75	0	75

Location, Gender, Age, and Voluntar Homeless statistics: Another survey of the Humboldt County homeless population, conducted in January 2005, documented the following information:⁷⁰

Location	Percent
Eureka	16.6%
Arcata	6.8%
Southern Humboldt	6.8%
Other Locations	69.8%

Gender	Percent
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⁶⁸ U.S. Department of Housing and Urban Development (HUD), August 13, 2007. HUD's 2006 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations. [Available at <http://www.hud.gov/offices/cpd/homeless/local/ca/caCoC.cfm?CoC=522>].

⁶⁹ U.S. Department of Housing and Urban Development (HUD), August 13, 2007. HUD's 2006 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations. [Available at <http://www.hud.gov/offices/cpd/homeless/local/ca/caCoC.cfm?CoC=522>].

⁷⁰ City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

Male	82%
Female	18%

Table HH.12 Respondents who are Voluntarily Homeless	
Voluntary homeless	Percent
Do not choose to remain homeless	57%
Choose to remain homeless	8%
No response	32%

Table HH.13 Age of Homeless Respondents⁷¹	
Age	Percent
Under 20 years	5%
20-29 years	27%
30-39 years	24%
40-49 years	23%
50-59 years	17%
60-69 years	3%
70 or more years	0%

Homelessness in Eureka and Arcata: Eureka hosts the majority of the homeless population, with an estimated 888 people.^{72 73} Eureka is also home to the largest numbers of affordable housing units, residents in poverty, and homeless services in the County. The City of Eureka provides approximately 423 beds in various shelters and transitional housing facilities, and an additional 86 during the winter. Many homeless people sleep in automobiles, outdoors, or in motels.⁷⁴

There are between 50 and 75 homeless individuals in Arcata throughout the year, and the number rises to approximately 200 in the summer. In Arcata, an estimated 900 to 1,000 individuals experience some form of homelessness each year.⁷⁵

Much smaller homeless populations are estimated to live in other incorporated cities in Humboldt County, which provide minimal or no homeless services. In unincorporated areas of Humboldt County, transients and homeless individuals often camp or stay with friends.⁷⁶

Additional Location information: Almost three quarters of the County’s homeless population camp in locations ranging from forests, wildlife sanctuaries, and city parks, to bushes along railroad tracks, under bridges, and on private property. Approximately 17% stay in shelters, 4% stay in motels, and 3% stay with friends.⁷⁷

Nomadic population: In addition to the homeless population, there is also a nomadic

⁷¹ Humboldt Housing and Home Coalition, January 23, 2007, Survey of Humboldt County Homeless People.

⁷² City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

⁷³ Waxman, Deborah T. Creating Affordable Housing in Humboldt County (Master’s Thesis).

⁷⁴ Waxman, Deborah T. Creating Affordable Housing in Humboldt County (Master’s Thesis).

⁷⁵ City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

⁷⁶ Waxman, Deborah T. Creating Affordable Housing in Humboldt County (Master’s Thesis).

⁷⁷ City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

population in Humboldt County with its own set of housing needs. According to the 2003 update of the county's Housing Element of the General Plan, "nomadic households belong to a generally unnoticed demographic segment of our population that resides throughout the year in various campgrounds, parks, and other sites both public and private. The nomadic population distinguishes itself from other forms of housing styles by staying on the move. The nomadic population also has a spectrum of socio-economic income groups from high to moderate, to low and very low income groups". The 2003 Housing Element Update reports that in Humboldt County, "56 nomadic households might avail themselves of a special occupancy park specifically designed for lower income persons, and there are others who would use it on a more permanent basis who do not consider themselves nomadic." This evaluation estimates that there are presently 89 special occupancy spaces needed to accommodate the housing needs of nomadic persons.⁷⁸

Analysis:

Assumptions

- At least 57% of the homeless population in the County does not choose to be homeless. These citizens would reside in permanent housing if it was accessible to them.

Logic

- One key strategy for reducing homelessness is the creation of affordable housing. While emergency shelters and transitional housing provide vital access to services for families in crisis, they often fail to address the long-term needs of homeless people. Getting people into housing and then providing the support and services they need to maintain housing leads to long-term stability and increased self-sufficiency.^{79 80} Because of its greater affordability,^{81 82} development of higher density housing is more likely to be accessible to the portion of the homeless population with significant incomes and a certain level of stability. Resources such as jobs, social service programs, food access, transportation, and social connection with others, are typically centered in denser areas. All three scenarios provide the same amount of housing in higher-density areas of the county, so they may all lead to more affordable housing than the housing currently available.
- Additional housing options for the homeless, such as those listed below (with the exception of the "special occupancy park"), are more likely to be concentrated within dense areas. Because all three Plan Alternatives propose the same amount of

⁷⁸ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

⁷⁹ City of Arcata, March 7, 2007. Homeless Services Plan: 2007-2016.

⁸⁰ Housing First. http://www.beyondshelter.org/aaa_initiatives/ending_homelessness.shtml.

⁸¹ Haughey, Richard M. The Case for Multifamily Housing, Second Edition. Washington, D.C.: ULI—the Urban Land Institute, 2003.

⁸² Transportation Research Board, National Research Council, 1998. TCRP Report 39: The Costs of Sprawl – Revisited.

infill development, the following housing options could be incorporated by local governments into any of the three scenarios:

- Homeless Shelters: Temporary residences for homeless people.
- Transitional Housing: Programs that assist people who are ready to move beyond emergency shelter into a more independent living situation. Transitional programs allow individuals and families to further develop the stability, confidence, and coping skills they need to sustain permanent housing. Some transitional program participants live in apartment-style quarters, while others may live in group settings where several families or individuals share a household.⁸³
- Homeless Support Centers: Resource centers with services to assist homeless people to cope with the problems they face in learning how to sustain their lives. They may also provide housing.⁸⁴
- Multifamily Housing: Higher density housing, which is sometimes affordable to very low-income persons, may provide housing to members of the homeless population with significant incomes and who are stable enough to be on their own.⁸⁵
- Single Resident Occupancy Structures (SROs): This is multi-unit housing for very-low-income persons that typically consists of a single room and shared bath and also may include a shared common kitchen and common activity area.⁸⁶ Usually SRO's are developed by converting hotels, and they are often allowed under the same permits as hotels.⁸⁷
- Special Occupancy Park: A park specifically designed for the nomadic population, who otherwise sleep in various campgrounds, parks, and other sites both public and private.⁸⁸
- However, a community that is concentrated in the area where social services are located may present better opportunities for the homeless population. In a sprawling community, social services may be less concentrated, and not as convenient in terms of access to other urban resources such as transportation, etc.

Disparities

People suffering from alcoholism and other substance abuse may be unable to access treatment programs.

⁸³ Los Angeles Homeless Services Authority.

<http://www.lahsa.org/archive/programs/transitionalhousing.htm>,

⁸⁴ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

⁸⁵ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

⁸⁶ New York State Office for the Aging. Your Guide to Senior Housing.

<http://seniorhousing.state.ny.us/definitions/index.htm>.

⁸⁷ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

⁸⁸ 2003 Housing Element Update to Humboldt County General Plan. (Approved December 16, 2003, Amended November 30, 2004).

Conclusions

Each of the three Plan Alternatives proposes the development of 6,000 housing units within urban centers. Multi-family housing units, homeless shelters, transitional housing, homeless support centers, SROs, and special occupancy parks would be possible within each scenario.

This analysis concludes that each of the three Plan Alternatives are equivalent in terms of housing Humboldt County's homeless population, which depends on many factors including the availability of affordable housing, social services and programs, and other resources.

Nevertheless, the following factors may potentially make Plan Alternative A the most favorable choice:

- Expenses associated with building infrastructure outside of an existing urbanized area (i.e. related to Plan Alternatives B and C) will theoretically be paid for by county tax funds. Diverting tax funds towards water and sewer infrastructure development could potentially take them away from social services that are important resources for the homeless population. Whether the increase in the tax base that results from the increase in population in Plan Alternatives B and C offset this is an open question.
- There are more resources in urban areas for people with low incomes, such as transportation, access to jobs, treatment programs, health care, and other services. Under Plan Alternative A, these social services and programs would be concentrated into urban centers, while the sprawling development proposed by the other scenarios may result in these resources becoming more spread out and thus less accessible by the homeless population.

Caveats

- Only the portion of the homeless population that earns income and/or pursues opportunities for housing will attain housing. Percentage of homeless population who chooses to be homeless (between 8% and 43%) may not be affected by any of the Plan Alternatives. Park space for “nomadic” population and access to wilderness camping for homeless may not be affected by any of the scenarios.

Recommended Health-Promoting Mitigations

- Pre-release permanent housing planning for people discharged from public institutions such as the foster care system, jail, prison, mental health programs, hospital, or drug and alcohol programs.
- Increase emergency, interim, transitional, and permanent housing options and programs.
- Improve social services offered to the homeless population by the county, such as mental health, domestic abuse, and substance abuse resources.