

MENDOCINO COUNTY
AT THE CROSSROADS:
The Crisis
OF AFFORDABLE HOUSING

Marcee Harris

Master's in Public Policy Candidate
University of California at Berkeley

A Joint Publication of
New Economy, Working Solutions (NEWS)
Service Employees International Union Local 707

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Foreward

Becoming a homeowner is an important part of the American dream. Sadly, for most working families in Mendocino County that dream is no longer achievable.

Service Employees International Union Local 707, the largest union on the North Coast representing public sector workers, and New Economy, Working Solutions, a nonprofit research and education organization, commissioned this report to document the extent of the shortage of affordable housing in Mendocino County (a similar report was released last year by these two organizations for Sonoma County). The results, while not unexpected, show that the problem is significantly worse than previously acknowledged by most public officials and community leaders.

As the report demonstrates, just over 85% of the residents of Mendocino cannot afford the average house for sale on the local market. Under these conditions, few working families can afford to consider home ownership. Their American dream has turned into a nightmare as rents skyrocket, vacancy rates drop and commutes get longer.

The affordable housing crisis hurts our children. The vast majority of children (maybe as high as 80%) in Mendocino County today are growing up in rental housing. While this in itself may not be cause for concern, much of the rental housing available in the county is overpriced, overcrowded, substandard or a mix of all three.

The affordable housing crisis hurts our economy. Every dollar that is spent on housing is one less dollar that is available in the local economy. Money spent on a mortgage is in essence lost to the local economy (unless the deed is held by a local bank--a rarity today). It is not uncommon to find families in the Ukiah Valley who spend 50% of their income on housing. This means that they have less money to spend on automobiles, movie tickets, restaurants, books and even preventive medical care.

The affordable housing crisis limits our workforce. While higher home prices are a great advantage to those who were lucky enough purchase before the market took off, those who are just starting out (young families, teachers, nurses, police officers, restaurant, retail and hotel employees) are left paying outrageous rents and never having the chance to pursue the dream of home ownership. Many of these renters will eventually leave our community to move where they can afford a home, or earn a higher wage.

The affordable housing crisis is crowding our roadways. The average daily commute in Mendocino County has gotten significantly longer in the last 20 years as workers are forced to drive greater distances to find affordable housing. With the rising cost of gasoline, working families are now more susceptible to the sudden increases in the price of transportation.

How has this problem developed? Have we not built enough housing?

This study shows that the local community has developed a good deal of housing over the last 10 years. However, it is not the best type of housing. The Ukiah Valley produced plenty of 'moderate income' and 'high income' housing. In fact the Ukiah Valley produced more 'moderate and above' housing in the last 10 years than was needed based on population projections.

But less than 1/5th of the projected need for affordable housing was met. This failure to produce low-income units has resulted in out of control rents and very few, if any, 'starter homes' on the market.

As a community we have failed to produce the range of housing types that is needed to support our workforce. Moreover, as the report suggests, the affordable housing crisis has been accentuated by the dramatic increase of low-wage employment in the region's 'new economy'.

This failure to create affordable housing units is not entirely the fault of local governments, although, as this report shows, they do share some of the blame. The failure to create more affordable housing is a classic failure of the free market. There is much more profit, and less risk, for builders to create a few luxury houses, with a high profit margin, than in building a large number of affordable units with a limited profit margin. In addition low-density, upper-end housing rarely generates complaints from neighbors to elected officials. Higher density, affordable housing nearly always has neighbors putting pressure on elected officials to kill a project. This means a higher income development project is much more likely to get local government approval than a low-income project. More simply put, there is very little money in affordable housing and a lot of risk for developers. As responsible business owners, they cannot afford to invest in affordable housing.

How can we solve the crisis?

In those instances when the free market fails, government has a duty and an obligation to its citizens to step in and solve the problem. SEIU Local 707 and New Economy, Working Solutions (NEWS) call upon all elected officials, and business and labor leaders in Mendocino County to work together and develop practical, workable solutions to our affordable housing crisis. We hope that some solutions have been identified in this report, but as a community we are certain that more can be identified.

Many other parts of California have faced a crisis in housing affordability. Some regions faced the problem head on and adopted innovative solutions. Others ignored the problem and hoped it would go away. It didn't.

With hard work and careful planning, we can all help save part of the American Dream for the working people of Mendocino County.

We would like to thank the author Marcee Harris, who is a second year graduate student in the UC Berkeley Goldman School of Public Policy, for her diligence and insight in preparing this report.

We would also like to thank Katie Quan, Chair, Center for Labor Research and Education (CLRE) at University of California, Berkeley for facilitating the collaborative relationship between the university, policy experts, labor unions, and affordable housing advocates in Mendocino County. We would also like to acknowledge that Ms. Harris researched and wrote this report as a CLRE graduate student intern during the summer of 2003. This program was funded by a grant from the UC Berkeley Institute for Labor and Employment and the Service Employees International Union Local 707.

Chris Brown, AICP
Member, SEIU Local 707

Martin J. Bennett
Board Chair
New Economy, Working
Solutions (NEWS)

Paul Andersen
SEIU Local 707
Ukiah City Council

Service Employees International Union Local 707 represents more than 7500 workers employed by local government, nonprofit organizations, and school districts in Mendocino and Sonoma counties. The local is the largest union in the North Bay and has long provided community leadership for affordable housing, living wages, health care reform and managed growth. Local 707 is affiliated with the North Bay Labor Council, AFL-CIO.

New Economy, Working Solutions (NEWS) is a nonprofit research and educational organization in the North Bay supported by labor, religious, and community-based organizations. NEWS is involved in research, policy development, and coalition building to promote fairness and greater equity in the regional economy.

Executive Summary

The Ukiah Valley region of Mendocino County is facing a severe shortage of affordable housing. Since the 1990's, the county has faced a large shift in its economy moving from high-paying manufacturing jobs to low-wage service sector. While wages have gone down, land has simultaneously become more scarce and housing more expensive. Housing shortages have an effect on the entire community. Direct and indirect consequences include: restriction of local employee base for local businesses, increased traffic and congestion, loss of diversity, loss of community feel (aka "bedroom community") and a lack of money channeled into the local economy.

The County is at an important cross roads in its development. In cooperation with its neighbors to the north and south, Mendocino needs an aggressive and proactive approach to creating an adequate affordable housing stock for its residents. Unfortunately, the problem is not easily solved. Without some intervention, merely increasing the number of market rate housing will not significantly lower the price of housing.

This report looks at the affordable housing crisis that has developed in the Ukiah Valley of Mendocino County California. This report reviews the implications of the changing housing and job market and argues for aggressive response from the local community to move towards a more safe, healthy, inclusionary and stable housing market.

The following are major findings of this report:

Defining the Crisis

- Past production of affordable housing has created a huge shortfall of available units. The County of Mendocino produced less than one fifth its allocation for very low- and low-income housing from 1992-1997 and the Ukiah Valley developed a mere 13% of its allocation. In contrast, the County produced almost twice its allocation for above-moderate income housing.
- Due to the housing shortfall, 18% of units are considered substandard and 8% of residents live in overcrowded units (that is nearly seven times the state average). Only 16.7% of residents can afford to purchase a median-priced house and only 41.5% can afford to rent the average two-bedroom apartment.
- 25% of homeowners overpay for housing. For renters, who are generally poorer than homeowners, 36% overpay. Notably, almost half of overpaying renters are paying more than 50% of their income of housing.
- Home prices have skyrocketed in the past ten years, making homeownership an option for a small portion of the residents. The current housing wage for a median price home is \$74,370. Only 16.6% of Mendocino residents make such a wage. Even for a family with two full time workers, only those making above the median wage could afford to buy a house. Additionally, only 21.7% of houses in the county are owned by families below the age of 44.
- Rental prices have also increased significantly. The \$727 median gross rent for a two-bedroom apartment requires an annual household income exceeding \$29,000. This requires a hourly wage of \$13.98 in order to be able to afford this unit.

- The job market in the county has shifted to a largely service-sector base. 48% of the county's workforce, or 54,730 individuals make an annual income that places them in the lower income category, which makes them unable to afford a median price home or two bedroom apartment at the Fair Market Rent.
- Building single-family, market rate homes has been the overwhelming trend in Mendocino County. 91% of total housing permits issued from 1990-1997 were for single-family houses. Construction of multi-family units has lagged far behind the need indicated by the above data.

Policy Recommendations

- **Maximize Current available resources.** Due to the shortage of developable land in the Ukiah Valley, the key to affordable housing is to that maximize current land and housing stock by increasing the density of housing units. Suggestions for increasing density include: rezoning residential land to allow for medium- to high-density housing, replacing rundown and dilapidated housing with multi-family units, and implementing a Transfer Development Rights program.
- **Increase Current Funding Sources.** Public funding sources for the Ukiah Valley are scarce. The County has to compete with many rural counties for a shrinking pot of available funds. Before looking to create new funding sources, the County is able to increase their use of currently established sources. One way to do this is to increase the local Redevelopment Agency's Housing Set-Aside from 20% to 30%. Another option is to fully utilize the County's Section 8 funds by transferring excess tenant-based voucher to project-based ones.
- **Mobilize Community Members.** In addition to land use and subsidy allocation, the community's involvement with and dedication to creating change is an essential component in Mendocino's housing struggle. Individuals and groups need to work together to drive policy changes, to lobby for local and state legislation, and to ensure that policies are implemented. Creating a Workforce Housing Coalition with local business owners will create a new voice for important local stakeholders. Additionally, the county members can join the work of the Wine Country Inter-Regional Project to help develop a integrated approach to the larger region's housing shortfall.

Introduction

Housing is a policy issue that has a critical impact on any community. California's population and economic explosion of the past decade has placed housing out of reach for many low- and middle-income families. These families are forced into situations where they must compromise quality of life such as forgoing basic necessities or living in sub-standard or overcrowded situations.

For Mendocino County, the housing shortage has reached epidemic proportions. According to the 2000 census, 25% of the County's homeowners and 36% of renters overpay for housing¹, 18% of units are substandard², and 8% of residents live in overcrowded units (nearly seven times the state average)³. In terms of housing availability, only 16.7% of residents can afford to purchase a median-priced house⁴ and only 41.5% can afford to rent the average two-bedroom apartment.⁵

In the early 1990's, Bay Area job creation expanded at lightning speed; the main driver behind this growth was the "New Economy" which is defined by fast-paced economic development with information technology at its core. While job opportunities grew in cities such as San Jose and San Francisco, housing creation fell short. In turn, workers moved to surrounding counties--such as Marin and Sonoma--to seek more affordable housing options. As employers discovered that their worker base was commuting longer hours to work, they began to relocate their offices. It now stands that Marin and Sonoma are major employment centers with a lack of affordable housing. Subsequently, workers are being forced to find housing further north in Mendocino and Lake Counties. This trend has begun to, and will continue to, cause increased land value and location costs, premature conversion of open space and agricultural land, increased infrastructure capacity issues, and more.

An important effect of the region's "New Economy" is a large shift in Mendocino's job demographics. Over the years the county has gone from a largely manufacturing and timber-based economy to a service sector base. Occupations with the largest growth from 1999 to 2006 include amusement and recreation attendants, hotel desk clerks, home health care workers, and counter and rental clerks⁶. During the same time period, the slowest growing occupations were all in the manufacturing sector-machinists/electricians, production inspectors, machinists, and industrial truck operators⁷. This trend is projected to continue. According to the EDD's Nonfarm Industry Employment Projections, service/retail/government will account for 88% of job growth in the next three years.⁸ This shift indicates that a fully employed individual's ability to pay for housing will be an increasingly important and vital issue.

¹ US Census 2000

² California's Housing Markets, 1990-1997, Statewide Housing Plan Update Phase II. Dept of Housing & Community Development.

³ Mendocino County 2003-2008 Draft Housing Element, May 2003

⁴ Fannie Mae True Cost Calculator.

⁵ US Census 2000

⁶ www.calmis.ca.gov

⁷ www.calmis.ca.gov

⁸ EDD Labor Market Division, Mendocino County Snapshot

While the buying power of wages has gone down, developable land and housing have become more expensive. Housing shortages have an affect on the entire community. Direct and indirect consequences include: restriction of local employee base for local businesses, increased traffic and congestion, loss of diversity, loss of community feel (aka “bedroom community”) and a lack of money channeled into the local economy.

Mendocino County faces a unique struggle between its rural roots and the continued growth of the surrounding region. The County is at an important cross roads in its development. In cooperation with its neighbors, Mendocino County needs an aggressive and proactive approach to creating an adequate affordable housing stock for its residents. Unfortunately, the problem is not easily solved. Without some intervention, merely increasing the number of market rate housing will not significantly lower the price of housing for two reasons: 1) developable land is extremely scarce which keeps acquisition costs prohibitively high, and 2) demand will continue to increase from residents of neighboring counties who find Mendocino’s prices a more affordable option. Responding to the housing crisis, therefore, requires the enactment of new public policies and a mobilization from within the community to create change.

This report examines the current state of Mendocino’s housing shortage. The analysis focuses on the Ukiah Valley, which is located approximately sixty miles inland from the Pacific Ocean. The valley includes the City of Ukiah, which is the county seat and the most densely populated area of the region. Approximately 1/3 of the county’s population lives in the Ukiah Valley.⁹ Since 1990, the Valley has seen a 5.4% increase in population and only a 2.1% increase in housing units.¹⁰

The report is divided into three sections. First, the remainder of the introduction lays the groundwork by reviewing the fair share housing process and the County’s performance in meeting those standards. Section II closely examines the economics of the county’s housing and job markets to explain the roots of the affordable housing shortage. After looking at the current situation, Section III presents a vision to help the County create an adequate stock of affordable housing. Recommendations are broken into three categories. The first category looks at ways to maximize the land currently available for residential development, focusing on increasing density and working with current infrastructure. The second category examines ways to increase the existing base of funding available to help build affordable housing, namely increasing the Redevelopment Agency housing set-aside and Section 8 voucher usage. The final category focuses on strategies to mobilize the community to lobby for affordable housing both within the County and throughout the North Bay region. This report aims to affirm the good work that local groups, such as the Rural Housing Development Corporation, have been doing to help overcome barriers to creating an adequate affordable housing stock; this report’s overall goal is to support efforts by labor, government, social service groups and private enterprise to strategize and mobilize to create new, innovative solutions.

Before discussing the future of housing in the Ukiah Valley, it is instructive to examine the area’s history of production of low- and moderate-income households and the impacts the shortage has had on various areas of quality of life.

⁹ Draft Ukiah Valley Area Plan, January 2000

¹⁰ Draft Ukiah Valley Area Plan, January 2000

The County's Economic Breakdown

The Federal Government establishes income categories to define various levels of poverty. A county is typically broken down into five income brackets. Each bracket is defined by the area's median income. The brackets range from very low-income to above moderate-income. Based on the 2000 Census, the median income for Mendocino County is \$36,000¹¹. Income levels for the County break down as follows:

Table 1.1

Income Category	Income Range
Extremely Low Income (ELI) 0-30% of AMI *	\$0-\$10,800
Very low Income (VLI) 30-50% of AMI	\$10,800-\$18,000
Low Income (LI) 50-80% of AMI	\$18,000-\$28,800
Moderate Income (MI) 80-120% of AMI	\$28,800-\$43,200
Above Moderate Income (AM) >120% of AMI	\$43,200+

* AMI = Area Median Income

In this report *lower income* refers to ELI, VLI and LI households together. 41% of Mendocino County's residents are considered lower income.¹²

Regional Housing Allocation

Every few years, The Mendocino Council of Governments (MCOG) conducts a Regional Housing Needs Determination (RHND) in order to guide local governments' development of appropriate housing policy. The RHND is mandated by the State of California in order to facilitate the planning for housing across all income levels, and to ensure that each community produces its "fair share" of the regional housing need.

Table 1.2

Income Level	1992-97 RHND	Actual Production	Shortfall	% of allocation
VLI/LI	1398	263	1135	18.8%
M	633	653	-20	103.2%
AM	922	1600	-678	173.5%
Total	2953	2516	437	85.2%

Source: MCOG County Housing Needs Plan 1991: Draft Housing Element 2002

Table 1.2 shows the county's past progress towards meeting its housing allocation. During the previous allocation from 1992-1997, Mendocino County produced less than one fifth its allocation for very low- and low-income housing. This generated a shortfall of 1135 housing units. At the same time it met its allocation for moderate-income housing and produced almost twice the allocated amount for above moderate-income housing.

¹¹ Census 2000

¹² Mendocino County 2003-2008 Draft Housing Element, May 2003

For the Ukiah Valley specifically, 537 housing units were required to meet the construction needs from 1990-2000. During that period, only 69 units were built, a mere 13% of the allocation, thus creating a shortfall of 468 units.¹³

The prediction for the future is bleak. For the period 2000-2020, an average of 67 units per year are predicted to be built; however, in order to meet the area’s true need, 116 units need to be built annually.¹⁴ That is more than one and half times need than expected.

Table 1.3

RHND Allocation 2001-2008	
Income Group	Units
VLI	1066
LI	921
MI	824
AMI	2034
Total	4845

Source: MGOC, Regional Housing Needs Plan, 2002

For the current period of 2000-2008 MCOG (table 1.3) has increased all of its allocations. It has designated 1,987 very low- and low-income units, 824 moderate-income and 2,034 above moderate-income. The City of Ukiah bears 12% of this allocation, which translates, to 594 total units (244 of those are for lower income units)¹⁵. Significant resources will be required in order to meet the new allocation-- let alone close the gap from the previous shortfall.

Consequences of the Housing Shortfall

A lack of affordable housing has direct consequences on those unable to purchase housing as well as an indirect effect on the community as a whole. Consequences for Mendocino County and the Ukiah Valley include:

- Skyrocketing home costs create a decreased rate of homeownership for young families. California has seen homeownership by families in their twenties and thirties drop drastically since 1979.¹⁶ **In Mendocino County, only 21.7% of houses are owned by families below the age of 44.** Homeownership is valuable in promoting neighborhood stability and helping families gain equity and economic stability. By pushing ownership out of the reach for young families, the County is affecting their ability to build savings for education, health care, retirement and other major investments (And lowering the quality of life for local children).
- Car traffic will continue to increase along the County’s main highways and roads. In 1981, the average Vehicle Miles Traveled was 17 miles per person per day. In 2002, it is 28 miles per person per day. Projections estimate this number will continue to climb to 34

¹³ Mendocino County’s Basic Constraints to Housing Development, Mendocino County Planning and Building Services May 2002

¹⁴ Draft Ukiah Valley Area Plan, January 2000

¹⁵ Mendocino County’s Regional Housing Needs Plan, Decemeber 2002

¹⁶ “Still Locked Out”. California Budget Project. March 2001

miles per person per day.¹⁷ Increased traffic leads to increased congestion on roads that are already beyond capacity. It also leads to increased air and noise pollution.

- The lack of affordable housing forces residents to choose between moving out of the County or finding unsafe alternatives. In Mendocino, 4% of owner-units are overcrowded and 38% of those were severely overcrowded¹⁸. For renters, 16% are overcrowded, 55% of which are severely overcrowded.¹⁹ Additionally, 18% of the county's housing is considered substandard which includes units lacking water, sewer and kitchen facilities.²⁰ Living in substandard housing is associated with numerous negative social and health consequences including lead poisoning and the spread of infectious disease.
- Important community members become locked out of housing. Local leaders such as teachers, firefighters, police officers and government officials are included in the types of workers who cannot afford to live in the Ukiah Valley. This will cause a decrease in ties with the community for current employees and an increased difficulty in recruiting and retaining new public service officials.
- The current trend in building large, single-family houses that are affordable to a small minority of the County's population represents an inefficient use of scarce resources. Large single-family homes allow less than optimal use of land, water, sewage and other infrastructure. There is an extremely finite amount of all of these resources within the Ukiah Valley; local development needs to be mindful of maximizing resources in order to meeting an ever-increasing demand.
- Local businesses become less competitive because employers are not able to recruit and retain workers. High housing costs make it necessary for employers to increase their wages in order to attract a workforce. Additionally, Mendocino's economy is shifting more towards low paying service sector jobs to meet the increasing tourism industry in the County. Given the lack of housing affordable to lower-income individuals, the County is, in essence, expanding the population of workers who are locked out of local housing options.

As shown above, unaffordable housing markets produce unhealthy communities. While the problem may seem daunting and the solutions complicated, local initiatives can affect incremental change through active participation in land use legislation, housing policy adoption and continued public education.

¹⁷ Mendocino Air Quality Management District, Housing Element Comments, July 2003

¹⁸ Census 2000

¹⁹ Census 2000

²⁰ California's Housing Markets, 1990-1997, Statewide Housing Plan Update Phase II. Dept of Housing & Community Development.

Defining the Crisis

Mendocino is part of an inter-regional economic boom. Marin, Sonoma and Napa counties have grown rapidly since the 1990's as part of the Bay Area's "New Economy". On the one hand, there has been an increased demand for housing in Mendocino from employees who find housing prices to be cheaper than surrounding counties. Simultaneously, new high-tech employers and the booming tourist industry--as well as the declining timber and manufacturing industry-- have pushed up wages for higher-level workers while creating a large sector of service jobs with low wages. On the other side, development has been aimed at above moderate-income groups while more affordable units become dilapidated. Additionally, The Ukiah Valley, especially the city of Ukiah, is reaching capacity in terms of infrastructure and developable land. The opposing supply and demand forces have created a lack of housing that is affordable to a large percentage of the County's population.

Affordable housing relies on a synchronicity between local incomes and local housing costs. This section presents information demonstrating the declining affordability of rental and ownership housing for lower- and moderate-income households, highlighting the growing disparity between increasing costs for rental and ownership housing and the lag in wages and incomes. The section concludes with the various policy implications of the housing crisis.

Table 2.1 shows the distribution of households by tenure for Mendocino County according to the 2000 census. Of homeowners, 25% overpay for housing. For renters, who are generally poorer than homeowners, 36% overpay. Notably, almost half of overpaying renters are paying more than 50% of their income of housing. Table 2.2 shows overpayment by income group for both homeowners and renters. The data shows that lower income households are disproportionately bearing the burden of the high costs of living.

Table 2.1 and 2.2

Overpayment by Household		
Housing Type	%	Households
Homeowners	25%	2,349
Renters	36% *	2,178
* 42% of these renters overpay by 50%		

Source: Mendocino Draft Housing Element, 2002

Overpayment for Housing		
Income Range	Renters	Owners
Less than \$10,000:	75%	68%
\$10,000 to \$19,999:	70%	54%
\$20,000 to \$34,999:	38%	36%
\$35,000 to \$49,999:	5%	29%
\$50,000 to \$74,999:	1%	17%
\$75,000 to \$99,999:	0%	6%
\$100,000 +	0%	4%

Source: Census 2000

The Housing Wage: Measuring Affordability

The housing wage is a way to measure how much various income levels can afford to pay for monthly rent or mortgage. What follows is an analysis of the comparison between rental and ownership costs and the wages that are required to afford those costs.

Table 2.3

Income Category	Income Range	Monthly Housing Budget/Affordable Monthly Rent (1)	Affordable Home Price (2)
ELI	0-10,800	\$135	\$19,431
VLI	10,800-18,000	\$360	\$51,815
LI	18,000-28,800	\$585	\$84,199
MI	28,800-43,200	\$900	\$129,537
AM	\$43,200+ (3)	\$1,170	\$168,398

(1) Calculated at 30% for midpoint of each range (2) Based on a 30-year loan with a 6.75% fixed interest rate, with 10% down payment (3) Midpoint calculated at 130% of median, \$46,800.

The first step is to look at what lower-income households can afford to pay for housing. (Table 2.3). In keeping with the definition of “affordable” the table breaks down what an individual in the middle of each income category can pay in monthly rent or mortgage. For example, a household in the middle of the moderate-income category (which also happens to be the median wage of \$36,000) can reasonably afford to pay \$900 in rent and purchase a home that costs \$129,537 (assuming they can afford the 10% down payment). As will be demonstrated in the rest of this section, the amount that all categories can spend on housing based on wages is far below the rental and ownerships costs that exist currently in the market.

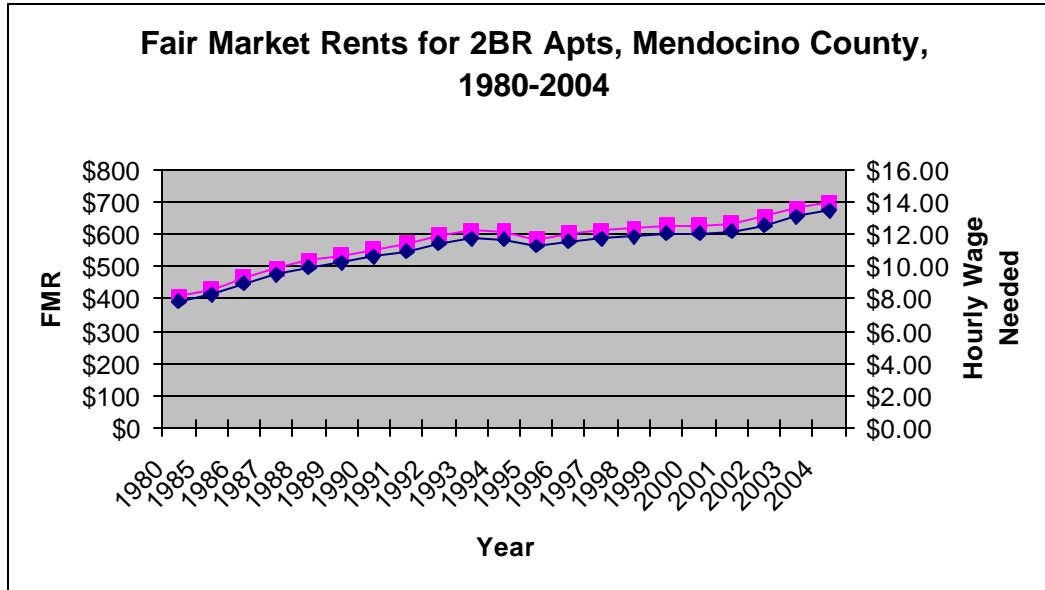
The Rental Market: Out of Reach

HUD uses two categorizations for rental housing--Fair Market Rents (FMRs) and Median Gross Rents. These categorizations are used to determine the eligibility of rental units for Section 8 Housing. They include the shelter rent plus the cost of all utilities, except telephones The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for 354 metropolitan areas and 2,350 nonmetropolitan county areas. The HUD estimates are a good mechanism for looking at the distribution of housing costs as well as what the government feels are reasonable costs for all units in a specific geographical area.

Table 2.4

	Studio	1 BR	2 BR	3 BR	4BR
Median Gross Rent	\$492	\$593	\$727	\$1,013	\$1,020
Hourly Wage Needed	\$10.25	\$11.40	\$13.98	\$19.48	\$19.62
Annual Income Needed	\$19,680	\$23,720	\$29,080	\$40,520	\$40,800

Table 2.5



Fair Market Rents have increased significantly from \$408 in 1980 to \$698 projected for 2004.²¹ (Table 2.5) In 1990, 58% of residents could afford a Fair Market Rent apartment, while in 2002 only moderate- and above-moderate income people can.²² Table 2.4 shows median rents and the wages and incomes that are associated with them. The \$727 median gross rent for a two-bedroom apartment requires an annual household income exceeding \$29,000. A single-parent with children would have to earn \$13.98 per hour in order to be able to afford this unit.

The Housing Market: An Option for a Small Elite

While the housing crisis has the largest impact on renters, it also has significant repercussions on home ownership. Home prices have skyrocketed in the past decade to the point where owning a home in Mendocino County is a viable option for a small minority of residents. In 1988, the average home sales price was approximately \$100,000; today it had more than doubled to just over \$220,000. Just since 1997, median home prices have increased by almost 50%.²³

²¹ www.huduser.org

²² www.huduser.org

²³ Report from California Association of Realtors, Coastal Mendocino Chapter.

Table 2.6

Year	Median Home Sales Price	Monthly Payment Required	Annual Income to Afford (1)	-----Hourly Wage Needed---		
				One Full Time Worker	One FT, One Half Time Worker	Two FT Workers
1997	\$150,000	\$1,250	\$50,000	\$24.04	\$16.03	\$12.02
1998	\$197,000	\$1,642	\$65,680	\$31.58	\$21.05	\$15.79
1999	\$200,000	\$1,667	\$66,680	\$32.06	\$21.37	\$16.03
2000	\$220,000	\$1,859	\$74,360	\$35.75	\$23.83	\$17.88
2001	\$200,000	\$1,667	\$66,680	\$32.06	\$21.37	\$16.03
2002	\$223,000	\$1,859	\$74,370	\$35.75	\$23.84	\$17.88

(1) Assumes 30 year loan with fixed rate of 6.75% and 10% down payment

Table 2.6 breaks down the increase in income and hourly wages needed over the years to afford the median home. In 2002, with a median sales price of \$223,000 a household would need to have an annual income of \$74,370. Only 16.6% of Mendocino residents make such a wage. Even for a family with two full time workers, only those making above the median wage could afford to buy a house. This means that lower-income households are completely locked out of the market.

The Job Market: A Lag in Wages

Who exactly is being locked out of the housing market? Table 2.7 lists a sample of the many professions in the county that pay wages in the lower income category. According to the Employment Development Department, 48% of the county's workforce, or 54,730 individuals make an annual income that places them in the lower income category.²⁴ Put in perspective, none of the positions listed in the table pays enough to rent a two-bedroom apartment nor purchase a median price home. In fact, none come close to being able to afford a home that would have been median priced as far back as 1997!

²⁴ Employment Development Department, Employment by Industry Report.

Table 2.7

Very Low Income	Income	Low Income	Income
Waiters and Waitresses	\$14,128	Child Care Workers	\$18,034
Combined Food Preparation and Dishwashers	\$14,652	Bartenders	\$18,160
Maids and Housekeeping	\$14,927	Cooks, Restaurant	\$18,384
Cooks, Fast Food	\$15,601	Home Health Aids	\$18,619
Sewing Machine Operators	\$15,800	Nursing Aides, Orderlies, and	\$19,787
Baggage Porters and Bellhops	\$15,878	Property Managers	\$20,296
Food Service Workers	\$15,978	Taxi Drivers and Chauffeurs	\$20,376
Laundry and Dry-Cleaning	\$16,370	Receptionists	\$20,643
Telemarketers	\$16,447	Receptionists	\$20,643
Security Guards	\$16,801	Shipping, Receiving, and Traffic	\$20,868
Sales Cashiers	\$17,341	Janitors and Cleaners, Except	\$20,973
Hairdressers	\$17,435	Retail Salespersons	\$21,189
Hotel, Motel, and Resort Desk	\$17,693	Couriers and Messengers	\$21,561
Food Preparation Workers	\$17,780	Farmworkers, Farm and Ranch	\$21,778
File Clerks	\$17,926	Bakers	\$21,787
Forest and Conservation	\$19,119	Teacher Assistants	\$21,897
Farmworkers and Laborers,	\$19,355	Stock Clerks and Order Fillers	\$22,056
	\$19,797	First-Line Supervisors/Managers	\$22,574
		Preschool Teachers	\$22,766
		Legal Secretaries	\$24,759
		Substance Abuse Counselors	\$25,139
		Landscaping and	\$25,854
		School Bus Drivers	\$26,837
		Butchers and Meatcutters	\$27,506
		Social Workers	\$27,896

Source: Employment Development Department

Implications for Housing

Building single-family, market rate homes has been the overwhelming trend in Mendocino County. 91% of total housing permits issued from 1990-1997 were for single-family houses.²⁵ For the past ten years, 2658 single-family permits were issued as compared to only 16 multi-family permits.²⁶ The vacancy rate fell from 5.1 to 3.3 percent from 1990 to 2000²⁷. The rate was especially tight in Ukiah, dropping from 2.4 percent to 0.8 percent²⁸. When vacancy rates are below normal levels, typically regarded as three to five percent, owners and builders are able to make extraordinary profits which causes an increased interest in building market rate housing which takes land and resources away from more affordable options.²⁹

Yet, multi-family housing is an essential element for an affordable housing strategy, because it is significantly cheaper to produce and has a larger capacity. It is estimated that the average construction cost for a single-family unit is 30% higher than multi-family.³⁰ This difference in land costs is magnified by a substantial difference in acreage and density, thus making single-family units even more expensive to consumers.

²⁵ California's Housing Markets, 1990-1997, Statewide Housing Plan Update Phase II. Dept of Housing & Community Development.

²⁶ Mendocino County 2003-2008 Draft Housing Element, May 2003

²⁷ Census 2000

²⁸ Draft Ukiah Valley Area Plan, January 2000

²⁹ "Raising the Roof: California Housing Development Projections and Constraints, 1997-2020". California Dept of Housing & Community Development.

³⁰ Interview with Rural Community Housing Development Corporation, 7/31/03

Taken together, the above data indicate a need for policies that facilitate the development of lower-cost housing—such as multi-family houses and apartments. The data also shows a need for funding to close the gap between what families can afford to pay and what housing costs.

Additionally, the housing shortage in Mendocino County is inexorably linked with the current economic growth of Sonoma and Napa Counties. As explained in the Introduction, employers relocated to Sonoma and Napa counties from San Francisco in the early 1990's. Employees were commuting from Sonoma and Napa because they were locked out of the housing market in San Francisco County. Due to company relocation and subsequent economic growth of Sonoma and Napa Counties, employees have become locked out of the housing market and have migrated north to Mendocino County.³¹

This trend has created a significant spillover of people who live in Mendocino but work in either Napa or Sonoma counties where the lion's share of jobs are generated. As reported by the Mendocino Council of Governments, Napa and Sonoma counties have experienced a boom in job creation--as much as 6% per year since 1995—while, at the same time, housing units have increased by a mere 1.1% per year.³² Additionally, commute times have increased for residents of all counties, real estate prices have escalated, and there has been increased housing activity in areas of low land cost. Data supports the conclusion that Mendocino's housing crisis must involve some level of regional planning in addition to concerted efforts by local community members and agencies.

The following section examines policies and actions that the County and the North Bay region can undertake to help close the gap between housing supply and resident's demand. It focuses on both the development of housing as well as increasing the supply of funding sources.

³¹ See "Affordable Housing for Everyone: Solutions to Sonoma's Housing Crisis." Nari Rhee, 2002
http://www.seiulocal707.org/acrobat/afford_housing.pdf

³² Inter-Regional Partnership Project, Wine Country IRP Grant Application, Mendocino Council of Governments, March 2001.

Closing the Gap: Policy Recommendations

The Ukiah Valley faces two main obstacles to building affordable housing—land availability and adequate funding. Unfortunately, there is no silver bullet solution to this complex problem that has been building for the past decade. Local government officials, housing advocates, developers and community members need to strategize in order to use local, state and federal resources most effectively. This section focuses on ways to maximize current land, capital and human resources in order to move towards closing the growing housing gap.

Maximize Current Available Resources

Growth cannot be controlled by limiting housing production. Even with the scarce amount of developable land available in the Ukiah Valley, it is still possible to create an adequate stock of affordable housing. The Potential Development Report for the Ukiah Valley found that there is, indeed, an adequate amount of land to meet the area's housing need.³³ In 1999, there was an estimated 3396 vacant parcels, which could yield 2334 housing units³⁴. For the City of Ukiah, there are currently enough parcels of suitable vacant land to develop for 724 new residential units.³⁵

As highlighted in the first section of this report, the large majority of housing development has been for above moderate-income single-family houses. Due to the shortage of developable land in the Ukiah Valley, the key to affordable housing is to maximize current land and housing stock by increasing the density of housing units. Additionally, higher density housing reduces the cost of development due to economies of scale. This recommendation does not suggest that production of single family homes in the valley needs to stop; merely that policy makers need to ensure that housing of all types gets built. The housing market does not appear to need assistance to build more market rate housing, but clearly the market has failed to produce enough units to meet the need for affordable housing.

There are a variety of ways that the Ukiah Valley could increase efficiency of residential land. Following is a list of a few key policy recommendations.

Rezone land for medium to high-density housing. Residential land is classified into four different categories ranging from Suburban Residential to Multiple-Family Residential. Multiple-Family Residential zoning is coded as R-3, which allows for up to 29 units per acre of land. R-3 zoning is an essential component in building affordable housing. Developers who wish to construct higher-density housing on land that is not zoned R-3 have to apply for a permit and pay a fee. Permit applications are not guaranteed which increases costs and uncertainty for the developer as well as slows down the production timeline (which also increases costs).

³³ Mendocino County's Basic Constraints to Housing Development, May 2002

³⁴ Mendocino County's Basic Constraints to Housing Development, May 2002

³⁵ According to Ukiah's consultant on the Housing Element Update. Email Correspondence with Paul Anderson 8/6/03

The County's Housing Element indicated that 47%, or 124 acres, of units developed between 1992-1997 should be medium or high density in order to be affordable to lower income households. During that time period, a mere 10% of units developed were of such category.³⁶ The County did not actualize this rezoning due to the difficult task of identifying appropriate sites, and the costs of preparing an environmental document.³⁷ As of May 2002, no vacant parcels in the Ukiah area were zoned for multi-family or high density housing.³⁸ The 2003 draft Housing Element reduced the amount of land recommended to rezone up to 40 acres.³⁹

Identifying land to be rezoned to R-3 needs to be of the highest priority. Local developers are in the preliminary stages of designing and funding various multi-family units. Without rezoning, costs will be prohibitively high and the units will not get built.

Replace old housing stock with higher density units. In addition to increasing density of undeveloped land, it is also possible to replace old housing stock with higher density units. Housing generally deteriorates over time and a house that is over 30 years old needs significant reinvestment to maintain its quality. In January of 2003, The Community Development Commission of Mendocino conducted a survey of housing conditions for the county. They found that 2.7% of the housing is in dilapidated condition and needs substantial repairs.⁴⁰ The majority of this housing is low-density, single-family units. It would be less costly and more efficient to rebuild these structures with higher-density units.

Transfer Development Rights. One innovative tool for increasing density is through a Transfer of Development Rights program. TDR programs encourage development in areas near established infrastructure and transportation by allowing landowners—called “senders”—to voluntarily sell their development rights to developers—called “receivers”. Receivers use the rights to increase the density of their own projects. The senders make a profit from selling their property rights; the receivers increase revenue through economies of scale; and communities are able to build more affordable housing with less (or no) public funding.

For the Ukiah Valley, this program is relevant because much of the undeveloped land in the unincorporated County is located in areas where there is little or no infrastructure (water, sewage, roads). If landowners had an incentive to sell their development rights, then the non-profit housing developers could build the units that they have designed to be located within the Ukiah Valley where there is infrastructure, but cannot currently afford to build.

There are numerous ways to increase housing density, including adopting policies such as inclusionary zoning and infill development. If present trends continue, the County will have to consider more radical measures such as rezoning agricultural land into residential (which most local residents want to avoid at all costs). The above recommendations, along with many others, will help the valley keep its current rural feel, while taking the first steps towards matching housing demand with the supply of the county's resources.

³⁶ Mendocino County's Basic Constraints to Housing Development, May 2002

³⁷ Email correspondence with Pamela Townsend, Mendocino County Planning and Building Services 7/22/03

³⁸ Mendocino County's Basic Constraints to Housing Development, May 2002

³⁹ Mendocino County 2003-2008 Draft Housing Element, May 2003

⁴⁰ Mendocino County 2003-2008 Draft Housing Element, May 2003

Increase Current Funding Sources

Locating secure and steady funding is a difficult task. For rural counties, such as Mendocino, Federal housing dollars are given in a lump sum to the state Housing Authority which decides how to best allocate it (whereas in urban areas Federal money goes straight to the County). Mendocino must therefore compete with all rural counties in California to get money for affordable housing projects. The County is therefore fighting for dollars with rural areas such as the Central Valley, which have more land and less constraints to development.⁴¹ There are two sources of guaranteed funding for the County—Section 8 and the Redevelopment Agency Housing Set-Aside. Since funding is scarce, it is imperative that the County utilizes these two sources to the fullest extent.

Increase RDA Housing Set Aside to 30%. Redevelopment Agencies (RDA) are the largest and most stable source of affordable housing dollars in California. RDAs are funded through a mechanism called “tax increment financing”. When the local government approves a new RDA, the area’s total property tax value serves as the funding baseline. Each year, any increase in property tax revenue resulting from redevelopment activity is considered a “gross tax increment” and goes to the RDA to fund its many local development activities.

California law stipulates that all RDAs must use at least 20% of their gross tax increment on housing development. However, there is no upward limit on the percent that each agency can spend on housing. In fact, many local RDA’s such as the City of Sonoma, Rohnert Park, and Menlo Park allocate between 25-50% of its tax increment on housing⁴². It is not advisable to raise the set-aside to level that restricts the other activities of the agency. However, given the large-scale crisis of affordable housing, and the strong track record of the Ukiah RDA, an increase to 30% housing set-aside is justifiable.

The city of Ukiah RDA’s has a strong reputation and good record of efficiently and effectively using its housing set-aside. From 1988-1996 Ukiah’s RDA sponsored the development of 34 new housing units, which accounted for 2.3% of total production in the county.⁴³ By the end of 2003, the County will introduce two new RDA’s for the areas just north and south of Ukiah.⁴⁴ With the introduction of two new RDAs in the county, it is important to support the good work of the RDA and work to expand their role. One way this can happen is to increase the housing set-aside from 25% to 30%.

In 2000, the Ukiah City RDA received a gross-tax increment of approximately \$2,165,000.⁴⁵ The agency’s 20% housing set-aside generated \$430,000 that was used for various affordable housing units. A set-aside increase to 30% would yield an additional \$216,000 for the County’s affordable housing efforts. Over time, this additional funding will have a significant impact on the valley’s effort to provide affordable housing options.

Maximize use of Section 8 vouchers. The Housing and Urban Development Department (HUD) allocates a sum of money to Mendocino County’s Housing Authority through a voucher program

⁴¹ Interview with Tom MonPere, Rural Community Housing Development Corporation, 7/8/03

⁴² “Affordable Housing for Everyone: Solutions to Sonoma’s Housing Crisis.” Nari Rhee, 2002

⁴³ “Raising the Roof: California Housing Development Projections and Constraints, 1997-2020”. California Dept of Housing & Community Development.

⁴⁴ Mendocino County 2003-2008 Draft Housing Element Technical Appendix, May 2003

⁴⁵ http://www.hcd.ca.gov/hpd/hrc/rep/state/ex_c5.pdf

called Section 8. Most Section 8 vouchers are “tenant-based” where lower-income families locate housing and then use the voucher than subsidize the difference between the 30% of the family’s income and the gross rent for the unit. Due to the shortage of rental units in the county, many families cannot use their tenant-based vouchers. In turn, the Mendocino Housing Authority must return the excess Section 8 money to the Federal Government.⁴⁶

There is an alternative component of the program called “project-based vouchers”. If land owners are willing to participate in the program, the project-based vouchers are used to rehabilitate, construct new housing or set-aside affordable units within an existing development. The vouchers are then attached to building so that that the units remain affordable. This is especially important since 1179 affordable units are currently at risk of being converted from subsidized to market rate units⁴⁷. It is recommended that the local Housing Authority convert all unused tenant-based vouchers for project-based units in order to fully utilize allocated funding.

As the housing shortage in California—and across the country—continues to expand, public funding will become more scarce. Developers and government agencies will have to become more creative in seeking adequate funding sources for affordable housing. It is therefore imperative to maximize all currently available resource.

Mobilize Local Community Members

In addition to land use and subsidy allocation, the community’s involvement with and dedication to creating change is an essential component in Mendocino’s housing struggle. Individuals and groups need to work together to drive policy changes, to lobby for local and state legislation, and to ensure that policies are implemented. To that end, the final section of this report focuses on how individuals can be organized into a cooperative effort for more housing.

Create a Workforce Housing Coalition. One innovative approach to community mobilization is through local business owners. As highlighted earlier in this report, local employers are hurt by the shortage of affordable housing; as housing prices increase, their ability to pay a competitive wage decreases. Local business owners could form a coalition and use their influence with local and state officials, their strong connections to leaders within the county, and their communications/marketing expertise to help fight for affordable housing.

Two successful coalitions have been formed in counties that are similar to Mendocino. The Silicon Valley Manufacturing Group has been operating since 1977. More recently, major employers have formed the Workforce Association of Tahoe/Truckee (WATT).

Both organizations’ missions are to educate and advocate for workforce housing. The organizations were founded by prominent business owners in the area who were concerned about the difficulty local employers were having recruiting and retaining workers. After further research, the employers discovered that the lack of affordable housing was the largest barrier for their workforce. After conducting outreach to other local business owners, the coalitions were created. Local businesses contribute money to the organization which works to development legislation and mechanisms for expanding the supply of workforce housing. Some examples of Silicon Valley’s accomplishments include helping to raise \$25 million for the local housing

⁴⁶ Interviews with Tom MonPere 7/8/03 and Joe Louis Wildman 7/1/03.

⁴⁷ California’s Housing Markets, 1990-1997, Statewide Housing Plan Update Phase II. Dept of Housing & Community Development.

trust, lobbying for the successfully passage of Proposition 46-State Housing Bonds and creating a Housing Action Coalition.

In response to a community housing forum “Housing in Mendocino County: The Next Endangered Species” the Mendocino County Board of Supervisors encourages the formation of a community-based housing coalition.⁴⁸ Community Leaders should engage local business owners through existing forums, such as the Chamber of Commerce, to organize an effort to start-up a coalition.

Create an Interregional Approach to the Housing Shortfall. The fate of Mendocino’s economy is increasingly tied to that of surrounding communities such as Sonoma and Napa. As explained in a report by the California Department of Housing and Community Development, “housing market boundaries overlap county boundaries, leading to inter-county ‘spillovers’ of housing demand...like water in a channel, spillover housing demand seeks the path of least resistance, and the lowest housing prices”.⁴⁹ There are two main points to glean from this statement. First, Mendocino can continue to expect migration from counties to the south whose housing is considerably more expensive, thus continuing the increase of housing prices, competition for scarce land resources and secondary effects such as road congestion. More importantly, the counties along the North Coast need to address each of their various housing shortages as an inter-related problem with a need for an integrated approach.

A program called The Interregional Partnership Project (IRP) was created as the result of a one-time funding allocation from the State of California. The program’s goal is to alleviate housing and job imbalances by promoting housing in areas rich with jobs and job creation in areas rich with housing.⁵⁰ A “Wine Country IRP” has been developed to address these issues for Mendocino, Lake, Sonoma and Napa counties. The IRP is currently establishing strategies for collaboration with local governments, regional and sub-regional planning agencies, private and public sector agencies and individual residents. The group is also currently undertaking a geographic inventory of the region’s economic and housing indicators. Members of the Ukiah Valley community should become involved in the IRP from this early stage in order to ensure inclusion of community’s perspective. More importantly, The Ukiah Valley’s involvement in such a project will help create a sophisticated and appropriate response to the region’s housing shortage.

Conclusion

In looking further into the future, the County should explore the feasibility of implementing tools such as a jobs-housing linkage fee and inclusionary zoning. These two policies have been adopted successfully in counties with similar economic indicators as Mendocino. Following is a brief explanation of both affordable housing mechanisms.

Jobs-Housing Linkage Fee The Jobs-Housing Linkage fee serves as a reliable, constant source of revenue for funding affordable housing projects. The fee is based on the inherent link between

⁴⁸ Mendocino County 2003-2008 Draft Housing Element, May 2003

⁴⁹ Raising the Roof: California Housing Development Projections and Constraints, 1997-2020”. California Dept of Housing & Community Development.

⁵⁰ Inter-Regional Partnership Project, Wine Country IRP Grant Application, Mendocino Council of Governments, March 2001.

economic development (job creation) and growth in demand for housing. Stated differently, new jobs mean new residents who have a demand for housing. If the increase in demand is not met with an adequate number of affordably priced housing units, all housing consumers in the area suffer from rising housing costs. Since the cost of developing new housing is so far out of line with the rents and mortgages that workers can afford, there is a need for stop-gap measures. These measures could come in public subsidies that go to developers in order to provide below market housing units, or to tenants and homebuyers to help them meet market prices.

Linkage fees have already been passed by several Bay Area cities. In San Francisco, development linkage fees have generated \$34 million for affordable housing since the late 1980s. Since the early 1990s, \$28 million have been allocated to 16 projects totaling 1,245 affordable units.(footnote) The City of Menlo Park has also had a non-residential development fee for the housing fund since the 1980s. In August 2002, the City of Oakland passed a housing linkage fee of \$4 per square foot for office and warehouse distribution projects exceeding 25,000 square feet.

Inclusionary Zoning By allowing developers to build more units per lot, inclusionary zoning provides an economic incentive for developers to set aside a number of permanently affordable housing units—or else pay an in-lieu fee into the local housing fund. Typically, an ordinance requires that new developments of a certain density include mandatory set-asides of affordable units, which are made available to low and moderate-income households for 10-20 year periods. Inclusionary zoning effectively reduces the over-concentration of low-income families, creating income-integrated communities.

Long-standing programs in many of California's most dense counties—San Francisco, Sonoma and Menlo Park-- have helped reverse exclusionary zoning that created de facto segregation along the lines of race and income.

Creating an adequate supply of affordable housing is no easy task. It takes the work of many individuals and groups; public and private enterprises; local and national resources; and strategic land use policies. While the problem may seem daunting, there is work that can be done to close the current gap between housing supply and demand. The goal of this report was to explain the roots of the shortage, the vast effects the shortage has on the whole community as well as highlight a few incremental steps that can be taken towards maximizing the county's land and dollars. These small steps can have a significant affect on the quality of life of many of the area's residents. This report will hopefully spur dialogue within the Ukiah Valley and throughout the North Coast Region to start developing a sophisticated and integrated approach towards solving a growing problem for Bay Area residents.

Appendix A: Farmworker Housing

Due to time constraints, this report is not able to fully address the shortage of farmworker housing. Because this issue is of critical importance to the health and economy of the Ukiah Valley, a brief overview of the problem is included here.

The lack of safe and affordable housing is a problem for large number of farmworkers who both migrate for work and for those and live in the county year-round. The number of farmworkers in Mendocino County ranged from a high of 3,680 in September 2001 to a low of 1,980 in January 2001.⁵¹ Farm employment from 1985 to 2000, increased by 72 percent in Mendocino County, and the agricultural sector is expected to increase over the next 20 years.⁵² The average salary for farmworkers in the North Coast Region in 2002 was \$8.71.⁵³

With an annual income well below the county's average, it is nearly impossible for a farmworker to rent or buy decent housing. A few examples of units that farmworkers use for shelter include motels, shacks, barns, chicken coops, boxcars, tree houses, abandoned outhouses, and even hand dug ditches. These "homes" are usually placed out of sight in order to avoid harassment from locals and passer-bys. The units are characterized by overcrowding, substandard infrastructure and serious health and sanitation problems.

Farmworker labor is critical to California's agricultural productivity. Yet, the provision of safe and sanitary housing continues to be a low priority for landowners. The largest obstacle, like all affordable housing, is lack of land and funding to construct and maintain units. Another obstacle is that estimating farmworker population is extremely difficult, thus making an adequate response more challenging. Traditional sources of population estimates—most notably the Census—tend to underestimate the farmworker population.

Most government-sponsored housing programs are modeled after the American nuclear family ideal. Additionally, most employers do not provide any housing, and the housing they provide is usually single family homes to selected year-round workers. Surveys have shown that farmworker households are often comprised of extended families or single male workers. This causes a mismatch between the population's housing need and the government's available supply of housing. may live in overcrowded conditions in order to pay for adequate housing.

Recently, the California Department of Housing and Community Development (HCD) awarded a \$2.5 million grant for construction of a new, 40-unit farmworker multi-family apartment project on a 10-acre parcel in Lake County. The grant was awarded to the Rural Community Housing Development Corporation, a non-profit developer that is based in Mendocino.

Other options for increasing housing for farmworkers include: housing provided by privately owned farms, temporary housing in the county including yurts, and RVs and more subsidized rental units.

⁵¹ California Employment Development Department monthly employment statistics.

⁵² California Employment Development Department monthly employment statistics.

⁵³ <http://www.calmis.cahwnet.gov/file/agric/2002-10ag.pdf>

For more information about farmworker housing, go to:

- California Institute for Rural Studies. www.cirsinc.org
- “Suffering in Silence: A Report on the Health of California’s Agricultural Workers” .
<http://www.cirsinc.org/pub/SuffReport.pdf>
- “Finding Invisible Farm Workers: The Parlier Survey” available at www.cirsinc.org

Appendix B: List of Interviewees & Sources

Interviewee	Affiliation
Charley Stump	Planning Director, City of Ukiah
Joe Louis Wildman	Former Director, Mendocino Housing Authority
John McGowen	Chair, Mendocino County Planning Commission
Judy Pruden	City of Ukiah Planning Commission
Mark Rohloff	Executive Director, Ford Street Project
Marti Lombardi	Vice-President, Savings Bank of Mendocino County
Pamela Townsend Department	Senior Planner, Mendocino County Planning & Building
Tom Monpere	Rural Community Housing Development Corporation

In addition, the following individuals were instrumental in providing data and background information for this report:

Dewey Bandy, California Coalition for Rural Housing
Don Villarejo, California Institute of Rural Studies
Doug Shoemaker,
Nick Stewart, Burbank Housing Development Corporation
Alfred Diaz-Enfante, CHISPA
Joe Guzman, Workforce Housing Association of Tahoe/Truckee
Paul Anderson, Ukiah City Council
Chris Brown, AICP, Mendocino County Air Quality Management District
Larry Rosenthal, Berkeley Program on Housing and Urban Policy
Dennis Mullins, Employment Development Department