

City of Cloverdale



2015-2023

Housing Element

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Chapter 1. Housing Program

1.1 Housing Program

This 2015-2023 Cloverdale Housing Element establishes a program to address the housing needs of Cloverdale residents at all socioeconomic levels. The Housing Element is intended to coordinate with the City’s economic development programs by encouraging housing for people who work in Cloverdale businesses and to coordinate with the City’s greenhouse gas reduction goals by reducing in-commute by people who are employed in Cloverdale.

A primary intent of the Housing Element is to provide a range of opportunities so that young adults leaving home do not have to leave Cloverdale because of housing costs; parents and grandparents can move to Cloverdale to join their families; households find affordable housing that is appropriate for their needs and lifestyle preferences; and special needs households are incorporated into the community.

Housing Goals

- Goal H-1 Conserve and improve the existing housing stock to provide adequate, safe, and decent housing for all Cloverdale residents.
- Goal H-2 Provide housing for all economic segments of the community.
- Goal H-3 Expand affordable housing opportunities for persons with special housing needs such as the elderly, disabled, large families, farmworkers, homeless persons, households with extremely-low to moderate incomes, and first time home buyers.
- Goal H-4 Promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status or national origin.
- Goal H-5 Ensure public participation in the development of the City’s housing policies.
- Goal H-6 Promote effective and efficient land use in meeting housing needs, including consideration of energy and natural resource conservation, and green building technologies.

Housing Goals, Policies, and Implementation Programs

- Goal H-1 Conserve and improve the existing housing stock to provide adequate, safe, and decent housing for all Cloverdale residents.
- Policy H-1.1 **Housing Rehabilitation.** Facilitate the rehabilitation, improvement, and preservation of existing housing in Cloverdale.
 - IP-1.1.1 **Rehabilitation/Preservation Program.** Continue to partner with the Sonoma County Housing Rehabilitation Program to provide low-interest rehabilitation loans for homes and mobile homes owned or occupied by lower and moderate-income households. Facilitate citizen awareness of the rehabilitation loan program by:
 - a. making pamphlets on this program available at City Hall and at the public library;

- b. providing program information to neighborhood groups in older residential areas and mobile home parks;
- c. posting program information on the City’s website; and
- d. providing program information in the process of building code enforcement.

Responsibility: Planning/Community Development and Building Departments

Funding: CDBG

Time frame: Ongoing; contact neighborhood groups and mobile home parks periodically, provide information on the City’s website by 2015 and update as needed.

IP-1.1.2 **Capital Improvement Program.** Review and recommend projects in the City's Capital Improvement Program (CIP) that will maintain and improve the City’s older residential neighborhoods as well as projects that will facilitate opportunities for infill and transit-oriented housing.

Responsibility: Planning/Community Development and Public Works Departments

Financing: General Fund

Time frame: Annually

Policy H-1.2 **Mobile Home Parks.** Encourage the preservation and maintenance of the community’s three existing mobile home parks.

IP-1.2.1 **Mobile Home Park Maintenance.** Specifically advertise the availability of home rehabilitation loans to mobile home owners through the program described in IP-1.1.1. Encourage residents utilizing program funds to include an Earthquake Reinforced Bracing System (ERBS) to help stabilize the dwelling during an earthquake in the rehabilitation work.

Responsibility: Planning/Community Development and Building Departments

Funding: CDBG

Time frame: Ongoing; advertise the program to mobile home owners directly periodically

Policy H-1.3 **Preserve existing affordable housing.** To the maximum extent possible, retain permanent or long-term affordability for existing income-restricted affordable owner and rental housing units at risk of conversion to market rate housing.

IP-1.3.1 **Preservation of affordable housing.** Monitor the existing stock of affordable units and work proactively to retain these units. As appropriate, partner with nonprofit

housing organizations, including developers and community land trusts, to preserve and rehabilitate affordable units. Require permanent or a minimum 55-year affordability for units that receive City funding.

Responsibility: Planning/Community Development Department

Funding: Inclusionary housing funds, state and federal housing programs

Time frame: Ongoing; monitor units annually

IP-1.3.2 **Funding.** To the maximum extent possible, leverage City funds 10:1 in preservation projects (\$1 in City spending provides \$10 in total housing benefit).

Responsibility: Planning/Community Development Department

Funding: General Fund, Inclusionary housing fund

Time frame: Ongoing, as funding requests are considered

Goal H-2 Provide housing for all economic segments of the community.

Policy H-2.1 **Regional Housing Needs.** Ensure that adequate residentially designated land is available to accommodate the City’s share of the regional housing need.

IP-2.1.1 **Monitoring.** The City will monitor the supply of residential land to ensure sufficient developable land is available for single-family and multifamily residential development. If, at any time, the supply of sites zoned for multifamily housing falls below the quantity of land required to accommodate the City’s remaining need for higher density multifamily housing, the City will initiate General Plan Amendments and/or rezonings to provide additional land.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Ongoing as sites are developed

IP-2.1.2 **Infill Development.** Wherever appropriate, the City will grant flexibility to encourage development on infill parcels using the tools currently provided within the Zoning Ordinance (PUD permits, density bonus, and second residential unit ordinance). This can be applied on a case-by-case basis in tandem with required discretionary review permits.

Responsibility: Planning/Community Development Department, Planning Commission, City Council

Funding: General Fund

Time frame: Ongoing; as development projects are proposed

IP-2.1.3 **Opportunity Sites.** Pending resolution of the dissolution of the Redevelopment Agency, the City will initiate development on its Thyme Square and Cherry Creek sites. The process would include initiating requests for proposals and seeking developer partners to realize the vision for these properties as established in planning efforts and past development initiatives. In addition, the City will continue to pursue grants and other funding to improve connectivity to the planned SMART station site and emphasize residential development opportunity on nearby sites.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Development on City owned sites pending resolution of state review of former Redevelopment Agency assets; pursue grants and other funding on an ongoing basis as funds are made available

Policy H-2.2 **Inclusionary Housing.** Update the inclusionary housing program to reflect legal requirements and best practices.

IP-2.2.1 **Inclusionary Housing Ordinance.** Revise the Inclusionary Housing Ordinance to improve clarity regarding requirements and program administration and address recent court decisions regarding inclusionary zoning. Examine the appropriateness and potential impacts of making fee payment the primary method of compliance and establish a regular time frame for updates to the in-lieu fee schedule.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: 2015

Policy H-2.3 **Large-Scale Non-Residential Projects.** Consider the impacts on housing demand of large-scale commercial, industrial, and office projects.

IP-2.3.1 **Housing Impacts of Employment-Generating Uses.** Consider preparing a study to examine the nexus between the development of large-scale office, commercial, and industrial projects on the need for affordable housing. Identify the housing impacts of these projects and the potential demand for new housing. If a nexus is found, consider adopting an impact fee to generate funds to be used to mitigate the impacts and assist in the development of affordable housing.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Complete nexus study by 2017

Policy H-2.4 **Second Dwelling Units.** Continue to facilitate the construction of second dwelling units.

IP-2.4.1 **Second Dwelling Units.** Promote the development of second units as a source of lower-cost rental housing and a potential income source for home owners. Provide informational brochures regarding second unit opportunities and requirements at City Hall and on the City’s website.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Complete and post a brochure by 2015

Policy H-2.5 **Manufactured Housing.** Allow the placement of manufactured housing units on permanent foundations in residential zoning districts.

IP-2.5.1 **Manufactured Housing.** Amend the Zoning Ordinance to eliminate manufactured homes as a separate use and clarify that manufactured homes on permanent foundations are subject to the same level of review and development standards as conventional single-family homes, in compliance with state law.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: 2015

Policy H-2.6 **Mitigate Development Constraints.** Address and mitigate, as appropriate, regulatory constraints to facilitate the development of housing affordable to lower- and moderate-income households.

IP-2.6.1 **Flexible Parking Options.** The City will continue to allow and encourage shared parking and allow both on-site and/or off-site provision of required spaces. In addition, the City will review and consider revising its shared parking program within the downtown commercial core to maximize the potential for mixed use development.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Ongoing, as projects are proposed; review by 2015

IP-2.6.2 **Development Impact Fees.** The City shall review its current development impact fee program to confirm the appropriate level of impact fees to charge for multifamily residential units and second units based on the demand they create for public facilities and infrastructure. Where justified, the City shall consider reducing fees for multifamily units, second units, co-housing, and self-help housing units to encourage their construction. The City shall consider deferring the payment of development impact fees for projects that include affordable housing or reducing fees for lower-income housing on a sliding scale related to the level of affordability. The City shall also consider adopting a sliding-scale fee depending on the size of the unit or “locking” fees to the time of approval.

Responsibility: Planning/Community Development Department
Funding: General Fund
Time frame: Complete review by 2016 (during the next impact fee review)

Goal H-3 Expand affordable housing opportunities for persons with special housing needs including the elderly, disabled, large families, farmworkers, homeless persons, households with extremely-low to moderate incomes, and first time home buyers.

Policy H-3.1 **Available Funding Sources.** Utilize County, State and federal programs and other funding sources that provide housing opportunities for extremely low-, very low-, low-, and moderate-income households and special needs households.

IP-3.1.1 **Funding Sources.** Assist housing developers in identifying opportunities to finance affordable housing intended for occupancy by household with special needs, particularly extremely low-income households, seniors, disabled and developmentally disabled persons, farmworkers, and homeless persons. Funding sources may include:

- Rural Development Loan Program financed by the State Department of Housing and Community Development (HCD).
- Community Development Block Grant (CDBG) funds.
- Mortgage Revenue Bond Program through the CHFA. The City can issue revenue bonds on behalf of affordable housing developers or work with developers to secure these bonds.
- Housing Enables by Local Partnerships Program (HELP) operated by the CHFA.
- HOME Investment Partnerships Program (HOME).

The City will promote use of these funds by listing potential funding sources on its website and planning staff will inform housing developers of these funding possibilities.

Responsibility: Planning/Community Development Department
Funding: General Fund
Time frame: Annually review and disseminate information on funding opportunities; assist developers on an ongoing basis as notices of funding availability are issued and/or as development projects are proposed.

IP-3.1.2 **Housing Fund.** Maintain the City’s housing fund, with contributions collected from private and public sources, including the in-lieu inclusionary housing fees to implement and/or supplement the City's housing programs. Use the Housing Fund to make housing available to extremely low to moderate-income Cloverdale residents.

Responsibility: Planning/Community Development and Finance Departments

Funding: Housing Fund

Time frame: Fund maintenance ongoing; allocate funds as projects are proposed

Policy H-3.2 **Senior Housing.** Continue to allow senior housing projects to be developed with requirements less stringent than those specified in the Zoning Ordinance, where found to be consistent with maintaining the character of the surrounding neighborhood. Maintain a requirement for sidewalks for senior housing projects.

IP-3.2.1 **Senior Housing.** Continue to permit senior housing developments for persons aged 55 and over, with reduced parking and flexibility in the application of other requirements.

Responsibility: Planning/Community Development Department, Planning Commission, City Council

Funding: General Fund

Time frame: Ongoing, implement as projects are proposed

Policy H-3.3 **Large Families.** Encourage the development of housing appropriate for large families.

IP-3.3.1 **Grant Funding.** Continue to work with developers to apply for HOME grants or Community Development Block Grant (CDBG) funds specifically to accommodate large families.

Responsibility: Planning/Community Development Department

Funding: General Fund, HOME, CDBG

Time frame: Ongoing, implement as projects are proposed

Policy H-3.4 **Housing for the Disabled.** Continue to facilitate barrier-free housing in new development.

IP-3.4.1 **Sonoma Developmental Center.** Monitor the potential closing of the Sonoma Developmental Center, a large group care facility for persons with developmental disabilities, and coordinate with the North Bay Regional Center, other local jurisdictions, and housing and service providers to provide support and assistance with the relocation of former residents, as needed.

Responsibility: Planning/Community Development Department

Funding: Housing fund

Time frame: Monitor annually or as information becomes available; provide support and assistance as needed.

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- Policy H-3.5 **Homeless Housing and Services.** Monitor and work to address the housing needs of homeless persons in the community.
- IP-3.5.1 **Emergency Housing Demand.** Continue to consult with the Cloverdale Police Department and homeless providers in the community to maintain ongoing estimates of the demand for emergency housing in the City.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Ongoing, consult quarterly or as appropriate
- IP-3.5.2 **Inter-Agency Cooperation.** Continue to work with private, county, and State agencies to provide emergency housing for the homeless.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Ongoing, attend meetings and events as scheduled
- Policy H-3.6 **Farmworker Housing.** Promote improved housing conditions for farmworker households and the construction of additional farmworker housing.
- IP-3.6.1 **Regional Coordination.** Work closely with Sonoma County representatives to address farmworker housing needs and coordinate the construction of farm worker housing in the community. Actively participate in Countywide committees and task forces to identify funding solutions such as a housing assessment.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Coordinate with Sonoma County at least twice yearly; attend committee and/or task force meetings as scheduled.
- IP-3.6.2 **Application Assistance.** Provide technical assistance to developers seeking to provide affordable units for farm workers in the City. Assist developers in the preparation of funding applications to the Joe Serna Jr. Farmworker Housing Grant program and other appropriate funding sources.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Ongoing; as development projects are proposed
- Goal H-4 **Promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status or national origin.**

- Policy H-4.1 **Equal Housing Opportunity.** Continue to promote equal access to housing for all persons in Cloverdale.
- IP-4.1.1 **Fair Housing Information.** Promote equal housing opportunity by providing and distributing information regarding fair housing laws and resources to the public at City Hall, the public library, social service centers, public transit providers, and on the City’s website.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Ongoing; distribute information annually
- IP-4.1.2 **Discrimination Complaint Processing.** Establish and document a City procedure for investigating and appropriately handling housing discrimination complaints.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: 2016
- IP-4.1.3 **Nondiscrimination Clause.** Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for housing constructed with City assistance.
- Responsibility: Planning/Community Development Department
- Funding: General Fund, housing fund
- Time frame: Ongoing, as developments are proposed and receive City assistance
- Goal H-5 **Ensure public participation in the development of the City’s housing policies.**
- Policy H-5.1 **Public Participation.** Continue to encourage and facilitate public participation in the formulation and review of the City’s housing and development policies.
- IP-5.1.1 **Housing Element Update.** Continue to hold public hearings to discuss proposed revisions to the City’s Housing Element.
- Responsibility: Planning/Community Development Department
- Funding: General Fund
- Time frame: Ongoing until adoption of the 2015-2023 Housing Element
- Policy H-5.2 **Annual Review of Housing Element Implementation.** Annually review the City’s progress in implementing Housing Element programs and achieving housing goals.

IP-5.2.1 **Annual Report.** Prepare an annual report that describes the amount and type of housing constructed and housing-related activities for review by the Planning Commission and the City Council and submittal to the California Department of Housing and Community Development.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Annually

Goal H-6 **Promote effective and efficient land use when meeting housing needs, including consideration of energy and natural resources conservation, and green building technologies.**

Policy H-6.1 **Energy Use and Conservation.** Encourage the reduction of energy use and the conservation of natural resources in the development of housing through implementation of the State Energy Conservation Standards.

IP-6.1.1 **Education and Information.** Develop informational materials for dissemination to developers and project designers during the initial stages of project design and review. These materials may include, but not be limited to, passive solar planning through subdivision, lot and structure orientation, protection of solar access, and application of passive and active energy saving features. The City shall also review its land use regulations and subdivision ordinance and where appropriate add provisions which promote and/or require energy conservation planning as a factor in project approval.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Develop informational materials by 2016; review regulations annually

Policy H-6.2 **Energy Efficiency Standards.** Ensure that all new residential development meets or exceeds the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings), and encourage the retrofitting of existing development to improve energy and conservation.

IP-6.2.1 **Green Building.** The City should support Green Building standards which aim to support a sustainable community by incorporating green building measures into the design, constructions, and maintenance of new buildings. The City will also work with stakeholders to develop a list of incentives that will help developers meet mandatory green building standards.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: List of potential development incentives by 2016; ongoing

Policy H-6.3 **Reduction of Vehicle Use.** Encourage a development pattern that helps reduce vehicle miles traveled and promotes transit ridership as well as pedestrian and bicycle access.

IP-6.3.1 **Public Transit.** Work with local and regional public transit providers and developers to encourage housing development located in close proximity to public transit facilities, particularly on sites located within close proximity to the planned SMART station. Incorporate development features that facilitate bicycle and pedestrian access and networking in project design.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Ongoing and as projects are proposed

IP-6.3.2 **Housing Preferences.** Require that developers utilize City workforce housing preferences in the sale of below market rate homes to improve local affordable housing opportunities for those that work and/or live in Cloverdale.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Ongoing and as projects are proposed

Policy H-6.4 **Infrastructure and Public Services.** Ensure adequate infrastructure and public services are in place to serve existing and planned residential development.

IP-6.4.1 **Capital Improvement Program.** The City shall continue to update and implement its five-year Capital Improvement Program to guide development of public facilities required by new residential demand and to improve existing facilities in need of upgrading. The City will continue to implement facilities master plans to increase water and sewer processing capacity.

Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: Annually; implementation of facilities improvements ongoing

Policy H-6.5 **Water and Sewer Services.** Consistent with State Law, first priority for water and sewer hook-ups shall be given to developments that help meet the community’s share of the regional need for lower-income housing.

IP-6.5.1 **Water Provisions for Lower-Income Households.** The City’s urban water management plans shall include projected water use for single-family and multifamily housing needed for lower-income households.

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Responsibility: Planning/Community Development Department

Funding: General Fund

Time frame: As management plans are updated

1.2 Quantified Objectives

Based on the policies and actions outlined above, the following objectives represent a reasonable expectation of the maximum number of new housing units that will be developed, rehabilitated or conserved and the number of households that will be assisted over the next five years. **Table 1.1** illustrates the City’s realistic expectations for development during the planning period.

Table 1.1 Quantified Objectives, 2015-2023

	Extremely Low	Very Low	Low	Moderate	Above Moderate	TOTAL
New Construction ¹	19	20	29	31	112	211
Rehabilitation ²	16	16	16	40	40	128
Preservation ³	275			--		275
Total	35	36	45	71	152	614

1. New construction objectives are based on the 2014-2022 Regional Housing Needs Allocation

2. Rehabilitation objectives are based upon programs for rehabilitation; mobile home park maintenance and earthquake reinforced bracing; and home owner initiative (for moderate and above moderate).

3. Preservation objectives are based on the goal of retaining the City’s entire existing affordable housing stock.

Chapter 2. Housing Assessment

2.1. Introduction

The State of California has declared that “the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.” Government and the private sector must make a coordinated effort to provide a diversity of housing opportunity and accommodate Cloverdale’s share of the region’s housing needs. The City’s housing goals must be pursued within the constraints of today’s housing market while balancing concerns about design, conservation, and public services.

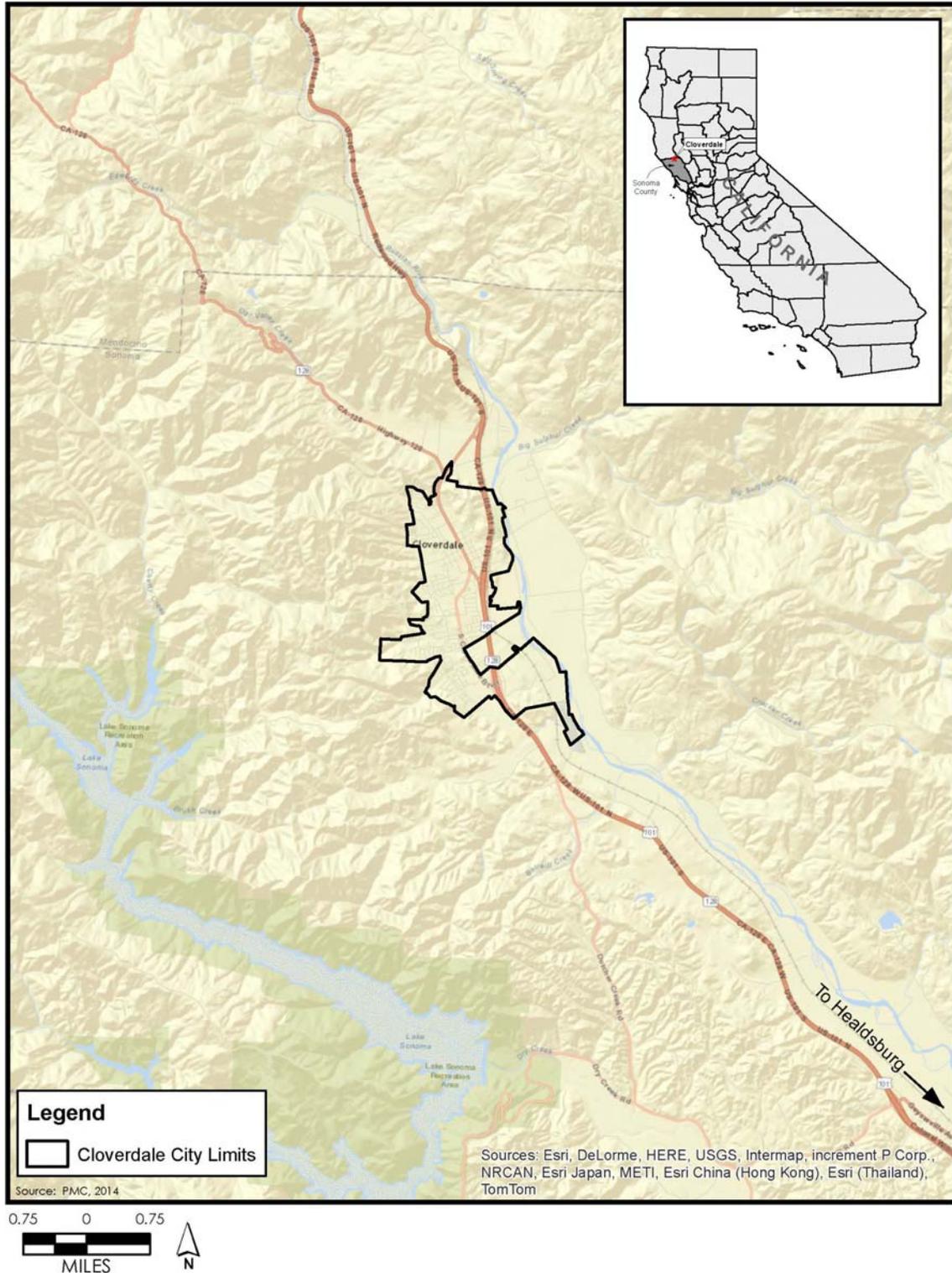
This chapter analyzes population and housing growth, employment and income trends, existing housing characteristics and affordability, and special housing needs. In addition, the chapter provides analysis of land and programmatic resources for housing development as well as potential governmental and non-governmental constraints to housing development. The analysis in this chapter was used, in part, as a basis to establish the goals, policies, and implementation programs stated in Chapter 1.

2.1.1 Community Context

Cloverdale is the northernmost city in Sonoma County in the Alexander Valley. **Figure 2.1** provides a location map of Cloverdale. The city encompasses approximately 2.5 square miles. Incorporated in 1872, Cloverdale maintains a historic character, and in recent planning efforts, the community has expressed a desire to retain the small-town feel and natural beauty.

The city’s main street, Cloverdale Boulevard, served as Highway 101 until a bypass was constructed in 1995. Most residential development is located to the west of Highway 101.

Figure 2.1. Location Map of Cloverdale



2.1.2 General Plan Consistency

The City of Cloverdale General Plan was adopted in 2009 and amended in 2010. In addition to the Housing Element, the General Plan includes seven elements: Land Use, Circulation, Noise, Parks and Recreation, Conservation, Design, and Open Space, Urban Lighting, and Public Health and Safety. The General Plan was reviewed and the goals, policies, and programs outlined in this Housing Element were found to be consistent with the other elements of the General Plan. The City will review this Housing Element to ensure continued consistency throughout the planning period as amendments are proposed to other elements of the General Plan.

The City is aware of Senate Bill (SB) 244 (2011) and Assembly Bill (AB) 162 (2007). SB 244 requires that cities examine the existence and potential housing needs of unincorporated disadvantaged communities located within or adjacent to the city's sphere of influence and incorporate an analysis of any such communities into the general plan land use element. The City of Cloverdale received information from the Local Agency Formation Commission of Sonoma County confirming that there are no disadvantaged unincorporated communities within or near Cloverdale's sphere of influence. AB 162 requires all cities and counties to amend the safety and conservation elements of their general plan to include analysis and policies regarding flood hazards and management.

2.1.3 Community Participation

The City engaged the public in the development of this Housing Element through a workshop, consultations, and public hearings. Information and a draft Housing Element were made available on the City's website. Meeting notifications and materials were posted in both English and Spanish.

City staff developed and maintained an extensive list of stakeholders and interested parties that were notified of opportunities for participation and key milestones in the update process. The list included organizations representing a wide range of socioeconomic segments of the community and included (but was not limited to) the Building Industry Association, Burbank Housing, Cloverdale Community Outreach Committee, Chamber of Commerce, Clearwater Homes, Community Housing Sonoma County, Eden Housing, Faith Based Housing Coalition, Greenbelt Alliance, Habitat for Humanity Sonoma County, Sonoma County Housing Advocacy Group, Housing Land Trust of Sonoma County, MLB Homes, North Bay Association of Realtors, North Bay Regional Center, Sonoma County Farm Bureau, and Sonoma County Homeless Task Force.

Community Workshop

The City held a joint Planning Commission and City Council community workshop on April 19, 2014, to provide information on the Housing Element and the update process, present initial findings regarding housing needs in the community, discuss current housing resources, and review implementation of the 2007–2014 Housing Element. The workshop was attended by Planning Commission and City Council members as well as approximately 10 residents and representatives of local organizations. Organizations represented included the Cloverdale Community Outreach Committee and the Greenbelt Alliance.

Following is a summary of comments:

Housing Needs and Challenges

- There is a need for housing for veterans. Assistance may be available through Veterans Affairs Supportive Housing program (VASH) vouchers.
- Landlords can be an issue when using rental assistance programs. Discrimination has also been an issue for persons with disabilities.

- There is a need for housing appropriate for disabled persons. Units should be on the ground floor and one level.
- Numbers used and provided by the Association of Bay Area Governments (ABAG) for the Regional Housing Needs Allocation (RHNA), projections, and development of Plan Bay Area are problematic. The methodology is unclear.
- Include all available detail regarding the race and ethnicity of Cloverdale residents.
- The rental market in Cloverdale is very tight (low vacancy rate) and the monthly rent price numbers initially presented seem too low. The for-sale housing market is difficult due to a lack of inventory.
- Rental housing can be particularly difficult for single women, especially single women with kids.
- Many young families are renting, rather than buying. This is putting pressure on the rental market. Often these families are waiting to buy due to student loan debt.
- Homelessness is an issue. Many homeless in Cloverdale are transient, and transportation service for those headed north is very limited.
- Farmworker housing needs to be addressed. Many are living in unsafe and overcrowded conditions. This population is often undercounted. It is estimated that there may be an additional “hidden” city population of approximately 5 percent.
- Access to financing has been difficult for developers. It has been a big challenge to build, and it will be important to engage developers to provide new housing.

Opportunities

- Encourage the inclusion of gardens in low-income housing developments where residents can grow their own food.
- Look at options for deferring or amortizing fees to make development more feasible.
- Take advantage of potential funding for veterans housing.
- Cloverdale needs a holistic approach that takes transit, jobs, and schools into account when planning for housing. The quality of schools is a big factor for families when selecting among housing options.
- The city has a very low crime rate. This should be advertised when trying to attract potential residents, housing developers, and businesses.

Consultations

The City held consultations with key stakeholder organizations to solicit information regarding housing needs and opportunities. Organizations included the North Bay Regional Center, Housing Land Trust of Sonoma County, North Bay Association of Realtors, Cloverdale Community Outreach Committee (CCOC), and California Human Development. In addition, the City communicated with the Sonoma County Community Development Commission to discuss programs, including housing rehabilitation loans, homebuyer assistance programs, and Section 8 Housing Choice Vouchers.

North Bay Regional Center

The Housing Element consultant met in person with representatives from the North Bay Regional Center on December 31, 2013, to learn more about the center's offerings and to better understand the special housing needs of persons with developmental disabilities in the community. The center serves approximately 8,500 clients in the counties of Sonoma, Napa, and Solano. It offers a voluntary service to clients who become disabled before age 18 throughout their life span.

Representatives noted that children with developmental disabilities typically live at home (although group homes serve those with more severe needs) and many of their needs are met through school system programs. Adults have a greater need for assistance, and support provided may include housing, work programs, and day programs.

The center works with housing assistance providers such as the North Bay Housing Coalition and the West Bay Housing Coalition, who interface directly with clients and families to identify appropriate housing. Finding homes can be very difficult and affordability is a major issue, as most clients have very limited incomes. The center and housing providers generally prefer smaller-scale, scattered-site housing solutions in which clients can be a part of an existing neighborhood and community. Most housing is rental units, and finding landlords who are willing to work with the center's housing providers is problematic, particularly in the current housing market.

To facilitate housing opportunities for persons with developmental disabilities, the North Bay Regional Center indicates that cities can encourage greater accessibility to units (the center is supportive of universal design) and encourage greater housing opportunities in proximity to public transportation and services and amenities.

Housing Land Trust of Sonoma County

The Housing Element consultant spoke to a representative of the Housing Land Trust of Sonoma County (HLTSC) on May 22, 2014, to learn more about HLTSC's programs and discuss needs and opportunities in Cloverdale. HLTSC works to increase homeownership opportunities for low- and moderate-income families in Sonoma County and to establish homes that are permanently affordable. These homes stabilize housing costs and can make it feasible for families to live in the cities in which they work, rather than commuting from a home in a more affordable location. This contributes to better quality of life, and the availability of affordable homes can help attract employers to a community.

HLTSC worked with the City of Cloverdale to develop a home in Ioli Ranch and is interested in working closely with the City to provide additional affordable homes. HLTSC can work with developers to build new homes or can purchase and rehabilitate existing homes. A strong model that has been successful in many communities is for HLTSC to work closely with developers who are required to provide affordable units in compliance with an inclusionary ordinance. HLTSC can market, sell, and administer these homes, relieving developers and City staff from a potentially burdensome process.

HLTSC would like the City to include policies and programs to utilize the land trust model in the preservation of affordable units at risk of converting to market rate, stewardship of existing affordable homes, and in housing development, particularly to assist developers in complying with inclusionary housing requirements.

North Bay Association of Realtors

The Housing Element consultant spoke to a representative from the North Bay Association of Realtors (NorBAR) on June 18, 2014, to discuss the Cloverdale housing market and potential policies and programs. NorBAR encourages provisions for housing in a wide variety of types and a diverse array of programs to assist with housing development.

NorBAR suggested encouraging the development of second units to provide additional housing opportunities, addressing farmworker housing through the use of special funding sources and provisions for single-room occupancy (SRO) units, and encouraged the City to monitor fees to ensure they are consistent with area norms so as not to discourage housing development in Cloverdale.

NorBAR noted that jurisdictions throughout the North Bay face a difficult housing market due to the lack of housing starts in recent years, resulting in demand that outpaces supply. The inventory of homes for sale is low throughout Sonoma County. These market conditions are likely to continue and are likely to shift only when interest rates increase and new homes become available for purchase.

Cloverdale Community Outreach Committee

The Housing Element consultant spoke to a representative from CCOC on June 18, 2014, to discuss the organization's services and facilities, learn more about homeless needs in the community, and obtain feedback on policies and programs that may improve homeless resources for the new planning period. CCOC operates four shelter beds and six transitional housing beds, and nine supportive housing units in Cloverdale, as well as two affordable homes for low-income families through the Neighborhood Stabilization Program.

While demand for emergency housing is somewhat seasonal (people are more likely to seek shelter beds in the winter rather than camping or otherwise finding a place to sleep), CCOC's facilities consistently operate at 100 percent occupancy, with typical wait times of six months.

CCOC participates in the homeless count coordinated by Sonoma County every two years and notes that demand has been relatively steady in recent years. CCOC representatives are aware of typical places where homeless persons camp or sleep (by the creek and in outlying areas) and estimate that long-term inhabitants of Sonoma County comprise a large percentage of the counted population; however, CCOC noted that a small percentage is a transient population moving through the area, staying only for a short term.

The majority of homeless persons are single adult males with chronic substance abuse and mental health issues. Few families seek shelter housing from CCOC. Wallace House, CCOC's shelter facility, does not typically see requests for shelter from farmworkers. This is likely due to cultural differences and language barriers. Some farmworker families do utilize CCOC's food programs. In addition, CCOC is working to reach the Spanish-speaking population through a new Spanish-speaking volunteer.

CCOC is looking to expand and provide additional beds. They would like to double their capacity, possibly by moving forward with redevelopment plans for the Cherry Creek motel site. If possible, CCOC would set aside 10 of the potential new units for supportive housing and manage the others, using rental income to fund programs.

Funding is the greatest challenge for CCOC. The organization lost annual funding from the City due to the dissolution of the Redevelopment Agency. In addition to funding, CCOC would like to see greater coordination and improved communication with Sonoma County to address homelessness and housing issues.

California Human Development

The Housing Element consultant spoke to a representative from California Human Development (CHD) on June 23, 2014, to discuss the organization's mission and services, learn more about farmworker housing needs in the community, and obtain feedback on policies and programs that may improve farmworker resources for the new planning period. CHD provides a variety of services for farmworkers, immigrants, and other special needs groups, including employment and training, youth services, and housing. CHD is in the process of developing a 29-unit farmworker housing project just north of Santa Rosa.

CHD noted that obtaining data and statistics in order to fully understand farmworker housing needs is difficult. Based on demand for this information during the recent Housing Element update cycle, the CHD representative noted that CHD is looking at opportunities to prepare a more comprehensive needs assessment for Sonoma County.

CHD emphasized that housing for farmworkers is needed in a wide range of types because farmworker needs can vary dramatically. There is a need for seasonal housing for single workers, temporary family housing, long-term affordable rental housing, and affordable options for home ownership for families that reside permanently in local communities.

In general, opportunities that are created to serve lower-income households will also be appropriate for farmworkers and farmworker families. These may include single-room occupancy units, secondary rental units, multi-family rental housing, and home ownership housing. Housing that will assist in addressing farmworker needs does not necessarily need to be specifically developed and limited only to this population. Housing providers should look at the wide range of funding opportunities available and leverage any available sources, including USDA 514 and 516 programs with rental subsidies, as well as tax credits, bonds, and other state and federal funding sources.

Public Hearings

The City conducted three public hearings as part of the Housing Element update process. The first was a Planning Commission hearing held on July 16, 2014, to present the draft Housing Element for preliminary approval prior to submitting the draft for review by the California Department of Housing and Community Development (HCD).

Following HCD's review and confirmation that the Housing Element had earned conditional compliance, the Housing Element was presented to the Planning Commission (November 5, 2014) and City Council (December 10, 2014) for review and adoption. Hearings were noticed in the Cloverdale Reveille and on the City's website, and notification was provided to individuals and organizations on the Housing Element interest list.

2.2. Review of the 2009 Housing Element

The City's 2009 Housing Element established goals, policies, and implementation programs for the 2007 to 2014 planning period. This section provides an overview of key accomplishments. A review of the progress in implementing each program is provided in **Table 2.1**.

A total of 42 residential units were constructed in Cloverdale from 2007 to 2013. Among these, four were deed restricted for affordability to low- and moderate-income households. The actual number of units constructed was well below the City's Regional Housing Needs Allocation (RHNA) for the period. This is attributable to a high RHNA number (due to statewide population trends at the time) and an economy in recession. In addition, the City's ability to assist with the development of new low-income housing was significantly impacted by the statewide dissolution of redevelopment agencies.

The City worked diligently to implement the 2009 Housing Element. It completed significant planning efforts, including the adoption of a new General Plan, Station Area/Downtown Plan, and updated Zoning Ordinance.

Table 2.1 Review of 2009 Housing Element Implementation Programs

Implementation Program	Accomplishments	Continue/ Modify/Delete
Goal H-1 Conserve and improve the existing housing supply to provide adequate, safe, and decent housing for all Cloverdale residents.		
<p>IP-1.1.1 <u>Rehabilitation/Preservation Program</u>: Continue coordination with the Sonoma County Housing Rehabilitation Program providing low interest loans for the rehabilitation of homes and mobile homes owned or occupied by very-low to moderate-income households. Facilitate citizen awareness of the rehabilitation loan program by a) making pamphlets on this program available at City Hall and at the public library; b) contacting neighborhood groups in older residential areas with this information; and c) continuing building code enforcement in cooperation with the Building Department.</p> <p>Responsibility: Planning Department Financing: Program is funded by CDBG grants. Scheduling: Ongoing</p>	<p>While low-interest rehabilitation loans remained available to lower-income households throughout the planning period through Sonoma County, no loans were issued to Cloverdale residents during the planning period.</p>	<p>Continue</p>
<p>IP-1.1.2 <u>Target Areas</u>: Identify target areas where housing rehabilitation is most needed based upon the 2008 survey of housing conditions and direct publicity for the joint County/City rehabilitation program to those areas.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Identify target areas and direct publicity to those areas starting July 2009 to anticipate September 2009 CDBG funding availability. (Ongoing in subsequent years.)</p>	<p>The City completed a survey of housing conditions in 2008. However, due to limited staff resources, steps were not taken to identify target areas for publicizing the availability of rehabilitation programs.</p>	<p>Delete</p>
<p>IP-1.1.3 <u>Capital Improvement Program</u>: Provide for annual review by the Planning Commission and City Council of the City's Capital Improvement Program (CIP) to determine what special priorities are needed for capital improvement projects required to maintain the community's older residential neighborhoods. Review of the CIP shall also include verification that areas needing improvement are scheduled for funding to address these needs at a specific time in the future.</p> <p>Responsibility: Planning and Public Works Departments Financing: City Scheduling: Annually as an ongoing program</p>	<p>The City adopted its Capital Improvement Program in February 2011 for the 2010 to 2014 fiscal years. The program identifies important improvements to facilities and infrastructure that will benefit older residential areas and the City as a whole.</p>	<p>Continue</p>

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Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-1.2.1 <u>Mobile Home Park Maintenance</u>: Include mobile home parks in the housing rehabilitation programs specified in IP-1.1.1. Ensure that funds obtained for this purpose include provisions for mobile home park residents, including an Earthquake Reinforced Bracing System (ERBS) for mobile homes and other residential units to help stabilize the dwelling during an earthquake.</p> <p>Responsibility: Planning Department Financing: Program is funded by CDBG Grants Scheduling: Ongoing</p>	<p>While low-interest rehabilitation loans remained available to lower-income mobile home owners throughout the planning period through Sonoma County, no loans were issued to Cloverdale residents during the planning period.</p>	<p>Continue</p>
<p>IP-1.3.1 <u>Preservation of Affordable Housing</u>: Retain affordability of existing affordable housing. Provide permanent affordability for owner units using the Housing Land Trust. Provide permanent or minimum 55-year affordability for rental units by direct City funding or by financial support state and federal programs that require a minimum 55 year affordability guarantee.</p> <p>Responsibility: Planning Department and Housing Land Trust Financing: Redevelopment set-aside funds, inclusionary housing funds, state and federal housing programs Scheduling: Ongoing</p>	<p>The City worked with EAH Housing to rehabilitate and preserve the affordability of 99 units restricted for affordability to low- and very low-income seniors. The units will remain affordable for a term of 55 years.</p>	<p>Continue</p>
<p>IP-1.3.2 <u>Funding</u>: To the maximum extent possible, leverage City funds 10:1 in preservation projects (\$1 in City spending provides \$10 in total housing benefit).</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>City funding was limited due to the loss of the Redevelopment Agency; however, the City has worked to leverage funds to the greatest extent possible.</p>	<p>Continue</p>
<p>IP-1.4.1 Urban water management plans shall include projected water use for single-family and multifamily housing needed for lower-income households.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The City's 2010 Water System Master Plan includes an analysis of water supply needed for residential uses. The City continues to construct improvements to its water supply and infrastructure, including new wells for additional capacity. However, the plan has not been revised to specifically address projected water needs for lower-income households.</p>	<p>Continue</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
Goal H-2 Provide housing for all economic segments of the community.		
<p>IP-2.1.1 <u>Infill Development</u>: Wherever appropriate, the City shall grant flexibility to allow development on infill parcels using the tools currently provided within the Zoning Ordinance (PUD permits, density bonus, and second residential unit ordinance) where adopted development standards would preclude development feasibility. This program can be applied on a case-by-case basis in tandem with required discretionary review permits. Continue to provide copies of the inventory of vacant and underdeveloped land (Appendices B and C) for public distribution.</p> <p>Responsibility: Planning Department Financing: City Scheduling: The City adopted the PUD Ordinance in 2008 and has utilized density bonus provisions on an ongoing basis. This will continue. An inventory of sites is currently available and will continue to be updated and available.</p>	<p>The City adopted the PUD Ordinance in 2008 and has utilized density bonus provisions on an ongoing basis. An inventory of sites was made available throughout the planning period.</p>	<p>Continue</p>
<p>IP-2.2.1 <u>Mixed Use in the Commercial Districts</u>: Maintain existing zoning which allows a maximum density of 20 units per acre above the ground floor and to the rear of a permitted commercial use in the O-R, D-C, G-C, S-C and C-R zoning districts. Allow ground floor residential uses subject to a Conditional Use Permit if the findings can be made that the residential use does not detract from the primary commercial use of the property or interrupt the continuity of business use in a commercial area.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The updated Zoning Code (adopted in 2012) allows multifamily residential above the ground floor as a permitted use, subject only to Plot Plan Review, in the DTC, DTS, TOD, and O-R zoning districts and with a Conditional Use Permit in the G-C zoning district. First-floor multifamily development is permitted (with Plot Plan Review) in the TOD zoning district, allowed with Conditional Use Permit in the DTS, O-R, and G-C zoning districts, and allowed with a PUD in the DTC zoning district.</p> <p>Residential densities are determined based on the General Plan land use category (Exhibit 2.2 of the Land Use Element). All General Plan commercial land uses (except Destination Commercial) allow residential densities of up to 20 units per acre.</p>	<p>Delete; program completed</p>

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Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP 2.2.2 <u>Residential Uses in General Commercial Districts</u>: Revise Section 18.05.020, Intents, of the Zoning Code, to indicate that residential uses are not discouraged in the General Commercial district and to delete the reference to the Highway Commercial district as this classification has been deleted from the General Plan as part of the GP Update process.</p> <p>Responsibility: Planning Department Financing: City Scheduling: 2010</p>	<p>As part of the 2012 Zoning Code update, the intent of the General Commercial zoning district was updated and no longer states that residential uses are discouraged; it does not reference the Highway Commercial district.</p>	<p>Delete; program completed</p>
<p>IP-2.3.1 <u>Inclusionary Housing Ordinance</u>: Revise the Inclusionary Housing Ordinance requiring below-market rate housing to be included as part of residential projects as follows:</p> <ol style="list-style-type: none"> 1) 15 percent of the units in a rental housing project of five or more units shall be affordable to very low and low-income households, with low income defined as 70% of AMI. 2) 15 percent of the units in a for-sale project of five or more units shall be affordable to very low to moderate-income households, with moderate income defined as 100% of AMI. Inclusionary units shall be built on site and generally equivalent in appearance to market rate units in the project with respect to number of bedrooms, exterior appearance, and exterior finish; however, alternative unit types, such as duets in a single family area, may be used if equivalent appearance standards are met. 3) Payment of an in-lieu fee for ownership units may be acceptable for projects less than 15 units or projects in hillside or estate areas. In-lieu fees shall be the 15% of the difference in price between a qualified affordable unit and the market price of each individual unit. If the calculated or offered in-lieu fee is less than \$15,000, on site unit shall be required, rather than a fee paid. 4) The amount of in-lieu fees shall be established by a resolution of the City Council and shall be updated by the Planning Commission annually, based on the Sonoma County Community Development Commission affordable housing and rent limits and utility allowances. <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>The City updated the Inclusionary Housing Ordinance as part of a comprehensive Zoning Code update in 2012. The ordinance applies to residential development projects of 5 or more units. The ordinance establishes specific affordable unit requirements and provides an option for the payment of in-lieu fees or land dedication for certain projects.</p>	<p>Modify</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-2.3.2 <u>Standards for Inclusionary Units</u>: Adopt the following minimum standards for inclusionary housing units:</p> <ul style="list-style-type: none"> i) the exterior appearance of inclusionary units shall not be different than for other units in the housing development of which they are a part; and ii) inclusionary units shall be dispersed or distributed throughout the development rather than being concentrated in one portion of the development. <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>As part of the Zoning Code update in 2012, the inclusionary standards were revised to require that the exterior appearance of inclusionary units be consistent with other units in the development and that inclusionary units be dispersed throughout the development.</p>	<p>Delete; program completed</p>
<p>IP-2.3.3 <u>Administration of the Inclusionary Housing Program</u>: Revise the Inclusionary Housing Ordinance setting out income guidelines, in-lieu fees, purchase or rent levels, annual per unit compliance monitoring fees, and measures to assure a life-of-project affordability of inclusionary units.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>Some updates were made to the Inclusionary Housing Ordinance in the update of the Zoning Code. However, due to limited staff resources, the inclusionary provisions were not fully revised to address elements described in this program.</p>	<p>Modify (merge with 2.3.1)</p>
<p>IP-2.4.1 <u>Housing Impacts of Employment-Generating Uses</u>: Identify housing impacts of new commercial, office and industrial development that will generate a significant amount of housing demand as part of the development review process and consider requirement of the appropriate mitigating measures as listed in Program IP-2.5.2.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>While the City has considered the potential housing impacts of proposed new commercial, office, and industrial development, mitigation measures have not been required. Development was limited during the planning period due to the economic recession.</p>	<p>Modify</p>
<p>IP-2.4.2 <u>Housing Impact Fee</u>: Consider adopting a housing impact fee if a nexus can be established requiring the developer of large commercial and industrial projects to construct the needed housing on site or in another appropriately zoned location near the place of employment and/or pay a housing impact fee.</p> <p>Responsibility: Planning Department Financing: City Scheduling: June 2010</p>	<p>Due to the economic recession and limited staff resources, the City did not adopt a housing impact fee or complete a nexus study during the planning period.</p>	<p>Modify (merge with 2.4.1)</p>

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Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-2.5.1 <u>Second Dwelling Unit Design</u>: Revise the Second Dwelling Unit Ordinance (Zoning Ordinance § 18.08.160) as follows:</p> <ul style="list-style-type: none"> i) allow second dwelling units in all residential zoning districts with; a plot plan and design review, using state law as a basis for the ordinance revisions. ii) utilize second units in the R-2 district as a way to allow two independent units and also conserve neighborhood character. iii) eliminate the requirement that second dwelling units be located at least 20 feet from the primary residence; iv) allow separate utility meters for second dwelling units in multi-family districts. <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, 2009 (in process)</p>	<p>The City's Zoning Code (updated in 2012) allows second units as a permitted use in all residential zoning districts. Second units are no longer required to be located at least 20 feet from the primary residence, and separate utility meters may be installed for second units located in the R-2, R-3, and O-R zoning districts.</p>	<p>Delete; program completed</p>
<p>IP-2.6.1 <u>Manufactured Housing</u>: Amend the Zoning Ordinance definition of a single family house to include manufactured houses and consider deleting Municipal Code Section 15.24.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>The City's Zoning Code definition of single-family dwelling was updated to include manufactured houses; however, Municipal Code Section 15.24 was not deleted.</p>	<p>Modify</p>
<p>IP-2.7.1 <u>Zoning Ordinance Revisions</u>: Adopt the following: Revise Zoning Ordinance Table 18.04.040-A to allow Senior Independent Living Uses in the R-CT and R-3 zoning districts without a Conditional Use Permit. Plot Plan and/or Design Review approval would be required. Add a definition of Senior Independent Living Uses to Zoning Ordinance §18.11.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete revisions to Zoning Ordinance, June 2010</p>	<p>Under the updated Zoning Code (adopted in 2012), senior independent living is defined and allowed as a permitted use, subject to Plot Plan Review, in the R-3 zoning district.</p>	<p>Delete; program completed</p>
<p>IP-2.9.1 <u>Redevelopment Funds</u>: Continue to use the 20 percent Housing Set Aside Funds to develop affordable housing and conserve and rehabilitate existing housing.</p> <p>Responsibility: Redevelopment Agency Financing: City Scheduling: Ongoing</p>	<p>Housing Set Aside funds were eliminated with the dissolution of the City's Redevelopment Agency.</p>	<p>Delete; funds no longer available</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-2.10.1 To ensure parking requirements for multifamily units do not constrain development, the City will amend its Zoning Ordinance to remove the requirement to cover the second parking space. In addition, the City will facilitate and encourage shared parking and allow both on-site and/or off-site provision of required spaces. The City has a positive track record (such as with the approved Thyme Square project) in using shared parking for high-density housing projects and nearly all the City's opportunity sites have access to shared parking.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete revisions to Zoning Ordinance, June 2010</p>	<p>Under the City's updated Zoning Code (adopted in 2012), the City no longer requires that more than one covered parking space be required for multifamily units. In addition, the City continues to encourage shared parking for higher-density development.</p>	<p>Modify to reflect changes adopted</p>
<p>IP-2.10.2 To ensure the provision of a variety of housing types for all income levels throughout the City, the Zoning Ordinance will be amended to remove the CUP for multi-family uses in R-2, R-CT and R-3 districts.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete revisions to Zoning Ordinance, June 2010</p>	<p>The Zoning Code was amended in 2012 to remove the CUP requirement for multifamily housing in the R-2 and R-3 zones (now allowed by right).</p>	<p>Delete; program completed</p>
<p>IP-2.10.3 The City currently defines family as an individual, or two or more persons related by blood, marriage or adoption; or a group of unrelated persons which, if it numbers five or more persons, must be living together as a group in a dwelling unit, using common cooking facilities, and as a group bear the generic character of a family as a relatively permanent household." For the purposes of ensuring there are no constraints to housing for persons with disabilities, the state has established that 6 persons be the threshold by which a single-family dwelling or group quarters situation is defined. Therefore, the City will amend the language of its family definition in the Zoning Ordinance to include a threshold of "more than 6 persons," rather than "five or more persons."</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete revisions to Zoning Ordinance, June 2010</p>	<p>As part of the 2012 Zoning Code update, the City amended its definition of family to eliminate the reference to the specific number of persons a family may include.</p>	<p>Delete; program completed</p>

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Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>Goal H-3 Expand affordable housing opportunities for persons with special housing needs such as the elderly, the disabled, households with very low to moderate incomes, and first time home buyers.</p>		
<p>IP-3.1.1 <u>Funding Sources</u>: Apply for housing funds, as appropriate. Examples of available housing funds are listed below:</p> <ul style="list-style-type: none"> • Rural Development Loan Program financed by the State Department of Housing and Community Development (HCD). • Community Development Block Grant (CDBG) funds. • Proposition 1A School Facility Fee Reimbursement Program financed by the California Housing Finance Agency (CHFA) provides reimbursement for school impact fees for rental housing developers who provide rental housing affordable by very-low income households. • Mortgage Credit Certificate Program provides assistance to first-time lower income households. This program is administered for the City by the County of Sonoma and cities in the County. • Mortgage Revenue Bond Program through the CHFA. The City can issue revenue bonds on behalf of affordable housing developers or work with developers to secure these bonds. • Housing Enables by Local Partnerships Program (HELP) operated by the CHFA. • The Low and No Downpayment Program sponsored by the California Housing Loan Insurance Fund (CALIF). Tax credit programs. • HOME Programs. <p>The City will promote use of these funds by listing potential funding sources on its website and planning staff will inform housing developers of these funding possibilities.</p> <p>Responsibility: Planning Department</p> <p>Financing: City</p> <p>Scheduling: CDBG Fund application by December 2009 and annually thereafter; other funding sources applied for in cooperation with housing developers at the time specific projects are reviewed by the Planning Department</p>	<p>The City continued to participate in Sonoma County's program to apply for CDBG and HOME funding. Staff did not apply for project-specific housing funds, as no projects were proposed during the planning period.</p>	<p>Continue</p>
<p>IP-3.1.2 <u>Housing Fund</u>: Maintain the City's Housing Fund, with contributions collected from private and public sources, including the in-lieu inclusionary housing fees to implement and/or supplement the City's housing programs. Use the Housing Fund to make housing available to very low to moderate-income Cloverdale residents. The fund could be used to reduce the cost of land acquisition and construction for affordable and special needs housing, and to prevent and reduce</p>	<p>The City continues to maintain a Housing Fund, which is used to support affordable housing programs and services in the city.</p>	<p>Continue</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>homelessness. Responsibility: Planning and Finance Departments Financing: City and other sources listed above Scheduling: Ongoing</p>		
<p>IP-3.1.3 <u>School Facility Reimbursement</u>: Encourage developers of affordable housing to apply for the Proposition 1A School Facility Fee Reimbursement Program (SFFRP) financed by the California Housing Finance Agency. Consider making this a requirement for development receiving subsidies or density bonuses for lower income rental units. Responsibility: Planning Department Financing: City and housing developers utilizing tax-exempt revenue bonds Scheduling: Ongoing</p>	<p>State funding for the school facility fee affordable housing programs has been suspended.</p>	<p>Delete</p>
<p>IP-3.2.1 <u>Additional Housing for Senior Population</u>: Continue to permit senior housing developments for persons aged 55 and over, with reduced parking and other requirements. Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The City continues to permit senior housing developments and provides reduced parking and other incentives to encourage the development of senior units.</p>	<p>Continue</p>
<p>IP-3.3.1 <u>Senior Shared Housing Programs</u>: Contact Sonoma County's Community Development Commission and non-profit housing organizations to determine whether they would be interested in jointly implementing a Senior Shared Housing Program. Responsibility: Planning Department Financing: City to apply for available funding; non-profit organization to implement the program Scheduling: Establish interest in pursuing this program by August 2009</p>	<p>The City did not pursue a senior shared housing program during the planning period.</p>	<p>Delete</p>
<p>IP-3.4.1 <u>Grant Funding</u>: Continue to work with developers to apply for HCD HOME grants or CDBG grants specifically to accommodate large families. Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>Due to the downturn in the economy, no developers expressed an interest in applying for funds to develop units for large families during the planning period.</p>	<p>Continue</p>

CHAPTER 2. HOUSING ASSESSMENT

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-3.5.1 <u>Accessible Units for the Physically Disabled</u>: Revise the Zoning Ordinance to require at least 10 percent of new residential projects and 20 percent of ground floor apartment and condominium units for residential projects 10 units or larger be accessible for physically disabled persons. Ensure that these units are barrier-free consistent with federal Americans with Disabilities Act (ADA) and State standards.</p> <p>Responsibility: Planning Department Financing: City Scheduling: In progress, to be completed by June 2010</p>	<p>This program was evaluated in the course of the Zoning Code update and was not implemented, based on direction from the City’s attorney.</p>	<p>Delete</p>
<p>IP-3.5.2 <u>Funding Accessibility Improvements</u>: Consider subsidizing the construction of renovations and improvements that improve the accessibility to housing for seniors and persons with disabilities.</p> <p>Responsibility: Planning Department Financing: Redevelopment Housing Set Aside Funds, Inclusionary Housing In-Lieu fund, CDBG Funding Scheduling: Ongoing</p>	<p>The City was not able to offer subsidies for accessibility improvements due to the loss of Redevelopment Agency funds.</p>	<p>Delete; funds no longer available</p>
<p>IP-3.5.3 <u>Reasonable Accommodation for Persons with Disabilities</u>: Carry out a review of the City’s land use and building regulations to identify constraints that may exist for the provision of housing for persons with disabilities, and adopt measures to facilitate reasonable accommodations for persons with disabilities. Examine, for example, the cost of obtaining building permits for ADA related retrofit projects. Publicize revisions to land use regulations providing for reasonable accommodation for persons with disabilities.</p> <p>Responsibility: Planning and Building Department Financing: City Scheduling: June 2010</p>	<p>The City adopted a formal reasonable accommodations policy in September 2014.</p>	<p>Delete; program completed</p>
<p>IP-3.6.1 <u>Emergency and Transitional Housing</u>: Revise the Zoning Ordinance to permit an emergency and transitional housing facility as a permitted use in the G-C General Commercial zoning district. Currently, there is approximately .95 acres (21 properties total) of G-C zoned land available that is made up of a mix of developed and undeveloped sites. The City also recently purchased a 5.3 acre site zoned G-C that is available for development and could be a site for an emergency shelter. In addition, there are 30 developed G-C parcels throughout the City and by amending the Zoning Ordinance to allow emergency and transitional housing in the G-C zoning district any of these parcels would support</p>	<p>The City updated the Zoning Code in 2012 to allow emergency shelters as a permitted use, subject only to Plot Plan Review, in the G-C, TOD, and P-I zoning districts. The City further amended the Zoning Code in 2014 to establish definitions for transitional and supportive housing and treat these uses as residential</p>	<p>Delete</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>re-use as a homeless shelter. Emergency shelters in the G-C shall only be subject to the same development and management standards that apply to other allowed uses in the zone. Require Design Review approval pursuant to Health and Safety Code § 50807 prior to issuance of a building permit.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>uses, subject only to the same restrictions as other uses of the same type in the same zoning district.</p>	
<p>IP-3.6.2 <u>Single Room Occupancy (SRO)</u>: Adopt a Single Room Occupancy Ordinance that establishes performance standards with regard to fencing, lighting and reduced parking requirements for extremely low income households and farmworker housing and revises Zoning Ordinance Table 18.04.040A Uses Permitted in Residential Districts, to allow SROs in the R-CT and R-3 Zoning Districts.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>The City updated its Zoning Code in 2012 to allow SROs with a Conditional Use Permit in the R-3, DTS, and TOD zoning districts. In addition, the City adopted SRO standards (Section 18.09.220 of the Zoning Code) that specify development and management requirements and provide for reduced parking for SRO developments.</p>	<p>Delete; program completed</p>
<p>IP-3.6.3 <u>Ongoing Estimates of the Demand for Emergency Housing</u>: Continue to consult with the Cloverdale Police Department and homeless providers in the community to maintain ongoing estimates of the demand for emergency housing in the city.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The City worked with the Sonoma County Continuum of Care to estimate the homeless population in a study completed in January 2013 and works closely with homeless service providers and the police to maintain awareness of the number of homeless persons in the city.</p>	<p>Continue</p>
<p>IP-3.6.4 <u>Inter-Agency Cooperation</u>: Continue to work with private, county, and State agencies to provide emergency housing for the homeless.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The City continues to support the Cloverdale Community Outreach Committee in the operation of Wallace House and to coordinate with other agencies and organizations to identify issues and solutions.</p>	<p>Continue</p>

CHAPTER 2. HOUSING ASSESSMENT

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-3.6.5 Revise the City’s Zoning Ordinance to include definitions of emergency shelter, transitional housing, and supportive housing, and to allow transitional and supportive housing in all residential areas as required by State Law. Responsibility: Planning Department Financing: City Scheduling: June 2010</p>	<p>The City’s Zoning Code was amended in 2012 to include definitions for emergency shelters, transitional housing, and permanent supportive housing. The Zoning Code was further amended in 2014 to clarify that transitional and supportive housing are residential uses, subject only to the same regulations of other residential developments of the same type in the same zoning district.</p>	<p>Delete; program completed</p>
<p>IP-3.6.6 Revise the City’s Zoning Ordinance to allow additional emergency shelters in the P-I zoning district with a use permit. Responsibility: Planning Department Financing: City Scheduling: June 2010</p>	<p>The City’s Zoning Code was amended in 2012 to allow emergency shelters in the P-I zoning district as a permitted use, subject only to Plot Plan Review.</p>	<p>Delete; program completed</p>
<p>IP-3.7.1 <u>Farmworker Housing</u>: While the City will pursue the integration of units for farmworkers throughout its housing stock (units for extremely low- and very low-income households), the City will also work with the County’s farmworker housing program to promote the construction of farmworker housing in the community. The City will assist by partnering with the County to support applications for funding to the State’s Joe Serna Jr. Farmworker Housing Grant Programs. Responsibility: Planning and Finance Departments Financing: City Scheduling: Annually meet with County representatives to discuss farmworker housing needs and plans for additional development if needed</p>	<p>While the City coordinated with the County on potential farmworker housing solutions, no specific units were proposed or completed during the planning period.</p>	<p>Continue</p>

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-3.7.2 <u>Farmworker Housing</u>: To ensure the City's Zoning Ordinance is compliant with Health & Safety Code Section 17021.5, language will be added to explicitly acknowledge that employee housing for farmworkers accommodating six or fewer workers shall be considered a residential use and shall not require any special approvals that are not required of a family dwelling of the same type in the same zone.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete Zoning Ordinance revisions, June 2010</p>	<p>The City's Zoning Code was updated in 2012 to specify that farmworker housing for six or fewer workers is allowed as a residential use and does not require any special approvals that are not required of a family dwelling of the same type in the same zone (see Table 18.04.040-A and 18.05.030-A of the City's Zoning Code).</p>	<p>Delete; program completed</p>
<p>Goal H-4 Promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.</p>		
<p>IP-4.1.1 <u>Housing Discrimination</u>: Promote equal housing opportunity by providing and distributing information regarding equal housing opportunity laws and the City's equal housing opportunities procedures to the public at City Hall, the public library, social service centers, public transit providers and on the City's website.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>The City promoted equal housing opportunity throughout the planning period by providing and distributing information regarding equal housing opportunity laws at City Hall and on the City's website.</p>	<p>Continue</p>
<p>IP-4.1.2 <u>Housing Discrimination Complaints</u>: Establish a City procedure for investigating and appropriately handling housing discrimination complaints.</p> <p>Responsibility: Planning Department Financing: City Scheduling: June 2010</p>	<p>The City, through its participation in the Sonoma County urban county CDBG agreement, provides funding to Petaluma People Services Center (PPSC) to provide fair housing support and assist residents with discrimination complaints. City staff refers residents with questions, issues, and complaints to the PPSC.</p>	<p>Modify</p>
<p>IP-4.1.3 <u>Nondiscrimination Clauses</u>: Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for housing constructed with City assistance.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Ongoing</p>	<p>During the planning period, the City provided assistance in the preservation of Kings Valley Senior Apartments (in collaboration with EAH Housing). EAH includes nondiscrimination clauses in rental agreements for this property.</p>	<p>Continue</p>

CHAPTER 2. HOUSING ASSESSMENT

Implementation Program	Accomplishments	Continue/ Modify/Delete
Goal H-5 Ensure public participation in the development of the City’s housing policies.		
IP-5.1.1 <u>Workshops</u> : Continue to hold workshops and public hearings to discuss proposed revisions to the City’s Housing Element. Responsibility: Planning Department Financing: City Scheduling: Ongoing until adoption of the 2009 Housing Element	The City encouraged public participation throughout the Housing Element update process through workshops, consultations, public study sessions, and public hearings.	Continue
IP-5.2.1 <u>Continue to Prepare a Housing Annual Report</u> : Prepare an annual report that describes the amount and type of housing constructed and housing-related activities for review by the Planning Commission and the City Council. Responsibility: Planning Department Financing: City Scheduling: Annually (include with the annual review of the CIP by the Planning Commission and City Council)	The City prepared annual housing reports and General Plan implementation reports throughout the planning period.	Continue
Goal H-6 Promote effective and efficient land use when meeting housing needs, including consideration of conservation of energy and natural resources, and green building technologies.		
IP-6.1.1 <u>Education and Information</u> : Develop informational materials for dissemination to developers and project designers during the initial stages of project design and review. These materials shall include, but not be limited to, passive solar planning through subdivision, lot and structure orientation, protection of solar access, and application of passive and active energy saving features. The City shall also review its land use regulations and subdivision ordinance and where appropriate add provisions which promote and/or require energy conservation planning as a factor in project approval. Responsibility: Planning Department Financing: City Scheduling: Ongoing	The City’s updated Zoning Code includes specific standards for solar and wind energy systems. Due to limited staff resources, the City has not yet reviewed its subdivision regulations or prepared informational materials.	Continue
IP-6.2.1 <u>Green Building</u> : The City should support Green Building standards which aim to support a sustainable community by incorporating green building measures into the design, constructions, and maintenance of new commercial and residential buildings. The City will also work with stakeholder to develop a list of incentives that will help developers meet mandatory green building standards. Responsibility: Planning Department	The City adopted CALGreen Tier 1 standards in March 2011. Due to limited staff resources, the City did not work with stakeholders to develop a list of incentives.	Continue

Implementation Program	Accomplishments	Continue/ Modify/Delete
Financing: City Scheduling: Development list of incentives by October 2011; ongoing		
IP-6.3.1 <u>Public Transit</u> : Work with public transit providers and developers to encourage housing development located in close proximity to public transit facilities, as well as incorporation of pedestrian and bicycle access and networking in project design. Responsibility: Planning Department Financing: City Scheduling: Ongoing	The City adopted a Station Area/Downtown Plan to encourage infill residential development near public transit in July 2010. The plan establishes a vision and development regulations to encourage pedestrian- and bicycle-friendly residential design in the downtown and in proximity to the planned SMART station. In addition, the City has prepared funding applications for a project that would link the downtown to the SMART station with a greenway.	Continue
IP-6.3.2 <u>Public Transit</u> : Utilize City workforce housing preferences so that employees of Cloverdale businesses who live out of the City can move into Cloverdale and not need to commute in. Responsibility: Planning Department Financing: City Scheduling: Ongoing	Workforce housing preferences were not utilized due to limited residential construction during the planning period.	Continue
IP-6.4.1 <u>Housing Annual Report and Monitoring</u> : The City shall, through its Annual Housing Report, monitor the supply of residential land to ensure sufficient developable land is available for single-family and multifamily residential development. This program will help to achieve projected housing needs for the planning period extending through June 2014. If, at any time, the supply of sites zoned for multifamily housing falls below the quantity of land required to accommodate the City's remaining need for higher density multifamily housing, the City shall initiate General Plan Amendments and/or rezonings to provide additional land. Responsibility: Planning Department Financing: City Scheduling: Ongoing	The City completed annual reports and monitored the supply of residential land throughout the planning period. Due to limited development as a result of the nationwide economic downturn, ample land remained available to accommodate the City's projected housing need.	Continue

CHAPTER 2. HOUSING ASSESSMENT

Implementation Program	Accomplishments	Continue/ Modify/Delete
<p>IP-6.5.1 <u>Development Impact Fee Review</u>: The City shall review its current development impact fee program to confirm the appropriate level of impact fees to charge for multifamily residential units and second units based on the demand they create for public facilities and infrastructure. Where justified, the City shall consider reducing fees for multifamily units, second units, co-housing, and self-help housing units to encourage their construction. The City shall consider reducing fees for lower-income housing on a sliding scale related to the level of affordability during the next impact fee review. The City shall also consider adopting a sliding-scale fee depending on the size of the unit or “locking” fees to the time of approval.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete review by June 2010</p>	<p>The City reviewed and updated its master fee schedule and development impact fee schedule in 2014. Fees are set at appropriate levels based on the demand new housing creates for public facilities and infrastructure.</p>	<p>Modify</p>
<p>IP-6.5.2 <u>Capital Improvement Program</u>: The City shall continue to update and implement its five-year Capital Improvement Program to guide development of public facilities required by new residential demand and to improve existing facilities in need of upgrading.</p> <p>Responsibility: Planning Department Financing: City Scheduling: Complete review annually</p>	<p>The City updated its Capital Improvement Program in February 2011 and will continue to update it on a regular basis.</p>	<p>Continue</p>

2.3. Housing Needs Assessment

2.3.1 Population and Demographic Trends

Population Trends and Projections

According to the California Department of Finance, the Cloverdale population was 8,641 as of 2014. The population has grown significantly since 1960. As illustrated in **Table 2.2**, the Association of Bay Area Governments (ABAG) projects continued growth in the City through 2040. However, projections indicate that growth will occur at a slower pace than in previous decades. The total population is projected to be 11,500 in 2040. Note that ABAG projections are below those of the City’s General Plan, which anticipates a population of 12,000 in 2025.

Table 2.2 Population Trends and Projections, 1960 to 2040

Year	Population	Percentage Change
1960	2,848	—
1970	3,251	14%
1980	3,989	23%
1990	4,294	23%
2000	6,831	39%
2010	8,618	26%
2020*	9,500	10%
2030*	10,500	11%
2040*	11,500	10%

Source: California Department of Finance Historic Populations, 2013; US Census 2000, 2010; ABAG Projections 2013

* Projected

From 2000 to 2010, the Cloverdale population increased approximately 26 percent, from 6,831 to 8,618. As shown in **Table 2.3**, growth in Cloverdale outpaced that of Sonoma County as a whole and the nearby jurisdictions of Healdsburg and Windsor, which grew at rates of 6 percent, 5 percent, and 18 percent, respectively.

Table 2.3 Population Growth Comparison, 2000 to 2010

Jurisdiction	2000	2010	Percentage Change
Cloverdale	6,831	8,618	26%
Healdsburg	10,722	11,254	5%
Sonoma County	458,614	483,878	6%
Windsor	22,744	26,801	18%

Sources: US Census 2000, 2010 (ABAG Data Profiles for Housing Elements, 2014)

Household Characteristics

A household is any group of people living together in a residence, related or unrelated. According to the Census, there were 3,182 households in Cloverdale in 2010. The number of households grew approximately 28 percent from 2000 to 2010. According to ABAG projections, the number of households is projected to grow steadily through 2040, though at a slightly lower rate than over the last decade.

Household Size and Composition

As of 2011, the average household size in Cloverdale was 2.63 persons. This is a slight decrease from the average of 2.71 in 2000. As shown in **Table 2.4**, Cloverdale’s average household size is larger than that of Sonoma County (2.54), but lower than the average in California (2.93).

Table 2.4 Average Household Size, 2000 and 2011

Jurisdiction	2000	2011
Cloverdale	2.71	2.63
Sonoma County	2.60	2.54

Source: US Census 2000; 2007–2011 ACS (ABAG Data Profiles for Housing Elements, 2014)

As of 2010, approximately 70 percent of Cloverdale households were families and approximately 31 percent were families with children under the age of 18. The average family size was 3.16 persons.

Age Characteristics

Cloverdale’s current and future housing needs are determined in part by the age characteristics of its residents. Age can influence lifestyle preference, household size, and income.

The median age in Cloverdale was 39.7 in 2010, up from 36 in 2000. This is comparable to the median in Sonoma County as a whole, which was 39.9 in 2010 and 37.5 in 2000.

As shown in **Table 2.5**, the age composition remained similar from 2000 to 2010, with slight decreases in the percentage of the population in all age groups under 55 and increases in the 55 and older age groups. The largest percentage increase was in the age group ranging from 55 to 64, which increased from 8 percent of the population to 13 percent.

Table 2.5 Population Age, 2000 and 2010

Age Range	2000		2010	
	Number	Percentage	Number	Percentage
19 and younger	1,863	27%	2,278	26%
20 to 24	583	9%	475	6%
25 to 34	894	13%	1,061	12%
35 to 44	1,037	15%	1,093	13%
45 to 54	905	13%	1,215	14%
55 to 64	575	8%	1,114	13%
65 and older	974	14%	1,382	16%
Total	6,831	100%	8,618	100%
Median Age	36.0		39.7	

Source: US Census 2000, 2010 (ABAG Data Profiles for Housing Elements, 2014)

Race and Ethnicity

While the majority of Cloverdale residents were white in 2000 (69 percent) and 2010 (62 percent), the population became somewhat more diverse. As shown in **Table 2.6**, the Hispanic population grew from 27 to 33 percent. There were increases in the number of residents of all races and ethnicities.

Table 2.6 Race/Ethnicity, 2000 and 2010

Race/Ethnicity	2000		2010	
	Number	Percentage	Number	Percentage
White	4,692	69%	5,386	62%
Hispanic	1,823	27%	2,824	33%
Black or African American	9	<1%	33	<1%
Asian	80	1%	95	1%
American Indian or Alaska Native	59	1%	109	1%
Native Hawaiian or Pacific Islander	5	<1%	6	<1%
Other race	15	<1%	11	<1%
Two or more races	148	2%	154	2%
Total	6,831	100%	8,618	100%

Source: US Census 2000, 2010 (ABAG Data Profiles for Housing Elements, 2014)

2.3.2 Employment and Income Trends

Employment

ABAG estimated that there were 1,570 jobs in Cloverdale as of 2010 and projects that the number of jobs will increase over the next 30 years to a total of 2,270 in 2040. Similarly, ABAG projects an increase in the number of employed residents from 3,500 in 2010 to 4,640.

Manufacturing is a central component of the Cloverdale economy. Products include lumber, wine, beer, geothermal power, and air brake actuators among others. Major raw material resources include steam, lumber, gravel, and wood fiber products.

The City's major employers include Fosters Wine Estates, MGM Brakes, Cloverdale Unified School District, Ray's Food Place, Cloverdale Health Care Center, and Alexander Valley Regional Medical Center.

As of 2011, education, health and social services was the largest employment sector among Cloverdale residents, accounting for approximately 23 percent of jobs held by Cloverdale residents. Note that these jobs are not necessarily located in Cloverdale but are those held by persons residing in Cloverdale. Employment in this sector increased significantly over the past decade, up from 12 percent of jobs in 2000. The percentage of residents employed in the manufacturing sector decreased slightly from 18 to 16 percent, however the number of residents holding jobs in this sector increased. Table 2.7 shows a detailed comparison of employment by industry in 2000 and 2010.

Table 2.7 Employment by Industry, 2000 and 2011

Employment Sector	2010		2011*	
	Number	Percentage	Number	Percentage
Agriculture, forestry, fishing and hunting, and mining	228	7%	196	5%
Construction	316	10%	196	5%
Manufacturing	557	18%	610	16%
Wholesale trade	145	5%	117	3%
Retail trade	326	11%	543	14%
Transportation and warehousing, and utilities	116	4%	161	4%
Information	23	1%	21	1%
Finance, insurance, real estate, and rental and leasing	250	8%	110	3%
Professional, scientific, management, administrative, and waste management	277	9%	361	10%
Education, health, and social services	387	12%	857	23%
Arts, entertainment, recreation, accommodation, and food services	223	7%	257	7%
Other services	135	4%	274	7%
Public administration	114	4%	70	2%
Total (employed civilian population age 16 and older)	3,097	100%	3,773	100%

Source: US Census, 2000; ACS 2007-2011 (ABAG Data Profiles for Housing Elements, 2014)

* ACS figures are estimates based on samples. For a small city like Cloverdale, reported figures may subject to large margins of error.

Unemployment

As of November 2013, Cloverdale’s unemployment rate was 9.3 percent, down from 11.8 percent in November 2012. Despite the improvement, the unemployment rate in Cloverdale remains higher than Sonoma County as a whole and nearby cities. **Table 2.8** shows unemployment rates for Cloverdale and other Sonoma County jurisdictions.

Table 2.8 Unemployment in Selected Jurisdictions, 2013

Jurisdiction	Unemployment Rate (%)
Sonoma	6.1
Sebastopol	3.9
Santa Rosa	6.1
Healdsburg	6.2
Cloverdale	9.3

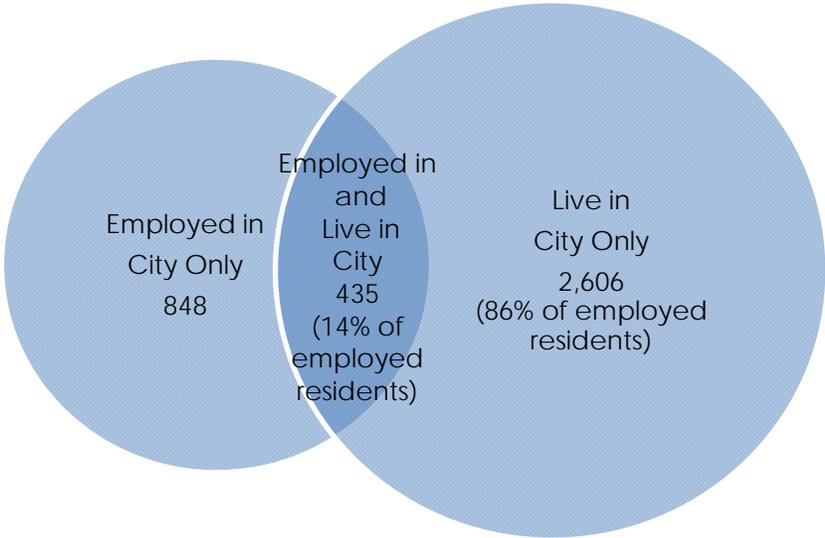
Source: California Employment Development Department, November 2013

Jobs/Housing Balance

The analysis of jobs/housing balance is used to measure the degree to which communities are inducing commuter travel as growth occurs. A community with a balance of jobs and housing has as many jobs as residents that are able to work. For example, a city with 4,000 employed residents requires 4,000 jobs to be in balance. A community is out of balance if it either has more jobs than employed residents or has more employable residents than jobs.

Like many communities, there is an imbalance between where people live and work in Cloverdale. As shown in **Figure 2.2**, approximately one third of those who work in Cloverdale also live in the city. Most residents of Cloverdale work outside the city (86 percent).

Figure 2.2 Live/Work Balance, 2011



Source: ACS, 2011 via the US Census OnTheMap Application, Longitudinal-Employer Household Dynamics Program
Note: The number of employed residents estimated in this figure varies from the estimate by sector provided above because it is from a different ACS data set. ACS figures are estimates based on samples. For a small city like Cloverdale, ACS figures may be subject to large margins of error.

A jobs/housing imbalance can lead to long commute times and distances. Approximately 40 percent of Cloverdale residents traveled less than 10 miles for work in 2011. Approximately 38 percent drove 10 to 50 miles and over 20 percent drove over 50 miles to work. The majority of these longer-distance commuters traveled south down Highway 101 to Santa Rosa or to the San Francisco Bay Area. **Table 2.9** shows the distribution of commuting distances for Cloverdale residences.

Table 2.9 Estimated Travel Distance to Work, 2011

Distance to Work	Number	Percentage
Less than 10 miles	527	41%
10 to 24 miles	245	19%
25 to 50 miles	238	19%
Greater than 50 miles	273	21%
Total primary jobs	1,283	100%

Source: ACS, 2011 via the US Census OnTheMap Application, Longitudinal-Employer Household Dynamics Program

Note: The number of employed residents counted in this table varies from previous totals because it takes into account only primary jobs. ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

Table 2.10 shows travel time to work for Cloverdale residents. Approximately 40 percent travel for more than 30 minutes.

Table 2.10 Travel Time to Work, 2012

Travel to Work (minutes)	Percentage
Less than 10	20%
10 to 14	7%
15 to 19	11%
20 to 24	18%
25 to 29	5%
30 to 34	19%
35 to 44	5%
45 to 59	10%
60 or more	6%

Source: ACS, 2008–2012

Note: ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

The Land Use Element of the City’s General Plan addresses this issue, stating that the community will work to establish a jobs/housing ratio of 1.0, meaning that the number of jobs equals the number of housing units. To meet this goal, approximately 40 percent of the City’s vacant nonresidential lands are needed for commercial and industrial uses. In other words, Cloverdale has more than enough nonresidential vacant land capacity to meet its goals for commercial and industrial development with respect to the jobs/housing balance.

Household Incomes

As of 2011, the median household income in Cloverdale was \$56,649. This is an increase from the 2000 median of \$42,309 when compared directly. However, when the 2000 median is adjusted for inflation to 2011 dollars, it is equivalent to \$57,117, meaning that the median income decreased slightly from 2000 to 2010.

The median income in Cloverdale was the lowest in Sonoma County. The countywide median was \$64,343.

Table 2.11 shows the income distribution of households in Cloverdale in 2000 and 2011. The percentage of households in the lowest income quartiles decreased and the percentage in the highest quartiles increased. Despite the shift, approximately 17 percent of Cloverdale households had incomes of less than \$25,000.

Table 2.11 Household Income by Quartile, 2000 and 2011

Annual Household Income	2000		2011*	
	Number	Percentage	Number	Percentage
Less than \$24,999	712	28%	546	17%
\$25,000 to \$49,999	707	28%	797	25%
\$50,000 to \$74,999	550	22%	682	22%
\$75,000 to \$99,999	244	10%	537	17%
\$100,000 or more	288	12%	584	18%
Total households	2,501	100%	3,146	100%

Source: US Census, 2000; ACS, 2007–2011 (ABAG Data Profiles for Housing Elements, 2014)

* ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

For policy and program administration purposes, the state and federal governments have established income categories to describe income level in relationship to the county area median income (AMI), adjusted for household size. Income categories are defined as:

- Extremely low-income: at or below 30 percent of AMI
- Very low-income: 31 to 50 percent of AMI
- Low-income: 51 to 80 percent of AMI
- Moderate-income: 81 to 120 percent of AMI
- Above moderate income: greater than 120 percent of AMI

The 2014 income limits for Sonoma County are shown according to household size in **Table 2.12** and are based on a median income of \$82,600.

Table 2.12 State Income Limits for Sonoma County, 2014

Income Category	Household Size (Number of Persons Per Household)							
	1	2	3	4	5	6	7	8
Extremely Low	\$17,400	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,800	\$32,750
Very Low	\$28,950	\$33,050	\$37,200	\$41,300	\$44,650	\$47,950	\$51,250	\$54,550
Low	\$45,500	\$52,000	\$58,500	\$65,000	\$70,200	\$75,400	\$80,600	\$85,800
Moderate	\$69,350	\$79,300	\$89,200	\$99,100	\$107,050	\$114,950	\$122,900	\$130,800

Source: California Department of Housing and Community Development 2014

Table 2.13 shows the income distribution of Cloverdale residents by income category and tenure in 2010. A much larger percentage of very low-income households are renters and a larger portion of above moderate income households are home owners.

Table 2.13 Household Income Category by Tenure, 2010

Income Category	Renters		Owners	
	Number	Percentage	Number	Percentage
Very low	570	49%	300	14%
Low	235	20%	415	20%
Moderate	230	20%	465	22%
Above moderate	130	11%	890	44%
Total occupied units	1,165	100%	2,070	100%

Source: CHAS, based on 2006–2010 ACS (ABAG Data Profiles for Housing Elements, 2014)

AMI = Area Median Income

* ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

The ACS does not provide a quantification of households for extremely low-income households, but it does show households earning less than \$24,999 (as shown in **Table 2.11**). This range has been used to estimate the number of existing extremely low-income households. According to the ACS data, there were approximately 546 extremely low-income households in the City as of 2011. Extremely low-income households generally have a higher incidence of housing problems and tend to overpay for housing (paying greater than 30 percent of their income toward housing costs).

2.3.3 Housing Stock Characteristics

Housing Types

As of 2010, there were a total of 3,427 housing units in Cloverdale. As shown in **Table 2.14**, detached single-family homes comprised 76 percent of the City’s housing stock and attached single-family units made up another 8 percent. Multifamily units made up 12 percent of housing stock and mobile homes made up the remaining 4 percent. The City’s single family (both detached and attached) housing stock increased significantly more than its multifamily stock from 2000 and 2010.

Table 2.14 Housing Units by Type in Cloverdale, 2000 and 2010

Housing Unit Type	2000		2010		Percentage Change
	Units	Percentage	Units	Percentage	
Single-family, detached	1,897	72%	2,598	76%	37%
Single-family, attached	122	5%	279	8%	29%
Multi-family, 2-4 units	113	4%	91	3%	-19%
Multi-family, 5+units	295	11%	316	9%	7%
Mobile homes	209	8%	143	4%	-32%
Total	2,636	100%	3,427	100%	30%

Sources: US Census, 2000; California Department of Finance (ABAG Data Profiles for Housing Elements, 2014)

Housing Age

As housing units age, they typically require reinvestment and additional maintenance. As shown in **Table 2.15**, approximately 33 percent of owner-occupied units and 70 percent of renter occupied units are over 30 years old.

Table 2.15 Age of Housing Stock

Year Built	Owner Occupied		Renter Occupied	
	Number of Units	Percentage	Number of Units	Percentage
1939 or earlier	119	6%	143	12%
1940 - 1949	89	4%	100	9%
1950 - 1959	194	9%	106	9%
1960 -1969	88	4%	196	17%
1970 -1979	199	10%	271	23%
1980 - 1989	211	10%	157	13%
1990 - 1999	430	21%	152	13%
2000-2009	740	36%	47	4%
Total	2,070	100%	1,172	100%

Source: US Census, 2010

Housing Conditions

In October 2008, City staff conducted a survey of housing conditions. The survey entailed visual observations from public right-of-way of 10 percent of the City’s housing stock that was over 20 years old. All types of housing units were represented, including single family dwellings, multi-family dwellings, duplex units and mobile homes. From a map of residential areas 20 years and older, addresses were chosen at random (approximately every 10th address) to take part in the survey. Most housing units surveyed were in sound condition or needed only minor repairs (86 percent). A small percentage needed moderate or substantial repairs (14 percent). **Table 2.16** illustrates the overall condition of all of the homes surveyed.

Table 2.16 Housing Conditions Survey Results, 2008

Housing Type	Sound	Minor	Moderate	Substantial	Dilapidated	Total
Single	93	20	15	4	0	132
Mobile	6	2	0	0	0	8
Duplex	2	0	0	0	0	2
Multifamily	4	2	2	0	0	8
Total	105	24	17	4	0	150
Percent	70%	16%	11%	3%	0%	100%

Source: City of Cloverdale Staff Housing Conditions Survey, October 2008

* Totals may not add up to 100% due to rounding

Housing conditions were defined as follows:

- **Sound:** A unit that appears new or well maintained and structurally intact. The foundation should appear structurally undamaged and there should be straight roof lines. Siding, windows, and doors should be in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other maintenance items are allowable under this category.
- **Minor:** A unit that shows signs of deferred maintenance, or which needs only one major component, such as a roof.
- **Moderate:** A unit in need of replacement of one or more major components and other repairs, such as roof replacement, painting, and window repairs.
- **Substantial:** A unit that requires replacement of several major systems and possibly other repairs (e.g. complete foundation work, roof structure replacement and re-roofing, as well as painting and window replacement).
- **Dilapidated:** A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent, not fit for human habitation in its current condition, may be considered for demolition at minimum or major rehabilitation will be required.

As stated in Implementation Program 1.1.1, the City will collaborate with Sonoma County to advertise the availability of rehabilitation assistance loan programs.

Tenure and Vacancy

As shown in **Table 2.17**, approximately 93 percent of housing units in Cloverdale were occupied as of 2010. Approximately 66 percent were owner-occupied.

Vacancy rates are an indicator of a healthy housing market in which there is a balance between supply and demand. HCD suggests that an overall vacancy rate of five to six percent indicates a well-balanced housing market. Vacancy rates that are high or low can result in downward or upward price pressures. While the vacancy rate of 7 percent in Cloverdale would seem to suggest a relatively appropriate balance in Cloverdale, anecdotal information provided by members of the community indicates that the supply of available housing is low, particularly the availability of rental homes.

Among vacant units, 37 percent were for sale and 23 percent were for rent. Approximately 17 percent were held for seasonal or occasional use.

Table 2.17 Household Tenure and Vacancy, 2010

Tenure	Number	Percentage
Occupied	3,182	93%
Owner-occupied	2,102	66%
Renter-occupied	1,080	34%
Vacant	245	7%
For rent	56	23%
For sale	90	37%
Rented or sold, not occupied	28	11%
For seasonal, recreational, or occasional use	41	17%
Other vacant	30	12%
Total	3,427	100%

Source: US Census, 2010

Overcrowding

Overcrowding occurs when there is more than one person per room (excluding bathrooms and kitchens). Overcrowding is often a result of an inadequate supply of affordable and decent housing. Approximately 5 percent of occupied housing units in Cloverdale are overcrowded. As shown in **Table 2.18**, the problem is more prevalent among renter households. Nearly 70 percent of overcrowded units are occupied by renters.

Table 2.18 Overcrowded Housing Units, 2010

Level of Overcrowding	Owner-Occupied		Renter-Occupied	
	Number	Percentage of Total Occupied Units	Number	Percentage of Total Occupied Units
Over-crowded (1-1.5 persons/rm)	45	1%	75	2%
Severely over-crowded (>1.5 persons/rm)	10	<1%	45	1%
Total	55	2%	120	4%
Total occupied units	3,240			

Source: CHAS, based on ACS, 2006-2010

Note: ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

2.3.4 Housing Costs and Affordability

Rental Prices

The price of rental units in Cloverdale varies depending on the neighborhood, tenure, and maintenance of the unit. A survey of rental listings found limited options and availability. **Table 2.19** shows listed unit prices by unit size. Listed prices ranged from a low of \$622 per month for a studio to \$2,600 for a four-bedroom home. Based on input from the community at the Housing Element workshop, rental vacancies are very low and prices have increased rapidly in recent years.

Table 2.19 Listed Rental Prices, 2014

Unit Size	Average List Price	Range	Number of Listings
Studio	\$661	\$622-\$700	2
1 bedroom	\$704	\$700-\$850	7
2 bedroom	\$1,171	\$900-\$1,250	9
3+ bedroom	\$1,803	\$1,525-\$2,600	8

Source: Padmapper.com, craigslist.com, cloverdale-california.olx.com, accessed in April and May 2014

Home Sale Prices

According to DataQuick (www.DQNews.com), the median home sales price in Cloverdale was \$313,750 in 2013. As shown in **Figure 2.3**, median home prices in Cloverdale followed countywide trends, decreasing from 2010 to 2011, increasing from 2011 to 2012, and rising dramatically from 2012 to 2013. The Cloverdale median sales price increased approximately 28 percent from 2012 to 2013. The countywide median increased approximately 33 percent for the same period, and the cities of Santa Rosa, Windsor, and Healdsburg saw increases of 31, 17, and 10 percent, respectively. The rise in sales prices is a result of growing demand based on consumer confidence and the improving economy, historically low interest rates, a low vacancy rate, and a limited supply of new housing on the market.

The median sales price in Cloverdale has been consistently lower than that of Sonoma County as a whole and nearby jurisdictions. This is primarily attributable to Cloverdale’s location in the far north of the County, a further distance from major job centers.

Figure 2.3 Median Home Sales Price, 2010 to 2013



Source: DataQuick

Affordability

Housing affordability is based on the relationship between household income and housing expenses. According to HUD and HCD, housing is considered “affordable” if the monthly housing cost is no more than 30 percent of a household’s gross income. **Table 2.20** shows affordable rent prices and estimated affordable purchase prices based on 2014 income limits for Sonoma County.

Table 2.20 Maximum Affordable Housing Payments, 2014

Income Group/ Household Size	Affordable Total Monthly Payment	Monthly Housing Costs		Maximum Affordable Price	
		Utilities ¹	Taxes and Insurance (for homeowners)	Ownership ²	Monthly Rental ³
Extremely Low					
1 person	\$435	\$75	\$31	\$88,954	\$360
2 person	\$496	\$100	\$41	\$98,853	\$396
3 person	\$559	\$125	\$51	\$106,615	\$434
4 person	\$620	\$150	\$61	\$116,254	\$470
Very Low					
1 person	\$724	\$75	\$71	\$132,580	\$649
2 person	\$826	\$100	\$86	\$148,710	\$726
3 person	\$930	\$125	\$101	\$165,036	\$805
4 person	\$1,033	\$150	\$116	\$181,166	\$883
Low					
1 person	\$1,138	\$75	\$131	\$195,599	\$1,063
2 person	\$1,300	\$100	\$160	\$195,599	\$1,200
3 person	\$1,463	\$125	\$189	\$200,000	\$1,338
4 person	\$1,625	\$150	\$218	\$325,228	\$1,475
Moderate					
1 person	\$1,734	\$75	\$256	\$342,300	\$1,659
2 person	\$1,983	\$100	\$303	\$359,520	\$1,883
3 person	\$2,230	\$125	\$350	\$444,645	\$2,105
4 person	\$2,478	\$150	\$397	\$496,540	\$2,328

Source: HCD State Income Limits, 2014; Realtor.com mortgage calculator

1. Monthly utility costs are assumed at \$75/person and \$25 for each additional person.

2. Based on a 10% down payment, 5% fixed-interest rate, 30-year mortgage, and a monthly payment equal to 30% of income (after utilities, taxes, and insurance).

3. Based on 30% of income less estimated utilities costs.

Based on state standards, the maximum affordable monthly rent for a very low-income household of four is \$883 per month. Rents in 2014 for a two-bedroom unit ranged from \$900 to \$1,250, making an adequately sized rental unit out of the affordable range for a household at this income level. Rental prices are generally affordable for low- and moderate-income households.

Maximum purchase prices are more difficult to determine due to variations in mortgage interest rates and qualifying procedures, down payments, special tax assessments, homeowner association fees, property insurance rates, and other factors. As noted above, the median home sale price in Cloverdale was \$313,750 as of 2013. At the median, home purchase prices are generally affordable for four-person households earning low and moderate incomes, but are not affordable to extremely low or very low income households.

Overpayment

Overpayment is defined as paying more than 30 percent of monthly household income toward housing costs, including cost of utilities, property insurance, and real estate tax. Severe overpayment is defined as paying more than 50 percent of income toward housing costs. As of 2010, approximately 43 percent of Cloverdale households were overpaying for housing. This is less than the estimated 46 percent Countywide, but higher than the percentage for the Bay Area as a whole, which was 33 percent. As shown in **Table 2.21**, approximately 43 percent of owner households and 47 percent of renter households were overpaying for housing as of 2010.

Table 2.21 Overpayment by Tenure, 2010

Tenure and Level of Overpayment		Total Overpaying	Very Low Income	Low Income	Moderate	Above Moderate
Owner Occupied						
Paying 30-50% of income	Number	630	80	115	230	205
	Percentage	30%	4%	5%	11%	10%
Paying >50% of income	Number	264	120	80	54	10
	Percentage	13%	6%	4%	3%	<1%
Renter Occupied						
Paying 30-50% of income	Number	240	125	100	15	0
	Percent	22%	12%	9%	1%	--
Paying >50% of income	Number	275	275	0	0	0
	Percent	25%	25%	--	--	--

Source: CHAS, based on ACS, 2006-2010 (ABAG Data Profiles for Housing Elements, 2014)

Note: ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

2.3.5 Special Housing Needs

Senior Households

The limited incomes of many seniors can make it difficult for them to find affordable housing. In addition, many elderly people have physical disabilities that can limit their selection of suitable housing. As of 2010, approximately 16 percent of the Cloverdale population was seniors. As shown in **Table 2.22**, the number of seniors increased by approximately 42 percent from 2000 to 2010, from 974 to 1,382.

Table 2.22 Senior Population, 2000 and 2010

Age	2000		2010		Percentage Change
	Number	Percentage	Number	Percentage	
65 to 74 years	520	53%	715	52%	38%
75 to 84 years	333	34%	491	36%	47%
85 years and older	121	12%	176	13%	45%
Total	974	100%	1,382	100%	42%

Source: US Census, 2000 and 2010

Table 2.23 shows that there were 872 households in Cloverdale with at least one person 65 years or older living in the household as of 2010. Of these households, approximately 80 percent were owner-occupied and 20 percent were renter-occupied.

Table 2.23 Elderly Households by Tenure

Age	Number	Percentage of All Households
Owner-Occupied		
65 to 74 years	352	40%
75 to 84 years	258	30%
85 years and over	86	10%
Total	696	80%
Renter Occupied		
65 to 74 years	111	13%
75 to 84 years	58	7%
85 years and over	22	3%
Total	176	20%
Total Households		
65 to 74 years	463	53%
75 to 84 years	316	36%
85 years and over	108	12%
Total Households with Senior Householder	872	100%

Source: US Census, 2010

Many seniors live on fixed incomes, making them vulnerable to overpayment and other issues when rents increase or when their home is in need of maintenance or repair. As shown in **Table 2.24**, approximately 24 percent of senior households had annual incomes of under \$30,000 and approximately 18 percent of senior households were living below the poverty level.

Table 2.24 Senior Household Income, 2011

Annual Household Income	Number	Percentage
Income under \$30,000	170	24%
\$30,000 to \$49,999	235	33%
\$50,000 to \$74,999	137	19%
\$75,000 to \$99,999	124	17%
More than \$100,000	46	6%
Total	712	100%
Below Poverty Level	93	18%

Source: ACS, 2007-2011

Note: ACS figures are estimates based on samples. For a small city like Cloverdale, ACS reported figures may be subject to large margins of error.

Table 2.25 lists care facilities for seniors and disabled persons along with the capacity of each facility. In total, the City has a capacity of 97 people within its care facilities that work specifically with seniors.

Table 2.25 Care Facilities for Seniors and/or Disabled Persons

Facility Name	Address	Capacity (persons)
Clear Water Lodge (assisted living and general care)	611 Cherry Creek Rd, Cloverdale CA 95425-3845 Phone: (707) 894-4615	15
Villas at Cloverdale (assisted living and general care)	214 W. Third Street Cloverdale CA 95425-3845	6
Cloverdale Healthcare Center (general care)	300 Cherry Creek Road, Cloverdale CA 95425 Phone: (707)894-5201	76
Total Capacity		97

Source: California Social Services Department community Care Licensing Division, www.retirenet.com, accessed online April 17, 2014

Persons with Disabilities

According to state law, disabilities include, but are not limited to physical and mental disabilities. A “mental disability” involves any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limit a major life activity. A “physical disability” includes any physiological disease, disorder, condition, cosmetic disfigurement or anatomical loss of body functions. Physical disabilities include those that are neurological, immunological, or musculoskeletal in nature as well as those that involve the respiratory, cardiovascular, reproductive, genitourinary, hemic and lymphatic or digestive systems and those involving the special sense organs, speech organs, skin or endocrine system.

The 2010 US Census did not collect detailed information regarding disabilities and ACS data on this subject is presented with an unacceptable high margin of error for small communities. Thus, the most recent reliable data regarding persons with disabilities in Cloverdale is from the 2000 US Census. As shown in **Table 2.26**, approximately 20 percent of the total population had some type of disability.

Table 2.26 Persons with a Disability, 2000

Age and Disability Status	Number	Percentage of Total Population
Persons age 5-64 with a disability	882	16%
Persons age 65 + with a disability	393	40%
Total persons with a disability	1,275	20%
Total population (age 5+)	6,445	--

Source: US Census, 2000

* Table should not add up to 100 percent

Table 2.27 shows the total number of disabilities for the 5 to 64 and 65 and over age groups. Many of these persons have more than one disability, which is why there are a higher number of disabilities listed than there are disabled persons. The greatest portion of disabilities is employment disabilities followed by physical disabilities.

Table 2.27 Disabilities by Type and Age, 2000

Disability Type	Disabilities in Persons Ages 5-64		Disabilities in Persons Age 65+	
	Number	Percentage	Number	Percentage
Sensory disability	106	12%	125	32%
Physical disability	238	27%	318	81%
Mental disability	209	24%	68	17%
Self-care disability	84	10%	73	19%
Go-outside-home disability	284	32%	128	33%
Employment disability	504	57%	--	--
Total	882	100%	393	100%

Source: US Census, 2000

Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the City to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The North Bay Regional Center (NBRC) is one of 21 regional centers in California that provides point of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

According to the NBRC, the center serves 47 developmentally disabled persons who reside in and around Cloverdale (those residing in the 95424 zip code). As shown in **Table 2.28**, about half of these residents are age 22 or younger and thus are likely to live at home with family and receive services through public schools.

Table 2.28 Developmentally Disabled Residents by Age, 2014

Zip Code	0-14 Years	15-22 Years	23-54 Years	55-65 Years	65+ Years	Total
95424	22	1	17	5	2	47

Source: North Bay Regional Center, 2014

A variety of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating “barrier-free” design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents.

While the NBRC and its service partners typically promote and work toward a scattered-site housing model in which persons with developmental disabilities reside in housing units that are incorporated into the community, group facilities remain an option for some clients with more severe medical needs. Sonoma County is home to the Sonoma Developmental Center, one of four remaining large group care facilities in California. The center is home to over 400 persons with developmental disabilities.

While plans and a specific time frame have not yet been finalized, the State is slated to close the Sonoma Developmental Center. The closure will result in a need for new housing sites for center residents. Implementation Program 3.4.2 directs the City to monitor the potential closing of the Sonoma Developmental Center and work with the NBRC, relevant agencies, other local jurisdictions, and housing and service providers to provide support and assistance, as appropriate.

Large Families

Large families are defined as households containing five or more persons. They are considered a special needs group because there is a limited supply of adequately sized housing to accommodate their needs. A lack of larger affordable units can force large families to reside in overcrowded conditions. As shown in **Table 2.29**, approximately 10 percent of owner-occupied households and 16 percent of renter-occupied households in Cloverdale are comprised of 5 or more people.

Table 2.29 Household Size by Tenure, 2010

Household Size	Owner-Occupied		Renter-Occupied	
	Number of Households	Percentage of Total Households	Number of Households	Percentage of Total Households
5-person household	117	6%	79	7%
6-person household	57	3%	56	5%
7+ person household	39	2%	33	3%
Total	213	10%	168	16%

Source: US Census, 2010

Single-Parent and Female-Headed Households

Single-parent households are male- and female-headed households with children under the age of 18 living at home. Single-parent households generally have lower incomes than a two-parent household. Single-parent households often require special attention due to their need for affordable childcare, health care and housing assistance. Female-headed households especially tend to have lower incomes, limiting the availability of housing.

As of the 2010 Census, approximately 12 percent of households in the City were single-parent households and about 75 percent of those were female-headed. Approximately 33 percent of female-headed households were below poverty level, compared to 7 percent of all households in the City.

Farmworkers

Agriculture is a very important industry for City, county, and the region. The Sonoma County Agricultural Commissioner's annual report on agricultural production indicated that the value for 2012 agricultural production was \$821,345,000, an increase of approximately 41 percent from the 2011 value of \$581,081,700. The industry is a major employer. Annual agricultural employment data collected by the State Employment Development Department (EDD) for 2013 indicated that the North Coast region, which includes Sonoma County, had 12,500 workers employed in agriculture and 2,900 farm laborers.

According to the 2008-2012 ACS, 277 Cloverdale residents were employed in agriculture and related industries. According to estimates from the Santa Rosa Regional Office of the Butte County Office of Education, which administers the Migrant Education program, there were 165 students from migrant families enrolled in Cloverdale schools as of the 2012-2013 school year. The count includes students enrolled in pre-school through 12th grade. Migrant children are defined as those who have moved in the preceding three years to accompany a family member or guardian in order to obtain temporary or seasonal employment in agricultural, fishing, or logging (except lumber mills) work. The Migrant Education program addresses the special needs of migrant children whose learning is impacted by frequent mobility, poverty, and limited English skills.

Because migrant families may have one child, multiple children or no children, this data can not be used to determine the number of farmworker households in Cloverdale, however, this data, along with the estimates from the ACS confirm the need for farmworker housing and resources in Cloverdale. Specifically, this data confirms the need for affordable family housing.

Many farmworkers earn extremely low and very low annual incomes. According to the State Economic Development Department's occupational profile, the 2013 hourly wage for farmworkers was \$10.98. Low household incomes can force farmworkers and their families to live in substandard or overcrowded conditions.

Farmworker housing can be accommodated in a variety of types in Cloverdale. Mixed-use, multifamily and single-room occupancy (SRO) units may be appropriate for establishing affordable options to serve this group. In addition, the City allows agricultural housing for up to six persons as a residential use in all residential districts.

According to the Sonoma County Task Force for the Homeless, the following resources serve farmworkers in the county:

- Santa Rosa Junior College - English Language Classes - (707) 527-4382
- Non-seasonal job training - California Human Development Anthony Soto Employment Training – (707) 521-4764
- Legal Assistance - California Rural Assistance (CRLA) – (707)-528-9941
- Social, educational and health services– Migrant Education Program – (707) 526-1272
- Employment training and resources – Graton Day Labor Center – (707) 829-1864
- Employment training and resources –Healdsburg day Labor Center – (707) 433-6652
- English as a Second Language (ESL) and General Educational Development (GED) classes, computer literacy, after school mentoring, food, rental assistance, mobile health van and family counseling – La Luz Center – (707) 938-5131

The City is committed to improving housing conditions and creating new affordable housing opportunities for farmworkers. Implementation Programs 3.6.1 and 3.6.2 direct the City to work with developers trying to obtain funding for affordable housing and to coordinate with Sonoma County to address farmworker housing needs.

Homeless Persons

The housing needs of homeless and individuals present a particular challenge because of the variety and complexity of the factors that lead to homelessness. The nature of homelessness makes it difficult to accurately quantify the number of homeless persons in the City. Persons seeking shelter fluctuates based on the season, with more persons seeking shelter during the cold winter months.

Over the last decade, homelessness has increased dramatically. According to the Sonoma County Continuum of Care 10-year Homeless Action Plan published in 2007, approximately 600 new people became homeless every year between 1997 and 2007. The most comprehensive data regarding the number of homeless persons in Cloverdale is a point-in-time count conducted every two years by the Sonoma County Task Force for the Homeless. This count was most recently completed in January 2013 and found 4,280 homeless persons countywide, approximately 77 percent of whom were unsheltered. Among these, 111 were counted in Cloverdale.

The 2013 Cloverdale count is comparable to the 2011 count, which found 114 homeless persons in the City. Counts may fluctuate due to actual changes in the homeless population or due to variations in survey methodology. In 2013, 87 percent of homeless persons counted in Cloverdale were unsheltered.

Countywide, approximately 71 percent of homeless persons counted were male. Approximately 33 percent were age 24 or under. The majority, 80 percent, resided in Sonoma County prior to becoming homeless.

Wallace House, operated by Cloverdale Community Outreach Committee (CCOC), provides shelter beds, transitional and supportive housing, and support services to homeless persons and low-income households. CCOC participates in the homeless count coordinated by Sonoma County and notes that demand for shelter and services has been relatively steady in recent years. CCOC representatives are aware of typical places where homeless persons camp or sleep (by the river and in outlying areas) and estimate that long-term inhabitants of Sonoma County comprise a large percentage of the counted population; however, CCOC noted that a small percentage is a transient population moving through the area, staying only for a short term.

Wallace House offers four shelter and six transitional beds. Wallace House strives to initially provide shelter, and then get persons the resources and the assistance they need to achieve a stable housing solution. This is done through coordination with other agencies and resources and an emphasis on case management.

In addition to providing shelter, CCOC works to prevent homelessness by paying rent and utility bills on an emergency basis and by providing security deposits for rental units. It also refers clients to support services and other agencies that can assist in finding long-term housing and rent subsidies.

While Wallace House provides essential services for the homeless and lower-income persons in the community, there is a need for additional capacity. As noted in the Community Participation section in Chapter 2, Wallace House facilities consistently operate at 100 percent capacity with a typical wait list of six months. CCOC is actively pursuing expansion opportunities and will work with the City on the development of housing facilities at Cherry Creek Village.

As stated in Implementation Programs 3.1.1, 3.5.1, and 3.5.2, the City will continue to monitor homeless needs and work to pursue funding and assistance for organizations providing shelter and assistance. In addition, as noted in Implementation Program 2.1.3, the City anticipates initiating development plans for Cherry Creek Village and Thyme Square as soon as a resolution is reached regarding former Redevelopment Agency assets.

2.3.6 Assisted Housing Inventory

Assisted housing is defined as units in which all or part of the costs are subsidized by the public sector so that housing is available to lower-income households at affordable rates. Additionally, affordable units have been developed through the City's inclusionary housing and density bonus programs. As shown in **Table 2.30**, assisted housing developments in Cloverdale provide a total of 275 affordable housing units. The City has utilized a variety of funding sources to assist in the development of affordable housing, including redevelopment set aside funds (no longer available due to the dissolution of the Redevelopment Agency), inclusionary housing fees, grants, and Low-Income Housing Tax Credits.

Table 2.30 Assisted Housing Developments in Cloverdale

Name of Development	Address	Funding Source	Affordable Units	Earliest Date of Conversion
Citrus Commons	19 Clark Avenue	TCAC, CDBG, RDA	34	2061
Cloverdale Garden Apartments	18 Clark Avenue	USDA Rental Assistance/TCAC, RDA	70	2041
Divine Seniors Apartments	141 Healdsburg Avenue	TCAC	32	2036
Kings Valley Apartments	100 Kings Circle	HUD/TCAC, Section 8	99	2033
Oak Meadows Apartments	121 Healdsburg Avenue	Inclusionary	2	2061
Quincy Court	408 N. Cloverdale Blvd.	Density bonus	2	2036
Vineyard Manor	19 Clark Avenue	TCAC, RDA	36	2046
Total			275	

Source: California Housing Partnership Corporation, 2014

Units at Risk of Converting to Market Rate

HCD defines “at-risk units” as affordable housing units that are eligible to convert to market rate within ten years of the start of the current planning period (through 2025). As shown above, none of Cloverdale’s affordable units are at-risk of conversion during this time period. This is due to extensive work to preserve and rehabilitate affordable units in recent years. Most recently, the City worked with EAH Housing to rehabilitate and preserve the affordability of the 99 senior units in Kings Valley Apartments.

The City also provided funding and assistance in the preservation and rehabilitation of Citrus Commons, Cloverdale Garden Apartments, and Vineyard Manor. The preservation of existing affordable housing is a core component of the City’s housing program.

The City has funded its at-risk program through the use of inclusionary housing fees and redevelopment set aside funds (as noted above, these funds are no longer available). The City’s goal is to achieve a ten-fold investment in affordable rental housing above its initial investment, so that every dollar of City funds results in ten dollars invested in the project overall.

While no units are at-risk during this planning period, Implementation Program 1.3.1 commits the City to continuing to monitor the affordable housing stock and work proactively to retain units. As potential conversion issues arise, the City will work to partner with an appropriate non-profit entity. Qualified entities include (but are not limited to): Affordable Housing Foundation, BRIDGE Housing Corporation, Burbank Housing Development Corporation, Christian Church Homes of Northern California, Inc., Community Home Builders and Associates, Eden Housing Inc., Foundation for Affordable Housing, Inc., Housing Land Trust of Sonoma County, Nehemiah Progressive Housing Development Corporation, Pacific Community Services Inc., Petaluma Ecumenical Properties Inc., Senior Housing Foundation, and Sonoma County Community Development Commission.

2.4 Land Inventory and Housing Resources

State law requires the California Department of Housing and Community Development (HCD) to project statewide housing needs and allocate the anticipated need to each region in the State. For the greater San Francisco Bay Area, HCD provides the regional need to the Association of Bay Area Governments (ABAG), which then distributes the Regional Housing Needs Allocation (RHNA) to the cities and counties within the ABAG region.

Projected housing needs in the RHNA are described by income categories as established by HCD: very low, low, moderate, and above moderate income. Additionally, State housing element statutes require that jurisdictions project housing needs for extremely low-income households. This is assumed to be half of the very low-income allocation.

Cloverdale's share of the 2014 to 2022 RHNA is 211 units. **Table 2.31** provides a breakdown of units by income category.

Table 2.31 2014–2022 Regional Housing Needs Allocation

Income Category (Percentage of AMI)	Number of Units	Percentage of Total
Extremely low (<30%)	19	9%
Very low (31-50%)	20	9%
Low (51-80%)	29	14%
Moderate (81-120%)	31	15%
Above moderate (>120%)	112	53%
Total	211	100%

Source: ABAG 2014–2022 RHNA, 2013

Local governments can employ a variety of strategies to meet RHNA housing production goals, as provided in Government Code Section 65583(c)(1), including vacant land zoned for residential uses, development of second units, and the potential for redevelopment of underutilized sites.

As shown in **Table 2.32**, Cloverdale has adequate sites to accommodate the RHNA. Identified sites provide a realistic capacity for 750 units in a range of densities, suitable to meet the needs of a variety of household types and income levels. The inventory includes specific residential projects that are planned or approved for development, as well as vacant and underutilized sites that are appropriate for housing development.

A map of sites is included as **Figure 2.4**. The map shows the location of planned/approved projects, vacant sites, and underutilized sites, as well as the location of the planned SMART station. The inventory includes 12 sites that are located within a half-mile radius of the station site. A half-mile is widely considered to be a comfortable walking distance. As stated in Implementation Program 6.3.1, the City will encourage the development of housing in close proximity to the SMART train as well as the services and amenities in the downtown area to promote walking and biking.

As stated in Implementation Program 2.1.1, the City will continue to track and monitor the inventory of available sites throughout the planning period to ensure that adequate sites remain available to accommodate the City's RHNA.

Table 2.32 Capacity to Meet the 2014–2022 RHNA

Income Category	2014-2022 RHNA	Planned/ Approved Projects ¹ (see Table 2.33)	Vacant Land ² (see Table 2.34)	Underutilized Sites ³ (see Table 2.35)	Total Capacity	Remaining RHNA (surplus)
Extremely Low	19	19	149		191	(123)
Very Low	20			23		
Low	29					
Moderate	31	137	306	116	559	(416)
Above Moderate	112					
TOTAL	211	156	455	139	750	(539)

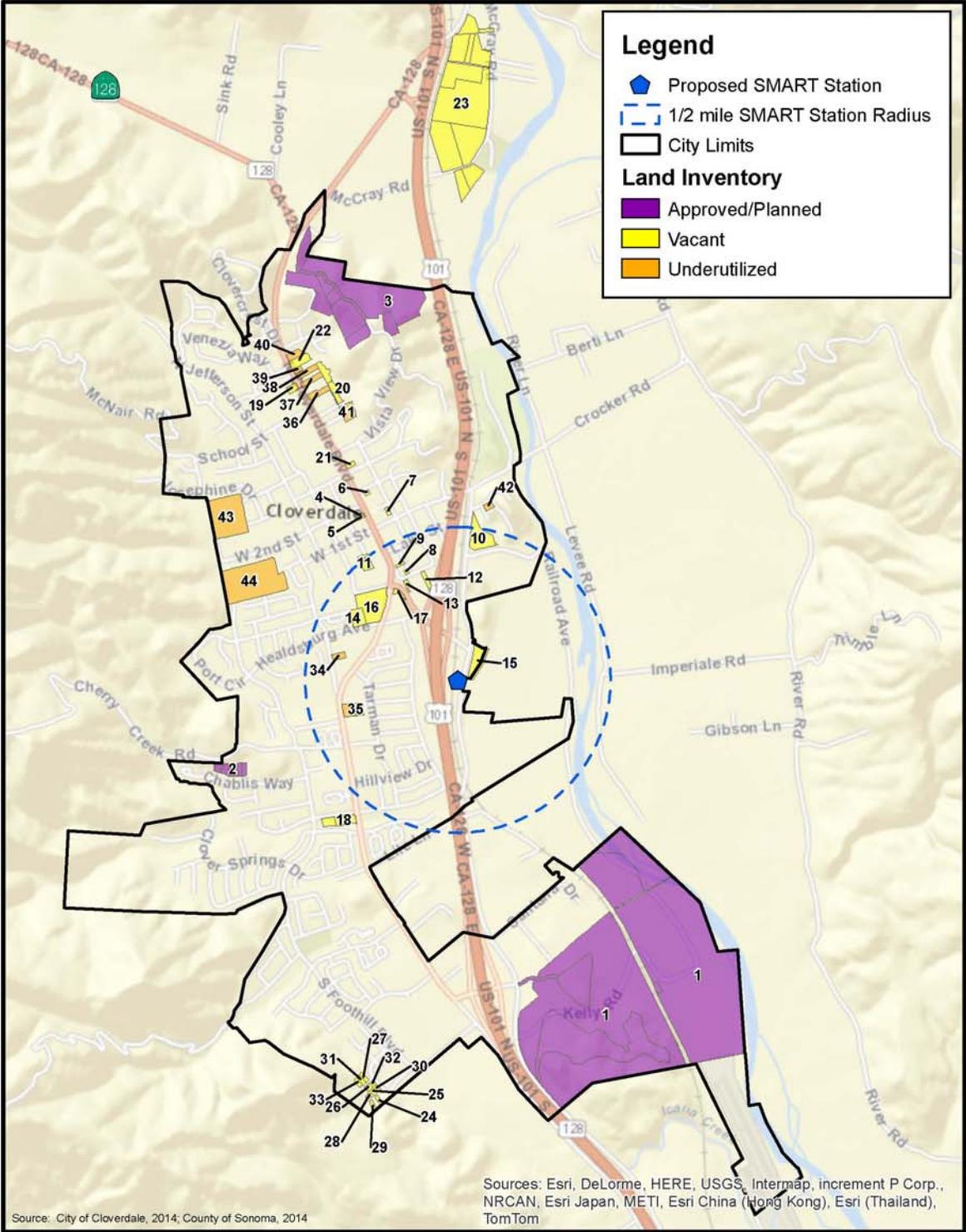
Sources: ABAG 2014–2022 RHNA, 2013; City of Cloverdale, 2014

1. Planned/approved sites capacity are based on specific development proposals or permitted development plans. The number of units affordable to lower-income households is estimated based on the City's inclusionary housing regulations.

2. Vacant land capacity is based on allowed density, adjusted to 50% of the maximum for mixed-use sites and 80% of the maximum for sites zoned only for residential uses. These realistic capacity assumptions are based on development regulations on past development activity. The number of units that may be appropriate for potential lower-income units is based on density and parcel size. In accordance with the state's default density provision, sites with densities of 20 units or more per acre are assumed to be appropriate for accommodating lower-income housing development. Sites that are approximately 1 acre or larger in size are assumed to provide potential capacity for lower-income units.

3. Underutilized land capacity is based on allowed density, adjusted to 80% of the maximum (without a density bonus). The potential for lower-income units is from one site – a 1.8-acre property owned by the City that is planned for future affordable housing development (Cherry Creek).

Figure 2.4 Residential Land Inventory



2.4.1 Land Inventory

Projects Planned and Approved

As shown in **Table 2.33**, 156 new housing units are planned or entitled in three development projects in Cloverdale: Alexander Valley Resort, Southcrest Acres, and Vista Oaks Subdivisions. While the Vista Oaks and Southcrest Acres projects have agreed to pay fees in lieu of building on-site affordable units to meet the City’s inclusionary requirements, the City anticipates that the Alexander Valley Resort project will provide 19 affordable units. The location of the projects is depicted on the map in **Figure 2.4**.

Table 2.33 Planned or Approved Residential Projects

Map #	Project Name	Acres	Units Planned/ Approved
1	Alexander Valley Resort	254	130
2	Southcrest Acres (Cherry Creek Road)	2.20	7
3	Vista Oaks Subdivision	42.62	19
Total		298.82	156

Source: City of Cloverdale Community Development Department, 2014

Alexander Valley Resort

The Alexander Valley Resort project is entitled for the development of single-family residences, a golf course, a hotel, and other commercial uses. The property, formerly home to a wood processing plant, has undergone extensive environmental cleanup, including treatment of contaminated ground water and soil. Alexander Valley Resort is likely to be marketed as a luxury lifestyle community. Thus, it is assumed that units that are not restricted for affordability will be affordable only to households with above moderate incomes. While the property has an approved specific plan, building permits have not yet been issued. The construction schedule is dependent on market conditions.

Southcrest Acres

The Southcrest Acres development consists of 7 single-family homes on approximately 2.2 acres of land. Homes will be available at market rates, affordable to moderate and above moderate income households. This project was initially approved in 2007 but stalled due to financing issues and market conditions. As of this writing, the project is moving forward and is slated for construction in summer 2014.

Vista Oaks Subdivision

Vista Oaks Subdivision is a development of 19 custom single-family homes on approximately 43 acres of land. The planned homes will range in size from approximately 2,800 to 4,800 square feet. Based on the development plan and site conditions, the City Council has approved the payment of in-lieu fees rather than the provision of on-site affordable units to satisfy the development’s inclusionary housing obligation. Thus it is assumed that all homes in this development will be affordable only to moderate or above moderate income households.

Vacant Land

Table 2.34 provides a detailed inventory of vacant land zoned for residential development. The location of vacant sites is depicted in the map in **Figure 2.4**. The City identified a total of 72.93 acres of land. Based on General Plan and zoning standards, this land can accommodate a maximum of 637 units (without a density bonus); however, the realistic capacity is estimated at 455 units. All listed sites are served by City infrastructure and are not limited by specific physical or environmental constraints.

Sites designated Downtown Commercial (DTC) and Transit-Oriented Development (TOD) may develop at residential densities of up to 20 units per acres. The DTC emphasizes mixed-use development; thus residential uses are permitted on upper floors, but only with a PUD on the first floor. While the TOD district is also intended to facilitate a mix of uses, multifamily residential-only developments are permitted. Sites in these districts range in size from small infill parcels to multiple acres. The realistic capacity for sites in mixed-use districts is estimated at 50 percent of the maximum allowed to account for potential commercial development.

Site number 16, known as “Thyme Square,” serves as an important opportunity site for the City. This 5.3-acre property is centrally located at the entrance to downtown Cloverdale and is located within a half mile of the planned SMART station. The site was purchased by the Redevelopment Agency (RDA) and planned for a residential mixed-use development. However, the dissolution of the RDA and recessed economy halted development plans. The City is working closely with the State to resolve remaining issues related to the RDA dissolution. As stated in Implementation Program 2.1.3, the City is prepared to make the site available for development as soon as possible within the planning period.

Site number 23, the Riverdale Ranch site, is located outside of the City limits but is under review for annexation. A project consisting of 220 single-family homes, commercial uses, and a public park was proposed for the site but was unable to move forward due to economic conditions. Upon approval of the annexation, City water and sewer service will need to be extended to serve the area.

CHAPTER 2. HOUSING ASSESSMENT

Table 2.34 Vacant Land Inventory

Map #	APN	Address/ Location	Acres	Zone	Max. Density (units per acre)	Max. Capacity (units)	Realistic Capacity (units) ¹
Downtown Commercial (DTC)							
4	001-175-004	123 N. Cloverdale Blvd. (Cook)	0.13	DTC	20	3	1
5	001-175-005	119 N. Cloverdale Blvd. (Cook)	0.09	DTC	20	2	1
6	001-172-012	117 E. 2 nd Street (parking lot)	0.14	DTC	20	3	1
7	001-173-001	123 Broad Street (next to bike shop)	0.20	DTC	20	4	2
8	001-111-040	Railroad Avenue (adjacent to RR Station Bar and Grill)	0.14	DTC	20	3	1
9	001-111-021	220 S. Cloverdale Blvd. (next to S. Andrews Sheet Metal)	0.19	DTC	20	4	2
Subtotal DTC			0.89			19	8
Transit-Oriented Development (TOD)							
10	001-211-018 001-211-012	221 Live Oak Lane (Glucas)	4.43	TOD	20	89	44
11	001-122-026	1 Citrus Fair Drive (fairgrounds)	1.05	TOD	20	21	11
12	001-103-041	129 Railroad Avenue (parking lot)	0.57	TOD	20	11	6
13	001-103-038	105 Railroad Avenue (south side)	0.27	TOD	20	5	3
14	001-440-050	NW Corner of Healdsburg Ave. and N. Cloverdale Blvd.	1.52	TOD	20	30	15
15	116-260-032	Asti Road and Citrus Fair Drive (across from rail station)	2.55	TOD	20	51	26
16	001-440-049	NW Corner of Healdsburg Ave. and N. Cloverdale Blvd. (Thyme Square)	5.30	TOD	20	106	53
17	001-103-044	SE Corner of Citrus Fair Drive and N. Cloverdale Blvd. (adjacent to quonset hut)	0.36	TOD	20	7	4
Subtotal TOD			16.05			320	162
High Density Residential							
18	001-280-005 001-280-007	815 S. Cloverdale Blvd. (PD17, Brookside)	2.05	PD	16	33	26
Subtotal HDR			2.05			33	26
Medium Density Residential							
19	001-021-021	531 N. Cloverdale Blvd. (PD15, rink)	0.50	PD	8	4	3
20	001-151-028 001-151-038	Creekside Subdivision (PD16)	2.48	PD	8	20	16
21	001-162-012	306 N. Cloverdale Blvd. at E 3 rd St.	0.28	R-2	8	2	2
22	001-151-023	612 N. Cloverdale Blvd. at N St.	1.18	R-2	8	9	8
23	115-150-002	Riverdale Ranch Annex ²	47	n/a	n/a	220	220
	115-150-007						
	115-150-039						
	115-150-052						
	115-150-055						

Map #	APN	Address/ Location	Acres	Zone	Max. Density (units per acre)	Max. Capacity (units)	Realistic Capacity (units) ¹
	115-150-067						
	115-150-068						
	115-150-074						
	115-150-075						
	115-160-038						
	15-160-058						
Subtotal MDR			51.44			255	249
Low Density Residential							
24	117-350-003	103 Polaris Court (PD14)	0.25	PD	4	1	1
25	117-350-008	102 Polaris Court (PD14)	0.20	PD	4	1	1
26	117-350-011	103 Orion Court (PD14)	0.25	PD	4	1	1
27	117-350-014	102 Orion Court (PD14)	0.27	PD	4	1	1
28	117-350-007	106 Polaris Court (PD14)	0.25	PD	4	1	1
29	117-350-005	107 Polaris Court (PD14)	0.33	PD	4	1	1
30	117-350-009	100 Polaris Court (PD14)	0.23	PD	4	1	1
31	117-350-013	104 Orion Court (PD14)	0.29	PD	4	1	1
32	117-350-010	101 Orion Court (PD14)	0.19	PD	4	1	1
33	117-350-012	106 Orion Court (PD14)	0.24	PD	4	1	1
Subtotal LDR			2.50			10	10
TOTAL			72.93			637	455

Source: City of Cloverdale Community Development Department, 2014

1. Realistic capacity is assumed at 50% of the max. allowed in the DTC and TOD mixed-use districts and at 80% of the max. allowed in residential districts. These assumptions are based on past projects and development applications and are intended to account for unique site considerations and the potential for commercial development. Actual density may be lower, at the max. allowed, or higher with the use of a density bonus.

2. The Riverdale Ranch site is located outside of City limits but under review for annexation (thus it has not yet been zoned).

Underutilized Land

Table 2.35 identifies sites that are currently in use but hold potential for additional residential use. Sites are in a range of sizes and are located in zones that allow densities of up to 16 units per acre. Because of the maximum allowed density, it is assumed that residential development on these sites will primarily serve to provide opportunities for moderate- and above moderate-income households.

The exception is site number 27, which is owned by the City of Cloverdale. The site is currently occupied by a residential motel that serves as a transitional housing facility. This 1.8-acre property was purchased by the RDA and is planned for affordable housing. Due to the dissolution of the RDA and economic recession, the development plans were put on hold. The City is working diligently with the state to resolve former RDA property issues as soon as possible.

CHAPTER 2. HOUSING ASSESSMENT

Table 2.35 Underutilized Land Inventory

Map #	APN	Address/ Location	Acres	Zone	Max. Density (units per acre)	Max. Capacity (units)	Realistic Capacity (units)*	Existing Use
High Density Residential								
34	001-300-011	422 S. Franklin street	0.60	R-3	16	10	8	Single-family residence
35	001-310-041 001-310-042	520 S. Cloverdale Blvd.	1.80	R-3	16	29	23	Residential motel (Cherry Creek); constrained by a creek and flood plain
Subtotal HDR			2.4			39	31	
Medium Density Residential								
36	001-151-013	530 N. Cloverdale Blvd.	0.93	R-2	8	7	6	Single-family residence
37	001-151-009	548 N. Cloverdale Blvd.	0.80	R-2	8	6	5	Single-family residence
38	001-151-007	532 N. Cloverdale Blvd.	0.92	R-2	8	7	6	Single-family residence
39	001-151-035	606A N. Cloverdale Blvd.	0.30	R-2	8	2	2	Single-family residence
40	001-151-024	720 N. Cloverdale Blvd.	0.80	R-2	8	6	5	Single story four-plex
41	001-161-001	231 University Street	1.50	R-2	8	12	10	Single-family residence
Subtotal Medium Density Residential			5.25			40	34	
Low Density Residential								
42	001-211-015	204 Live Oak Lane	0.40	R-1	4	2	1	Single-family residence
43	116-110-025	Fourth Street	9.20	R-1	4	37	29	Agriculture
44	116-110-026	Second Street	13.76	R-1	4	55	44	Single-family residence
Subtotal LDR			23.36			94	74	
TOTAL			31.01			173	139	

Source: City of Cloverdale Community Development Department, 2014

* Realistic capacity is assumed at 80% of the maximum allowed. This assumption is based on past projects and development applications and is intended to account for unique site considerations. Actual density may be lower, at the maximum allowed, or higher with the use of a density bonus.

2.4.2 Financial and Administrative Resources

In addition to sites that are appropriately zoned for housing, programs that provide affordable units through regulations, and assist in the development of affordable units through funding and development assistance, are essential in providing affordable homes and improving the feasibility of affordable housing development. Assistance and resources are available locally, regionally, and from the state and federal governments.

City and County Resources

Inclusionary Housing Program

Units

Housing developments of five or more units are subject to the City's Inclusionary Housing Ordinance. The ordinance is intended to increase the number of affordable units in the community and ensure that affordable homes are provided in locations throughout the City and in a wide variety of housing types and styles. Affordable homes developed under this program are intended to be indistinguishable from market rate homes.

Fees

Under certain circumstances, a developer may pay fees, rather than providing the actual units. These fees are used to assist in the development of additional affordable units or fund housing and housing-related service programs.

City Housing Preference Program

The City has established a set of preferences to guide housing program administration. The preferences were established as part of a larger effort to make Cloverdale a whole community where residents can live, work, shop, and play. Preference elements are:

- 1) Provide affordable housing so that those who provide essential services to the community (police officers, teachers, health care workers, public employees, etc.) are able to respond quickly to issues and emergencies from homes in Cloverdale rather than from commute locations.
- 2) Provide affordable housing so that employers located in Cloverdale can find employees who live in Cloverdale and minimize the need for employees to commute from lower-cost housing outside of Cloverdale.
- 3) Provide affordable housing so that families are not divided by housing costs. Young adults do not have to leave when starting a new household. Family members can move into Cloverdale and find an affordable place to live.
- 4) Meet housing needs locally, with a progression of housing services to allow residents to move from affordable units to market rate ownership, including a progression from homeless shelter/transitional housing to standard housing.

Mortgage Credit Certificates

The Mortgage Credit Certificate Program (MCC) provides a federal credit that can reduce potential federal income tax liability, creating additional net spending income that borrowers can use toward their monthly mortgage payment. Assistance for this program is typically provided by the Sonoma County Community Development Commission; however, as of this writing in May 2014, Sonoma County does not have any MCC resources. Interested parties should seek assistance through the California Housing Finance Agency (CalHFA).

Community Development Block Grants (CDBG)

The City participates in the Sonoma County CDBG program. The program funds a wide variety of housing and community development activities. Funding may be used for land acquisition for new affordable housing projects, rehabilitation of existing housing, infrastructure improvements, fair housing services, and other public services.

Home Investment Partnerships (HOME) Program

The City participates in a consortium of communities to apply for and allocate HOME funds annually. The program is administered through the Sonoma County Community Development Commission. HOME funds can be used to support affordable housing activities that benefit very low- and low-income households.

Housing Rehabilitation Loan Program

Lower-income Cloverdale homeowners are eligible for low-interest housing rehabilitation programs administered by Sonoma County. Loans are typically issued at 3 percent interest for a 20-year term. The maximum loan amount is \$50,000 for repairs to single-family homes and \$24,000 for repairs to mobile homes. The loan can be used to fund a variety of repairs. Typical projects include re-roofing, gutter replacement, window replacement, new furnaces and water heaters, structural repairs, porch replacement (this list is not comprehensive; contact the Sonoma County Community Development Commission for details). The loan program is funded by CDBG.

Housing Choice Vouchers (Section 8)

The Section 8 Housing Choice Voucher Program assists low-income households with rent payments. The program is intended to give participating families flexibility in choosing a home of the type and in the location of their choosing. For most of Sonoma County, Section 8 vouchers are administered by the Sonoma County Community Development Commission. As of June 2014, 108 Cloverdale households were utilizing these vouchers. Unfortunately, due to limited program funding and high demand, the wait list for new families seeking assistance through the program is long. There are approximately 20,000 households on the list and typical wait times range from four to six years. The County has a total of 2,800 vouchers, which become available only when a household leaves the program.

State and Federal Resources

State and federal funding resources are typically provided directly to affordable housing developers. The City can provide technical assistance and local funds for leverage (when available). Funding sources include:

- Housing Enables by Local Partnerships Program (HELP), administered by CHFA
- Joe Serna, Jr. Farmworker Housing Grant Program, administered by HCD
- Low-Income Housing Tax Credits
- Mortgage Revenue Bond Program, administered by CHFA
- Multifamily Housing Program, administered by HCD
- Rural Development Loan Program financed by HCD
- Transit-Oriented Development Housing Program, administered by HCD

2.5 Potential Constraints

The availability, cost, and quality of housing for all income groups is influenced by a number of factors, including the availability of financing; governmental practices and regulations; local housing market conditions; public and private attitudes toward housing for local residents, particularly housing for lower-income households and individuals; and environmental issues and infrastructure capacity. This section examines these topics to identify potential local constraints to housing production.

2.5.1 Governmental Constraints

While local ordinances and policies are typically adopted to protect the health, safety, and welfare of residents, they may also create a barrier to the development of housing. Some barriers are intentional, such as the City’s Urban Growth Boundary, while others may be unintentional such as building standards and impact fees.

This section reviews the governmental regulations and procedures that apply to housing development in Cloverdale. The section analyzes potential limitations imposed by City standards and where applicable, describes actions taken or planned to minimize or eliminate constraints.

Land Use Controls

General Plan

The City of Cloverdale General Plan was adopted in 2009 and amended in 2010. The General Plan establishes policies that guide new development by establishing the amount and distribution of land allocated for different land uses in the City. **Table 2.36** shows the General Plan land use designations that allow for residential development. Land use designations provide for a wide variety of housing, from very low density rural residential to high-density transit-oriented and mixed-use development.

Densities are provided according to the maximum dwelling units per net acre. Net acres are “net” after deleting “environmentally sensitive lands,” defined as lands over 20 percent slope, lands in required stream or creek setbacks, woodlands, or lands with federal or state listed endangered species.

Table 2.36 General Plan Land Use Designations Allowing Residential Development

Designation	Maximum Density (dwelling units per acre)	Description
High Density Residential (HDR)	16 units/net acre	Allows high-density condominiums or apartments and is intended for areas that are close to services such as shopping, employment, or transportation.
Medium Density Residential (MDR)	8 units/net acre	Allows a variety of development types including single-family detached units, duplexes and triplexes, and lower-density rental units.
Low Density Residential (LDR)	4 units/net acre	Intended for traditional single-family subdivision development. It applies primarily to areas that have been subdivided since 1960.
Rural Residential (RR)	1 unit/5 net acres	Applies to hillside, hilltop, and ridgeline areas, generally defined as areas that are above 400 feet in elevation.
General Commercial (GC)	20 units/net acre	Provides for community-serving commercial uses. Applies to areas around the downtown and the Furber Ranch Plaza shopping center.
Downtown Commercial (DTC)	20 units/net acre	Creates a center for the city, an accessible focal point that provides neighborhood- and pedestrian-oriented commercial uses. Allows a wide variety of uses and encourages residential above first-floor businesses.
Destination Commercial	2 units/net acre	Intended to encourage recreation and tourist-commercial uses to serve as a distinctive entry into the city. Residential development is a secondary use.
Conservation	1 unit/160 net acres	Intended to manage and preserve biological, visual, and agricultural resources. Housing units are allowed at very low densities.
Office/Residential (OR)	20 units/net acre	Promotes a combination of professional office and moderate-density housing and acts as a transitional buffer area between the higher intensity DTC and residential uses.
Transit-Oriented Development (TOD)	20 units/net acre	Provides high-density residential and destination uses that directly contribute riders for the SMART rail.

Source: City of Cloverdale General Plan, 2009 (amended in 2010)

Development Standards (Zoning)

Zoning regulations establish specific development standards to implement the land use vision and policies described in the General Plan. Standards include lot area, height, setbacks, and parking requirements. **Table 2.37** shows these development standards for zones that allow residential development. Minimum residential lot areas range from 6,000 square feet to 30 acres. The maximum height limit for residential units ranges from 35 to 40 feet (two to three stories).

Development standards are consistent with the vision for the City but are flexible in accommodating a variety of residential types and styles. These standards are not considered to be a constraint to residential development.

Table 2.37 Residential Development Standards by Zoning District

Zoning District	Density (max.)	Lot Area (min.) ¹	Lot Width (min.)	Lot Depth (min.)	Setback ²			Building Height (max.)	Floor Area Ratio (max.)	Distance Between Buildings (min.)	Open Space (per unit)	
					Front	Side	Rear					
Rural Residential (RR)	0.2	30 acres	150'	100'	35'	20'	30'	35' or 2 stories (whichever is less); 14' for accessory buildings	0.35 sites of 0 to 4,000 net sf 0.40 sites 4,001 net sf and larger	20'	—	
Single-Family Residential (R-1)	4	6,000 sf (interior)	60'	100'	20'	5' single-story or 10' for two story (interior); 15' (street side)	20'			10'	—	
Two-Family Residential (R-2)	8	7,000 sf (exterior)	60'	100'	20'		20'			10'	10'	100 sf public and 60 sf private
Multi-Family Residential (R-3)	16	10,000 sf	60'	100'	20'		10' for 1-story; 20' for 2-story			10'	10'	
Downtown Commercial (DTC)	20	—	—	—	—	—	—	40' or 3 stories; min. of 25'	3.0	—	—	
Downtown Support (DTS)	20	—	—	—	—	—	—	35' or 2 stories; min. of 25'	2.0	—	—	
Transit Oriented Development (TOD)	20	—	—	—	15' max; 10' min.	10'	10' or 20' if abutting R-1 or R-2	40' or 3 stories; min. 2 stories	1.0	20'	150 sf public and 60 sf private per res. unit, and 100 sf public per 1,000 sf of building	
Office/Multi-Family (O-R)	20	6,000 sf	60'	100'	20' max., no min.	5' interior; 15' street side	15' or 20' abutting R-1 or R-2	35' or 2 stories	0.8	—	—	
General Commercial (G-C)	20	6,000 sf	60'	100'	15' max., no min.	0 interior; 10' side street	10'		1.0	—	—	

Source: City of Cloverdale Zoning Ordinance, 2012

1. For detached single-family units, including detached units with PUD permits, planned developments, and specific plans, no more than 25% of lots in any development may be less than 4,000 square feet.

2. When residential is proposed to be located adjacent to or across the street from a developed industrially zoned property, a minimum setback of 50 feet from the property line is required. The 15 feet of the setback located adjacent to the street or industrial district boundary line must be landscaped and include a 3-foot-high wall or berm; the remainder of the setback area may be used for parking.

Parking Requirements

Parking requirements are established based on the type of residential use and/or the size of units in a residential development. **Table 2.38** shows parking requirements by residential use type.

For mixed-use residential developments in the DTC, DTS, and TOD zoning districts, residential parking may be reduced to 1 space per unit with a use permit. This is subject to the condition that the square footage for each floor of residential use does not exceed twice the square footage of the first-floor commercial use and the required parking is provided for the commercial portion of the development. In addition, the City offers a shared parking program for uses in the DTC and DTS zoning districts.

To facilitate the development of single-room occupancy (SRO) units, the Zoning Ordinance notes that SRO projects providing extremely low-income and farmworker housing may be granted reduced parking requirements, subject to the discretion of the approving body.

Table 2.38 Residential Parking Requirements

Residential Use Type	Off-Street Parking Requirement
Single-family dwelling	2 spaces/unit, 1 of which must be covered Spaces must be outside required setbacks and have a minimum driveway length of 20' between the property line and the parking space
Cluster housing (single-family dwelling in a small-lot PUD, townhouses, condominiums, and attached housing)	1 covered space/unit; plus 1.5 unrestricted shared spaces per unit; plus 0.5 spaces/unit, which may be restricted to specific uses or unrestricted
Second residential dwelling units	1 space/unit Space may be in tandem and may be located in a driveway behind a required parking space
Apartments and multifamily dwellings (generally designed for rental occupancy)	Studio: 1 covered space/unit plus 0.5 unrestricted shared spaces/unit 1-bedroom: 1 covered space/unit plus 1 unrestricted shared space/unit 2+ bedrooms: 1 covered space/unit plus 2 unrestricted shared spaces/unit
Senior housing	1 covered space/unit plus 0.5 shared unrestricted space per studio and 1-bedroom unit and 1 shared unrestricted space per 2+ bedrooms unit
Single-room occupancy (SRO) living unit	0.5 space/unit plus 1 bicycle space/unit (that can be locked)
Residential care facility	1 uncovered space/3 beds plus 1 space per employee on the largest work shift
Mobile home park	1.75 spaces/unit (may be in tandem), 1 of which must be covered

Source: City of Cloverdale Zoning Ordinance, 2012

Specific Plans

Specific plans provide a detailed vision and policies to implement the vision for a defined portion of the City. Cloverdale has adopted two specific plans—the Station Area/Downtown Plan and the Alexander Valley Resort Specific Plan.

Station Area/Downtown Plan

The Station Area/Downtown Plan establishes a transit-oriented development strategy, development regulations, and implementation/revitalization strategy for the downtown and areas in close proximity to the planned Sonoma-Marín Area Rail Transit (SMART) station. Development regulations include design provisions to encourage pedestrian-oriented features and architectural elements. The regulations default to the Zoning Ordinance for basic development standards, allowed uses, and parking requirements.

Alexander Valley Resort Specific Plan

The Alexander Valley Resort Specific Plan directs the development of an approximately 254-acre site fronting on Asti Road/Highway 101, between the east side of the road and the Russian River. The site previously contained a wood processing mill, and the site has undergone extensive cleanup in preparation for development. The specific residential development potential for this site is described in Section 2.4, Land Inventory and Housing Resources. This development will be guided by policies, land use regulations, and design standards set forth in the Specific Plan.

Provisions for a Variety of Housing

In addition to specific development standards, the City’s Zoning Ordinance specifies the type of residential uses allowed in each zoning district as well as the level of review required to obtain approval. **Table 2.39** summarizes housing types permitted without discretionary review (“P”), permitted with Plot Plan Review (“PP”), permitted with a Planned Unit Development Permit (“PUD”), conditionally permitted (“C”), and prohibited (“—”) in Cloverdale.

Table 2.39 Housing Types Permitted by Zoning District

Residential Uses/Zones	R-R	R-1	R-2	R-3	DTC	DTS	TOD	O-R	G-C
Single-family detached	P	P	P	—	—	—	—	PP	—
Small lot single-family detached	PUD	PUD	PUD	—	—	—	—	—	—
Single-family attached	—	PUD	PUD	C	—	—	—	—	—
Single-room occupancy	—	—	—	C	—	C	C	—	—
Condominium	—	—	—	C	—	—	—	—	—
Multiple-family attached or detached	—	—	P	P	PP/PUD ¹	PP/C ²	PP	PP/C ²	C
Second residential dwelling unit	P	P	P	P	—	—	—	—	—
Permanent supportive housing	C	C	C	C	—	—	—	—	—
Residential care facility, 6 or fewer persons	P	P	P	P	—	C	C	C	C
Residential care facility, 7 or more persons	—	—	—	C					
Senior independent living uses	—	—	—	PP	—	—	—	—	—
Convalescent homes	—	C	C	C	—	C	C	C	C
Mobile home park	—	—	—	C	—	—	—	—	—
Manufactured home	C	C	C	—	—	—	—	—	—
Boarding/rooming house	—	—	—	C	—	—	—	—	—
Guest quarters	P	PP	C	—	—	—	—	—	—
Emergency shelters	—	—	—	—	—	—	PP	—	PP

Source: City of Cloverdale Zoning Ordinance, 2012

Key: “P” = Permitted; “PP” = Permitted subject to Plot Plan Review; “C” = Permitted subject to approval of a Conditional Use Permit; “PUD” = Permitted subject to approval of a Planned Unit Development Permit; “—” = Not permitted

1. Allowed with a PP permit above a commercial or office use; allowed with a PUD permit on the first floor.
2. Allowed with PP permit above a commercial or office use; allowed with a CUP on the first floor.

Housing for Persons with Disabilities

The City allows a variety of housing types and options for persons with disabilities. Residential care facilities for six or fewer persons are permitted by right (without a discretionary permit) in all residential zones, and there are no restrictions for the siting of these homes. Large and small residential care facilities are allowed with a Conditional Use Permit in the DTS, TOD, O-R, and G-C zoning districts.

Convalescent homes are permitted with a Conditional Use Permit in the R-1, R-2, and R-3 residential zoning districts as well as in the DTS, TOD, O-R, and G-C zones.

In September 2014, the City amended the Zoning Code to establish a procedure for the submittal and processing of requests for reasonable accommodation in the application of land use regulations and policies to accommodate disabled households.

Emergency Shelters

The City's Zoning Ordinance allows emergency shelters with Plot Plan Review in the G-C, TOD, and Public Institutional (PI) zoning districts. As described below, Plot Plan Review is completed at the staff level and is intended only to ensure compliance with Zoning Ordinance standards. Emergency shelters are not subject to any special provisions or specific development standards.

The City has approximately 8.65 acres of vacant land on six sites in zoning districts that allow emergency shelters. Vacant parcels range in size from 0.27 to 5.3 acres. There are additional opportunities to convert existing structures within these zoning districts to an emergency shelter. Potential shelter sites within the TOD and G-C zoning districts are centrally located in the City, with access to services, amenities, and transit.

Transitional and Permanent Supportive Housing

Senate Bill 2 (2007) requires that the City's Zoning Ordinance define and allow transitional and supportive housing as residential uses, subject only to those restrictions that apply to the same residential types in the same zone.

The City's Zoning Ordinance was amended in September 2014 to achieve compliance with Senate Bill 2. The City's Zoning Ordinance provides definitions for supportive housing and transitional housing and specifies that these uses must not be distinguished from other residential uses of the same type in the application of permit requirements or building standards.

Single-Room Occupancy Units

The Zoning Ordinance allows single-room occupancy units (SROs) in the R-3, DTS, and TOD zoning districts, subject to approval of a Conditional Use Permit. SROs can serve as a valuable source of affordable housing. They can serve as an entry point into the housing market for those with extremely low incomes, formerly homeless people, farmworkers, and persons with other special needs.

SROs are subject to the property development standards for the zoning district in which the SRO development is to be located, as well as the following:

- Excluding the closet and bathroom area, SRO units must be a minimum of 150 square feet and a maximum of 400 square feet.
- Each SRO must be designed to accommodate a maximum of two persons.
- SROs must have at least 10 square feet of common usable open space per unit, and all SRO projects must provide at least 200 square feet of common outdoor space and 200 square feet of common indoor space. Common open spaces must be designed and furnished for use by residents.
- Outdoor balconies for individual SROs may not be visible from the street or public right-of-way.
- Laundry facilities with a minimum of one washer and one dryer must be provided in a separate room. Additional units must be provided for developments of 20 units or more.
- Each unit must have its own bathroom and facilities for cooking, refrigeration, and washing utensils.
- All SRO units must have access to a separate usable storage space within the project.
- SRO projects with 10 or more units must have 24-hour on-site management. SRO projects with fewer than 10 units must include an on-site management office.
- SRO projects must have a management plan approved by the Planning Department.

Mobile and Manufactured Homes

Mobile homes and manufactured housing can serve as an affordable housing option for lower- and moderate-income households. State law requires that manufactured homes on foundation systems be allowed on lots zoned for conventional single-family dwellings, subject to the same development standards (Government Code Section 65852.3). While the City’s definition of single-family detached dwelling unit currently includes manufactured homes with a permanent foundation, the residential use tables describe manufactured homes as a separate use. Manufactured homes are currently allowed with a Conditional Use Permit in the R-R, R-1, and R-2 zoning districts and are subject to Design Review for overhang, roofing, and siding materials.

Implementation Program 2.5.1 commits the City to amending the Zoning Ordinance to eliminate manufactured homes as a separate use in the residential use tables and clarify that manufactured homes on permanent foundations are subject to the same level of review and development standards as conventional single-family homes.

There are three existing mobile home parks in the City, and mobile home parks are conditionally permitted in the R-3 zoning district. Applications for mobile home parks are subject to specific standards and review by the Building Department and Health Officer. Standards include record keeping rules and regulations, owner/manager duties, design standards, and sanitary requirements.

Agricultural Employee Housing

In keeping with state law (Health and Safety Code Section 17021.5), the City’s residential zoning district use table specifies that agricultural housing for six or fewer workers is considered a residential use, subject only to the approvals and standards required of other homes of the same type in the same zoning district.

Agricultural employees and their families may also be served by SROs, mobile homes, and multifamily apartments. Implementation Programs 3.6.1 and 3.6.2 commit the City to working to expand affordable housing opportunities for farmworkers.

Permits and Procedures

Conditional Use Permits

Conditional Use Permits (CUPs) are intended to allow uses that are generally consistent with the purpose of the zoning district in which they are proposed, but require special consideration because of their potential impacts on the use and enjoyment of surrounding properties. CUPs must be approved by the Planning Commission, subject to the following findings:

- 1) The proposed use is permitted within the subject district and complies with all the applicable provisions of Zoning Ordinance, the goals and objectives of the Cloverdale General Plan, and the development policies and standards of the City.
- 2) The proposed use would not impair the integrity and character of the district in which it is to be established or located.
- 3) The site is suitable for the type and intensity of use or development that is proposed.
- 4) There are adequate provisions for water, sanitation, and public utilities and services to ensure public health and safety.

- 5) The proposed use will not be detrimental to the public health, safety, or welfare or materially injurious to properties and improvements in the vicinity.

If a CUP to allow residential uses on the ground floor in commercial zoning districts is proposed, the following additional finding must be made:

- 1) The residential use does not detract from the primary commercial use of the property or interrupt the continuity of business use in a commercial area.

Plot Plan Review

Plot Plan Review is intended to verify that a proposed use meets all applicable provisions of the Zoning Ordinance. Plot Plan Review is conducted at the staff level, with approval at the discretion of the Planning Director. To approve a Plot Plan Review application, the Planning Director must make findings confirming that the proposed use is in keeping with the Zoning Ordinance and the General Plan, the use would not impair the character of the surrounding area, and the site is appropriate for the use as proposed.

Plot Plan Review adds minimal time to the development process as well as a minor fee, but is not considered to act as a constraint to the development of residential use types for which it is required.

Planned Unit Development Permit

The Planned Unit Development Permit (PUD Permit) is intended to allow greater design freedom for uses and sites in which typical development standards may not be appropriate. PUD Permits are subject to review and approval or conditional approval by the Planning Commission. To approve a PUD Permit, the Planning Commission must find that the proposed use is in keeping with the provisions of the Zoning Ordinance and the General Plan, the site is appropriate for the use as proposed, there is adequate infrastructure to serve the use, and the use will not be detrimental to community health, safety, or welfare.

The PUD Permit can benefit proposed projects by providing greater flexibility; however, the PUD permit requirement adds cost and processing time for potential developments.

Development and Design Review

The intent of the Design Review process is to preserve and improve the natural beauty of the City's setting and to ensure that new development is visually harmonious with the surroundings. Design Review is required for new housing with two or more units on a parcel, second dwelling units, emergency shelters, and transitional housing.

The Planning Commission serves as the City's Design Review Committee. The Zoning Ordinance establishes a specific list of standards for use in the evaluation of proposed projects, as well as specific findings for project approval. Review criteria emphasize development that is harmonious with the City's existing character and does not impose costly or unnecessary design elements.

The Design Review process does add to the cost and processing for potential developments, but is seen as essential in preserving key qualities of the Cloverdale community.

Permit Processes and Timelines

The specifics of each proposal dictate the level of review needed; thus, processing times can vary widely from one project to another. The approximate permit processing times for permits is provided in **Table 2.40**. The typical permit processing time for residential development greatly depends on whether the proposed development is a permitted use or if a rezone or Conditional Use Permit is required. Permitted uses that do not require any discretionary review take two to four weeks to process. Proposals that require

public hearings with one or more decision-making body (e.g., the Design Review Committee, Planning Commission, and/or City Council) may take three to nine months to process.

Table 2.40 Typical City Permit Process and Timelines

Project Type	Review Authority	Typical Time Frame	Notes
Individual single-family house	Staff	2–4 weeks	Plan check prior to issuance of building permit
Minor subdivision	DRC, PC, CC	3–5 months	Tentative Map: 1–3 months Final Map: 1–2 months
Major subdivision	DRC, PC, CC	3–9 months	Tentative Map: 2–5 months Final Map: 3–4 months
Duplex or triplex in R-2 or R-3 district (rental)	Staff, DRC	1–2 months	Plan review prior to issuance of building permit
Multifamily housing project (for sale)	DRC, PC	2–3 months	Conditional Use Permit/ Planned Unit Development Permit
Second dwelling unit	Staff, DRC	4–6 weeks	Plan check prior to issuance of building permit, design review
Mixed residential/commercial (PP, PUD, or CUP)	DRC, PC	3–6 months	Project with no land division requires a PP, PUD, or CUP and design review by the PC
CEQA negative declaration	PC, CC	Varies	Processed jointly with project
CEQA environmental impact report	PC, CC	12–18 months	Processed jointly with project
General Plan amendment	PC, CC	6–9 months	12–18 months if EIR is required
Rezone	PC, CC	6–9 months	12–18 months if EIR is required
Variance	PC	3–6 months	No variance applications in past 3 years

Source: City of Cloverdale Planning Department, 2014

Note: All applications for a single site are processed concurrently to minimize processing times.

DRC = Design Review Committee; PC = Planning Commission; CC = City Council

Planning Fees

Planning application fees vary greatly from one jurisdiction to another in amount and methodology. **Table 2.41** shows selected planning application types that are common for residential development projects. Several nearby jurisdictions are included as a basis for comparison: Healdsburg, Windsor, and the County of Sonoma. Direct comparisons are difficult because each jurisdiction has a unique planning process. However, overall, the City of Cloverdale seems to have planning application fees that are comparable to the other jurisdictions. Fees for major subdivisions are higher in Cloverdale than in other jurisdictions.

Total fees (including development impact fees as further described below) for a hypothetical four-unit single-family subdivision would total \$164,920, for a per unit cost of \$41,230. This assumes that no rezoning or General Plan amendment is needed. Fees would include minor subdivision fees, environmental review (assumes an initial study/negative declaration), plot plan review, design review, and development impact fees. In this scenario, fees total approximately 12 to 17 percent of construction costs, depending on a number of construction variables.

Total fees for a hypothetical 20-unit multifamily development would total \$591,110, for a per unit cost of \$29,555. This assumes that no rezoning or General Plan amendment is needed. Fees include plot plan review, design review, environmental review (assumes an initial study/negative declaration), and development impact fees. The cost per unit of multi-family housing is less than that of single family homes and, in this scenario, fees total from 10 to 12 percent of construction costs.

Table 2.41 Planning Fees

Application Type	Cloverdale*	Healdsburg	Windsor	Sonoma County
Conditional Use Permit	\$1,850	\$1,420–\$2,621	\$3,739	—
Design Review	\$500-\$1,950	\$640–\$1,920	—	\$656-\$4,796
Environmental review – initial study/mitigated negative declaration	\$2,200	\$3,584	\$1,494 (initial study only)	Varies
Environmental review – EIR	\$15,000 ²	Cost + 15%	Cost + 12%	Varies
General Plan amendment	\$3,500	\$2,597	\$4,204	\$1,179–\$5,853 ¹
Lot merger (max. 2 lots)	\$700	\$1,773	—	\$204
Plot Plan Review	\$400	—	—	—
PUD Permit	\$1,900	—	—	—
Specific Plan	\$3,500	—	—	—
Subdivision, major (5 lots or more)	\$9,100	\$7,595	\$4,813 + \$20/lot	\$6,370 ¹
Subdivision, minor (4 lots or less)	\$2,250	\$3,896	\$3,270	\$3,840 + \$386/lot
Variance	\$2,250	\$1,160-\$1,960	\$663	\$4,857
Zoning text or map amendment	\$3,800	\$2,679	\$3,526	\$1,721–\$5,093 ¹

Sources: City of Cloverdale 2014 Master Impact Fee Schedule; City of Healdsburg, Planning Section fee summary, accessed online June 2014; Town of Windsor Master Fee Schedule 2013–2014; County of Sonoma, Project Review Application Fee Schedule, effective July 1, 2013

* Costs stated are minimums; actual charges vary and may increase depending on the specifics of the project.

Development Impact Fees

Development costs vary depending on the type of development. **Table 2.42** shows the City’s current development impact fees. These fees are necessary to provide adequate services and infrastructure to service new developments.

Development impact fees can impact project feasibility and thus can act as a potential constraint to housing development. Total impact fees are \$39,530 for a two-bedroom single-family home and \$29,328 for a two-bedroom multifamily unit. Note that fees are subject to change. Interested parties should contact the City for the current fee schedule.

The draft Sonoma County 2015–2023 Housing Element (dated May 15, 2014) includes a comparison of impact fees in three Sonoma County cities and in Marin County (Table 4-42). The comparison was based on fees for a three-bedroom, 1,500-square-foot single-family home. The impact fee categories included in the comparison were water, sewer; traffic, parks, storm drainage, affordable housing, and other. The totals for each city ranged from \$27,479 to \$37,690, with Cloverdale ranking lowest among the cities, but higher than Sonoma and Marin counties.

Table 2.42 Development Impact Fees, 2014

Impact Fee Type	Fee per Unit or Acre		
	Single-Family	Multifamily	Mobile Home
Administration	\$572	\$423	\$462
Fire Facilities	\$1,251	\$1,224	\$1,090
Health Care	\$95	\$93	\$83
Parkland Acquisition (non-Quimby)	\$6,029	\$4,450	\$4,860
Quimby Act Parkland Acquisition	\$6,029	\$4,450	—
Parks and Recreation Facilities	\$3,581	\$2,643	\$2,888
Public Facilities	\$4,772	\$3,522	\$3,847
Storm Drainage	\$212	\$56	—
Streets and Thoroughfare System			
4-bedroom unit	\$2,622	\$2,122	—
3-bedroom unit	\$2,133	\$1,644	—
2-bedroom unit	\$1,699	\$1,183	—
Water Capacity	\$5,992	\$4,422	\$4,830
Wastewater Capacity	\$9,298	\$6,862	\$7,496

Source: City of Cloverdale 2013 Development Impact Fees, Effective July 1, 2014

Building and Code Enforcement

The City has adopted the 2013 California Building Code, which regulates the construction of all physical structures in the city. Because this code is used in jurisdictions throughout California, it is not considered to be a constraint to housing development in Cloverdale. This predictable set of standards is familiar to developers who work in communities throughout the state. This may reduce design and development costs because there is no need to learn an additional set of codes.

The City strives to perform thorough but expedient permit processing, with average processing times equal to or less than similar jurisdictions. The City has an active code enforcement team and building inspection program that work to uphold all adopted codes and encourage the improvement of existing substandard dwelling units. Violations are incurred primarily on a complaint basis or through the general observation of building code officers. Code violations help the City to know where rehabilitation needs are.

On- and Off-Site Improvements

The City requires new development to provide on- and off-site improvements necessary to maintain public health, safety, and welfare. Typical improvements include storm drainage, sidewalks, streets, curbs, utilities, streetlights, and street trees. The City requires typical street widths with a 56-foot right-of-way, with 24-foot travel lanes, 8-foot parking lanes, and 4-foot sidewalks.

Required improvements are standard for California cities and although they may add to the cost of development, they do not pose a significant constraint to residential development. These improvements are necessary given California's system of local finance, which limits the ability of property taxes and imposition of other taxes to fund needed services and infrastructure.

Inclusionary Housing

The City's inclusionary housing program is intended to create affordable housing in development projects throughout the City. The City requires that 15 percent of dwelling units in projects of five or more units be restricted for affordability to lower-income households. The requirements offer some flexibility in certain circumstances, allowing developers to satisfy the affordable housing obligation through the payment of an in-lieu fee or land dedication.

The City's inclusionary housing program is not considered to be a constraint to housing development and is an established and proven method to ensure the construction of affordable housing. The cost of providing inclusionary units is generally passed on to market-rate units, reduces the profit margin of the developer, or is reflected in a reduction in the value/purchase price of the land. These impacts can be offset through density bonuses or other incentives for providing on-site affordable units.

The City intends to revise the inclusionary housing ordinance to address recent state court decisions regarding the legality of certain inclusionary zoning provisions. In addition, the City will consider revisions to encourage fee payment as a form of compliance and changes to improve the clarity of the requirements and their implementation. As stated in Implementation Program 2.2.1, the City will consider these revisions by 2015.

Density Bonus

In keeping with state law, the City offers a density bonus for the provision of housing units affordable to lower-income households. The City currently offers a bonus of up to 25 percent Citywide and a bonus of up to 40 percent in the R-2, R-3, and S-C zoning districts based on the construction of a certain percentage of units at specific levels of affordability. Developers may take advantage of the density bonus program using affordable units provided to satisfy the inclusionary obligation.

In addition to increased density, the City offers concessions or incentives such as the reduction or elimination of covered parking requirements, increases in the allowed percentage of lot coverage, a reduced rear setback requirement, and/or other concessions or incentives as proposed by the developer.

As of this writing, the City is in the process of updating its density bonus provision in compliance with state law to provide a density bonus of up to 35 percent Citywide.

Growth Management Program

The City has a Growth Management Program to monitor the level of residential growth in the community and the availability of public services. The Growth Management Program requires that the City annually review the inventory of residential development approvals. If more than 200 residential units are

approved or estimated for construction in the coming year, the City will conduct an infrastructure audit and establish a building allotment for the year.

Each year, the Planning Department prepares an inventory of residential projects under City review, or previously approved, identifying their infrastructure demands. The inventory only identifies those residential units to be constructed over the next calendar year, by virtue of their having filed a building permit application or made substantial progress on the recording of a Final Subdivision Map.

The Growth Management Program has not limited growth or constrained development. It is used to ensure that the City's infrastructure keeps pace with development and that shortfalls are identified and remedied in an expeditious manner. The City Council has made findings supporting the Growth Management Program's compliance with the Housing Element goals and policies as part of the annual resolution adopting the residential inventory.

Urban Growth Boundary

In order to manage long-term growth and protect the small-town character of Cloverdale, the City adopted an Urban Growth Boundary in 2010. The boundary was envisioned in the City's 2009 General Plan. The boundary is generally consistent with the City's existing limits, except in the northernmost and southernmost sections of the City.

As shown in the land inventory (Section 2.4), Cloverdale has ample sites for infill on vacant and underutilized sites. Thus, the Urban Growth Boundary is not considered to be a constraint to housing development during the planning period.

2.5.2 Non-Governmental Constraints

Potential non-governmental constraints to housing development are driven by the market and typically fall outside the direct control of the local government. These constraints include construction costs, land costs, the availability of financing, and community sentiment.

Construction Costs

Construction costs vary widely according to the type of development. On a per unit basis, multifamily housing is generally less expensive to construct than single-family homes. Costs are influenced by the type of construction, materials, site conditions, finishing details, amenities, and structural configuration.

According to the Craftsman Book, mid-range standard construction is estimated at \$247,225 to \$345,959, or \$124 to \$173 per square foot for a 2,000-square-foot home. **Table 2.43** shows a range in estimated costs from luxury to the minimum standard. Note that these estimates do not include development fees or the cost of land. This cost is comparable to costs found in Sonoma County as a whole. According to the draft 2015–2023 Sonoma County Housing Element, construction costs were estimated at \$140 per square foot.

Table 2.43 Estimated Construction Costs

Construction Quality	Estimate
Luxury	\$759,378
Custom	\$516,405
Best standard	\$345,959
Good standard	\$247,225
Average standard	\$196,425
Minimum standard	\$153,767

Source: Craftsman Book Company (www.building-cost.net, accessed online December 30, 2013)

Note: The above estimates are based upon a 2000-square-foot, single-story, 4-corner wood-frame house with a 400-square-foot attached, unfinished garage, and central heating and air conditioning, constructed within a subdivision.

Price of Land

In addition to construction costs, the price of land is one of the largest factors in housing development costs. Land costs may vary based on location, allowed uses and development intensity, existing use, and site constraints such as environmental issues.

As of June 2014, listed prices for land zoned for multifamily uses in Cloverdale ranged from \$149,000 for a 0.33-acre lot (equivalent to \$451,515 per acre) to \$299,000 for a 0.48-acre lot (equivalent to \$622,916 per acre). Both multifamily lots were centrally located in Cloverdale.

Undeveloped single-family lots in a subdivision on the south end of Cloverdale were priced from \$129,000 to \$179,000 for lots of around 0.25 acre. Two large-scale properties offering entitled development projects were listed for sale. A 42.62-acre site planned for 19 single-family homes was listed for \$3,000,000, equivalent to \$70,389 per acre. The site is located in the hills on the north end of the City. The Alexander Valley Resort property discussed in detail in the Land Inventory and Resources section (Section 2.4) was listed for sale at \$27,500,000, a price per acre of \$102,996.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Cloverdale. Increases in interest rates can eliminate potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. Typically, when interest rates decline, sales increase. The reverse has been true when interest rates increase.

Interest rates have been at historic lows for the past few years. While they are anticipated to remain low relative to historic norms, rates are anticipated to increase during the planning period. **Table 2.44** shows interest rates as of December 31, 2013. The table presents both the interest rate and the annual percentage rate (APR) for different types of home loans. The interest rate is the percentage of an amount of money that is paid for its use for a specified time, and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

Table 2.44 Interest Rates, 2013

	Interest	APR
Conforming		
30-year fixed	4.61%	4.65%
15-year fixed	3.57%	3.76%
5-year ARM	3.18%	3.097%
Jumbo		
30-year fixed	4.75%	4.79%
5-Year ARM	4.63%	6.17%
FHA		
30-Year Fixed	4.75%	4.53%

Rates are subject to change on a daily basis.

Source: www.wellsfargo.com, December 31, 2013

Community Sentiment

Community attitudes toward housing play a crucial role in determining the type of housing that will be built in the City. A key to obtaining development approvals is to secure the support of the local neighborhood. Developers of potentially controversial housing projects should make the effort to address the legitimate community concerns regarding the type of housing proposed, the characteristics of the potential occupants of the housing units, noise, increases in traffic, and the impact that the proposed development will have on City services.

Involving the community in the early phases of a project is essential for creating the basis for cooperation and constructive participation in the planning process. Cloverdale residents value the unique character of the downtown and the City’s residential neighborhoods. Most residents would concur that housing should be available to all economic segments of the community, and there has been little opposition to the affordable housing units built to date.

2.5.3 Infrastructure and Environmental Considerations

The 2009 General Plan Update Draft Environmental Impact Report (DEIR) identified various competing goals and policies regarding the provision of adequate housing. There is a recognized need to accommodate a variety of housing types in the community. However, there is also a need to address the effects of global climate change and preserve the existing quality of life for the community, including preservation of the Russian River wildlife corridor and views of nearby hillsides. Table 2.0-1 of the DEIR provides summary information related to how potentially significant environmental impacts of the General Plan’s proposed land uses can be mitigated to a level that is less than significant. The General Plan is considered self-mitigating in that all impacts (except those associated with greenhouse gases) are mitigated by General Plan policies and implementation measures.

2.5.4 Public Facilities

Potential residential development is contingent on the availability of adequate public facilities including electricity, water, sewer, and solid waste disposal. This section provides an overview of these facilities.

Electricity

Electricity and natural gas service is available through Pacific Gas and Electric (PG&E). The extension of power and gas to service new residential development has not been identified as a constraint.

Water

City staff reported that the City uses five groundwater wells with a total capacity to produce about 2.8 million gallons per day (mgd). The City is currently connecting two new wells, expected to be completed in July 2014, to provide additional capacity for reliability and future growth. With the addition of those wells, the total Citywide capacity will be 3.7 mgd.

The wells are part of the \$4.42 million Water Systems Improvements Project which, in addition to the two new wells, consists of increasing the reliable capacity of the water treatment plant from 3.08 mgd to 4.35 mgd, well monitoring and control system improvements, a transmission main, 0.75 million gallons of new water storage, and rehabilitation work on several existing water tanks. Construction has begun on the project and is expected to continue through 2015.

The General Plan anticipates a long-term buildout population of 12,000, which would require 4.48 mgd water capacity. After completion of the water system improvements, the source capacity will be adequate for additional growth and within 0.78 mgd of the projected buildout maximum day demands of 4.48 mgd and the treatment plant capacity will be close to meeting those buildout demands as projected in the 2010 Water Master Plan. Additional long-term system improvements are planned to meet the buildout demands and include additional storage tanks, additional wells, and new water mains.

Implementation Program 6.4.2 commits the City to continue working to add water capacity to address the needs of planned City growth. With the current drought and upcoming requirement for the City to complete an Urban Water Management Plan (UWMP) in 2015, the City is realizing significant reductions in short-term and long-term water use. The extent to which these reductions impact planned future water improvements will be documented in the 2015 UWMP and future updates of the Water Master Plan.

Sewer

The City provides sewer service primarily through a gravity flow collection system. Repairs to older lines in neighborhoods north of Porter Creek are ongoing. The City's wastewater treatment plant is located in the southeast corner of the City and currently treats to a secondary level. According to the General Plan DEIR, planned expansion and improvement of the sewer system will accommodate future projected growth. Sewer treatment capacity is not expected to be a constraint to housing development.

Solid Waste Disposal

Solid waste collection and disposal services are provided by the Cloverdale Disposal Service. The waste is trucked from Cloverdale to the Healdsburg transfer station and ultimately transported to landfill sites outside of Sonoma County, but within the Bay Area. Adequate landfill capacity exists in the Bay Area for the next 15 years, and it is expected that new contracts will be authorized to accommodate the City of Cloverdale's landfill needs within the time frame of this Housing Element.

Water and Sewer Priority for Affordable Projects

Senate Bill 1087 was enacted to improve the effectiveness of the law in facilitating housing development for lower-income families and workers. SB 1087 includes provisions to ensure that affordable residential projects receive priority in the event of a shortfall in water or sewer capacity. In this case, the City is the service provider.

This Housing Element includes Implementation Program 6.5.1 to implement SB 1087. The City will adopt written policies and procedures that grant first priority for service hookups to developments that help meet the community share of the regional need for lower-income housing. The law prohibits water and sewer providers from denying, conditioning the approval, or reducing the amount of service for an application for development that includes housing affordable to lower-income households, unless specific written findings are made. Urban water management plans must include projected water use for single-family and multifamily housing needed for lower-income households.

2.6 Opportunities for Residential Energy Conservation

Energy conservation features reduce housing costs and contribute to greenhouse gas reduction. The City has adopted policies and implemented programs to encourage energy conservation in residential projects.

The City's subdivision regulations require that residential projects be reviewed to ensure that buildings maximize solar access and energy conservation in terms of building orientation, street layout, lot design, landscaping, and street tree configuration. Residential structures must meet the requirements of Title 24 relating to energy conservation features of the Uniform Building Code.

This Housing Element includes policies and implementation programs to improve residential energy efficiency through education, encouragement, and support for local conservation and green building efforts (Implementation Programs 6.1.1 and 6.2.1). The Conservation, Design, and Open Space Element of the General Plan also includes policies and programs to promote efficiency in the use of water and energy. The City also adopted a Water Efficient Landscape Ordinance (Chapter 15.30 of the Municipal Code) in 2010.

In addition to City policies, a variety of resources are available to educate homeowners about energy conservation opportunities and provide financial assistance in completing upgrades:

- California Solar Initiative Rebates – Rebates vary according to system size, customer class, and performance and installation factors (www.gosolarcalifornia.org).
- California Solar Initiative Single-Family Low Income Program (SASH) – Fully subsidized 1-kilowatt systems are available to very low-income households who financed their home through local, state, or federal housing assistance programs and whose household income is at or below 50 percent of the area median income.

Highly subsidized solar systems are available to other low-income households as determined by housing stock eligibility and eligibility for the California Alternative Rates for Energy (CARE) Program.

- California Solar Initiative Multifamily Affordable Solar Housing (MASH) – The MASH program provides solar incentives for qualifying affordable multifamily dwellings. The MASH program provides two types of incentives. Track 1 incentives provide fixed, upfront capacity-based incentives for solar photovoltaic (PV) systems that offset common area and tenant loads. Track 2 offers higher incentives to applicants who provide quantifiable “direct tenant benefits” (i.e., any operating costs savings from solar that are shared with their tenants). Track 2 incentives will be accepted every six months through a competitive process. The application and review process for MASH Track 2 is currently in development.
- Federal Investment Tax Credit – The Federal Investment Tax Credit for residential and commercial solar systems is 30 percent of net system cost. This tax credit is available through December 31, 2016.
- Sonoma County Energy Independence Program (SCEIP) – On March 25, 2009, under the authority of Assembly Bill (AB) 811, the Sonoma County Board of Supervisors approved the SCEIP to fund energy efficiency and water conservation projects on private property. Residential and commercial property owners who participate must repay low-interest loan(s) through their property tax assessments over 5, 10, or 20 years, depending on the value of the loan. Because the assessments are tied to the properties, they may be passed from one owner to the next. More information is available at www.sonomacountyenergy.org.
- Pacific Gas & Electric – PG&E serves the electrical and gas needs in Cloverdale and offers a variety of energy conservation programs and rebates. Details are available at www.pge.com.

