



December 9, 2022

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Division of Housing Policy Development
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Subject: Transmittal of the City of Cloverdale 6th Cycle Housing Element – Initial Draft

The City of Cloverdale is proud to submit its initial draft Housing Element for the 6th RHNA cycle. This Housing Element describes the City's plan for addressing the housing needs of its current and future residents through January 2031. The City is committed to working with the California Department of Housing and Community Development to ensure that the Housing Element obtains certification to maintain eligibility for grant funding programs, to ensure the legal adequacy of the General Plan, and to preserve local control of land use decisions. This draft Housing Element was made available for the mandatory 30 day review period beginning on October 27, 2022 and ending on November 27, 2022. Public comments have been incorporated in compliance with the requirements of Government Code Section 65585(b)(1).

Cloverdale has taken substantial steps to address housing needs for its most vulnerable residents and working families. The City made progress toward a number of programs prioritizing affordable and workforce housing development in the 5th Cycle, with the development of City-owned permanent and transitional housing and farmworker units in multiple pipeline projects.

The City has prioritized housing needs for current and future residents of all income levels. As a result, the City now has multiple approved and pending housing projects which meet 179% of its updated 6th Cycle RHNA allocation, expanded from the original RHNA by 57 units due to an annexation-related transfer from unincorporated Sonoma County.

Thank you for your diligent efforts to ensure that every Californian has a decent place to live. Please do not hesitate to contact me at (707) 309-4775 or jriley@4leafinc.com with any questions regarding the draft Housing Element. We look forward to your review and certification.

Sincerely,

Jane Riley

Jane Riley, AICP
Director of Housing Policy – 4LEAF, Inc.

Cc: Kevin Thompson, Community Development Director, City of Cloverdale
Rafael Miranda, Associate Planner, City of Cloverdale
Luke Lindenbusch, Housing Policy Planner, 4LEAF, Inc.



HOUSING ELEMENT COMPLETENESS CHECKLIST

A Quick Reference of Statutory Requirements for Housing Element Updates Updated 1/2021

The purpose of this completeness checklist is to assist local governments in the preparation of their housing element. It includes the statutory requirements of Government Code section 65580 – 65588. Completion of this checklist is not an indication of statutory compliance but is intended to provide a check to ensure that relevant requirements are included in the housing element prior to submittal to the Department of Housing and Community Development pursuant to Government Code section 65585(b). For purposes of the Checklist the term “analysis” is defined as a description and evaluation of specific needs, characteristics, and resources available to address identified needs.

For technical assistance on each section visit [California Housing and Community Development Building Blocks Technical Assistance](https://www.hcd.ca.gov/community-development/building-blocks/index.shtml) (https://www.hcd.ca.gov/community-development/building-blocks/index.shtml)

Checklist

Public Participation

Government Code section 65583, subdivision (c)(8)

Description of Requirement	Page Number
Description of the diligent efforts the jurisdiction made to include all economic segments of the community and/or their representatives in the development and update of the housing element	
Summary of the public input received and a description of how it will be considered and incorporated into the housing element.	

Review and Revise

Government Code section 65588, subdivision (a)

Description of Requirement	Page Number
<u>Progress in implementation</u> – A description of the actual results or outcomes of the previous element’s goals, objectives, policies, and programs (e.g. what happened).	
<u>Effectiveness of the element</u> – For each program, include an analysis comparing the differences between what was projected or planned in the element and what was achieved.	
<u>Appropriateness of goals, objectives, policies, and programs</u> –A description of how the goals, objectives, policies, and programs in the updated element are being changed or adjusted to incorporate what has been learned from the results of the previous element. (e.g. continued, modified, or deleted.)	
<u>Special needs populations</u> – Provide a description of how past programs were effective in addressing the housing needs of the special populations. This analysis can be done as part of describing the effectiveness of the program pursuant to (2) if the jurisdiction has multiple programs to specifically address housing needs of special needs populations or if specific programs were not included, provide a summary of the cumulative results of the programs in addressing the housing need terms of units or services by special need group.	
<u>AB 1233 – Shortfall of sites from the 5th cycle planning period</u> – Failure to implement rezoning required due to a shortfall of adequate sites to accommodate the 5th cycle planning period RHNA for lower-income households triggers the provisions of Government Code section 65584.09.	

Comments:

Housing Needs Assessment – Quantification and Analysis of Need
Government Code section 65583, subdivision (a)(1)(2) and section 65583.1,
subdivision (d)

For information on how to credit reductions to RHNA See “Housing Element Sites Inventory Guidebook” at [HCD’s technical assistance memos](https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml) (https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml)

Description of Requirement	Page Number
Population (e.g., by age, size, ethnicity, households by tenure) and employment trends	
Household characteristics including trends, tenure, overcrowdings and severe overcrowding	
Overpayment by income and tenure	
Existing housing need for extremely low-income households	
Projected housing needs: Regional Housing Needs Allocation (RHNA) by income group, including projected extremely low-income households	
Housing stock conditions, including housing type, housing costs, vacancy rate	
Estimate of the number of units in need of replacement and rehabilitation	

Identification and Analysis of the Housing Needs for Special Needs Populations
Government Code section 65583, subdivision (a)(7)

Description of Requirement	Page Number
Elderly	
Persons with Disabilities, including Developmental Disabilities	
Large Households	
Farmworkers (seasonal and permanent)	
Female Headed Households	
Homeless (seasonal and annual based on the point in time count)	
Optional: Other (e.g. students, military)	

Comments:

**Affirmatively Further Fair Housing - An Assessment of Fair Housing –
 Required for Housing Element due after 1/1/2021.
 Government Code section 65583, subdivision (c)(10)(A)**

Part 1 Outreach

Description of Requirement	Page Number
Does the element describe and incorporate meaningful engagement that represents all segments of the community into the development of the housing element, including goals and actions?	

Part 2 Assessment of Fair Housing

Description of Requirement	Page Number
Does the element include a summary of fair housing enforcement and capacity in the jurisdiction?	
The element must include an analysis of these four areas: Integration and segregation patterns and trends	
Racially or ethnically concentrated areas of poverty	
Disparities in access to opportunity	
Disproportionate housing needs within the jurisdiction, including displacement risk	

Each analysis should include these components:

- Local: Review and analysis of data at a local level
- Regional impact; Analysis of local data as it compares on a regional level
- Trends and patterns: Review of data to identify trends and patterns over time
- Other relevant factors, including other local data and knowledge
- Conclusion and findings with a summary of fair housing issues

Part 3 Sites Inventory

Description of Requirement	Page Number
Did the element identify and evaluate (e.g., maps) the number of units, location and assumed affordability of identified sites throughout the community (i.e., lower, moderate, and above moderate income RHNA) relative to all components of the assessment of fair housing?	
Did the element analyze and conclude whether the identified sites improve or exacerbate conditions for each of the fair housing areas (integration and segregation, racially and ethnically concentrated areas of poverty, areas of opportunity, disproportionate housing needs including displacement)?	

Comments:

Part 4 Identification of Contributing Factors

Description of Requirement	Page Number
Did the element identify, evaluate, and prioritize the contributing factors to fair housing issues?	

Part 5 Goals and Actions Page

Description of Requirement	Page Number
Did the element identify, goals and actions based on the identified and prioritized contributing factors?	
Do goals and actions address mobility enhancement, new housing choices and affordability in high opportunity areas, place-based strategies for preservation and revitalization, displacement protection and other program areas?	

Programs must include the following components:

- Actions must be significant, meaningful and sufficient to overcome identified patterns of segregation and affirmatively further fair housing.
- Metrics and milestones for evaluating progress on programs/actions and fair housing results.

**Affordable Housing Units At-Risk of Conversion to Market Rate
Government Code section 65583, subdivision (a)(9)**

See [Preserving Existing Affordable Housing](https://www.hcd.ca.gov/policy-research/preserving-existing-affordable-housing.shtml) (https://www.hcd.ca.gov/policy-research/preserving-existing-affordable-housing.shtml)

Description of Requirement	Page Number
Provide an inventory of units at-risk of conversion from affordable to market-rate rents within 10 years of the beginning of the planning period. The inventory must list each development by project name and address, the type of governmental assistance received, the earliest possible date of change from low-income use, and the total number of elderly and nonelderly units that could be lost from the locality’s low-income housing stock in each year.	
Provide an estimate and comparison of replacement costs vs. preservation costs	
Identify qualified entities to acquire and manage affordable housing	
Identify potential funding sources to preserve affordable housing	

Comments:

Analysis of Actual and Potential Governmental Constraints
Government Code section, 65583, subdivisions (a)(5), (a)(4), (c)(1), and section 65583.2, subdivision (c)

See “Accessory Dwelling Unit Handbook” at [HCD’s Accessory Dwelling Unit Assistance page](https://www.hcd.ca.gov/policy-research/accessorydwellingunits.shtml) (https://www.hcd.ca.gov/policy-research/accessorydwellingunits.shtml)

Description of Requirement	Page Number
Land use controls (e.g. parking, lot coverage, heights, unit size requirements, open space requirements, Accessory Dwelling Unit (ADU) requirements, floor area ratios, growth controls (e.g., caps on units or population or voter approval requirements, conformance with the requirements of SB 330), inclusionary requirements, consistency with State Density Bonus Law and Housing Accountability Act, and consistency with zoning and development standard website publication and transparency requirements pursuant to Gov. Code § 65940.1 subd. (a)(1)(B)).	
Local processing and permit procedures (e.g., typical processing times, permit types/requirements by housing type and zone, decision making criteria/findings, design/site/architectural review process and findings, description of standards [objective/subjective], planned development process). Element should also describe whether the jurisdiction has a process to accommodate SB 35 streamline applications and by-right applications for permanent supportive housing and navigation centers.	
Building codes and their enforcement (e.g., current application of the California Building Code, any local amendments, and local code enforcement process and programs)	
On and Off-Site improvement requirements (e.g., street widths, curbing requirements)	
Fees and other exactions (e.g., list all fees regardless of entity collecting the fee, analyze all planning and impact fees for both single family and multifamily development, provided typical totals and proration to total development costs per square foot, and consistency with fee website publication and transparency requirements pursuant to Gov. Code § 65940.1 subd. (a)(1)(A)).	
Housing for persons with disabilities (e.g. definition of family, concentrating/siting requirements for group homes, reasonable accommodation procedures, application of building codes and ADA requirements, zoning for group homes and community care facilities)	
Analysis of locally-adopted ordinances that directly impact the cost and supply of housing (e.g. inclusionary ordinance, short-term rental ordinance)	

Comments:

An Analysis of Potential and Actual Nongovernmental Constraints
Government Code section, 65583, subdivision (a)(6)

Description of Requirement	Page Number
Availability of financing	
Price of land	
Cost of Construction	
Requests to develop housing below identified densities in the sites inventory and analysis	
Typical timeframes between approval for a housing development project and application for building permits	

Does the analysis demonstrate the jurisdiction’s action(s) to mitigate nongovernmental constraints that create a gap between planning for housing to accommodate all income levels and the construction of housing to accommodate all income levels?

Zoning for a Variety of Housing Types

Government Code section, 65583, subdivisions (a)(4), (c)(1), and subdivision 65583.2 subdivision (c)

Provide an analysis of zoning and availability of sites for a variety of housing types including the following:

Description of Requirement	Page Number
Multifamily Rental Housing	
Housing for Agricultural Employees (permanent and seasonal) (compliance with Health and Safety Code sections 17021.5, 17021.6, and 17021.8	
Emergency Shelters (including compliance with new development/parking standards pursuant to AB 139/Gov. Code § 65583 subd. (a)(4)(A)).	
Low Barrier Navigation Centers	
Transitional Housing	
Supportive Housing (including compliance with AB 2162, statutes of 2019)	
Single-Room Occupancy Units	
Manufactured homes, including compliance with Gov. Code § 65852.3	
Mobile Home Parks	
Accessory Dwelling Units	

Comments:

Site Inventory and Analysis

Government Code, section 65583, subdivision (a)(3), section 65583.1, subdivision

See “Housing Element Sites Inventory Guidebook” and “Default Density Standard Option” at [HCD’s technical assistance memos](https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml) (https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml)

See [Site Inventory Form](https://www.hcd.ca.gov/community-development/housing-element/docs/Site_inventory_template09022020.xlsm) (https://www.hcd.ca.gov/community-development/housing-element/docs/Site_inventory_template09022020.xlsm) and [Site Inventory Form Instructions](https://www.hcd.ca.gov/community-development/housing-element/docs/Site_inventory_instructions.pdf) (https://www.hcd.ca.gov/community-development/housing-element/docs/Site_inventory_instructions.pdf)

Site Inventory – The site inventory must be prepared using the form adopted by HCD.

A electronic copy of the site inventory is due at the time the adopted housing element is submitted to HCD for review and can be sent to siteinventory@hcd.ca.gov.

Site Inventory

Description of Requirement	Page Number
<i>Sites Inventory Form Listing:</i> Parcel listing by parcel number, size, general plan and zoning, existing uses on non-vacant sites, realistic capacity, level of affordability by income group, publicly owned sites (optional).	
<i>Prior Identified Sites:</i> Address whether sites are adequate to accommodate lower income needs based on identification in the prior planning period for non-vacant sites or two or more for vacant sites.	
Map of sites	

Did the jurisdiction use the sites inventory form adopted by HCD?

Site Inventory Analysis and Methodology

Description of Requirement	Page Number
<i>RHNA Progress:</i> List the number of pending, approved or permitted units by income group based on actual or anticipated sales prices and rents since the beginning of the projection period	
<i>Environmental Constraints:</i> Address any known environmental or other constraints, conditions or circumstances, including mitigation measures, that impede development in the planning period	
<i>Appropriate density:</i> Identification of zoning to accommodate RHNA for lower-income households: <ul style="list-style-type: none"> Identify zones meeting the “default” density (Gov. Code § 65583.2 subd. (c)(3)(B)) or; Identify and analyze zones with densities less than the “deemed appropriate” (default) density that are appropriate to accommodate lower RHNA. 	

Comments:

Description of Requirement	Page Number
<p><i>Capacity:</i> Describe the methodology used in quantifying the number of units that can be accommodated on each APN:</p> <ul style="list-style-type: none"> • If development is required to meet a minimum density, identify the minimum density, or; • Describe the methodology used to determine realistic capacity accounting for land use controls and site improvement requirements, typical density trends for projects of similar affordability, and current or planned infrastructure. • For sites with zones allowing non-residential uses, demonstrate the likelihood of residential development 	
<p><i>Infrastructure:</i> Existing or planned infrastructure to accommodate the regional housing need, including water, sewer and dry utilities</p>	
<p><i>Small and large sites:</i> Sites identified to accommodate lower RHNA that are less than one-half acre or larger than 10 acres require analysis to establish they are adequate to accommodate the development of affordable units.</p>	
<p><i>Affirmatively Furthering Fair Housing:</i> Identified sites throughout the community that affirmatively furthers fair housing (see page 5 of checklist)</p>	
<p><i>Nonvacant Sites Analysis:</i> For nonvacant sites, demonstrate the potential and likelihood of additional development within the planning period based on extent to which existing uses may constitute an impediment to additional residential development, past experience with converting existing uses to higher density residential development, current market demand for the existing use, any existing leases or other contracts that would perpetuate the existing use or prevent redevelopment of the site for additional residential development, development trends, market conditions, and regulatory or other incentives or standards to encourage additional residential development on these sites</p>	
<p>If nonvacant sites accommodate 50 percent or more of the lower-income RHNA, demonstrate the existing use is not an impediment to additional development and will likely discontinue in the planning period, including adopted findings based on substantial evidence.</p>	
<p>Nonvacant sites that include residential units (either existing or demolished) that are/were occupied by, or subject to, affordability agreements for lower-income households within 5 years are subject to a housing replacement program. (Gov. Code § 65583.2 subd. (g)(3))</p>	

Please note: This checklist does not include new requirements related to zoning for sites accommodating the moderate and above moderate income pursuant to AB 725, statutes of 2020 as this requirement is not enacted until 2022.

Comments:

Alternative Methods to Accommodate the RHNA: Optional

Description of Requirement	Page Number
Accessory Dwelling Units: Analyze the number and affordability level of ADU units projected to be built within the planning period, including resources and incentives and other relevant factors such as potential constraints, and the likelihood of availability for rent	
Existing Residential Units: number and affordability level of units rehabilitated, converted or preserved that meet the provisions of alternative adequate sites. In addition, this includes units in a motel, hotel, or hostel that are converted to residential units and made available to persons experiencing homelessness as part of a COVID-19 response and acquisition of mobile home park. If using this option, the adequate site alternative checklist must be provided.	
Other: Jurisdictions are encouraged to consult with HCD regarding other alternative methods options including new manufactured housing park hook-ups, floating homes/live aboard berths, conversion of military housing, adaptive reuse of commercial uses, or other housing opportunities unique to the community to ensure their adequacy to accommodate RHNA.	

Other Miscellaneous Requirements

Also see Technical Advisories issued by the Governor’s Office of Planning and Research at: [New state legislation related to General Plans Appendix C](http://opr.ca.gov/docs/OPR_Appendix_C_final.pdf) (http://opr.ca.gov/docs/OPR_Appendix_C_final.pdf) and [Fire Hazard Planning General Plan Technical Advice Series](http://opr.ca.gov/docs/Final_6.26.15.pdf) (http://opr.ca.gov/docs/Final_6.26.15.pdf)

Description of Requirement	Page Number
Description of the means by which consistency with the general plan will be achieved and maintained. (Gov. Code § 65583 subd. (c)(8))	
Description of construction, demolition, and conversion of housing for lower- and moderate-income households within the Coastal Zone (if applicable). (Gov. Code § 65588 subds. (c) and (d))	
Description of opportunities for energy conservation in residential development. (Gov. Code § 65583 subd. (a)(8))	
Description of consistency with water and sewer priority requirements pursuant to SB 1087 (Gov. Code § 65589.7)	
Other elements of the general plan triggered by housing element adoption: <ul style="list-style-type: none"> • Disadvantaged Communities (Gov. Code § 65302.10) • Flood Hazard and Management (Gov. Code § 65302 subds. (d)(3) and (g)(2)(B)) • Fire Hazard (Gov. Code § 65302 and 65302.5) • Environmental Justice (Gov. Code § 65302 subd. (h)) • Climate Adaptation 	

Comments:

Schedule of Actions/Programs

Government Code, section 65583, subdivisions (c)(1 – 7), and (10)

For adequate site programs See “Housing Element Sites Inventory Guidebook” at [HCD's technical assistance memos](https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml) (<https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos.shtml>)

Program Description	Program numbers	Page number
<i>Program(s) to provide adequate sites (large/small sites, incentives for mixed use/nonvacant sites, publicly owned sites, annexation, etc)</i>		
If required: Program to accommodate a shortfall of adequate sites to accommodate the lower RHNA. This program must meet the specific criteria identified in Gov. Code § 65583.2 subd. (h) and (i).		
If required: Program to accommodate an unaccommodated need from the previous planning period pursuant to Gov code § 65584.09		
If required: Program when vacant/nonvacant sites to accommodate lower RHNA have been identified in multiple housing elements, if needed. (Gov. Code § 65583.2 subd. (c))		
If required: Program to provide replacement units when occupied by, or deed restricted to lower-income households within the last 5 years, if needed. (Gov. Code § 65583.2 subd. (g)(3))		
<i>Program(s) to assist in the development of housing to accommodate extremely-low, very-low, low or moderate-income households, including special needs populations</i>		
<i>Program to address governmental and nongovernmental constraints to the maintenance, improvement, and development of housing</i>		
<i>Program(s) to conserve and improve the condition of the existing affordable housing stock</i>		

Comments:

Program Description	Program numbers	Page number
<i>Program(s) to promote and affirmative further fair housing opportunities</i>		
<i>Program(s) to preserve units at-risk of conversion from affordable to market-rate rents.</i>		
<i>Program(s) to incentivize and promote the creation of accessory dwelling units that can be offered at an affordable rent.</i>		

Do programs specify specific clear commitment, meaningful actions, that will have beneficial impact within the planning period?

Do programs identify timing, objectives (quantified where appropriate), and responsible parties, if appropriate for implementation?

Quantified Objectives

Government Code, section 65583, subdivisions (b)

For an example table addressing this requirement visit [California Housing and Community Development Building Blocks](https://www.hcd.ca.gov/community-development/building-blocks/program-requirements/program-overview.shtml) (https://www.hcd.ca.gov/community-development/building-blocks/program-requirements/program-overview.shtml)

Description of Requirement	Page Number
Estimate the number of units likely to be constructed, rehabilitated and conserved or preserved by income level, including extremely low-income, during the planning period	

Comments:



City of Cloverdale Housing Element Update 2023-2031

HCD Draft Housing Element
December 2022

Section I: Introduction & Summary	4
1.1 INTRODUCTION	4
1.2 DEFINITION AND PURPOSE	4
1.3 CONSISTENCY WITH STATE LAWS AND GENERAL PLAN	4
1.4 PUBLIC PARTICIPATION	5
1.5 ORGANIZATION OF THE HOUSING ELEMENT	6
1.6 DEFINITION OF TERMS	7
1.7 DATA SOURCES	8
1.8 COMMUNITY PROFILE	9
1.9 CHANGING HOUSING NEEDS AND DEMOGRAPHICS.....	11
1.9.1 Population Characteristics and Trends	11
1.9.2 Household Incomes and Housing Affordability.....	13
1.9.3 Special Needs Populations.....	15
1.10 CHARACTERISTICS OF HOUSING STOCK	19
1.11 SUMMARY OF CONSTRAINTS	23
1.12 SUMMARY OF FAIR HOUSING ANALYSIS.....	24
Historic Patterns of Exclusion.....	24
Ensuring Equitable Zoning Practices	25
Contributing Factors	25
1.13 REGIONAL HOUSING NEEDS ALLOCATION.....	26
1.14 2015 CLOVERDALE HOUSING ELEMENT REVIEW.....	28
Progress Implementing Programs	29
1.15 POLICY Changes in 2023 Housing Element.....	30
Section II: Housing Strategy	45
2.1 Housing Programs.....	45
2.2 Quantified Objectives	55
Section III: Housing Sites.....	56
3.1 CONTEXT	56
3.2 UNITS CREDITED TOWARD RHNA	57
3.2.1 Accessory Dwelling Units.....	57
3.2.2 Planned, Approved, and Pending Projects	58
3.3 HOUSING OPPORTUNITY SITES	61
3.4 DEVELOPMENT TRENDS AND REALISTIC CAPACITY ANALYSIS	63

3.5 SUMMARY OF RHNA STRATEGY	64
3.6 PROGRAMS TO ENSURE ADEQUATE SITES	66
3.7 FAIR HOUSING CONSIDERATIONS.....	67
3.7.1 Integration and Segregation	67
3.7.2 Racially and Ethnically Concentrated Areas of Poverty	67
3.7.3 Designated Opportunity Areas.....	67
3.7.4 Economic Displacement.....	67
3.8 INFRASTRUCTURE.....	67
3.8.1 Water	67
3.8.2 Sewer.....	68
3.8.3 Solid Waste Disposal.....	68
3.8.4 Electricity.....	68
3.9 ENVIRONMENTAL CONSIDERATIONS	69
3.9.1 Fire	69
3.9.2 Flood	69
3.9.3 Earthquakes.....	71
3.10 CONCLUSION	72

FIGURES

Figure 1: City of Cloverdale Location within Sonoma County	11
Figure 2: Resident Employment by Occupation	13
Figure 3: Household Size by Household Income Level	14
Figure 4: Cost Burden by Income Level.....	15
Figure 5: Disability by Type	16
Figure 6: Household Size by Household Income Level	17
Figure 7: Households by Household Size.....	18
Figure 8: Housing Type Trends in Cloverdale, 2010-2020.....	19
Figure 9: Housing by Type.....	20
Figure 10: Housing Tenure by Age	21
Figure 11: Occupancy Status.....	22
Figure 12: Median Home Values, 2001-2021.....	23
Figure 13: Map of Planned, Approved, and Pending Projects.....	65
Figure 14: Map of Housing Opportunity Sites	66
Figure 15: Cloverdale Flood Hazard Areas	71

TABLES

Table 1: Income Limits for 2022 for Sonoma County.....	7
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Table 2: Trends in Racial/Ethnic Composition of Cloverdale, Sonoma County, and the State of California, 2010-2020	12
Table 3: Cloverdale (Original Assigned) RHNA, 2023-2031	27
Table 4: Cloverdale Revised RHNA Allocation, 2023-2031	27
Table 5: Progress in Achieving 2015 Quantified Objectives by Income.....	29
Table 6: 2015-2023 Housing Element Program Implementation Status	Error! Bookmark not defined.
Table 7: Summary of Quantified Objectives.....	55
Table 8: Cloverdale’s Regional Housing Needs Allocation (RHNA)	56
Table 9: Cloverdale RHNA Credits	57
Table 10: ADUs Permitted by Year in Cloverdale	58
Table 11: Assumed Affordability for 6th Cycle ADUs.....	58
Table 12: Planned, Approved, and Pending Projects for RHNA Credit	59
Table 13: Housing Site Capacity and RHNA.....	61
Table 14: Realistic Capacity of Housing Sites.....	62
Table 15: Examples of Existing and Pending Residential Development	64

Section I: Introduction & Summary

1.1 INTRODUCTION

This chapter of the Cloverdale General Plan presents goals, policies, programs, and supporting information related to the provision of housing for existing and future residents of the City of Cloverdale. The purpose of the Housing Element is twofold:

1. Present specific policies and actions for housing development to meet Cloverdale's specific, identified housing needs; and
2. Meet regional standards and achieve State certification, pursuant to statutory requirements.

1.2 DEFINITION AND PURPOSE

The Housing Element of the General Plan is a detailed statement of the housing goals, policies, programs, and quantified objectives for the City. The Element is based on a comprehensive technical assessment of existing housing policies and programs; current and projected housing needs, especially related to low-income households and special needs populations; an analysis of market, environmental, governmental, and other factors which constrain housing production; an assessment of actions that the City can take to affirmatively further fair housing; an inventory of sites available for housing construction; and an assessment of new programs and policies that can enhance housing production in the City.

The purpose of the Housing Element is to guide decision-making by elected and appointed officials. Specifically, the Housing Element sets forth how the City will address the need for housing, especially by low- and moderate-income families, and special needs families and individuals. The Housing Element also provides housing-related data and information to the public.

1.3 CONSISTENCY WITH STATE LAWS AND GENERAL PLAN

State law requires that the General Plan include an integrated, consistent set of goals and policies. The City of Cloverdale's General Plan contains elements relating to land use, circulation, housing, noise, conservation and open space, economic development, and safety. The 2023 Housing Element provides goals, policies, and implementation measures that are consistent with all other elements of the General Plan; amendments to the City's Land Use Element are planned immediately following adoption of the Housing Element. As the General Plan is amended in the future, the City will ensure the Housing Element remains consistent with the General Plan.

New State law requires that the Safety Element be updated to address climate adaptation upon revision of the Housing Element. The City will ensure compliance with this requirement by updating and adopting its Safety Element concurrent with the 2023 Housing Element. The City will provide a copy of the Housing Element to the water and sewer service providers and has

coordinated with these agencies regarding the State-mandated water and sewer service priority for affordable housing development (Government Code Section 65589.7).

Multiple statewide bills have been passed to address the inequitable distribution of pollution and associated health effects in low-income communities and communities of color. SB 535 requires the California Environmental Protection Agency (CalEPA) to define disadvantaged communities and SB 1000 requires local governments to identify those disadvantaged communities in their jurisdiction and address environmental justice in their general plans accordingly. As defined by SB 535, Cloverdale does not currently have any disadvantaged communities. However, every Cloverdale census tract is designated as Low Resource in the 2022 TCAC Opportunity Area maps, partially due to Environmental Scores. These neighborhoods will be analyzed and discussed as part of the Assessment of Fair Housing (Section 4.5).

1.4 PUBLIC PARTICIPATION

The 6th Cycle Housing Element Update was conducted during the COVID-19 global pandemic. Public outreach, which is the cornerstone of the preparation process, had to be adjusted to allow and encourage meaningful public participation and input without requiring community members to meet or gather in-person. Staff and consultants made use of multiple in-person and digital platforms to facilitate public input. In-person contact included door-to-door canvassing and tabling at the Cloverdale Citrus Fair. All public surveys and community events were presented bilingually to ensure that all residents had an opportunity to be heard. A summary of community engagement is included in the Technical Background Report as Appendix A, and survey results are included as Appendix B.

In the process there was evidence of concern among the public that State requirements conflict with community values, creating conflict and tension. These issues were addressed by staff and consultants. Public participation opportunities are outlined in the list below:

- A Housing Needs & Opportunities Survey was circulated throughout the community. Outreach to equitably promote this survey included a bilingual flyer with QR code, website short link, and email contact. These outreach materials were also included in the City Manager's newsletter distributed citywide.
- 1000 households were canvassed in census tracts with disproportionately lower access to opportunity. These neighborhoods included affordable housing developments, mobile home and trailer parks, and predominantly Latino communities with higher rates of rental housing compared to Cloverdale as a whole.
- Staff tabled at the Cloverdale Citrus Fair (April 21-24, 2022), bilingually engaging with hundreds of current and potential future residents on housing issues in Cloverdale. The survey flyer with QR code was shared alongside a survey available to take in-person on paper or on a tablet.
- All public educators in Cloverdale Unified School District were solicited via email for feedback in the community survey. Educators shared insights into the housing needs of students and staff in a District with a majority of students learning English as a second language (ESL), foster youth, and free/reduced-price lunch eligible students.

- Community workshops were held at the Planning Commission and City Council:
- December 7, 2021: Planning Commission kick-off workshop to provide the Commission and community with an overview of the Housing Element Update process.
- March 2, 2022: Planning Commission workshop to identify priorities for the Draft Housing Strategy.
- May 11, 2022: City Council workshop to receive and amend the Draft Housing Strategy.
- A webpage on the City of Cloverdale’s website provided information on the Housing Element process and upcoming meetings (<https://www.cloverdale.net/458/Housing-Element-Update>).
- Stakeholder interviews of local service providers were conducted to assess the needs of residents with special needs and in need of affordable housing.
- A survey specifically targeted toward housing development professionals to analyze development constraints was distributed to local and regional housing developers building at all levels of affordability, real estate agents, and construction professionals.

1.5 ORGANIZATION OF THE HOUSING ELEMENT

The 2023 Housing Element is organized into four main sections:

- **Section 1** introduces the overall Housing Element update effort, a summary of housing needs and constraints, a Fair Housing summary, and a review of the effectiveness of the 2023 Housing Element and the City’s progress in its implementation.
- **Section 2** sets forth the City’s Housing Strategy, which is comprised of the Goals, Policies, and Programs that it intends to implement over the next 8-year planning cycle. The City’s Quantified Objectives are also included in Section 2.
- **Section 3** presents a detailed Housing Site Inventory, including a discussion of the availability of services, and compares this inventory to the City’s projected housing needs.
- **Section 4**, the Technical Background Report, provides statutorily required data including an assessment of housing needs & programs, an analysis of non-governmental and governmental constraints to affordable housing provision, a discussion of special needs populations, and an assessment of fair housing. Pre-certified housing and demographic data provided by the Association of Bay Area Governments (ABAG/MTC) is included here.

Given the detail and lengthy analysis in developing the Housing Element, the Technical Background Report also contains the following appendices:

- **Appendix A.** Summary of Community Engagement
- **Appendix B.** Housing Needs & Opportunities Survey Results
- **Appendix C.** Sites Inventory
- **Appendix D.** ABAG/MTC Housing Needs Data Packet

1.6 DEFINITION OF TERMS

Throughout the Housing Element, a variety of technical terms related to income levels are used in describing and quantifying conditions and objectives. The definitions of these terms follow:

Above Moderate-Income Households - Households earning over 120 percent of the County Area Median Income (AMI), adjusted for household size.

Acutely Low-Income - Households earning not more than 15 percent of the County AMI, adjusted for household size.

Affordable Housing - Housing which costs no more than 30 percent of a low-, very low-, or extremely low-income household's gross monthly income. For rental housing, the residents may pay up to 30 percent of gross income on rent plus tenant-paid utilities. For homeownership, residents can pay up to 30% on the combination of mortgage payments, taxes, insurance, and Homeowners' dues.

Area Median Income (AMI) - The income figure representing the middle point of Sonoma County household incomes. Fifty percent of households earn more than or equal to this figure and 50 percent earn less than or equal to this figure. The AMI varies according to the size of the household. For the year 2022, the AMI for a four-person household in County of Sonoma was \$112,800.

Table 1: Income Limits for 2022 for Sonoma County

# of Persons in Household		1	2	3	4	5	6	7	8
Sonoma County Area Median Income: \$112,800	Acutely Low	11850	13500	15200	16900	18250	19600	20950	22300
	Extremely Low	25000	28550	32100	35650	38550	41400	44250	47100
	Very Low Income	41600	47550	53500	59400	64200	68950	73700	78450
	Low Income	66550	76050	85550	95050	102700	110300	117900	125500
	Median Income	78950	90250	101500	112800	121800	130850	139850	148900
	Moderate Income	94750	108300	121800	135350	146200	157000	167850	178650

Source: HCD, May 13, 2022, Memorandum - State Income Limits for 2022

Extremely Low-Income Households (ELI) - Households earning not more than 30 percent of the County AMI, adjusted for household size.

Federal Poverty Threshold - issued by the Census Bureau and varies by family size, number of children, elderly. There is no geographic variation. For 2021, the poverty threshold for a single person under age 65 was 14,097, for a three-family unit with two children, it was \$21,831. (Note: this differs from the Federal Poverty *Guidelines* issued by Health & Human Services).

Low-Income Households - Households earning between 51 and 80 percent of the County AMI, adjusted for household size.

Missing Middle Housing - a range of house-scale buildings with multiple units compatible in scale and form with detached single-family homes. (Source: MissingMiddleHousing.com).

Moderate-Income Households - Households earning 81 to 120 percent of the County AMI, adjusted for household size.

Plexes - typically, a single structure that contains more than one dwelling unit. The units share common walls, and each typically has an outside entrance. Examples include duplex, triplex, quadruplex, etc.

Very Low-Income Households (VLI) - Households earning between 31 and 50 percent of the County AMI, adjusted for household size.

1.7 DATA SOURCES

The 2021 Housing Element Update makes full use of the pre-certified data package provided by the Association of Bay Area Governments (ABAG), which is contained in its entirety in the **Section 4** Technical Background Report. In addition to the ABAG dataset, the following sources of data were used to help identify historic patterns of segregation, assess constraints to housing and the market conditions in Cloverdale; and to better identify specific housing needs:

- U.S. Census 2010 and 2020
- 2015-2019 American Community Survey 5-Year Estimates
- U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018
- U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018
- U.S. Department of Agriculture, Census of Farmworkers; 2002, 2007, 2012, 2017
- U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2020 first-quarter industry employment
- U.S. Department of Housing and Urban Development (HUD), Consolidated Housing Affordability Strategy (CHAS), 2013-2017 release
- U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
- U.S. Department of Housing and Urban Development, Section 202/811 Supportive Housing Programs, 2010 Program Fact Sheet
- U.S. Department of Education, National Center for Education Statistics, 2020

- U.S. House of Representatives, US Code Low-Income Housing Preservation and Resident Homeownership, accessed January 1, 2022
- U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)
- California Tax Credit Allocation Committee, Opportunity Area Index, 2020, 2021
- California Department of Finance, E-5 Population and Housing Estimates for Cities, Counties, and the State, 2020-2022
- California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021
- County of Sonoma, Grand Jury Report, June 2022
- City of Cotati, Annual Progress Reports, 2015-2021
- UC Berkeley, Urban Displacement Project
- Redfin Housing Market Trends, May 2022
- U.S. Department of Agriculture, Census of Farmworkers; 2002, 2007, 2012, 2017
- U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2020 first-quarter industry employment
- U.S. Department of Housing and Urban Development (HUD), Consolidated Housing Affordability Strategy (CHAS), 2013-2017 release
- U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
- U.S. Department of Housing and Urban Development, Section 202/811 Supportive Housing Programs, 2010 Program Fact Sheet
- U.S. Department of Education, National Center for Education Statistics, 2020
- U.S. House of Representatives, US Code Low-Income Housing Preservation and Resident Homeownership, accessed January 1, 2022
- U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)
- California Tax Credit Allocation Committee, Opportunity Area Index, 2020, 2021
- California Department of Finance, E-5 Population and Housing Estimates for Cities, Counties, and the State, 2020-2022
- California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.
- County of Sonoma, Grand Jury Report, June 2022
- City of Cloverdale, Annual Progress Reports, 2015-2021
- UC Berkeley, Urban Displacement Project
- Redfin Housing Market Trends, May 2022

1.8 COMMUNITY PROFILE

The City of Cloverdale is located at the northern end of the picturesque Alexander Valley where the Mayacamas Mountains meet the Coast Range. The Russian River flows through the center of the Valley, and the developed portion of the City is located on the valley floor west of the Russian River and east of the Coast Range. Cloverdale is at the extreme north end of Sonoma County, located approximately 67 miles southeast of the town of Mendocino, 34 miles

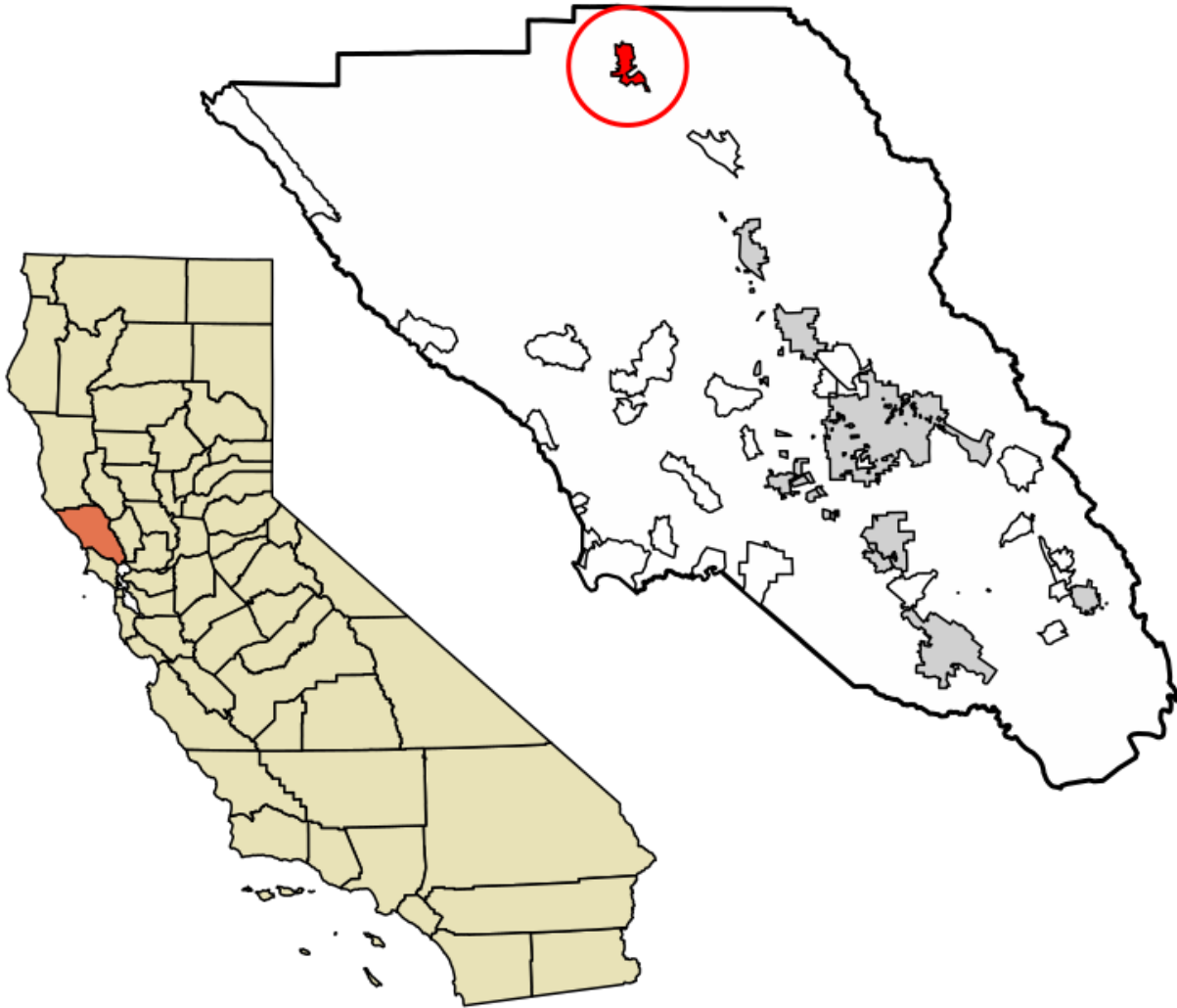
northwest of Santa Rosa, and 25 miles south of Ukiah. Figure 1 shows the City's location relative to other cities, highways, geographical features, and Sonoma County boundaries.

Cloverdale bears a rich agricultural heritage. Thomas Gregory wrote in 1911: "Cloverdale appears as a winter bride in her orange blossoms and again as a rust-robed matron when the vineyard workers are calling blithely on the warm slopes. Cloverdale is the central market for wool, hops, and stock of the surrounding country, even from Mendocino and Lake counties. Here in this mild climate grow oranges, lemons, and olives to a state of high perfection and the annual Citrus Fair held in Cloverdale is the chief agricultural feature of Sonoma County... it is on the mesa lands that the orange attains the perfection of its culture."¹

The City of Cloverdale has steadily annexed southward, limited by a voter-approved urban growth boundary (UGB). Despite geographic constraints with mountains to the west and river to the east, the City's high development capacity comprises a balance of vacant urban lots and continuing greenfield development.

¹ Thomas Gregory, *History of Sonoma County, California, 1911*

Figure 1: City of Cloverdale Location within Sonoma County



Source: Wikimedia Commons

1.9 CHANGING HOUSING NEEDS AND DEMOGRAPHICS

As Cloverdale ages and demographics change, different housing needs have arisen, and new programs are needed to meet changing demands. This section explores the characteristics and housing needs of Cloverdale residents and helps to provide direction in updating the City's Housing Element goals, policies, and programs. Comparisons between Cloverdale's data and that of Sonoma County and the Association of Bay Area Governments (ABAG) region are also covered in this section.

1.9.1 Population Characteristics and Trends

Cloverdale's population grew from 6,700 in 2000, to 8,996 in 2020. This represents a 34.2 percent growth rate over two decades, which is higher than the County and the surrounding ABAG region.

Age Composition

Cloverdale’s population is slightly younger than the region’s population. The share of the population under 18 years of age is 20.3%, which is higher than the County share of 19.3%. Cloverdale's seniors (65 and above) make up 19.4% of the population, which is slightly lower than the County share of 20.7%.

Race and Ethnicity

The U.S. Census statistics include the race and ethnicity of a city's population. The most prevalent racial and ethnic categories are as shown in Table 2. The 2010 and 2020 population estimates show that Cloverdale’s Hispanic/Latino and multiracial communities are growing. Additional discussion of Cloverdale’s racial and ethnic composition is included in Section 4.

Table 2: Trends in Racial/Ethnic Composition of Cloverdale, Sonoma County, and the State of California, 2010-2020

	Cloverdale		Sonoma County		California	
	2010	2020	2010	2020	2010	2020
Hispanic or Latino	32.8%	38.6%	24.9%	28.9%	37.6%	39.4%
White (Non-Hispanic) alone	62.5%	53.7%	66.1%	58.5%	40.1%	34.7%
Black or African American alone	0.4%	0.6%	1.4%	1.5%	5.8%	5.4%
Native American alone	1.3%	1.0%	0.7%	0.6%	0.4%	0.4%
Asian alone	1.1%	1.0%	3.7%	4.5%	12.8%	15.1%
Native Hawaiian or Other Pacific Islander alone	0.1%	0.2%	0.3%	0.3%	0.3%	0.3%
Some other race alone	0.1%	0.6%	0.2%	0.6%	0.2%	0.6%
Two or More Races	1.8%	4.3%	2.7%	5.0%	2.6%	4.1%

Source: U.S. Decennial Census 2010, 2020

Employment and Income

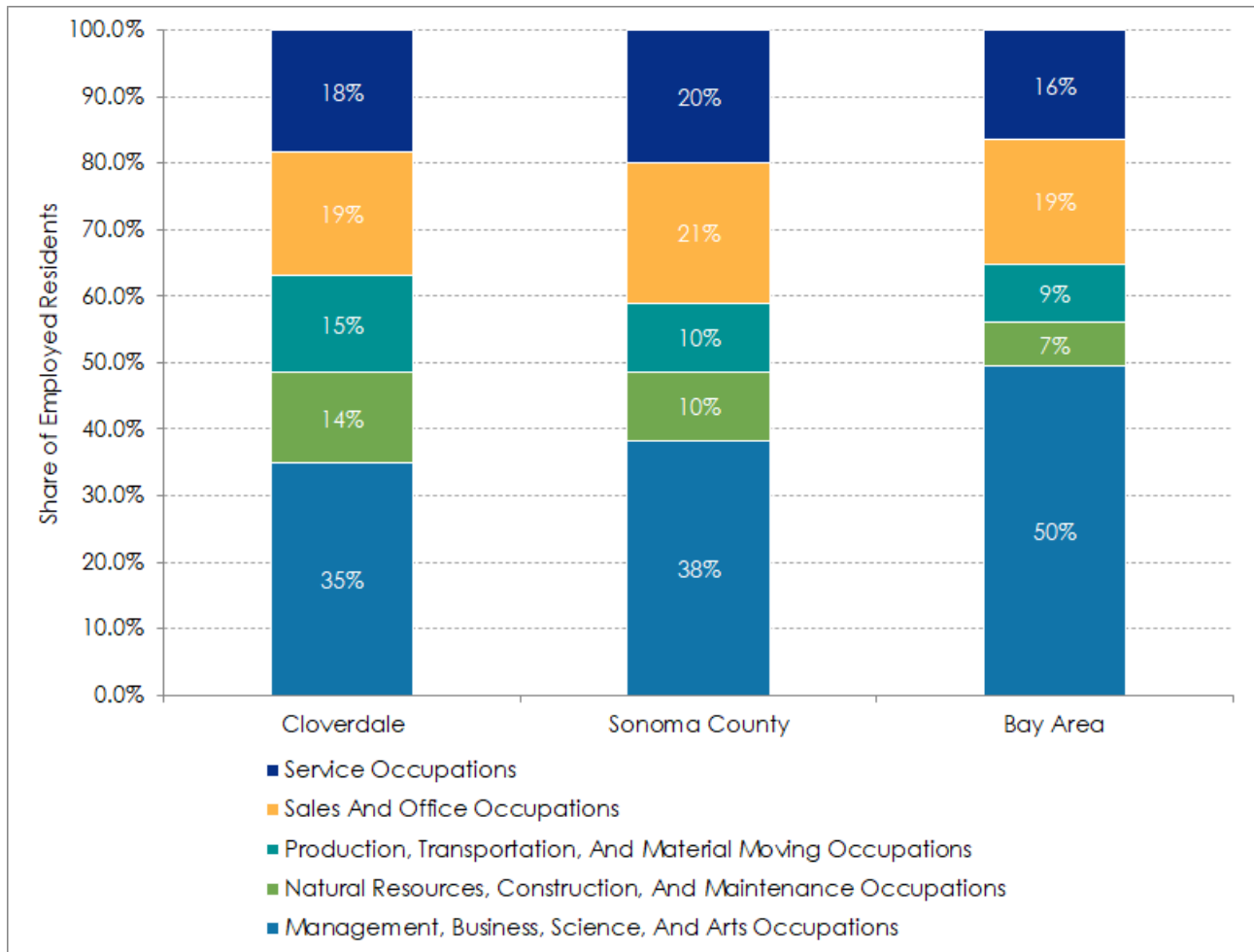
According to the 2019 American Community Survey, the City of Cloverdale has 4,039 residents in the workforce. The industries with the highest percentage of employees are Health & Educational Employees (35.4 percent of total, higher than the regional share), followed by Manufacturing, Wholesale & Transportation (16.7 percent of total). Cloverdale has half as many (12.8%) workers (14.8%) (25.8%) in financial & professional services compared to the region (25.8%) and double the workers (14%) in natural resources, construction, and maintenance compared to the region (7%).

The City is a net exporter of workers. With 1,849 jobs, Cloverdale has the lowest ratio of jobs to housing units among incorporated Sonoma County jurisdictions at 0.67 jobs per home.

However, the City leads the County with the highest ratio of low-wage jobs to affordable homes.²

Cloverdale strives to grow jobs to improve the local economy. Localized job growth will also help reduce vehicle miles traveled (VMT) now generated by the relative distance of Cloverdale from major employment centers. Stakeholders and community members have noted that an increase in remote work during the COVID-19 pandemic has created an opportunity for high wage earners from the inner Bay Area to relocate to a community once considered isolated.

Figure 2: Resident Employment by Occupation



Source: American Community Survey, 2015-2019

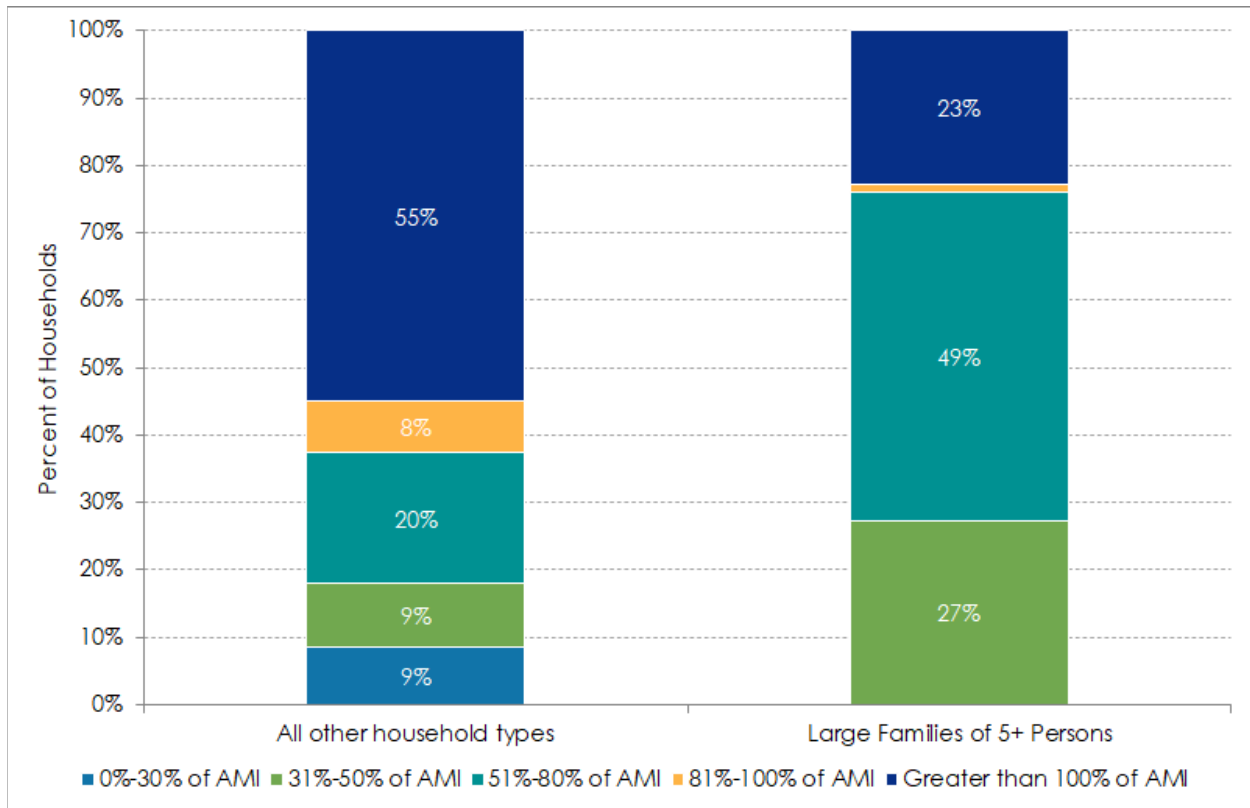
1.9.2 Household Incomes and Housing Affordability

Cloverdale’s median income was \$80,896 in 2017, according to the American Community Survey. This is lower than the Sonoma County Area Median Income (AMI) of \$86,173 during the same time period. There are a considerable number of Cloverdale households (1,320, or

² State of Housing in Sonoma County, Generation Housing, 2022. https://generationhousing.org/wp-content/uploads/2022/02/2022_Feb_SOH_Sonoma-County.pdf

41.7% with incomes at the “lower” level (80% of AMI or less). The 2017 distribution of incomes is shown in Figure 3.

Figure 3: Household Size by Household Income Level

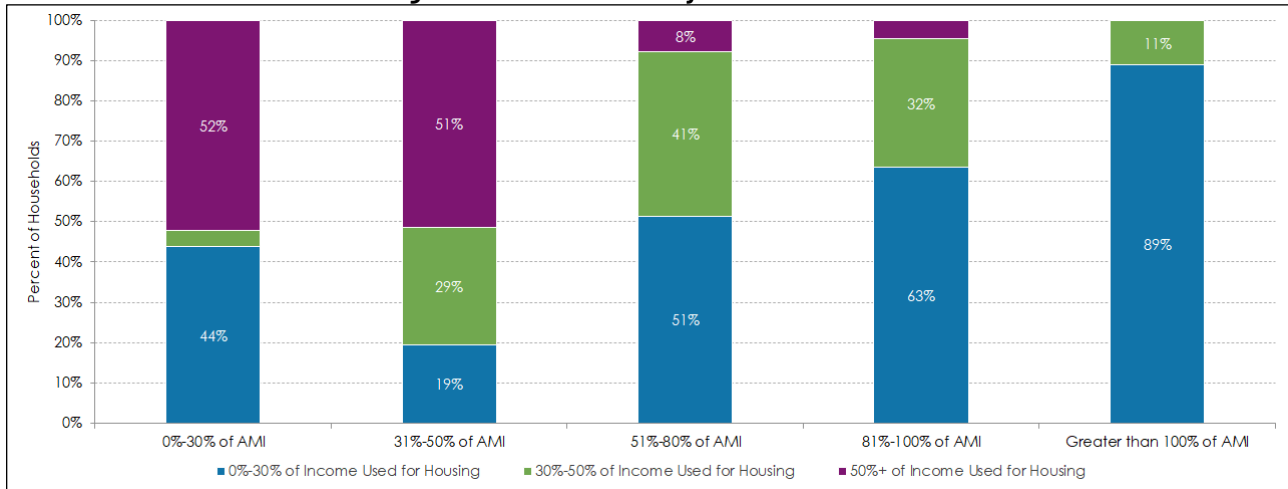


Source: U.S. Dept. Housing & Urban Development, Comprehensive Housing Affordability Strategy, 2017

When housing prices are very high, many households must spend a larger share of their income on housing. Households are considered housing cost-burdened when their total housing costs exceed 30 percent of gross monthly income, and to be severely cost-burdened when their total housing costs exceed 50 percent of their gross monthly income. Households with very low and extremely low incomes are disproportionately burdened by housing costs.

Figure 4 below shows the number of cost-burdened and extremely cost burdened households by income level. In 2017, more than half of lower-income households were cost-burdened. Very low-income households in Cloverdale face the direst need, with over 80 percent cost burdened. Stakeholder interviews indicate that cost burden leads to overcrowding, often in substandard conditions and particularly among agricultural workers.

Figure 4: Cost Burden by Income Level



Source: U.S. Dept. Housing & Urban Development, *Comprehensive Housing Affordability Strategy, 2017*

1.9.3 Special Needs Populations

Homeless

The Sonoma County Community Development Commission conducts annual point-in-time surveys of homeless populations. In 2022, 23 people were reportedly experiencing homelessness in Cloverdale, a decline from 80 people in 2018, 59 in 2019, and 33 in 2020.³ Wallace House, the primary homeless services provider, operates Cherry Creek Village, a permanent supportive housing development opened in 2022 with support from the City of Cloverdale’s Housing Fund.

Stakeholder feedback indicated that the relatively low rate of homelessness is not fully reflective of the precarity of housing security experienced by Cloverdale residents living on the margins of homelessness. The increasing cost burden on low-income households is placing more displacement pressure on these households. Measures are identified in this Housing Element to prioritize the preservation, protection, and construction of housing for extremely and very low-income households, and culturally competent code enforcement that affirmatively furthers fair housing.

Disabled

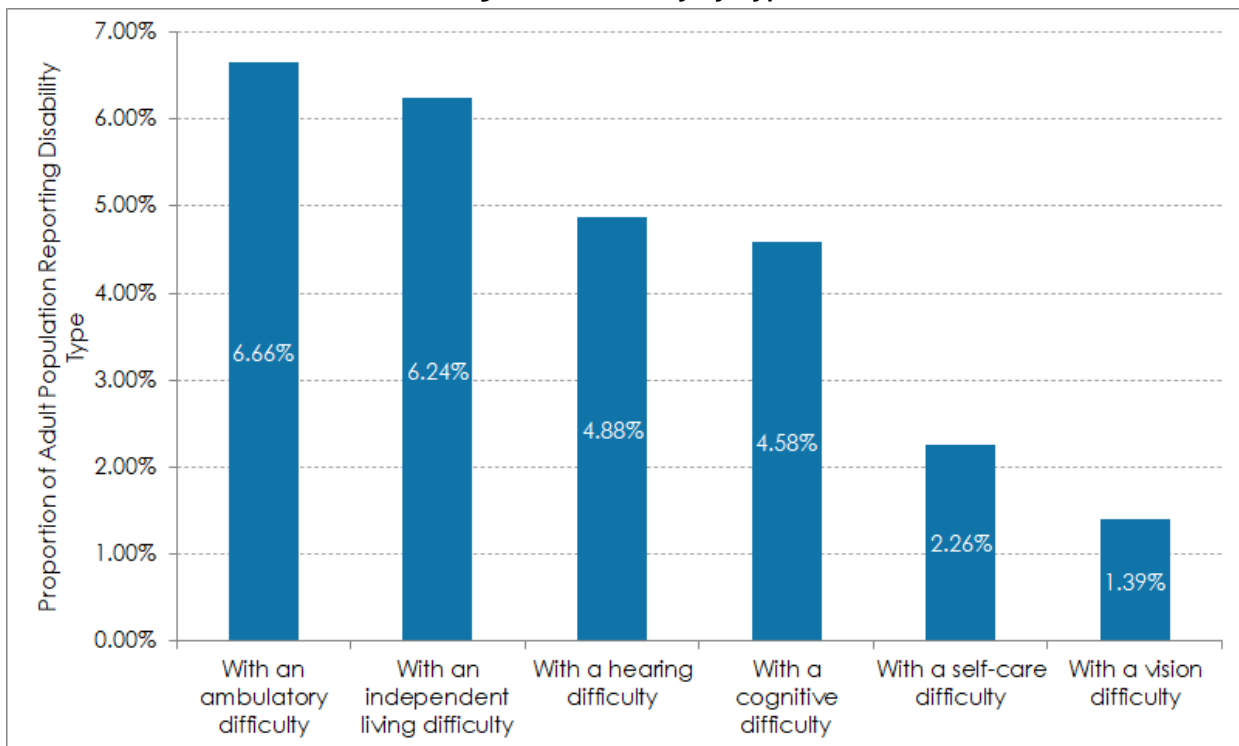
People with disabilities experience disproportionate rates of poverty and are the most likely to experience homelessness, cost burden or inability to afford housing. Studies show that persons with disabilities are more likely to experience discrimination when seeking housing compared to other protected classes. In California, 54% of the discrimination complaints received by the U.S. Department of Housing and Urban Development were related to disability status.

³ 2022 Sonoma County Homeless Census Comprehensive Report, 2020 Sonoma County Homeless Census Comprehensive Report

Census data from the 2015-2019 American Community Survey indicates that 14 percent of Cloverdale residents are disabled: 6.24% of adults with an independent living disability, 2.26% with a self-care disability, 6.66% with an ambulatory disability, 1.39% with a vision disability, 4.58% with a cognitive disability, and 4.88% with a hearing disability. These numbers are not exclusive, as some residents have more than one disability.

The most commonly occurring disabilities among seniors 65 and older were ambulatory (20.75%) and hearing difficulty (11.4%). These needs can be addressed through housing strategies that include universal design in new single-family construction (e.g., an accessible ground floor bedroom and bathroom).

Figure 5: Disability by Type



Source: American Community Survey, 2015-2019

Elderly

Elderly persons often have fixed incomes and may have additional special needs related to access and care that may require physical improvements to their homes such as ramps, handrails, lower cupboards and counters, creation of a downstairs bedroom, or other modifications to enable them to remain in their homes. They may also need assistance in the form of a part-time or live-in caretaker.

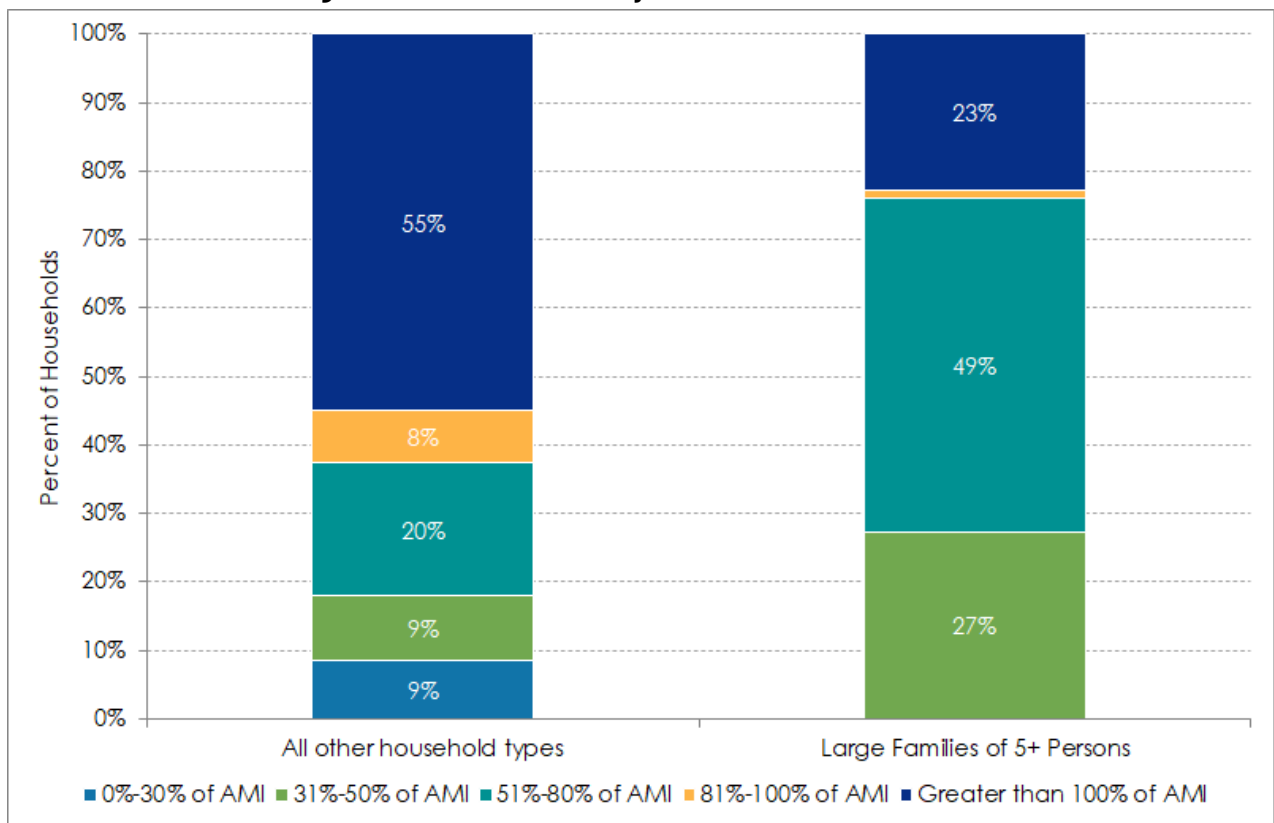
According to the American Community Survey 2015-2019, about 19.4% of Cloverdale's population is aged 65 and above, lower than the County share of 20.7%. However, 14.7% of the population is in the 55-64 age group, which is projected to increase the senior population through the Housing Element period.

Large Households

Household size can be influenced by a lack of affordable housing options, an increase or decrease in family formations, families leaving an area, and cultural tradition of living with family members reaching retirement age.

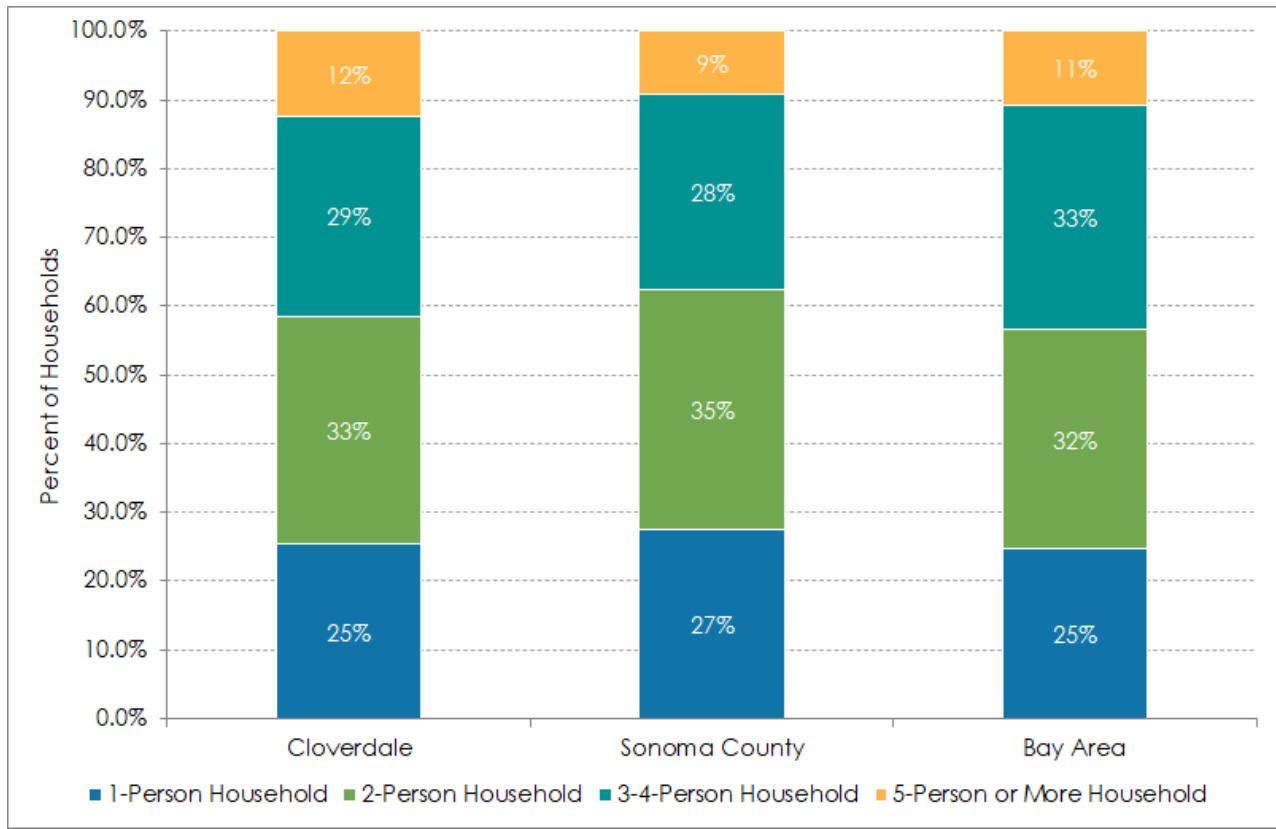
In Cloverdale, the average household size of 2.51 is similar to the County (2.58). In Cloverdale, the most common household size is 2 people (33%), followed by 3-4 person (29%) and 1-person (25%) households, as seen in Figure 7. Households with five or more people make up less than 12% of the households. Compared to the Association of Bay Area Governments (ABAG) region, Cloverdale has a similar share of single-person households (both 25% and 5+ person households (12% vs. 11%).

Figure 6: Household Size by Household Income Level



Source: U.S. Dept. Housing & Urban Development, Comprehensive Housing Affordability Strategy, 2017

Figure 7: Households by Household Size



Source: American Community Survey, 2015-2019

Female-Headed Households

Single parent households, particularly female-headed households, generally have lower-incomes and higher living expenses, often making the search for affordable, decent, and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to day care/childcare, health care and other supportive services.

State law requires an analysis of female-headed households to ensure adequate childcare and job training resources are provided. Of Cloverdale's 3,194 total households, 9.1% are female-headed; of those, 36.5% had children at home. All female-headed households in Cloverdale below the poverty line have 1-2 children at home; however, this amounts to only 1.9% of Cloverdale's households.

Farmworkers

Farmworkers play a key role in the operation and delivery of the state's food system. Despite this, farmworkers face a number of economic disadvantages compared to the national population as a whole. Farmworkers tend to have low incomes, higher risk of living in poverty, and limited access to safe, healthy, and affordable housing choices. In 2012, 75 percent of farmworkers worked alongside or lived with family members according to HCD.

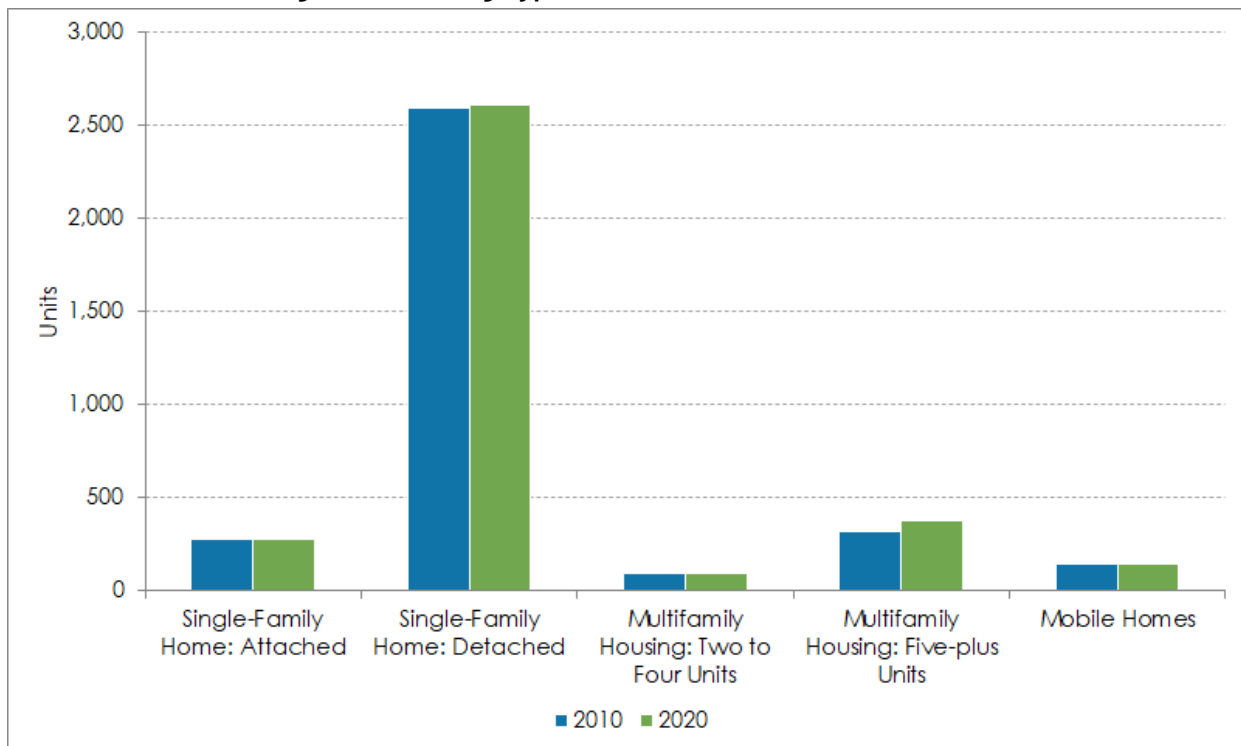
The 2015-2019 ACS identified 341 Cloverdale residents employed in farming, fishing, and forestry occupations; this represents only 1.6 percent of the Cloverdale workforce. However, stakeholder interviews indicate that the greater Cloverdale community contains a higher proportion of agricultural workers than indicated within City limits, and that precarious and substandard housing are a standard occurrence particularly among Hispanic/Latino farmworkers and their families. Development of additional deed-restricted farmworker housing is approved to be completed in this Housing Element planning cycle.

1.10 CHARACTERISTICS OF HOUSING STOCK

Type

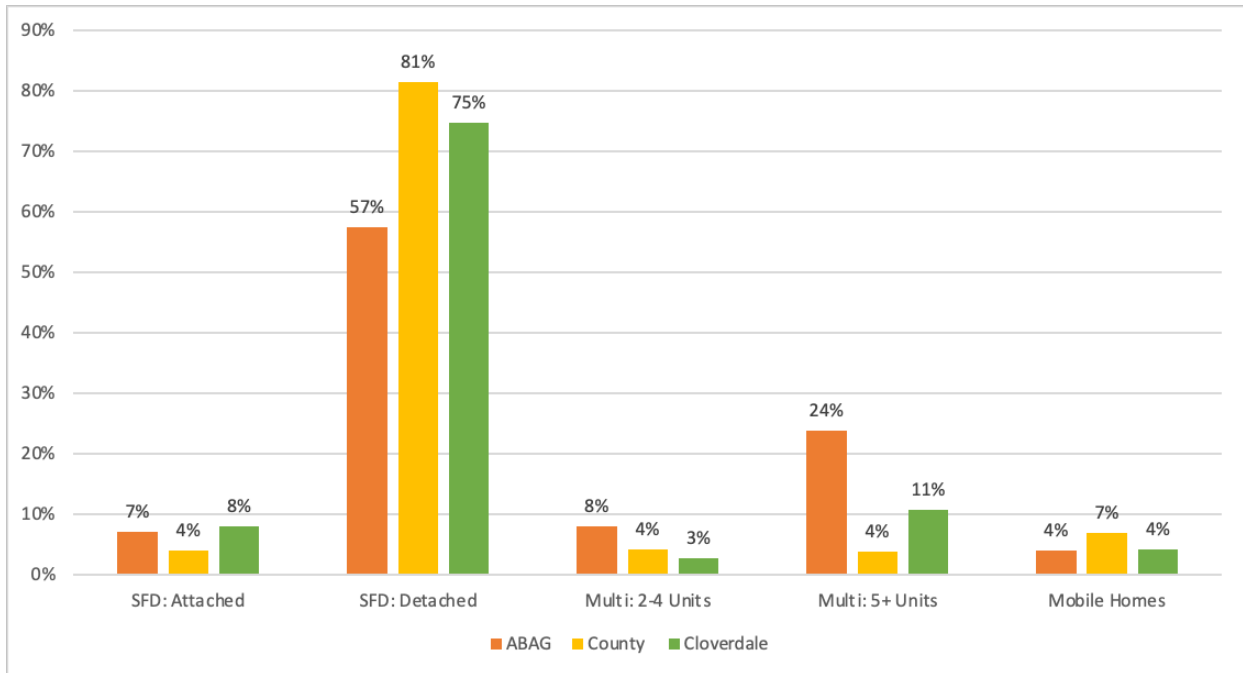
Cloverdale’s housing stock consists mostly of single-family units (77%), compared to 57% for the ABAG region. As shown in Figure 9, the city has a smaller proportion of multifamily units and a similar proportion of mobile homes compared to the region. Figure 8 shows the share of multifamily housing increased from 2010 to 2020.

Figure 8: Housing Type Trends in Cloverdale, 2010-2020



Source: California Department of Finance, E-5

Figure 9: Housing by Type



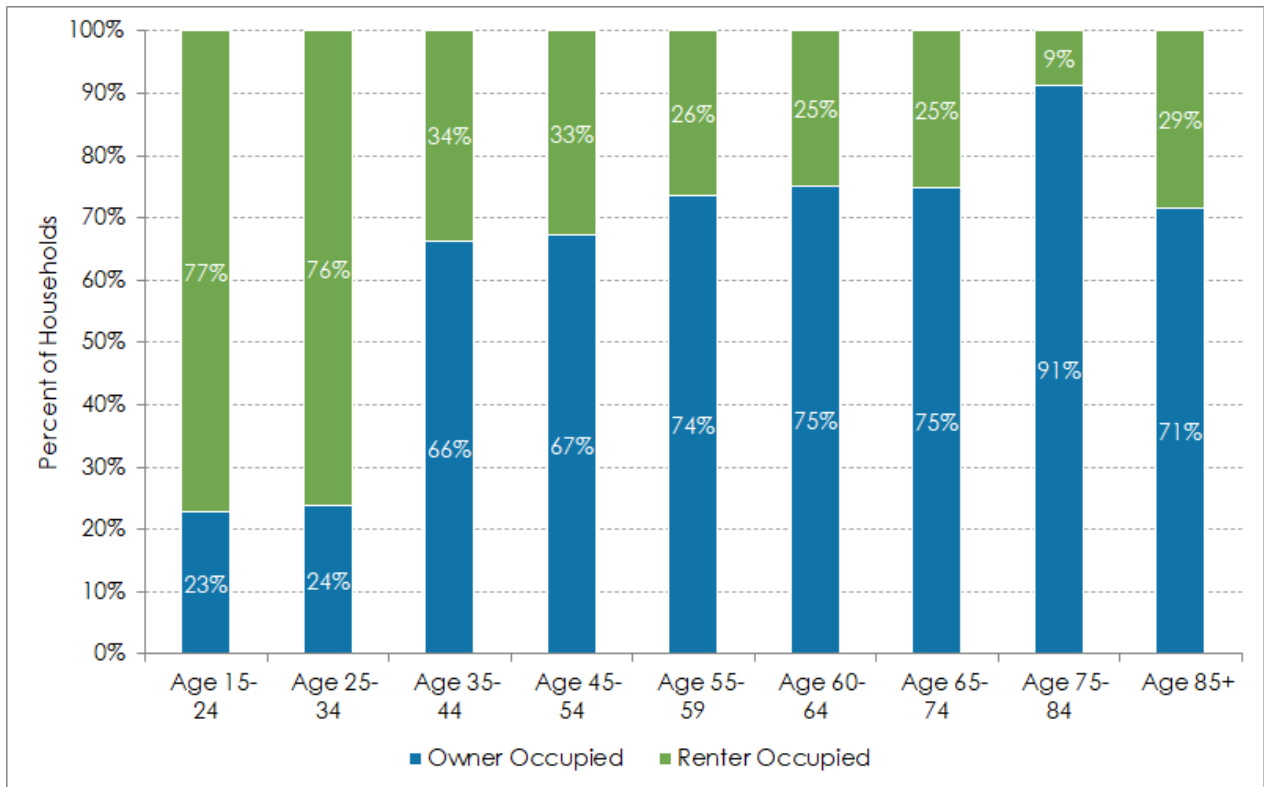
Source: American Community Survey, 2015-2019

Tenure

Housing security can depend heavily on housing tenure (i.e., whether homes are owned or rented). Cloverdale has a higher rate of owner-occupied homes (67%) compared to 56% for the ABAG region. The City's housing stock consists of 3,194 occupied units, with 2,144 owner-occupied and 1,050 renter-occupied units.

The high cost of housing in the San Francisco Bay Area has made homeownership difficult for younger buyers, as indicated in Figure 1010 below. The majority of Cloverdale households earning below 50% AMI are renters, and the majority of households earning above 50% AMI are owners.

Figure 10: Housing Tenure by Age



Source: American Community Survey, 2015-2019

Age and Condition

The age of Cloverdale’s housing stock is consistent with trends of ABAG regional average. While many homes date back to the late 1800s, most of the City’s housing was built in the boom of the 1980s to early 2000s.

Stakeholder interviews indicate that homes in greatest need of rehabilitation are concentrated east of Cloverdale Boulevard, in neighborhoods of older homes with more low-income renters and residents of color.

Overcrowding

The ACS definition of overcrowding is more than 1.0 occupants per room, where the number of rooms includes all except kitchens, bathrooms, and hallways. Severe overcrowding is defined as more than 1.5 occupants per room. By these definitions, there are 209 overcrowded households and 71 severely overcrowded households in Cloverdale.

The rate of overcrowding in Cloverdale (9%) is substantially higher than the County (5%) and the ABAG region (7%). In Cloverdale, rental units were more likely to be overcrowded and severely overcrowded than owner-occupied units.

The City of Cloverdale is keenly interested in increasing the development of accessory dwelling units to expand capacity for large households and extended families. The City will provide access to ADU/JADU resources and will continue limiting code enforcement of unpermitted

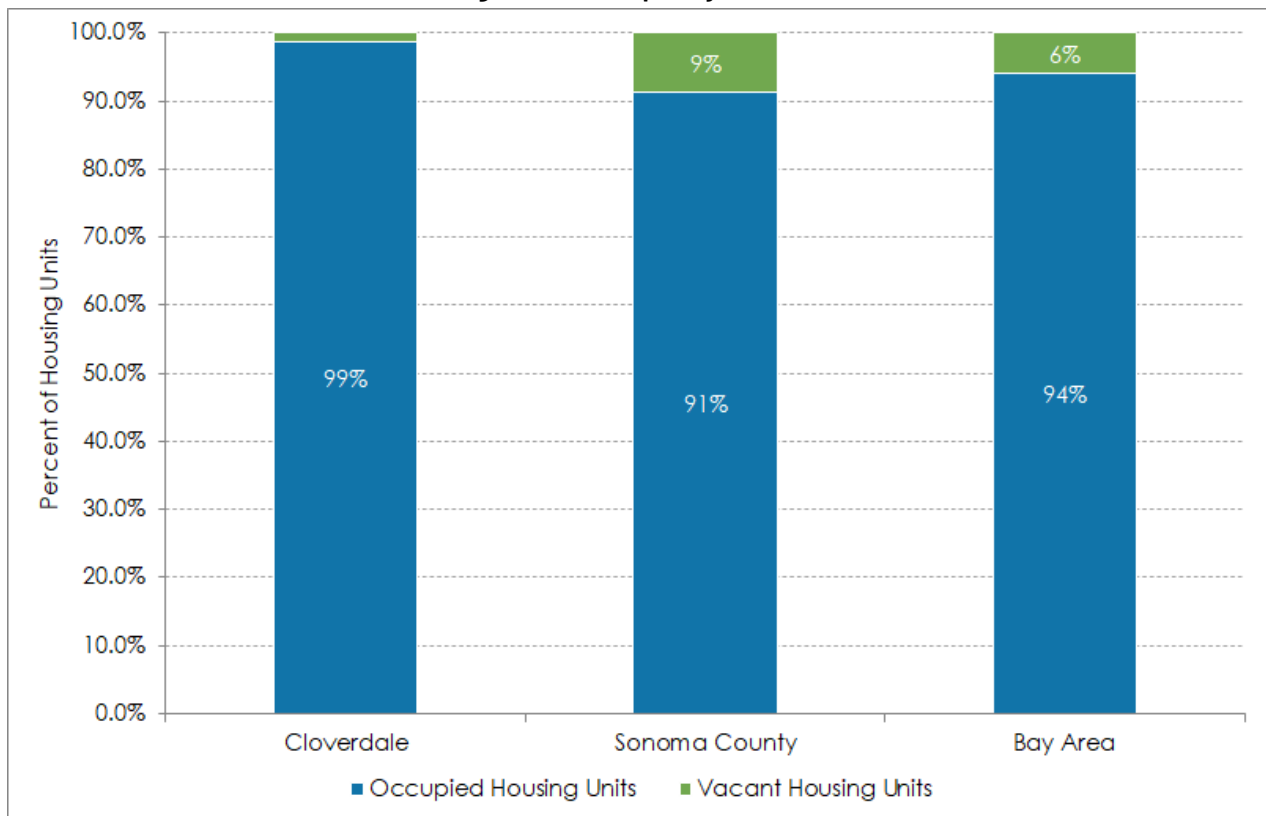
ADUs to those instances where they pose an imminent threat to public health and safety. (Program IP-4.1.4) The City will continue its program to allow two ADUs per parcel.

Vacancy

Vacancy trends in housing are analyzed using a “vacancy rate” which establishes the relationship between housing supply and demand. For example, if the demand for housing is greater than the available supply, then the vacancy rate is low, and the price of housing will most likely increase. Additionally, the vacancy rate indicates whether or not the City has an adequate housing supply to provide choice and mobility. A “vacancy” occurs for several reasons; a home may be listed for sale or being prepared for a rental tenant. Homes can also be held for seasonal or occasional use by their owners. HUD standards indicate that a vacancy rate of five percent is sufficient to provide choice and mobility.

Cloverdale’s vacancy rate is 1.4 percent, with 45 vacant units documented as vacant, all for recreational, seasonal, or occasional use. This low vacancy rate may indicate that residents are limited in their housing choices, and that it takes longer to find suitable housing. Cloverdale does not experience extensive loss of housing stock to short-term vacation rentals at the time of this report, especially when considering the vacancy rate around 10 percent in Healdsburg to the south and unincorporated Sonoma County.

Figure 11: Occupancy Status



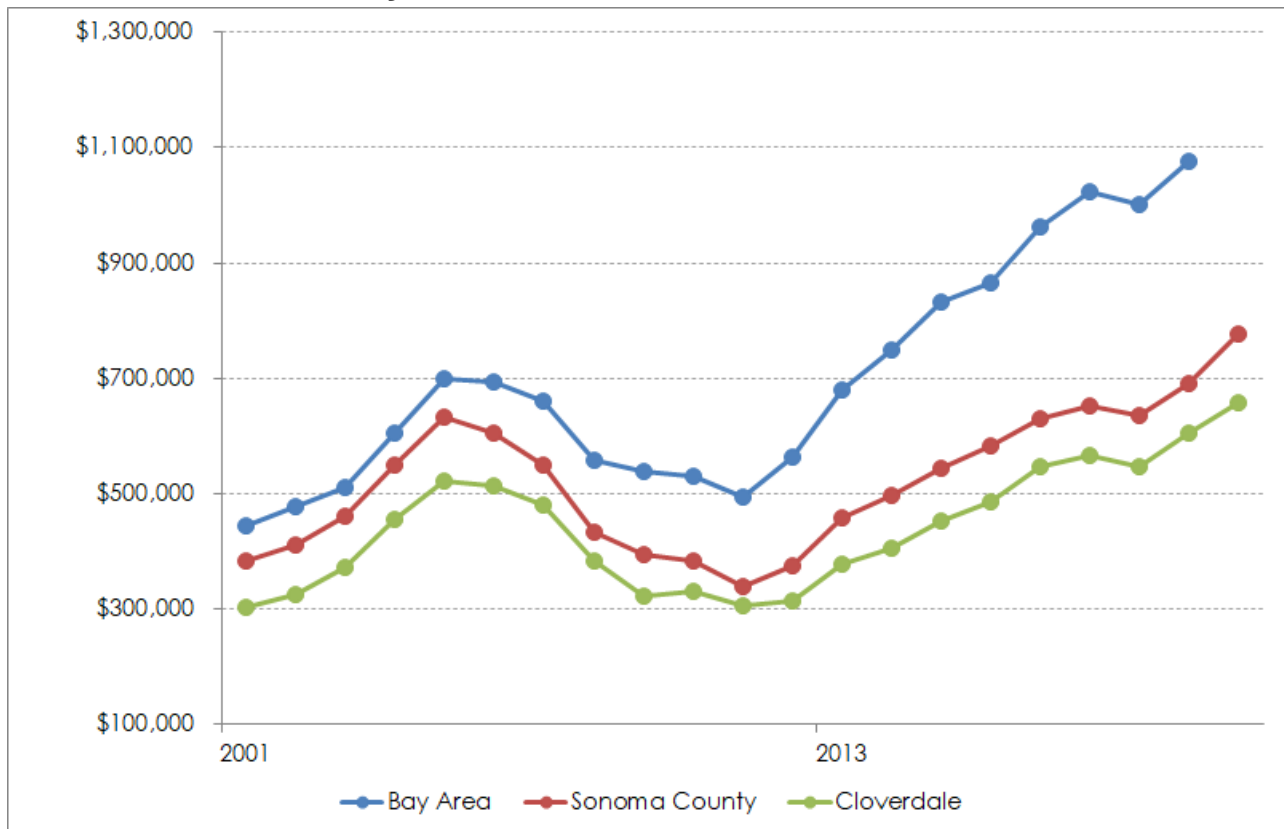
Source: American Community Survey, 2015-2019

Prices

While Cloverdale's median home price trends closely match those of the larger region, purchase prices are consistently lower than the region according to the 2001-2021 Zillow Home Value Index (Figure 1212). In April 2022, the median home sale price in Cloverdale hit a new peak of \$677,325. Over the last 20 years, Cloverdale has ranged between 55 percent to 75 percent of the ABAG regional median home sales price.

Despite steady increases in home prices in the past ten years, rents and wages have remained relatively consistent in the last decade; see **Section 4**.

Figure 12: Median Home Values, 2001-2021



Source: Zillow Home Value Index (ZHVI), 2001-2021

Preservation of Assisted Units at Risk of Conversion

There are no deed-restricted affordable housing developments within the City that are at risk of conversion to market-rate within the next ten years.

1.11 SUMMARY OF CONSTRAINTS

As discussed in Section 4, governmental and non-governmental constraints directly affect the production of housing in a City. Non-governmental constraints such as land costs and construction expenses can limit the development of affordable housing. Relevant non-governmental constraints include environmental conditions (namely Very High Fire Hazard

Severity Zones, or VHFHSZ), the high costs of land and development, and community resistance.

Although financing is readily available for qualified homebuyers, home purchases can be difficult for lower and moderate-income buyers with limited down payments as lenders are hesitant to finance homebuyers that do not have the down payment or income required to cover minimum mortgage payments in a high-cost market. Homebuyers using conventional financing may also be competing with all-cash offers for homes. These non-governmental constraints affect the cost of development in Cloverdale and can serve as barriers to housing production and affordability.

In addition to non-governmental constraints, several policies and regulations at the Federal, State, and local levels affect housing production. Local governmental constraints such as processing requirements for development applications, design and development standards, density limitations, fees and exactions, and the time and uncertainty associated with obtaining permits can affect price and availability of housing. These governmental constraints are explored in Section 4.

1.12 SUMMARY OF FAIR HOUSING ANALYSIS

Assembly Bill 686 (Affirmatively Furthering Fair Housing, or AFFH) requires state and local agencies to take proactive measures to correct any housing inequalities related to race, national origin, color, ancestry, sex, marital status, disability, religion, or other protected characteristics. All Housing Elements due on or after January 1, 2021, must contain an Assessment of Fair Housing including an analysis of impediments to fair housing choice, or AI. Agencies must ensure that their laws and programs affirmatively further fair housing, and that they take no actions that counter those goals.

Under State law, Affirmatively Furthering Fair Housing, means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” Agencies must include in their Housing Elements a program that promotes fair housing opportunities while identifying areas of racial/ethnic concentration across the socioeconomic spectrum. In the context of a community’s housing needs, AFFH is not just about the *number* of housing units needed, but also about *where* the units are located and *who* has access to them.

AB 686 enacts new requirements for the Assessment of Fair Housing; this assessment is contained in **Section 4** along with a zoning history of Cloverdale and allowed housing types. Per HCD Guidance, the analysis assesses enforcement and outreach capacity, segregation and integration patterns, disparities in access to opportunity, disproportionate housing needs including displacement, and concentrated areas of poverty and affluence across racial/ethnic groups.

Historic Patterns of Exclusion

Single-family zoning is exclusionary when it occurs to the exclusion of other types of residential uses. While Cloverdale has a high proportion (77%) of single-family homes, it coexists with

multifamily zoning. AB 686 requires the City to adopt programs to overcome and reverse historic patterns of exclusion, and to identify locations for affordable housing through the AFFH lens.

An in-depth analysis including an Assessment of Fair Housing is included in **Section 4**. **Section 2** includes specific policies, programs, and actions to be undertaken by the City to address these areas of concentration and to affirmatively further fair housing. **Section 3** contains the housing sites location information and maps as part of the AB 686 requirement that jurisdictions identify sites throughout the community in a manner that is consistent with their duty to Affirmatively Further Fair Housing.

Ensuring Equitable Zoning Practices

The approach taken in the 2023 Housing Element to address past exclusionary zoning practices and to affirmatively further fair housing is three-fold. First, programs are included to ensure that all types of housing are well integrated into the community; secondly, the location of potential housing sites to meet Cloverdale's lower-income RHNA is considered through an equity lens, not only by choosing locations in areas throughout the City but also by including programs to promote the development of missing middle housing, duplexes, triplexes, ADUs, and affordable JADUs in the City's single-family residential neighborhoods. Finally, programs are included to ensure that Cloverdale's highest-ranked contributing factors are addressed. The Housing Element requires jurisdictions to zone for all types of housing, and programs are also included to allow staff-level approval of certain types of housing including low barrier navigation centers and permanent supportive housing in compliance with recent state laws.

Contributing Factors

Data compiled in the Assessment of Fair Housing and a Regional Fair Housing Analysis found potential challenges to fair housing and to equal access to affordable housing throughout the City, including the following:

- Concentrations of low- and moderate- income residents in lower resource areas;
- Low rates of community participation;
- Sensitive communities vulnerable to displacement;
- Areas of high social vulnerability; and
- Lack of opportunity for all residents to obtain housing in high resource areas.

Contributing factors are the factors that create, contribute to, perpetuate, or increases the severity of fair housing issues. Based on local knowledge, including that of City staff and local nonprofits, the following were ranked as the highest priority contributing factors:

- Lack of Affordable units for Extended/Large Families;
- Location of Housing Relative to Jobs and Opportunities;
- Lack of Minority Representation on City Boards and Commissions; and
- Lack of Public Investment in Low-resource Areas.

Programs to address these contributing factors are described within the Assessment of Fair Housing in Section 4.5 and include the following:

- Neighborhood Revitalization (IP-1.1.2): 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.
- Infill Development (IP-2.1.2): The City will grant flexibility to encourage development on infill parcels.
- Flexible Parking Options (IP-2.3.1): The City will continue its shared parking program and will promote this program within the downtown commercial core to maximize the potential for mixed use development near jobs and other opportunities.
- Accessory Dwelling Units (IP-2.2.1): The City will promote the development of ADUs, increasing housing stock in developed residential areas.
- Funding Affordable Housing (IP-3.1.1): The City will assist developers of affordable housing developers in identifying funding sources intended for occupancy by household with special needs, including large households. The City will provide free pre-applications for developers of affordable housing.
- Equitable Representation (IP-5.1.1): The City will promote the involvement of minority populations and their representatives on City Boards, Committees, and Commissions related to housing, land use, and equity matters. At the time of new vacancies, the Cities will advertise the availability of these positions to minority communities through social media, connections with trusted community partners, and direct outreach where applicable.

Section 2 includes the specific policies and programs to reverse exclusionary zoning and to affirmatively further fair housing; **Section 3** contains the housing sites location information and maps.

1.13 REGIONAL HOUSING NEEDS ALLOCATION

The Regional Housing Needs Allocation (RHNA) is a requirement of State housing law and is a determination of projected and existing housing needs for all jurisdictions in California. The Association of Bay Area Governments (ABAG) conducts the RHNA process every eight years. Every jurisdiction must plan for its RHNA allocation in the Housing Element by ensuring enough sites with appropriate zoning to accommodate their RHNA. The goal is to ensure that local plans have enough appropriately zoned land to accommodate existing and projected housing needs for all income levels for the entire 8-year planning period. Jurisdictions are not expected to build the housing, but they must plan and zone for it.

The RHNA methodology applies several factors to further the objectives of State law and meet the goals of the Plan Bay Area 2050. After a RHNA total is calculated, a social equity adjustment is applied to determine the four income categories. The social equity adjustment is based on household income and access to resources. One of the five objectives of State housing law is to ensure that there is not an overconcentration of households by income group in comparison

to the county or regional average. To ensure that the RHNA methodology does not overburden low-income jurisdictions with more low-income households, a social equity adjustment is applied during the Income Group process. Higher income jurisdictions are required to plan for fewer market rate units and more affordable units, while lower income jurisdictions plan for more market rate units and fewer affordable units.

Cloverdale’s initial ABAG-assigned RHNA for the period between January 2023 - January 2031 was 278 units, divided between income groups as shown in Table 3.

Table 3: Cloverdale (Original Assigned) RHNA, 2023-2031

Jurisdiction	Very Low Income (<50% AMI)	Low Income (50-80% AMI)	Moderate Income (80-120% AMI)	Above Moderate Income (>120% AMI)	Total
Cloverdale	74	43	45	116	278

Source: ABAG Final Regional Housing Needs Allocation Plan: San Francisco Bay Area, 2023-2031

In previous Housing Element cycles, RHNA responsibility for unincorporated land within a City’s Sphere of Influence (SOI) was assigned to the City, in anticipation of annexation. For the 6th Cycle RHNA, responsibility for the unincorporated land within a City’s SOI was instead assigned to the unincorporated county. Under this methodology, the transfer of RHNA responsibility would take place between the City and County at the time of annexation. State law (Government Code Section 65584.07) allows for a City to accept some of a County’s RHNA responsibility in the time period between the assignment of RHNA numbers and the statutory due date of the Housing Element. In 2022, Cloverdale and Sonoma County reached an agreement to transfer the RHNA responsibility associated with the Baumgardner and Bi Du’Khaale annexations, and an additional 57 units were added to Cloverdale’s initial assigned RHNA. These units are distributed across income categories as shown in Table 4 below, following the standards of State law (Government Code Section 65584,07(a)). The transfer increased the City’s Lower-Income RHNA by 24 units and its Moderate- and Above Moderate-Income RHNA by 33 units, as shown in Table 4. The RHNA transfer has been approved by ABAG [*pending*], pursuant to State law, and enables housing projects located within the City to receive funding from the unincorporated County’s housing fund (the County Fund for Housing, or CFH).

Table 4: Cloverdale Revised RHNA Allocation, 2023-2031

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Cloverdale Original RHNA Allocation	74	43	45	116	278
Transferred RHNA	12	12	0	33	57
Cloverdale Revised RHNA Allocation	86	55	45	149	335

While the RHNA is assigned based on the four income categories above, the law also requires that communities plan for the needs of extremely low-income households, defined as those

making less than 30 percent of the County AMI. The housing need for the extremely low-income group is generally considered to be one-half of the very low-income need. **Section 3** provides an analysis of the sites available to meet the City's assigned RHNA, the Sites Inventory, and any constraints to development of the listed housing sites.

Since its entire RHNA can be accommodated on existing sites with appropriate zoning, Cloverdale has a "RHNA surplus" and the City does not need to rezone sites to meet its regional housing need. **Section 3** provides an analysis of the RHNA surplus, the required sites information, and the housing sites inventory.

1.14 2015 CLOVERDALE HOUSING ELEMENT REVIEW

Cloverdale has a variety of programs which have been implemented in the previous Housing Element, some of which were successful. An evaluation of the City's progress towards achieving the goals in these programs, including an analysis of what was projected and what was achieved, provides useful data for determining any new or revised policies and programs for this current Housing Element.

In the 2015-2023 Housing Element cycle, the City planned for increasing density of local housing supply, especially affordable housing, in the central core as well as maintenance and improvement of the existing housing stock. Implementation programs included:

- Continuing to facilitate the Sonoma County Housing Rehabilitation Program, Capital Improvement Program, and other City funds to maintain existing housing through rehabilitation loans, preservation projects and affordable housing partnerships;
- Preserving the affordability of existing homes that were at risk of conversion to market-rate during the planning period through partnerships with Wallace House and Housing Land Trust of Sonoma County;
- Providing adequate sites at a range of densities to accommodate future housing needs through monitoring of residential land availability, provide discretionary review and flexibility for infill development, and review of development impact fees;
- Remove governmental constraints that assist in the development of adequate housing to meet the needs of extremely low, very low, and moderate-income households and special needs households by continuing to update the inclusionary housing program requirements, eliminating impact fees to promote ADUs, disseminating public and private funding, and streamlining of permit requirements;
- Promoting energy efficiency and natural resources conservation through the adoption of the California Green Building Standards Code and encouraging housing adjacent to public transit facilities;
- Promoting housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability through education, appropriate handling of complaints, and providing nondiscriminatory clauses in rental agreements and deed restrictions.

Progress Implementing Programs

The City has been successful in implementing most of the programs in its 2015 Housing Element. See Table 6 at the end of this section for a full list of the City’s implemented programs and their status.

Progress in Achieving RHNA and Quantified Objectives

The City was partially successful in reaching their 5th Cycle quantified objectives, as shown in Table 5 below. According to the City’s annual progress report, 147 units have been permitted and 29 total housing units ranging from very low to above moderate income were constructed from 2015 to 2020. As of March 2022, there are 69 remaining units required within the 5th Cycle RHNA period.

Table 5: Progress in Achieving 2015 Quantified Objectives by Income

Income Group	New Construction Projected/ Actual	Rehabilitation Projected/ Actual	Preservation Projected/ Actual	2015 Quantified Objective	Total Units Realized 2015-2022
Extremely Low - Very Low	39 / 44	32 / 0	275 / 0	71	44
Low	29 / 13	16 / 0		45	13
Moderate	31 / 7	40 / 0	--	71	7
Above Moderate	112 / 83	40 / 0	--	152	83
Total	211 / 147	128 / 0	275 / 0	339	118

Lessons Learned

The City successfully implemented most of its programs and achieved several of its quantified objectives during the 5th Cycle planning period, including enhanced monitoring practices, code revisions to incentivize housing in consistency with new State laws, and utilization of local funding for affordable housing. The City made progress toward a number of programs prioritizing affordable and workforce housing development with farmworker units in multiple pipeline projects and the development of Cherry Creek, a City-owned housing property that will add 14 affordable units and 23 transitional units for extremely low to low-income individuals. Not all the programs were successful, as shown in Table 6.

The high cost of land and construction has made it a challenge for the City to accomplish all of its programs and quantified objectives. The market drives the cost of development and due to the high cost of construction and land in Cloverdale, it can be challenging for developers and investors to procure land, build units and then sell or lease them at an affordable rate. These non-governmental factors had the largest effect on the success of the City’s housing policies and programs.

Other factors that led to poor utilization of some of the programs included a lack of information about and promotion of some of the City's available housing programs. For example, a quantified objective of 275 preservation units fell far short in the absence of a coordinated and comprehensive effort. Without a focused effort to promote the availability and ease of application for these programs, few residents are made aware of them. Additional promotion will help the less successful but still applicable programs reach a wider audience and increase participation.

The majority of 2015 Housing Element programs were successful or are underway. Successes included programs that provided funding for affordable housing development, such as updating utility and parking capacity for infill development through SB 2 grant funding and incentivizing the development of accessory dwelling units beyond State requirements by allowing two detached ADUs per parcel.

1.15 POLICY CHANGES IN 2023 HOUSING ELEMENT

The 2023 Housing Element update is not a comprehensive "new" Housing Element, but rather an update of the 2015 Housing Element. The focus of the update process has been to continue to implement the programs that are working, adding new policies and programs where community needs have changed or where necessary to comply with new State laws.

The same goals of the existing 2015 Housing Element have been maintained, with new or revised policies and programs proposed to meet changing needs and legal requirements. Most ongoing policies and programs are successful and are continued in the Housing Element update; limited-term programs that have already been accomplished have not been carried forward. A brief summary of the policy changes and additions are listed by Goal below:

Goal H-1: Conserve and improve the existing housing stock to provide adequate, safe, and decent housing for all Cloverdale residents.

- Existing programs have been retained and amended
- SB 510 (mobile home park conversions and resident support requirements) to be implemented to protect park residents
- Various programs amended to quantify timelines and outreach mechanisms

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

- Sites monitoring program amended to comply with No Net Loss requirements
- Accessory dwelling units facilitated through regional cooperation
- Development constraints mitigated through parking flexibility expanded to comply with AB 2345 requirements
- Development impact fee program revised to comply with AB 602
- Code changes for qualifying affordable housing, permanent supportive housing, low-barrier navigation centers, and multiplexes per various State laws
- Various programs amended to quantify timelines and outreach mechanisms

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.

- Five-unit threshold for housing financing evaluated for revision in planning cycle
- Various programs amended to quantify timelines and outreach mechanisms

Goal H-4: Promote housing opportunities for all persons regardless of race, gender, age, sexual orientation, marital status, or national origin.

- New programs to codify fair housing enforcement and outreach per AB 686
- New program to limit code enforcement actions for unpermitted ADUs in order to avoid actions that do not affirmatively further fair housing (AB 686)

Goal H-5: Ensure public participation in the development of the City's housing policies.

- New program to achieve equitable representation on local boards, committees, and commissions and expand public participation in housing and policy development
- Annual reporting requirements quantified in compliance with State law

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.

- Policies and programs continued and amended to quantify timelines and procedures
- Existing and continued programs pertain to education, outreach, reduction of vehicle miles traveled (VMT), increased use of public transportation, water conservation efforts, and equitable distribution of infrastructure improvements including priority for affordable housing development

Table 6 provides an evaluation of the programs from the 5th Cycle Housing Element, the City's level of success in achieving them and any lessons learned for implementation in the 6th Cycle Housing Element.

Table 6: 2015-2023 Housing Element Program Implementation Status

Program	Timeframe	Progress	Lessons Learned
<p>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.</p>	<p>Ongoing</p>	<p>Successful. The City provides copies of pamphlets about the County Housing Rehab Program at City Hall and has posted copies on the City Website. In 2020, the City continued rehabilitation of 2 units.</p>	<p>The City will continue to participate in the programs and will increase promotion.</p>
<p>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.</p>	<p>Annually</p>	<p>Successful. A draft CIP plan published in September 2021 outlines proposed improvements to sewer, water, drainage, and streets that support opportunities for in-fill development.</p>	<p>The City will continue to review and recommend projects for the CIP.</p>
<p>IP-1.2.1 Mobile Home Park Maintenance: Specifically advertise the availability of home rehabilitation loans to mobile homeowners 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.</p>	<p>Ongoing</p>	<p>Partially Successful. The City continues to partner with the Sonoma County Housing Rehabilitation Program to help provide low-interest rehabilitation loan assistance to mobile homeowners or those occupied by lower and moderate-income households. However, EBRS funds were not utilized in the 5th Cycle.</p>	<p>The City will continue to participate in the program and will provide greater promotion to mobile home park residents (IP-1.2.1)</p>

<p>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.</p>	<p>Ongoing</p>	<p>Successful. The City continues to partner with the Wallace House and Housing Land Trust of Sonoma County to preserve housing in Cloverdale. In 2020 the City-owned Cherry Creek property continued design plans to increase number of units from 10 to 24 while rehabilitating some existing units. All 24 units are leased at 60% AMI or less.</p>	<p>Modified and continued to meet statutory requirements (IP-1.3.1)</p>
<p>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).</p>	<p>Ongoing</p>	<p>Successful. Non-profits successfully leveraged local funding sources 10 to 1, providing significant financial benefit to affordable housing projects.</p>	<p>City will continue to provide direct funding subsidies as funds allow. Agreement underway with County to allow CFH funds to be used for projects within City Limits in exchange for City's acceptance of the 6th Cycle transfer of 150 units from County.</p>

<p>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.</p>	<p>Ongoing</p>	<p>Successful. An updated Vacant Land Inventory was completed at the end of 2014 and the City continues to reference the list when proposals for Zoning and/or General Plan changes come forward.</p>	<p>This successful monitoring program will be continued and expanded to address new No Net Loss requirements and a regional electronic inventory project. (IP-2.1.1)</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. The City continues to utilize tools such as Planned Development permits, density bonuses and Accessory Dwelling Unit (ADU) Ordinance to encourage development on in-fill parcels. In 2020 the City issued certificates of occupancy for 29 infill development units.</p>	<p>The City will continue to utilize these tools to provide flexibility for infill development projects, especially those making use of the incentive provisions under state density bonus law (IP-2.1.2).</p>

<p>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.</p>	<p>Ongoing</p>	<p>Successful. City retained a consultant to review and update existing downtown zoning districts and parking requirements to reduce barriers to housing development. Findings were adopted by City Council in April 2021.</p>	<p>Successful program will be completed by 2023 and will not be carried over into the 6th Cycle.</p>
<p>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.</p>	<p>2015</p>	<p>Successful. In 2018 the City adopted updated fees and income limits related to the Inclusionary Housing Ordinance and court decisions, resulting in the application to both ownership and rental projects. All in-lieu fees placed in affordable housing fund per Ordinance 18.13.080. New Ordinance requires regular updates.</p>	<p>Program has been successfully completed and will not be continued.</p>

<p>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.</p>	<p>2017</p>	<p>Addressed but not completed. Although staff brought forward a preliminary report on potential costs and benefits of adoption of such a program, ultimately the City Council chose to not move forward. City does not want to impose a potential impediment to new commercial development.</p>	<p>Program will not be carried forward in 6th Cycle.</p>
<p>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 homeowners. Provide informational brochures regarding second unit opportunities and requirements at City Hall and on the City's website.</p>	<p>2015</p>	<p>Successful. City issued building permits for 2 ADUs in 2020. The ADU brochure was updated in 2017 and 2020 to reflect the City's current regulations and 2019 State legislation.</p>	<p>Program was successfully completed, but statute requires that it be carried forward and enhanced (IP-2.2.1).</p>
<p>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.</p>	<p>2015</p>	<p>Successful. In 2020, the City updated zoning 15.24.010-060 to allow manufactured homes in all residential zoning districts and eliminate the discretionary review process.</p>	<p>Program was successfully completed and will not be carried forward.</p>

<p>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.</p>	<p>Review by 2015</p>	<p>Successful. In 2020 the City hired a consultant using SB2 planning grant funding to complete a downtown study to allow more housing and parking. Code changes to allow flexibility in parking standards in the downtown core were adopted in 2021.</p>	<p>Program was successfully completed and has not been carried forward.</p>
<p>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.</p>	<p>2016</p>	<p>Partially Successful. The City published a Development Impact Fee Program for FY 2020-21. Although the City adopted updated impact fees for new ADUs in 2018, legislation passed in 2019 that took effect in 2020 required the City to eliminate all impact fees for ADUs less than 750 SF. ADUs 750 SF or more can only be charged a proportional fee based on the size of the unit compared to the main house. Since that time, state laws have changed again, and City will defer implementation of remainder of this program to a 6th Cycle Program that has been revised to meet new statutory requirements.</p>	<p>Although the program was successful, it has been modified and continued to address the requirements of new state laws including setting development fees based on size of the unit and deferral of fees for residential projects (IP-2.3.2).</p>

<p>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.</p>	<p>Annually, ongoing</p>	<p>Successful. The City was successful in identifying funding sources and working with developers and bringing several special needs housing projects to Cloverdale. In 2020 the City-owned Cherry Creek property continued design plans to increase # of units from 10 to 24 while rehabilitating some existing units. In 2020 and 2021 the City approved and annexed the Baumgardner project w/ 59 units for farmworker families.</p>	<p>The City will continue to work with the Community Development Commission (CDC) and housing developers to locate funding opportunities and will continue to provide support in securing funding (IP-3.1.1)</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. In 2018 the City adopted updated fees and income limits related to the Inclusionary Housing Ordinance and court decisions, resulting in the application to both ownership and rental projects. All in-lieu fees placed in affordable housing fund per Ordinance 18.13.080.</p>	<p>Successful program will be continued. Existing in-lieu fees were utilized for the Cherry Creek development, and the City will evaluate areas of highest need for affordable housing in the 6th Cycle as funds are generated by market-rate projects.</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. Vine Ridge Assisted Living project with 58 beds opened in 2020.</p>	<p>Successful program will be modified, continued, and consolidated (IP-3.1.1).</p>

<p>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.</p>	<p>Ongoing</p>	<p>Partially Successful. The City continues to encourage developers to apply for HOME and CDBG grants as projects arise. Cherry Creek Village applied for CDBG funding but did not receive it.</p>	<p>Successful program to be continued and consolidated. (IP-3.1.1)</p>
<p>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.</p>	<p>2018</p>	<p>Successful. The State officially closed the Sonoma Developmental Center (SDC) on December 31, 2018. The City continues to monitor the Specific Plan efforts that are underway by agreement between the State and the County and continues to advocate for services to this population.</p>	<p>The SDC has been closed by the State and this Program is no longer necessary.</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. City adopted Reso No. 036-2019 per Homelessness Strategic Plan Framework (HSPF), establishing participation in the annual homeless counts, collaboration between Police Dept. and homelessness community advisory group, and coordinated entry system to rapidly match homeless individuals with housing and services.</p>	<p>Successful program to be continued.</p>
<p>IP-3.5.2 Inter-Agency Cooperation: Continue to work with private, county, and State agencies to provide emergency housing for the homeless.</p>	<p>Ongoing</p>	<p>Successful. City coordinates with Sonoma County and County Sheriff Department per HSPF to provide housing services for homeless individuals.</p>	<p>Successful program to be continued.</p>

<p>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 County-wide committees and task forces to identify funding solutions such as a housing assessment.</p>	<p>Twice a year</p>	<p>Successful. The City regularly attends meetings with the Sonoma County Community Development Commission to address housing issues including housing for farmworkers. In 2020 the Baumgardner project approved w/ 59 rowhouses for farmworker families.</p>	<p>This program reflects an ongoing practice and has been continued as Policy H-3.3.</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. The City provided assistance related to Joe Serve funding for the Alexander Valley Apartments and will provide additional assistance for the apartments associated with the Baumgardner project.</p>	<p>The City will continue to assist developers in the preparation of funding applications for Joe Serna funds and other appropriate funding sources (IP-3.4.1).</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. City continues to provide and distribute information regarding fair housing laws and resources to the public at City Hall and on the City website. The City also partners with the Sonoma County Community Development Commission to help promote equal housing opportunities for all people in Cloverdale.</p>	<p>Successful program to be continued (IP-4.1.1).</p>
<p>IP-4.1.2 Discrimination Complaint Processing: Establish and document a City procedure for investigating and appropriately handling housing discrimination complaints.</p>	<p>2016</p>	<p>Successful. The City has initiated a code enforcement tracking system specifically for housing discrimination complaints.</p>	<p>Program has been completed and is ongoing.</p>

<p>IP-4.1.3 Nondiscrimination Clause: Continue to provide nondiscrimination clauses in rental agreements and deed restrictions for housing constructed with City assistance.</p>	<p>Ongoing</p>	<p>Successful. The City provides nondiscrimination clauses in rental agreements and deed restrictions and will continue this practice.</p>	<p>Successful practice to be continued (IP-4.1.3).</p>
<p>IP-5.1.1 Housing Element Update: Continue to hold public hearings to discuss proposed revisions to the City's Housing Element.</p>	<p>Until adoption of the Housing Element</p>	<p>Successful. The City completed the public hearing process and the 2015-2023 Housing Element was formally adopted in January 2015.</p>	<p>Program has been completed and will not be carried forward.</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. The City has developed a process in which the annual housing element report is brought to the Planning Commission and then the City Council to review and track the progress of its implementation.</p>	<p>Successful program to be expanded and continued (IP-5.2.1).</p>
<p>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.</p>	<p>Annually</p>	<p>Successful. 2020 APR submitted to HCD. The City has initiated a process in which the annual housing element report will be brought to the Planning Commission and then the City Council to review and track the progress of its implementation.</p>	<p>Successful program to be expanded and continued (IP-5.2.1).</p>

<p>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.</p>	<p>2016</p>	<p>Successful. In 2020 the City updated information on the City website page dedicated to providing information on electric vehicles, including information on funding available for the installation of electric vehicle charging stations on private property. Through the Building Permit process, the City works with applicants and property owners to ensure that the standards of Title 24 are met, and where possible, exceeded.</p>	<p>Program has been completed and will not be carried forward in this form; see also IP-6.1.1.</p>
<p>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.</p>	<p>2016</p>	<p>Successful. The City has adopted the California Green Building Standards Code as part of the City's Municipal Code. The City also distributes information at City Hall and on the City website with helpful tips on how to reduce water consumption and use less electricity. In 2019 the City website was updated with information on funding available for the installation of electric vehicle charging stations on private property.</p>	<p>Completed program will not be carried forward in this form; see also IP-6.1.1.</p>

<p>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.</p>	<p>Ongoing</p>	<p>Successful. In 2020 the City hired consultant to create downtown study to encourage more units and reduce parking requirements in DTC & TOD zones. Zoning Ordinance 18.05.010-050 for commercial zoning districts contain provisions for reduced parking standards for mixed use developments in the DTC and TOD Zoning Districts, two districts in which transit, rail and bicycle access is provided and/or planned to be provided.</p>	<p>Successful program has been completed and will be carried forward in IP-6.2.1.</p>
<p>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.</p>	<p>Ongoing</p>	<p>Successful. Baumgardner project approved in 2020 w/ 166 apartments & 59 rowhouses which will all be made available for farmworker families and/or income groups between >50%-120% AMI.</p>	<p>Successful program has been completed and will not be continued due to State law that may challenge the practice as exclusionary.</p>

<p>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.</p>	<p>Annually</p>	<p>Successful. In 2015 the City made significant improvements to the wastewater and water treatment plants to ensure adequate infrastructure and public services exist to serve the community. The 2010 Master Water Plan update supports the City's General Plan update for increased housing development and build-out by 2035. In 2021 the City released the latest CIP. Approved projects are conditioned to install necessary infrastructure and public services as applicable.</p>	<p>Successful practice will be continued (IP-6.3.1).</p>
<p>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.</p>	<p>UWMP Update</p>	<p>Successful. An Urban Water Management Plan (UWMP) was adopted by the City Council on June 14, 2016. The projected water demand for lower income housing was conservatively estimated based on the average 2015 water demands for single-family residential customers. At 0.064 MG per household and 715 lower income household units (Housing Element 2015-2023), the projected water demand for lower income housing units is 45.8 MG in 2020. This demand is incorporated in overall demand projections in this UWMP by assuming lower income housing grows proportionally to City population growth.</p>	<p>Program has been completed and will not be carried forward, but has been continued as Policy H-6.4 because it is a statutory requirement.</p>

Section II: Housing Strategy

2.1 HOUSING PROGRAMS

This Section contains the City’s Housing Strategy for the 2023-2031 Housing Element planning period. State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of the city or county. In order to ensure adequate provision for the housing needs of all economic segments of the community, the Housing Element must do all of the following:

- Identify the agencies and officials responsible for the implementation of the various actions and how consistency will be achieved with other general plan elements and community goals.
- Identify adequate sites which will be made available through appropriate zoning and development standards and with the public services and facilities needed to meet the needs of all income levels. This shall include homeownership, rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing.
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of the existing affordable housing stock.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.

The following goals, policies, and programs are designed to address the existing and projected housing needs of the City of Cloverdale. Each program has one or more individuals, bodies, or agencies responsible for its implementation, along with a potential or committed funding source, and a schedule for its implementation during the 2023-2031 planning period. Programs implemented and not applicable for continuation since the last Housing Element in 2015 have been removed from this document. Unchanged policies and programs are continued as-is; new and amended programs are identified accordingly.

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 (*amended to include timeframe*). 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 resident 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, with active outreach to mobile home parks conducted every 2 years;
- 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

Timeframe: Ongoing; contact neighborhood groups and mobile home parks every 2 years, provide information on the City’s website by 2022 and update as needed.

IP-1.1.2 Neighborhood Revitalization (*amended to include timeframe*). 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

Timeframe: Annually, reported in Annual Progress Report (APR)

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** (*amended to include timeframe*). Specifically advertise the availability of home rehabilitation loans to mobile homeowners 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

Timeframe: Ongoing; advertise the program to mobile homeowners directly every two years beginning in 2024

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 **Sites Monitoring** (*amended to comply with State No Net Loss Law*). The City will monitor the supply of residential land to ensure that sufficient developable land is available for housing development throughout the eight-year planning period. 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 housing needs, the City will add additional appropriately zoned sites to ensure ongoing sites capacity.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Annually; sites inventory evaluated in APR

IP-2.1.2 **Infill Development** (*continued program*). Wherever appropriate, the City will grant flexibility to encourage development on infill parcels using the tools currently provided within the Zoning Ordinance. This can be applied on a case-by-case basis in tandem with development approvals.

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

Funding: General Fund

Timeframe: Ongoing; as development projects are proposed

Policy H-2.2 **Accessory Dwelling Units.** Continue to facilitate the construction of accessory dwelling units.

IP-2.2.1 **Accessory Dwelling Units** (*amended to quantify and include regional effort*). Promote the development of accessory units as a source of lower-cost rental housing and a potential income source for homeowners. Provide informational brochures regarding accessory unit opportunities and requirements at City Hall and on the City's website. Support regional effort to provide homeowners with free property assessment, pre-approved ADU plans, and information on financing options.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Update brochure with JADUs and estimated fees by end of 2023; join regional program by end of 2023

Policy H-2.3 **Mitigate Development Constraints.** Address and mitigate, as appropriate, regulatory constraints to facilitate the development of housing affordable to lower- and moderate-income households.

IP-2.3.1 **Flexible Parking Options** (*amended for AB 2345 compliance*). 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 promote its shared parking program within the downtown commercial core to maximize the potential for mixed use development and ensure compliance with AB 2345 (Density Bonus Law) and other state provisions allowing parking flexibility in development.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Ongoing, as projects are proposed; code compliance reviewed annually

IP-2.3.2 **Development Impact Fees** (*amended for AB 602 compliance*). The City shall review its current development impact fee program to confirm the appropriate level of impact fees to charge for multifamily residential 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 defer the payment of development impact fees for residential projects and will consider reducing development fees for lower-income housing on a sliding scale related to the level of

affordability. The City shall also comply with the new laws (AB 602) for the assessment of development fees based on the size of the unit.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Complete review by 2023 (during the next impact fee review)

IP-2.3.3 Code Changes (*new program added for compliance with SB 330, SB 35, AB 1397, AB 2162, SB 9, et al*). The City shall establish a program to keep City code up to date with state mandates, particularly surrounding streamlining provisions, density bonus law, and other state policy directly impacting the process of development of housing including but not limited to affordable housing, permanent supportive housing, and low-barrier navigation centers. The City shall maintain resources for developers seeking to utilize these resources and procedures on the City's website.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Complete initial code changes to achieve compliance with State law by 2023; annual review reported in APR

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 Affordable Housing (*amended to address special needs groups and support compliance with streamlining law*). Assist housing developers in identifying opportunities to finance affordable housing intended for occupancy by household with special needs, particularly in rounding out unmet needs for extremely low-income households, seniors, disabled and developmentally disabled persons, large families and households, farmworkers, and homeless persons. The City shall provide free pre-applications for developers of affordable housing. 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

Timeframe: 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. Report progress in APR.

IP-3.1.2 Housing Fund (*amended to assess threshold*). 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. The City shall evaluate the 5-unit threshold for local funding to achieve greater flexibility in funding smaller multifamily units and accessory dwelling units.

Responsibility: Planning/Community Development and Finance Departments

Funding: Housing Fund

Timeframe: Fund maintenance ongoing; allocate funds as projects are proposed; evaluate threshold by 2023

Policy H-3.2 Senior Housing (*amended for AB 2345 compliance*). Continue to allow senior housing projects for persons aged 55 and over to be developed with requirements less stringent than those specified in the Zoning Ordinance for parking and other requirements, pursuant to Density Bonus Law (CA Govt Code § 65915). Maintain a requirement for on-site sidewalks for senior housing projects.

Policy H-3.3 **Inter-Agency Cooperation** Continue to work with private, county, and State agencies, including local school districts, to provide housing for special needs populations including emergency housing for the homeless.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Ongoing, attend meetings and events as scheduled

Policy H-3.4 **Farmworker Housing** (*amended to incorporate prior program*). Promote improved housing conditions for farmworker households and the construction of additional farmworker housing. The City will continue to work closely with Sonoma County representatives to address farmworker housing needs, coordinate the construction of farmworker housing in the community, and actively participate in committees and task forces to identify funding solutions such as a housing assessment.

IP-3.4.1 **Application Assistance** (*amended to quantify*). 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

Timeframe: Ongoing; as development projects are proposed, with annual outreach reported in APR

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** (*continued program*). 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

Timeframe: Ongoing; distribute information annually

IP-4.1.2 **Discrimination Complaint Processing** (*amended to quantify*). Continue existing City procedure for investigating and appropriately handling housing discrimination complaints.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Ongoing; reported annually

IP-4.1.3 **Nondiscrimination Clause** (*continued program*). 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

Timeframe: Ongoing, as developments are proposed and receive City assistance. Report outcomes annually in APR.

IP-4.1.4 **Limit Code Enforcement Action for ADUs** (*new program*). The City will limit code enforcement of unpermitted ADUs to those instances where they pose an imminent threat to public health and safety.

Responsibility: Building and Code Enforcement/Community Development Department

Funding: General Fund

Timeframe: Ongoing, as developments are proposed and receive City assistance. Report on ADU enforcement actions annually in APR.

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 **Equitable Representation** (*new program*). Promote the involvement of minority populations and their representatives on City Boards, Committees, and Commissions related to housing, land use, and equity matters. At the time of new vacancies, the Cities will advertise the availability of these positions to minority communities through social media, connections with trusted community partners, and direct outreach where applicable.

Responsibility: City Manager/Community Development Department

Funding: General Fund

Timeframe: As openings arise, beginning 2023

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** (*amended in compliance with CA Govt Code § 65400 & 65700*).

Prepare an annual progress report using forms required by the State HCD, to describe the amount and type of housing constructed and approved for each calendar year. The Annual Progress Report (APR) will also include reporting on the City's progress in implementing each of the programs in this Element and shall be presented to the Planning Commission and the City Council prior to submittal to the California Department of Housing and Community Development and the Office of Planning and Research on or before April 1 of each year.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: 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** (*amended to combine previous programs*). 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 including water capture and recycling. 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. The City shall continue to participate in monthly coordination with the Regional Climate Protection Authority (SCTA/RCPA) to collaborate on climate resiliency measures.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: Develop informational materials by end of 2023; review regulations annually; participate in regional coordination meetings monthly.

Policy H-6.2 **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-6.2.1 **Public Transit** (*continued program*). Continue to 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

Timeframe: Ongoing and as projects are proposed

Policy H-6.3 **Infrastructure and Public Services.** Ensure adequate infrastructure and public services are in place to serve existing and planned residential development.

IP-6.3.1 **Capital Improvement Program** (*continued 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

Timeframe: Annually; implementation of facilities improvements ongoing

Policy H-6.4 **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-6.4.1 **Water Provisions for Lower-Income Households** (*continued program*). The City's urban water management plans shall include projected water use for single-family and multifamily housing needed for lower-income households.

Responsibility: Planning/Community Development Department

Funding: General Fund

Timeframe: As management plans are updated

2.2 QUANTIFIED OBJECTIVES

Table 7: Summary of Quantified Objectives

Program Types	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income	Above-Moderate Income
New Construction	38	38	45	36	146
Rehabilitation	1	1	1	0	0
Conversion	0	0	0	0	0
ADUs/JADUs	5	5	10	9	3
Total	44	44	56	45	149

Section III: Housing Sites

3.1 CONTEXT

Under Government Code Section 65583(a)(3) the City must identify suitable adequate sites for with capacity to fulfill its fair share of the regional housing need, as determined by ABAG’s Regional Housing Need Allocation (RHNA).

These sites can include vacant sites zoned for residential use, vacant sites that allow residential development, and underutilized sites that are capable of being redeveloped to increase the number of residential units. These sites must have the realistic potential for new residential development within the eight-year Housing Element planning period. Planned, approved, and pending residential projects may receive credit towards the City’s RHNA, along with the projected development of accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs).

While Cloverdale plans to continue to pursue new housing opportunities throughout the City in the coming years, it will meet its 6th Cycle RHNA through a combination of the methods listed below and will not need to rezone sites to meet its RHNA. Because the City has adequate sites, this section is less focused on inventorying and analyzing potential opportunity sites and more focused on evaluating the pending, approved, and permitted project sites to ensure the City is conforming to the Affirmatively Furthering Fair Housing (AFFH) requirements and furthering AFFH objectives. The methods by which the City is demonstrating adequate sites are further described below.

Cloverdale has a total RHNA of 335 units, divided among the income categories as follows:

Table 8: Cloverdale’s Regional Housing Needs Allocation (RHNA)

	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)	Above Moderate Income (AMI)	Total
RHNA Allocation*	86	55	45	149	335

** Total RHNA includes initial assignment of 278 units and annexation-related transfer of 57 units from Unincorporated Sonoma County*

Cloverdale is meeting its RHNA through the following means:

- **ADU development projections** (See Section 3.2.1);
- **Planned, approved, and pending projects** projected to develop during the planning period (See Section 3.2.2); and
- **Adequate sites identified in the Sites Inventory**, including sites on vacant and non-vacant land (See Sections 3.3).

Legislation passed since the last Housing Element update has added more stringent requirements for the Sites Inventory. Assembly Bill 1397 addresses standards for the adequacy

of inventoried housing sites, including non-vacant sites and sites that were identified in previous housing elements. Senate Bill 166, the “No Net Loss” law, requires a jurisdiction to ensure a Housing Element Sites Inventory with continual capacity to accommodate the RHNA by income group throughout the Housing Element planning period. Because of this requirement, this sites inventory includes unit buffer over 100% for the lower-income RHNA, and an overall buffer of 123%. Additionally, IP-2.1.1 (Sites Monitoring) is included within the Housing Element to ensure the City complies with new ‘No Net Loss’ requirements and maintains sufficient sites in inventory.

3.2 UNITS CREDITED TOWARD RHNA

As allowed by Government Code 65583.1(a) and 65852.2(m), Cloverdale is counting projected development of Accessory Dwelling Units (ADUs) and residential projects planned, approved, and pending towards their RHNA. After considering these units, the City is projected to develop 570 units. In addition, housing sites have been identified to increase the City’s surplus site capacity to ensure compliance with No Net Loss requirements.

Table 9: Cloverdale RHNA Credits

		Lower Income	Moderate Income	Above Moderate Income	Total
RHNA Allocation		141	45	149	335
RHNA Credits	Pipeline	291	50	229	570
	ADUs/JADUs	20	9	3	32
	Total	311	59	232	602
RHNA Surplus after Credits		170	14	83	267
% Buffer after Credits		121%	31%	56%	80%

3.2.1 Accessory Dwelling Units

Jurisdictions may count the potential for ADU development as credits towards their RHNA, based on an analysis that includes recent development trends, local demand, available resources or incentives, and anticipated affordability. Analysis and discussion of local trends, demand, and affordability are contained within this section, and analysis and discussion of resources, incentives, constraints, and development standards for ADUs and JADUs are included within the Technical Background Report (page numbers).

An Accessory Dwelling Unit (ADU) is a secondary dwelling unit located on residentially zoned property that has an existing single-family or multifamily residence. Due to their small square footage, ADUs can provide affordable housing options for family members, friends, students, the elderly, in-home health care providers, the disabled, and others. In some cases, ADUs are used as short-term rental units, providing supplemental income for property owners. Junior ADUs (JADUs) are even smaller living units that can be built out of existing space. JADUs have

independent cooking facilities and outside access, however they may share sanitation facilities within the primary home.

Recent California legislation has facilitated increased permitting and production of ADUs, and the City of Cloverdale’s policy goes beyond state requirements in allowing two detached ADUs per lot. From 2018 to 2022, the City permitted an average of 4 ADUs annually (Figure 9).

Table 10: ADUs Permitted by Year in Cloverdale

Year	ADUs Permitted
2018	5
2019	6
2020	2
2021	3
2022	4*
Average	4
<i>Source: 2018-2021 APRs *2022 projections estimated based on trends as of October 20, 2022.</i>	

The Association of Bay Area Governments (ABAG) prepared a report and issued affordability recommendations for projected ADU development based on a survey of local ADU rental costs. This data was used to generate the regional distribution of ADUs shown in Table 11 below. Cloverdale is using the affordability assumptions provided in this report, applied to the projected development of 4 ADUs built annually, for a total of 32 units over the planning period credited towards Cloverdale’s RHNA at the income levels shown in Table 11. Pursuant to AB 671, the Housing Element includes a program (IP-2.2.1) to further incentivize the production of affordable ADUs through the creation of ADU construction plans with pre-approved designs that can be customized at minimal cost to the applicant.

Table 11: Assumed Affordability for 6th Cycle ADUs

	VLI	LI	MI	AMI	Total
Projected Distribution of ADUs by Income Level	30%	30%	30%	10%	100%
Projected ADUs by Income Level for 6th Cycle Projection Period	10	10	9	3	32

3.2.2 Planned, Approved, and Pending Projects

Jurisdictions may also count planned, approved, and pending residential units as credits towards their RHNA. These units can be counted based on affordability and unit count, provided it can be demonstrated that the units can be built within the planning period. Affordability (income category) is based on the actual or projected sales prices, rent levels, or other mechanisms establishing affordability of the units within the project, including affordability requirements achieved through the City’s inclusionary housing program and/or project entitlement negotiations. A brief description of each project is provided below.

Table 12: Planned, Approved, and Pending Projects for RHNA Credit

Project	ELI	VLI	LI	MI	AMI	Total	Status	Anticipated Occupancy
Alexander Valley Resort					130	130	Development Agreement approved, ready for building permits	2026-2029
Baumgardner Ranch	16	103	39		73	231	Final map recorded, annexation complete	Apartments: December 2023 Row Houses: June 2024 Single Family Homes: 2025-2026
Vista Oaks					33	33	Approved June 2022 and ready for building permits	2024-2026
Holt Mixed-Use Building					1	1	Ready for building permits	2023
Taylor Lynn Apartments 2					22	22	Ready for building permits	2023
Bi' Du Khaale			24		1	25	City entitlements approved, annexation pending	2025-2026
Sunrise Hills 2					2	2	Ready for building permits	2023
Biglieri					3	3	Ready for building permits	2023
Opperman					3	3	Approved; Final map needs to be recorded	2025
Alexander Valley Apartments	19	23	33			75	Approved by PC	2023-2024
Thyme Square		16	16	16		48	Planned; not yet approved	2026
RHNA Credits	35	142	112	16	268	573		

Alexander Valley Resort

The Alexander Valley Resort is an approved project of 130 housing units as part of a 267-acre planned resort destination in the southeastern portion of the City. In addition to the housing units, the resort would include a 150-room hotel, 40 resort bungalows, commercial

development, recreational facilities, and open space abutting the Russian River. Building permits have not yet been issued. Due to the large share of the City's RHNA potentially addressed by this development and a concern that it may not be built in time to fulfill state requirements, additional sites strategies are employed to ensure that the City has adequate building capacity.

Baumgardner Ranch

Baumgardner Ranch (1300-1398 S. Foothill Boulevard) is an approved mixed-income development of 231 homes on 28.42 acres, with 8.52 acres of open space. The development will include 71 small single-family residences, 59 rowhouses, and 101 multi-family units. The site has recently been annexed into City limits, the project has been approved, and development is pending the imminent completion of a final project map.

Affordability assumptions for the single-family residences and rowhouses are based on unit size. The single-family residences are located on 2,500 square foot lots and will range from 1,150 to 1,650 square feet and are projected to be available to moderate- and above moderate-income households with estimated sale prices between \$550,000 to \$650,000. The affordability assumptions for the multi-family units and rowhouses are based on the development agreement. The multifamily development will consist of 100 lower-income units, including extremely-low and very-low income units, and one managers' unit, which is considered affordable. The rowhouse development will consist of 58 lower-income units, including extremely-low and very-low income units, and one managers' unit, which is considered affordable.

Vista Oaks

Vista Oaks is a 33-unit residential development that was approved by the Planning Commission and City Council in 2022.

Holt Mixed-Use Building

The Holt Mixed-Use Building is a single loft within a mixed-use development located in Downtown Cloverdale. The project is fully approved and awaits building permits.

Taylor Lynn Apartments 2

Taylor Lynn Apartments 2 is an approved development of 22 attached market-rate units awaiting building permit submittal.

Bi' Du Khaale

Bi' Du Khaale is an approved development of 25 units for tribal elders of the Dry Creek Rancheria Band of Pomo Indians. Twenty-four of the 25 units will be reserved for low-income residents, with one unrestricted property manager's unit. The site is located south of the City of Cloverdale, within the urban growth boundary (UGB) and sphere of influence (235 Kelly Rd, 28721 Dutcher Creek Road; APN 117-040-073, -074, -070, -032, -102, -055). Development is approved pending site annexation into the City of Cloverdale.

Sunrise Hills 2

Sunrise Hills 2 is an approved development of two market-rate units that awaits building permits.

Biglieri

Biglieri is an approved development of three market-rate units that awaits building permits.

Opperman

Opperman is an approved development of three market-rate units.

Alexander Valley Apartments

Alexander Valley Apartments is an approved housing development consisting of 75 multifamily rental apartments affordable for very low- and low-income households, inclusive of a manager's unit and 37 units for farmworkers.

Thyme Square

Thyme Square is a proposed downtown development adjacent to the Citrus Fairgrounds and east of Washington School. The development would include 48 affordable units with further concept proposals for a police station, a health center, retail spaces and parking. The City approved an exclusive negotiating agreement (ENA) with the project developer in 2021.

3.3 HOUSING OPPORTUNITY SITES

Cloverdale's large development pipeline of 570 units, along with safe harbor ADU/JADU assumptions of 32 units, exceeds the City's total RHNA of 335 units by 80% (267 units). The Housing Element also includes an inventory of suitable sites that are appropriately zoned for housing development. These sites, along with the programs discussed in Section 3.6 will ensure the City plans for No Net Loss considerations. Information about these sites is included below. Pursuant to Chapter 667, Statutes of 2019 (SB 6), the site inventory is also prepared using the standards and electronic forms adopted by HCD. The full sites inventory can be found in Appendix C.

The City will continue to incentivize development on existing sites not included in the pipeline, particularly vacant sites included in prior Housing Element inventories. Additional appropriately-zoned sites will be maintained on an administrative list, to be utilized for dynamic updates to the sites inventory in the Annual Progress Report in the event that the City needs to supplement remaining development capacity to address its remaining RHNA (IP 2.1.1).

Table 13: Housing Site Capacity and RHNA

		Low-Income	Moderate-Income	Above Moderate-Income	Total
RHNA Allocation		141	45	149	335
RHNA	Pipeline	291	50	229	570

Credits	ADUs/JADUs	20	9	3	32
	Total	311	59	232	602
RHNA Surplus after Credits		170	14	83	267
Housing Sites		0	11	4	15
Total Units		311	70	236	617
Unit Surplus		170	25	87	282
Buffer		121%	56%	58%	84%

Table 14: Realistic Capacity of Housing Sites

#	APN	Address/ Location	Acres	Zone	Max Density (units/ acre)	LI	MI	AMI	Total
1	001-175-004	123 N. Cloverdale Blvd.	0.13	DTC	20		1		1
2	001-175-005	119 N. Cloverdale Blvd.	0.09	DTC	20		1		1
3	001-172-012	117 E. 2 nd Street	0.14	DTC	20		1		1
4	001-173-001	123 Broad Street	0.20	DTC	20		2		2
5	001-111-040	Railroad Avenue	0.14	DTC	20		1		1
6	001-103-038	105 Railroad Avenue	0.27	TOD	20		1	2	3
7	001-103-044	SE of Citrus Fair Drive and Cloverdale Blvd.	0.36	TOD	20		4		4
8	117-350-005	107 Polaris Court	0.33	PD	4			1	1
9	117-350-012	106 Orion Court	0.24	PD	4			1	1
TOTAL						0	11	4	15

Sites 1 through 5: These sites are located within the Downtown Core (DTC) Zoning District, which allows for residential development at 20 units per acre. These sites are counted in inventory at 50% of their maximum capacity to account for the possibility of non-residential

uses. These sites are under 0.5 acres and are included in inventory for Moderate-Income residential development.

Sites 6 and 7: These sites are located within the TOD Zoning District. These sites are counted in inventory at 50% of their maximum capacity to account for the possibility of non-residential uses. These sites are under 0.5 acres and are included in the inventory for Moderate- and Above Moderate-Income residential development.

Sites 8 and 9: These sites are located within lower density areas and have the capacity for one single-family residence each.

3.4 DEVELOPMENT TRENDS AND REALISTIC CAPACITY ANALYSIS

Recent development trends in Cloverdale demonstrate that residential projects are feasible in of a range of densities and sizes. The projects listed in Table 15 developed with an average density of 18 units per acre, and over 100% of maximum density allowed. The City has recent experience with housing projects on large sites, and with affordable housing developed at densities lower than the default density. There are no housing sites identified to meet the lower-income RHNA on nonvacant sites.

Several inventory sites allow non-residential uses in addition to allowing 100% residential development. Based on regional trends, it is likely that these sites will be developed with residential uses. However, to account for the possibility of nonresidential uses within these zones, the sites are counted in inventory at 50% of their maximum capacity.

Table 15: Examples of Existing and Pending Residential Development

Development Information	Affordability	Acres	Units	Max Density (units/acre)	Density Achieved (units/acre)	% of Max Density
Cherry Creek 520 S. Cloverdale Blvd	VLI	1.8	23	16	13	81%
Alexander Valley Apts* 400 Asti Rd	VLI, LI	3.3	75	20	25	125%
Baumgardner Terrace Apartments*	ELI, VLI, LI	3.85	101	16	26	163%
Baumgardner Village*	ELI, VLI, LI	3.68	59	16	16	100%
Taylor Lynn Apartments 2* 669-679 S. Cloverdale Blvd	AMI	1.4	22	16	16	100%
Taylor Lynn Apartments 701 S. Cloverdale Blvd	AMI	1.34	22	16	16	100%
The Boulevard Apartments	AMI	1.4	22	16	16	100%
Cloverdale Family Apartments	ELI, VLI, LI	1.52	32	20	21	105%
Average					18	109%
<i>*Sites marked with an asterisk are included within the City's Planned, Approved, and Pending projects and are described in more detail in Section 3.2.2)</i>						

3.5 SUMMARY OF RHNA STRATEGY

3.5.1 RHNA Surplus Table

	Low-Income	Moderate-Income	Above Moderate-Income	Total
RHNA Allocation	141	45	149	335
Planned and Approved Units	291	50	229	570
ADUs/JADUs	20	9	3	32
Housing Opportunity Sites	0	11	4	15
Total Units	311	70	236	617
Unit Surplus	170	25	87	282
Buffer	121%	56%	58%	84%

3.5.2 Maps of Projects & Sites

Figure 13: Map of Planned, Approved, and Pending Projects

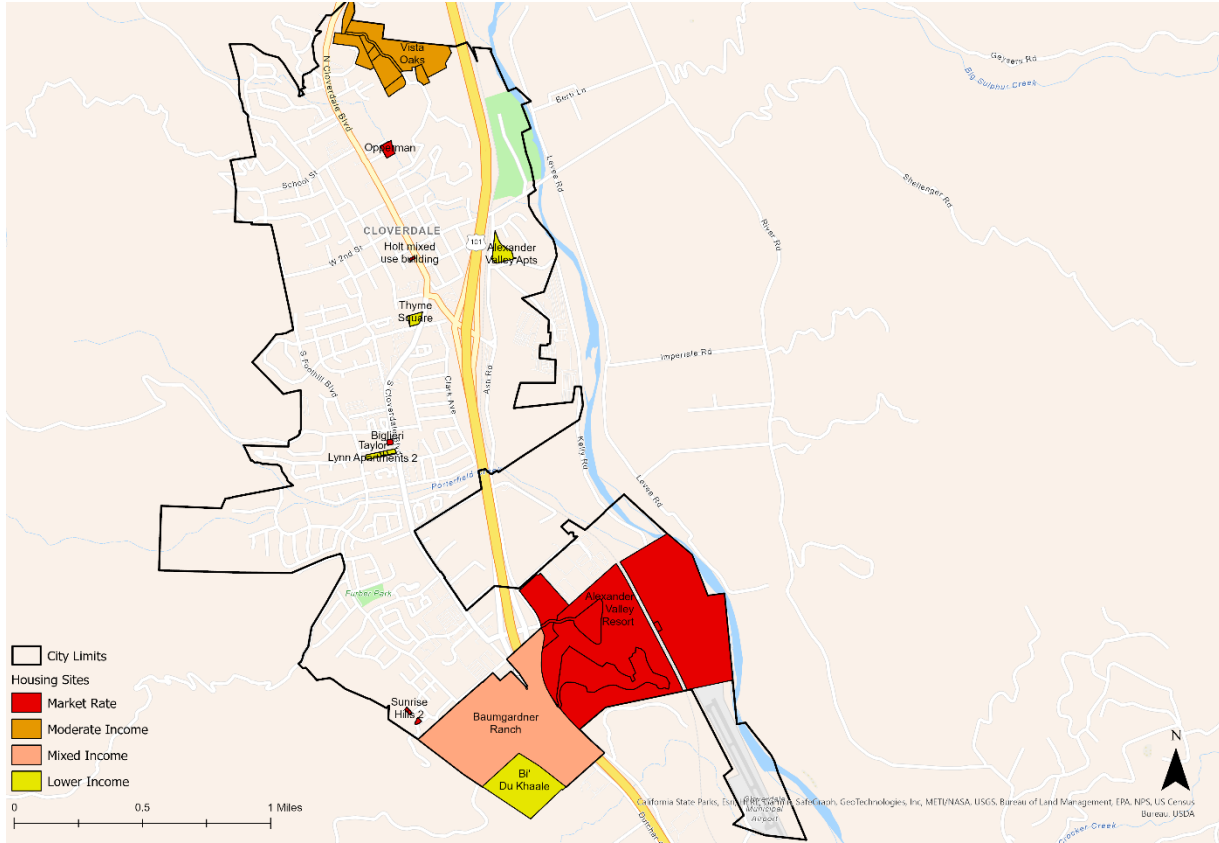
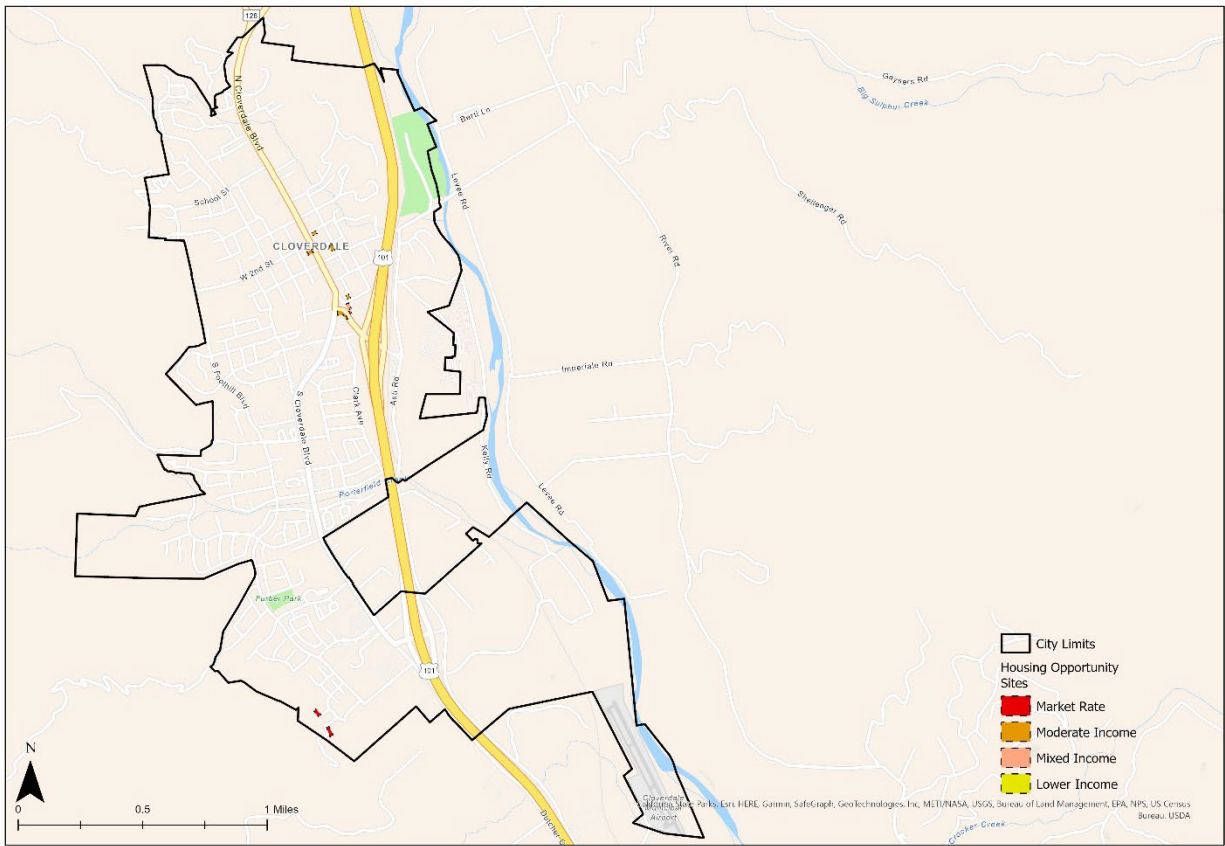


Figure 14: Map of Housing Opportunity Sites



3.6 PROGRAMS TO ENSURE ADEQUATE SITES

The programs within this Housing Element strive to address the City’s housing needs and to facilitate the development of housing. The following programs have been included to ensure the City maintains an adequate inventory throughout the entire 6th Cycle, meet local needs, and address Housing Element requirements.

- **Sites Monitoring (IP-2.1.1):** The City will monitor the supply of residential land to ensure that sufficient developable land is available for housing development throughout the eight-year planning period. 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 housing needs, the City will add additional appropriately-zoned sites to ensure ongoing sites capacity.
- **Accessory Dwelling Units (IP-2.2.1):** Promote the development of accessory units as a source of lower-cost rental housing and a potential income source for homeowners. Provide informational brochures regarding accessory unit opportunities and requirements at City Hall and on the City’s website. Support regional effort to provide homeowners with free property assessment, pre-approved ADU plans, and information on financing options.

3.7 FAIR HOUSING CONSIDERATIONS

3.7.1 Integration and Segregation

The City of Cloverdale's racial demographics are consistent with the region in White and Hispanic/Latino populations, and the UC Berkeley Center for Othering & Belonging rated Cloverdale as the 6th most racially integrated City in the San Francisco Bay Area on an intra-jurisdictional level (compared between cities).

On an interjurisdictional level (compared between neighborhoods), Cloverdale Boulevard divides the City's U.S. Census tracts. Based on tract data that extends beyond city limits, it appears that the neighborhoods located east of the Boulevard are home to more renters, Latinos, and low-income households. All areas, however, were determined to be within a "Low Resource" area based on the 2022 TCAC mapping.

3.7.2 Racially and Ethnically Concentrated Areas of Poverty

No Racially and Ethnically Concentrated Areas of Poverty (RECAPs) or Racially Concentrated Areas of Affluence (RCAAs) have been identified in Cloverdale. The location of housing sites does not improve nor exacerbate these conditions.

3.7.3 Designated Opportunity Areas

The entirety of the City of Cloverdale's Census tracts are designated within the Low Opportunity Resource Category in the 2022 maps provided by the Department of Housing & Community Development and the Tax Credit Allocation Committee (HCD/TCAC). Cloverdale is the only incorporated jurisdiction in Sonoma County with a consistent resource designation citywide.

The Fair Housing Assessment and housing sites analysis rely on data made available in HCD's AFFH Data Viewer, which uses the 2021 TCAC Opportunity Area data. This data showed greater disparities than were shown to exist in 2022. As noted above, according to the 2022 TCAC maps all of Cloverdale is designated as within the Low Opportunity Resource Category and thus all housing sites are located within Low Resource areas.

3.7.4 Economic Displacement

No census tracts at risk of displacement have been identified in Cloverdale. The location of housing sites does not improve nor exacerbate these conditions.

3.8 INFRASTRUCTURE

The City has adequate water, sewer, and dry utilities available to serve the residential growth anticipated by the Housing Element, as analyzed in Section 4, and summarized below.

3.8.1 Water

The relationship between water supply and housing has been an important consideration for the City's housing needs and opportunities and was identified as a constraint to development by some residents opposing new housing construction.

The City depends on water diverted from the Russian River for its potable water system. The City intends to increase the use of its source water by implementing minor system changes such as upgrading transfer pump stations and updating plumbing codes and employing additional water conservation programs, as build-out occurs.

The City has avoided any major water supply shortages and is projected to meet its water demands under any water type. Programs identified to address the water infrastructure demands of additional housing include IP 6.4.1 to prioritize affordable housing development for water and sewer service pursuant to State law.

3.8.2 Sewer

The City provides sewer service primarily through a gravity flow collection system.

The wastewater treatment plant is located in the southeast corner of the City and currently treats wastewater to a secondary level.

Recycled water will continue to serve as a significant reliable source of water throughout California. Based on the current and projected water use, Cloverdale's 30% water demand could be met with recycled water if the necessary facilities and dual plumbing system were available, however, the City is not currently anticipating the use of recycled water in the planning horizon of the 2020 Urban Water Management Plan (UWMP). The CIP outlines 12 proposed actions for wastewater improvements with a total cost estimate of \$108,898,930, in which two of these actions are mandated: the Wastewater Treatment Plant Upgrade to Advanced Water Treatment (2032-Beyond) and Sewer Collection System Master Plan (2025). It is proposed that the annual wastewater rate increase by 7%.

There are several programs instituted to replace older water and wastewater systems to ensure utility resilience. Some of the ongoing projects include the Ritter Reservoir No. 1, Water Treatment Plant Chlorine Contact Tank Addition, Water Main Replacement Program, Sewer Replacement Program, and Sewer Rehabilitation Program.

3.8.3 Solid Waste Disposal

Solid waste collection and disposal services for the City of Cloverdale are provided by Recology Sonoma. The waste is trucked from Cloverdale to the Healdsburg transfer station and ultimately is 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 as the City continues to grow.

3.8.4 Electricity

Electricity and natural gas service is available throughout the City and is provided by Pacific Gas and Electric (PG&E). All residential projects are required to meet local and state building codes, which include energy conservation standards. Locally adopted green building codes in 2019 are consistent with Title 24, Part 6 of the California Energy Efficiency Standards and contain a set of requirements for energy conservation, green design, construction maintenance, safety, and accessibility. The services are adequate to meet the City's current and future housing needs.

3.9 ENVIRONMENTAL CONSIDERATIONS

Climate change has exacerbated the frequency, intensity and location of many hazards already experienced in California. Government Code Section 65583.2(b)(4) requires that any existing environmental constraints be identified that may constrain housing development. Environmental and geologic conditions in Cloverdale make certain areas within the City more vulnerable to hazards, including geologic and seismic, wildfires, and flooding. Identifying environmental constraints allows the City to maintain and preserve existing affordable housing stock while mitigating potential hazards to new development. A full analysis of environmental constraints is included in **Section 4** and summarized below.

The City's Local Hazard Mitigation Plan (LHMP) identifies hazards and potential impact on people, property, critical infrastructure, and facilities. Some of the identified hazards that could affect the Cloverdale area include:

3.9.1 Fire

Any area of the City is at risk of wildfire encroachment, but the potential for significant damage to life and property increases in areas where development is adjacent to densely vegetated areas, known as wildland urban interface (WUI). The western edge of Cloverdale, characterized by the steep slopes, difficult fire suppression access, spotty water supply, and high fuel loads, is considered to have wildland fire hazard risks for residential structures and other development. There are no lower-income sites within a designated Very High Fire Hazard Severity Zone (VHFHSZ). The Housing Element does not allow any additional development in fire hazard areas beyond what is already allowed.

The City continues to enforce building codes, manages land in accordance with wildland fire management best practices, and conducts preventative programs that include emergency vehicle accessibility, development impact fees, vegetative clearing for buffer-zones, and environmental review for new construction. These programs may create added costs for developers but are necessary to preserve life, safety, and property.

Assembly Bill 747 (2019) requires cities to review and update the Safety Element in order to identify evacuation routes and their capacity, safety, and viability under a range of emergency scenarios. In 2021, the City of Cloverdale established an emergency evacuation zone structure and identified evacuation routes for each of the zones.

3.9.2 Flood

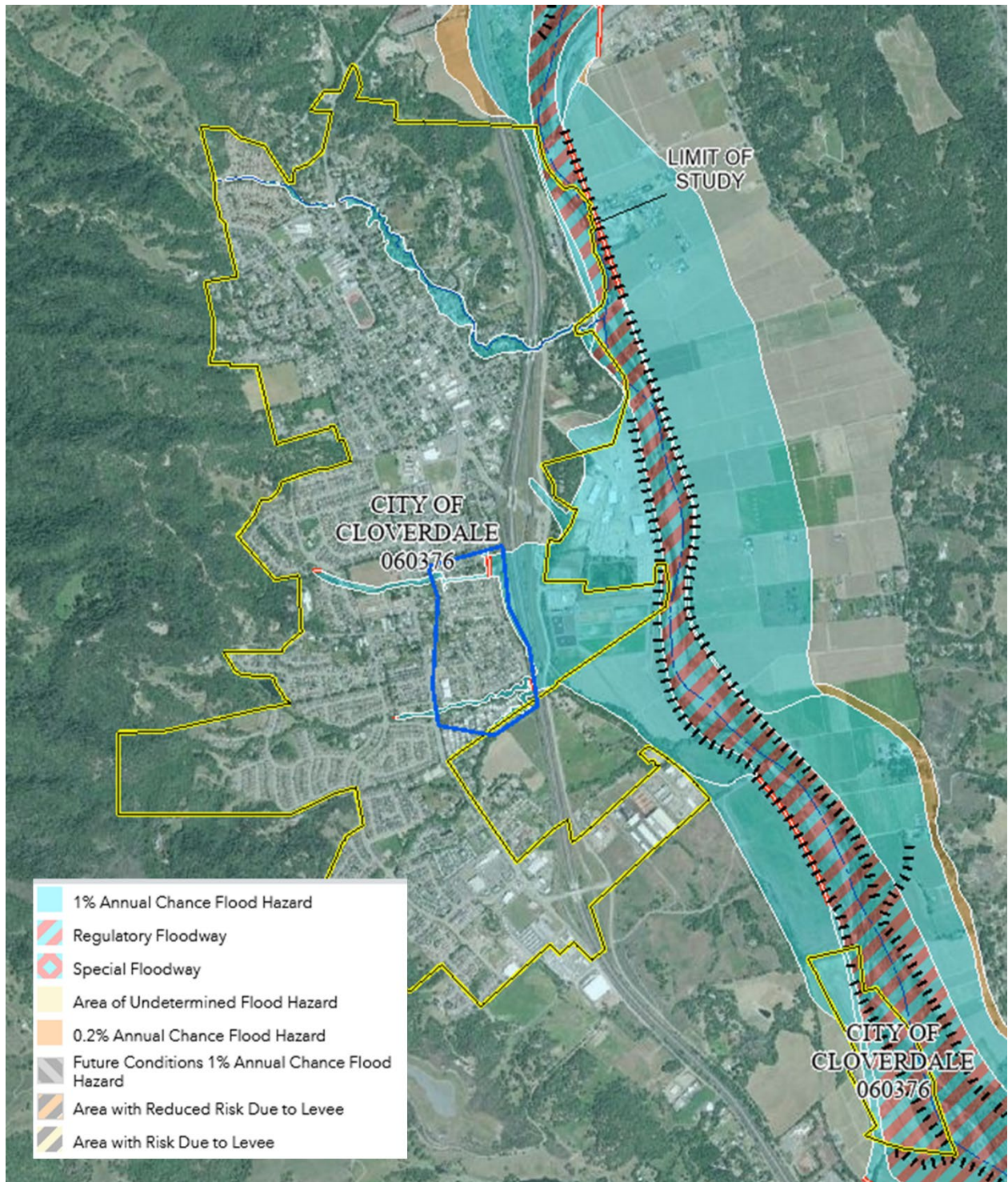
Areas of Cloverdale are subject to flooding during 100-year rain events, most notably along the Russian River and its tributaries. Most damage caused by periodic flooding is experienced in the south end of the city.

The well-confined stream, creek channels, and levees along the Russian River protect Cloverdale from flood risk, but the outdated storm drainage facilities put some of the areas at increased risk. The City's Downtown Flood Reduction and FEMA's Flood Insurance Study identifies some areas east of the freeway as susceptible to flooding in a 100-year event. There are no inventoried sites within a flood zone.

Given Cloverdale's relatively small size and modest capacity for growth, future development is not expected to add considerably to the city's flood exposure, particularly with application of the building standards applied to new development and the implementation of the City's Flood Damage Prevention Ordinance and Floodplain Overlay District.

The City partakes in federally backed flooding insurance programs and continues to enforce building codes and mandated environmental impact studies for construction in flood areas. With building standards applied to new development and the implementation of the City's Flood Damage Prevention Ordinance and Floodplain Overlay District, future development is not expected to add considerably to the city's exposure.

Figure 15: Cloverdale Flood Hazard Areas



3.9.3 Earthquakes

Cloverdale has avoided damage from earthquakes in the past but there are major faults in proximity that make the City vulnerable to future seismic events similar to other Bay Area cities. The nearest faults to Cloverdale are the Maacama, which runs north-south due east of the City

approximately three miles east of City limits, and the Rodgers Creek-Healdsburg, located approximately 5 miles south of the City. There are no housing sites on or within 10,000 feet of a known fault.

3.10 CONCLUSION

The City of Cloverdale is well positioned to successfully implement the policies, programs, and actions of this Housing Element. The 2023 Housing Element serves the housing needs of the next eight years for current and future residents and fulfills the statutory requirements of the State of California. The Housing Element demonstrates that the City has the housing sites and planned projects needed to address and surpass its Regional Housing Needs Allocation without need to rezone sites. Moreover, the selected sites are integrated throughout the City with adequate distance from environmental hazards in consideration of existing and enhanced fair housing requirements. Programs have been identified to mitigate constraints to the production of housing, and to ensure that Cloverdale can continue to be an affordable and vibrant community for a wide variety of residents in the years to come.



City of Cloverdale Housing Element Update 2023-2031

*HCD Draft Technical Background Report
December 2022*

TABLE OF CONTENTS

4.1 INTRODUCTION	6
4.2 HOUSING NEEDS DATA	6
4.2.1 Pre-Certified Housing Needs Dataset	6
4.2.2 Housing Needs Analysis	7
Extremely Low-Income Housing	8
Farmworker Housing	9
Elderly	10
Persons with Disabilities, including Developmental Disabilities	10
Large Households	11
Female-Headed Households	12
Homelessness	13
4.2.3 Zoning for a Variety of Housing Types.....	14
Single- and Multifamily Rental Housing	16
Housing for Agricultural Employees	17
Emergency Shelters and Low Barrier Navigation Centers.....	17
Transitional and Supportive Housing	17
Single Room Occupancy (SRO) Housing.....	18
Manufactured Homes.....	18
Mobile Home Parks	18
Accessory Dwelling Units (ADUs)	18
4.3 LOCAL HOUSING PROGRAMS & RESOURCES	19
4.3.1 Resources: Housing Assistance Programs	19
Federal Assistance Programs	19
State Assistance Programs	21
4.3.2 Resources: Homeless Shelters, Transitional, and Supportive Housing	24
4.3.3 At-Risk Assisted Housing Developments.....	25
4.3.4 Planning and Zoning Incentives.....	26
4.4 HOUSING CONSTRAINTS ANALYSIS	27
4.4.1 Non-Governmental Constraints	27
Vacant Land.....	27
Land Costs	27
Construction Costs	28
Financing	29
Development Trends	30
Community Opposition	31
4.4.2 Potential Governmental Constraints.....	31

General Plan and Zoning Code.....	31
Density	32
Development Standards (Zoning).....	33
Parking Requirements.....	36
Growth Controls	38
Specific Plans.....	39
Density Bonus Law	39
Consistency with State Law.....	40
Local Processing and Permit Procedures.....	40
Development and Permitting Fees.....	46
Streamlined and By-Right Development Applications.....	49
Building Codes and Enforcement	49
On and Off-Site Improvement Requirements	50
Housing for People with Disabilities.....	51
Reasonable Accommodations	52
Historic Preservation.....	52
4.4.3 Environmental and Infrastructure Constraints	53
Environmental Constraints	53
Seismic and Geologic Hazards	53
Flooding	54
Fire Hazards	55
Infrastructure Constraints	57
Energy	58
Water and Wastewater	58
Fire and Police Services.....	60
Communications.....	60
4.5 FAIR HOUSING ANALYSIS	60
4.5.1 Background of Fair Housing Issues	60
4.5.2 Fair Housing Enforcement and Outreach Capacity	61
Federal and State Regulations	61
Compliance with Existing Fair Housing Laws and Regulations	63
Department of Fair Employment and Housing (DFEH)	63
Fair Housing Advocates of Northern California (FHANC).....	63
Legal Aid of Sonoma County.....	64
Sonoma County Community Development Commission (CDC)	64
Sonoma County Racial Equity Alliance	64
Complaints, Findings, Lawsuits, Enforcement Actions, Settlements or Judgments Related to Fair Housing and Civil Rights.....	65
Housing Enforcement and Outreach Capacity	65

4.5.3 Segregation and Integration Patterns and Trends.....	66
Race and Ethnicity.....	67
Dissimilarity Index.....	71
Theil's H Index.....	72
Familial Status.....	73
Persons with Disabilities.....	74
Income.....	76
Poverty.....	80
Fair Housing Issues and Contributing Factors.....	82
4.5.4 Disparities in Access to Opportunities.....	82
Education.....	84
Environment.....	87
Local Trends.....	88
Regional Trends.....	89
Transportation.....	90
Local Trends.....	90
Regional Trends.....	92
Economic Development and Access to Jobs.....	94
Local Trends.....	94
4.5.5 Disproportionate Housing Needs.....	96
Cost Burden and Severe Cost Burden.....	96
Overcrowding.....	99
Substandard Housing.....	100
Homelessness.....	101
Displacement.....	102
4.5.6 Racially/Ethnicly Concentrated Areas of Poverty & Affluence.....	103
4.5.7 Summary of Fair Housing Issues.....	103
Contributing Factors.....	104
Program and Actions.....	104
Public Workshops.....	106
The Cloverdale City Council and Planning Commission hosted a series of informational workshops over the course of the Housing Element's development.....	106
Community Housing Needs & Opportunities Survey.....	107
Cloverdale Citrus Fair.....	108
Public Review Draft Housing Element Update.....	109

TABLES

Table 1: City of Cloverdale Cost Burden and Housing Problems by Tenure.....	7
---	---

Table 2: Female-Headed Households in Cloverdale	12
Table 3: Residential Uses Allowed by Zoning District in Cloverdale Municipal Code	15
Table 4: At-Risk Assisted Rental Housing Developments	25
Table 5: Land Costs Compared to Surrounding Jurisdictions.....	28
Table 6: Residential Land Use & Zoning Designations.....	31
Table 7: Development Standards by Zoning District.....	34
Table 8: Residential Parking Requirements	37
Table 9: Timelines for Permit Processing and Decision-Making Authority	43
Table 10: Processing Procedure and Timeframe by Project Type	45
Table 11: Types of Residential Uses Allowed in Residential Zones	45
Table 12: Permit Types by Housing Type and Zone.....	46
Table 13: City of Cloverdale Permitting Fees.....	47
Table 14: Permitting Fees in City of Cloverdale and Comparable Local Jurisdictions	48
Table 15: Total Housing Units by City and Town.....	67
Table 16: Trends in Racial and Ethnic Composition of Cloverdale, Sonoma County, and the State of California (2010-2020).....	67
Table 17: Racial Isolation Index Values for Segregation within Cloverdale	71
Table 18: Dissimilarity Index Definitions	71
Table 19: Racial Dissimilarity Index Values for Segregation within Cloverdale.....	72
Table 20: Theil’s H Index Values for Segregation in Cloverdale.....	73
Table 21: Familial Status Trends in Cloverdale, Sonoma County, and California ...	73
Table 22: Trends in Disability Characteristics	75
Table 23: Population with Developmental Disability by Residence, 2019	75
Table 24: Income Group Isolation Index Values within Cloverdale.....	78
Table 25: Income Segregation in Cloverdale Between Lower-Income Residents ...	78
Table 26: Theil’s H Index Values for Income Segregation within Cloverdale.....	79
Table 27: Cloverdale Unified School District Demographics, 2019	85
Table 28: Comparison of Tenure by Occupants Per Room	100
Table 29: Fair Housing Issues, Contributing Factors, and Programs & Actions....	104

FIGURES

Figure 1: Permit Procedure for Complex Projects.....	42
Figure 2: Process for Subdivision – Recording the Final Map (90 Days).....	43
Figure 3: Cloverdale Flood Hazard Areas	55
Figure 4: Cloverdale Fire Hazard Severity Zones	57
Figure 5: Russian River Watershed, Reservoir, and Water Pipeline Map.....	59
Figure 6: Number of Fair Housing Inquiries, 2013-2021	65
Figure 7: Racial Dot Map of Cloverdale, 2020.....	69
Figure 8: Predominant Population – White Majority Tracts (2021).....	70
Figure 9: Income Dot Map of Cloverdale, 2015.....	77
Figure 10: Housing Choice Vouchers as a Percent of Renter-Occupied Housing Units by Census Tract.....	80
Figure 11: Poverty Status by Tract in the City of Cloverdale.....	81

Figure 12: Poverty Status by Race/Ethnicity	82
Figure 13: TCAC Opportunity Areas Composite Score, 2022	83
Figure 14: HPI Scores of Cloverdale & The North Bay	84
Figure 15: Cloverdale Unified School District Test Results by Race and Ethnicity, 2019	86
Figure 16: Achievement Level Distribution in Cloverdale, Sonoma County, and California, 2018-2019	87
Figure 17: Overall Academic Achievement Level in Cloverdale, Sonoma County, and California, 2018-2019	87
Figure 18: Cloverdale Census Tract Scores on CalEnviroScreen 4.0	88
Figure 19: Special Flood Hazard Areas in Cloverdale	89
Figure 20: Sonoma County Census Tract Scores on CalEnviroScreen 4.0	90
Figure 21: Map of Cloverdale Shuttle Route	91
Figure 22: Map of Sonoma County Transit Route 60	92
Figure 23: Regional Comparison of Active Commuting	93
Figure 24: Regional Comparison of Automobile Access	93
Figure 25: Employment Inflow & Outflow Matrix	94
Figure 26: Wage Group vs. Workers by Place of Residence and Place of Work in the City of Cloverdale	95
Figure 27: TCAC Opportunity Areas (2021) – Economic Score by Tract	96
Figure 28: Cost Burden by Housing Tenure	97
Figure 29: Cost Burden by Household Income	98
Figure 30: Low-Income Homeowners and Severe Housing Cost Burden	99
Figure 31: Low-Income Renters and Severe Housing Cost Burden	99
Figure 31: Promotional Canvassing Materials, January 2022	108
Figure 31: Cloverdale Citrus Fair Table, April 2022	109

APPENDICES

- Appendix A: Community Engagement Summary
- Appendix B: Cloverdale Housing Needs & Opportunities Survey Results
- Appendix C: Sites Inventory
- Appendix D: ABAG/MTC Housing Needs Data Packet

Section IV: Technical Background Report

4.1 INTRODUCTION

To meet all statutory requirements in Government Code § 65583(a) (1 and 2) related to quantification and analysis of existing housing needs, this Technical Background Report (TBR) includes information from a number of state, regional and local data sources as well as from the U.S. Census. The data covers many areas, including but not limited to economic and ethnic segregation, special housing needs, local knowledge of the housing stock, local housing resources, and an analysis of housing constraints.

4.2 HOUSING NEEDS DATA

This section of the TBR in conjunction with the Housing Needs Data Report described below includes the required quantification and analysis of needs for all populations and an assessment of zoning for a variety of housing types. Key information is summarized earlier in sections 1.9 and 1.10 of the 2023 Housing Element.

4.2.1 Pre-Certified Housing Needs Dataset

The Housing Needs Data Report provided by the Association of Bay Area Governments (ABAG) is included in Appendix D of this Section. This appendix contains a list of housing terms, RHNA methodology, household characteristics, demographics of housing stock, and data on special needs populations. This data was reviewed and pre-certified by the California Department of Housing and Community Development (HCD) in April 2021 and meets most of the requirements for quantification of existing and projected housing needs, including the following:

- Population, employment trends and housing needs for all income levels; and
- Household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding (e.g., existing households, existing extremely low-income households, total, lower and extremely low-income households overpaying, overcrowded households); and
- Special housing needs (e.g., number of persons with disabilities, number of persons with developmental disabilities, elderly households by tenure, large households by tenure, farmworkers and female headed households); and
- Regional Housing Need Allocation (RHNA) by income group, including extremely low-income households.

The remaining housing needs data requirements are addressed within this Technical Background Report, including quantification of persons experiencing homelessness, estimation of the number of units in need of rehabilitation and replacement, and projects at-risk of converting to market rate uses. It also contains other data related

to local housing programs and resources, an analysis of housing constraints, and the assessment of fair housing.

4.2.2 Housing Needs Analysis

Per Government Code § 65583(a)(1)(2), a quantitative analysis of population and employment trends and projections, and a quantification of the jurisdiction’s existing and projected housing needs for all income groups from extremely low-income to above moderate-income is provided in this section, including those household and housing characteristics that are unique to Cloverdale.

Housing problems like incomplete kitchen and plumbing, overcrowding, or paying too much for housing occur more frequently among low-income rental households than among higher-income and ownership households. Severe overcrowding occurs when there is more than 1.5 people per room, and a severe cost burden occurs when a household is paying more than 50% of its gross income for housing costs. Less severe housing problems include more than one (1) person per room and cost burden greater than 30%.¹

There is a need for affordable housing options for extremely low-income (ELI) households, large households who rent, female-headed households with 1-2 children living under poverty levels, and persons experiencing homelessness. These populations have unique needs, as further described below, that may result in increased cost of living, and which exacerbate housing insecurities.

Table 1 below describes the level of cost burden and housing problems experienced by income group and tenure. According to ABAG (2021):

- 36.5% of renters and 21.7% of owners spend 30-50% of their income on housing (cost burdened)
- 20.5% of renters and 7.8% of owners spend over 50% of their income on housing (extremely cost burdened)

Approximately 57% of renters are overburdened by the cost of housing in Cloverdale.² This is higher than comparable nearby jurisdictions such as Healdsburg at 50%, but lower than unincorporated Sonoma County at 61%.

Table 1: City of Cloverdale Cost Burden and Housing Problems by Tenure

Cost/ fee type	Total renters	Total owners	Total households
Household income ≤30% AMI (≤\$33,840)			
Any housing problem	135	30	165
Cost burden >30%	135	30	165
Cost burden >50%*	125	10	135

¹ ABAG Housing Data Needs Workbook, 2021

² U.S. Census Bureau, American Community Survey 5-Year Estimate, 2014-2019

Household income >30% to ≤50% (\$33,840 to \$56,400) median family income			
Any housing problem	135	105	240
Cost burden > 30%	135	100	235
Household income >50% to ≤80% (\$56,400 to \$90,240) median family income			
Any housing problems	250	155	405
Cost burden > 30%	210	145	355
<i>Source: ABAG, 2021; HUD Consolidated Housing Affordability Strategy (CHAS), 2014-2018 ACS* Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes (CHAS 2014-2018 ACS)</i>			

Extremely Low-Income Housing

Extremely low-income (ELI) households are a subset of very low-income households and represent a portion of the population that is most at-risk of housing insecurity and associated health risks. ELI households generally live at or below the federal poverty level of \$13,590 for one household member (2022 figure), and may lack adequate resources to meet daily basic needs.³

According to HCD, the Area Median Income (AMI) for a family of four residing in Sonoma County was \$112,800 in May 2022.⁴ HCD defines ELI groups as households whose incomes are generally 30% of the AMI or \$35,650 a year. In Cloverdale, 7.7% of the total population or about 240 households are ELI compared to 10.7% of the County population.⁵ Of the 240 households, 165 households (67%) faced housing problems such as cost burden, overcrowding, or substandard living conditions, as shown in Table 1 above. Additionally, 52.1% of ELI households spent most of their income on housing.⁶

As mentioned in Section 1.13 of this Housing Element, the projected housing need extremely low-income units for the 6th housing cycle is 43 units (50% of the VLI RHNA). Due to the difficulty of providing housing options for ELI householders, Cloverdale continues to plan for ELI groups through their inclusionary units and density bonus provisions that allow developers to provide for very low and extremely low-income groups. Additionally, the Zoning Code revisions contained in IP-2.3.3 (Code Changes) allow supportive and transitional housing and SROs, which can serve ELI individuals and households, in commercial zones. This Housing Element also

³ U.S. Department of Health and Human Services, 2022

⁴ HCD, 2022

⁵ ABAG, 2021

⁶ ABAG, 2021

includes programs and policies such as IP-3.1.1 (Funding Sources) and IP-3.1.2 (Housing Fund) to accommodate ELI individuals and households.

Farmworker Housing

Statewide, farmworker housing is of unique concern and importance. Farmworkers are essential to the region's economy and food supply. According to the United States Department of Agriculture (USDA) 2017 Census of Agriculture, only 18% of Sonoma County's farmworkers are migrant workers, with 82% of farmworkers considered settled and working farms within 75 miles of their residences. Of the County's 3,594 farms counted in 2017, 48% hired farm labor, 93% were considered family farms, and 44% of farms were smaller than 10 acres.

Cloverdale is surrounded by agricultural lands. The 2019 American Community Survey identified 312 Cloverdale residents employed in farming, fishing, and forestry occupations, representing 7.4% of the City workforce and 3.5% of its residents, and 4.25% of Sonoma County farmworkers.⁷

Per the Sonoma County Farmworker Health Survey 2013-2014 the "majority of farmworkers (88%) reported that Sonoma County was their permanent residence, and most (71%) farmworkers were living in the US with their families." Two-thirds of farmworkers lived in overcrowded dwellings in Sonoma County, and farmworkers who lived with their families were the most likely to live in overcrowded conditions. In 2021, the *Press Democrat* ran a special report about low-wage earners living in Sonoma County, noting "many are farmworkers... who live in cramped apartments with too many people, or sheds with only a chemical toilet, or tiny mobile homes with leaking roofs or backed-up sewage pipes."⁸

Stakeholder interviews indicate that the greater Cloverdale community contains a higher proportion of agricultural workers than indicated within City limits, and that precarious and substandard housing is common particularly among Hispanic/Latino farmworkers and their families. Members of the Napa Sonoma Collaborative Equity Working Group indicated that housing with lack of power, plumbing, and HVAC was a key issue for people in garages who may resort to use of space heaters, fans, and buckets in the absence of adequate infrastructure. Cloverdale addresses these problems by providing technical assistance to developers of affordable housing units for current and future resident farmworkers. The City assists developers with the preparation of funding program applications such as the Joe Serna Jr. Farmworker Housing Grant program. Additionally, farmworker housing of six or less units are allowed in all residential and most commercial/mixed-use designated areas as residential care facilities and are processed ministerially

⁷ U.S. Census Bureau, American Community Survey 5-Year Estimate, 2014-2019

⁸ Coates, Kathleen. "Many live in squalid conditions to work in Sonoma County." *The Press Democrat*. November 18, 2021. <https://www.pressdemocrat.com/article/news/many-live-in-squalid-conditions-to-work-in-sonoma-county/>

Elderly

Senior households include those with individuals 65 years and older. These individuals and households often experience challenges in accessing or securing suitable, affordable housing due to inflation coupled with living on a modest fixed income. Increasing costs of living and healthcare can exacerbate existing issues related to disabilities, chronic health conditions or reduced mobility. Seniors who rent may be at greater risk of housing insecurity than those who own due to rent increases straining low incomes.⁹

Senior independent living units were previously allowed, subject to an administrative plot plan review in R-3 zones. This Housing Element revises the City's code to allow such uses in all residential zones consistent with other residential uses (see IP 2.3.3). Existing senior-only living facilities such as Vine Ridge Assisted Living, Kings Valley Senior Apartments, Divine Apartments and Cloverdale Apartments are funded by state programs and managed by local non-profits whose affordability status is connected to the land for continued affordability (CMC 18.13.070). Additionally, programs and policies identified in this Housing Element such as IP-3.1.1 (Funding Affordable Housing) continue to plan for and accommodate senior living units in housing development.

Persons with Disabilities, including Developmental Disabilities

The Fair Employment and Housing Act¹⁰ (FEHA) defines disability as a “physical or mental impairment that makes performance of a major life activity difficult.”¹¹ Definitions of specific disabilities are listed below:

- Physical impairment includes physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects one or more of the following body systems:
 - Neurological, immunological, musculoskeletal, special sense organs, respiratory, including speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, endocrine systems, or similar conditions
- Mental impairment includes psychological disorder or condition, such as intellectual disability, organic brain syndrome, emotional or mental illness, specific learning disabilities, or any other mental or psychological disorder or condition that requires special education or related services

As such, an analysis of any special needs housing, including persons with disabilities and developmental disabilities, allows the jurisdiction to implement housing strategies for specific needs of the target population. According to the 2019 5-year ACS Estimates, 1,224 individuals or 14.1% of the total population experienced a form

⁹ ABAG, 2021

¹⁰ California Code of Regulations Title 2

¹¹ California Department of Fair Employment and Housing

of sensory and/or cognitive difficulty but are not admitted to any institutional facility.¹² This includes hearing and vision difficulties, cognitive or ambulatory difficulties, and self-care or independent living difficulties.

Additionally, SB 812, Chapter 507, Statutes of 2010 amended California's Housing Element law to evaluate special housing needs for individuals experiencing developmental disabilities. Developmental disability is defined as an impairment that "originates before an individual attains 18 years of age, continues or may continue indefinitely, and constitutes a substantial disability for that individual" per the Lanterman Act. This includes intellectual disability, cerebral palsy, epilepsy, and autism. While the US Census does not contain information regarding developmental disability, the Department of Developmental Services manages a statewide network of 21 community-based non-profit regional centers to plan for and deliver services. North Bay Regional Center (NBRC) is a private organization that partners with community-based organizations and agencies to serve developmentally disabled residents in the Napa, Sonoma, and Solano County areas.

Disabled individuals need safe and affordable housing near services and family members or other support to meet their daily needs, often on fixed incomes. Individuals may also be at increased risk of losing a familiar living space if an aging parent or guardian is no longer able to provide support. ADUs can offer independent yet affordable and safe conditions for disabled individuals. Other types of housing include supportive living facilities, single resident occupancies (SROs) and boarding houses. These residential types are allowed in all residential areas and TOD district for SROs. Additionally, 38 units are provided for young adults with various disabilities and neurodiverse individuals at Clearwater Ranch in Cloverdale.

The City provides adult and aging support services through the County's Human Services Department. Resources include direct contact with a social services worker, an in-home supportive services directory, and in-home/community-based visits to homes that provide on-going support. However, housing and programs targeting the specific need groups are still lacking and should include community-based services to prepare for homecare transitions and on-site companions or caregivers for facilities. IP-3.1.1 (Funding Affordable Housing) of this Housing Element includes additional resources to provide support for disabled individuals in Cloverdale.

Large Households

Large households typically comprise of five (5) or more persons residing together under one roof, and may include multiple generations including a young family, grandparents, and extended family members or friends. Housing units with three (3) or more bedrooms are residential types that typically serve large households. ADUs and JADUs may also help to house multiple generation households.

¹² U.S. Census Bureau

In Cloverdale, there are 125 owner-occupied units and 269 renter-occupied units occupied by large households.¹³ Cloverdale’s housing stock consists of 1,329 units with 3+ bedrooms, representing about 41.7% of the total housing stock.¹⁴ In 2017, 27.2% of large households earned less than 50% of the area median income.¹⁵

Although Cloverdale has built enough housing units for large families, there may be a gap between the number of larger units available and the incomes of the households who need them. Even with adequate numbers of units for large families, there continues to be a need for affordable units with three (3) or more bedrooms that target large households who are cost burdened. Housing types that typically accommodate the demographic include single-family and multi-family developments with attached or detached units. Funding programs such as affordable housing financing and the County’s support for first-time homebuyers are available to large households. The County’s existing rehabilitation and preservation program targets low-income ownership units to reduce the cost burden and preserve housing stock. IP-3.1.1 (Funding Affordable Housing) allows the City to help developers identify financing opportunities and waive fees as incentives for affordable housing projects which include provisions to target low-income large households. Additionally, IP-2.2.1 (Accessory Dwelling Units) allows the City to continue promoting ADU construction as a potential and viable source of lower-income housing on single-family parcels for larger and multi-generational households.

Female-Headed Households

Female-headed households often rely on a single income and can experience an increased cost burden and economic hardship.¹⁶ Additionally, the need to pay for childcare or job training reduces funds available for housing costs, increasing the need for affordable housing for this demographic.

There are 290 female-headed households in Cloverdale, representing 9.1% of total households. Four percent of all Cloverdale families live below the poverty level; half of these are female-headed households with children, as shown in Table 2 below.

Table 2: Female-Headed Households in Cloverdale

Household type	Number	Percent
Total households	3,194*	-
Total FH households	290	9.1%
FH households w. children under 18	106	35.6% of FH households 3.3% of total households

¹³ 2019 ACS 5-Year Estimates, B25009

¹⁴ U.S. Census, 2019 ACS, DP04

¹⁵ U.S. Department of Housing & Urban Development, Comprehensive Housing Affordability Strategy (CHAS), 2013-2017

¹⁶ Public Policy Institute of California, 2022. <https://www.ppic.org/publication/poverty-in-california/>

FH households living alone	91	2.8%
Total families under the poverty level	129	4.0%
FH households under the poverty level	61	1.9%
No child	0	
1 or 2 children	61	1.9%
3 or 4 children	0	
<i>Source: US Census Tables B17012 & DP02 2019: ACS 5-Year estimates</i>		
<i>* There is a $\pm 5\%$ to $\pm 7\%$ margin of error due to a relatively small sample size.</i>		

Female-headed households with children who live below the federal poverty level are among those with the greatest need for affordable housing and services. Housing types that may accommodate them include traditional attached and detached housing units, transitional or shared housing, ADUs/JADUs, and mobile homes that allow for long-term residency. Support includes tenant-based rental assistance and matching services that connects low-income female headed households to affordable units and other facilities.

Homelessness

Homeless individuals and families have perhaps the most urgent housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and the complexity of factors that lead to homelessness. HUD defines homelessness as “living in a supervised...shelter...to provide temporary living arrangement” or an individual whose “primary nighttime residence [is] not designed for or ordinarily used as a regular sleeping accommodation...including a car, park, abandoned building, bus or train station, airport, or camping ground.” California law requires that Housing Elements estimate the need for emergency shelter or other types of viable shelters for individuals experiencing homelessness.

The top three causes of homelessness in Sonoma County in 2020 are losing a job, alcohol or drug abuse, and domestic dispute.¹⁷ The top three constraints to securing permanent housing are unaffordable rent, lack of adequate income, and lack of funds to cover moving costs.¹⁸

Wallace House Community Services provides one (1) transitional apartment in Cloverdale. Cherry Creek Village provides twenty-four (24) VLI-units of supportive housing targeting families and individuals. Alexander Valley Apartments and Thyme Square are pending projects in Cloverdale that will provide units for extremely low-income groups. Other transitional housing for households with children includes Community Action Partnership Harold's House in the City of Santa Rosa (17 beds)

¹⁷ 2020 Sonoma County Homeless Census Comprehensive Report

¹⁸ 2020 Sonoma County Homeless Census & Survey Executive Summary

and Social Advocates for Youth Pregnant and Parenting Youth in the City of Sonoma (4 beds). Pending or approved residential and mixed-use projects may target female-headed households with children living below the poverty threshold. IP-3.1.1 (Funding Affordable Housing) allows the City to work with developers to apply for funding to develop affordable housing or to expand the Wallace House facilities and capacities for additional transitional apartment units.

According to the 2022 Sonoma County Homeless Census Point-in-Time survey, 23 individuals in Cloverdale are experiencing homelessness. All individuals counted in the 2020 Point-in Time Census were unsheltered. During the school year 2019-20, a total of 20 students attending public schools in Cloverdale experienced homelessness.¹⁹ The number of unhoused individuals and unhoused Cloverdale students has decreased steadily since 2018.

To address the housing needs of homeless people, Cloverdale’s municipal code includes zoning to accommodate a variety of housing types that can be used for sheltering (see 4.2.3 below). In 2019, City officials established an advisory group to address the issue and facilitate resources to further support of homeless individuals, as further discussed in Section 4.3.3 Resources.

4.2.3 Zoning for a Variety of Housing Types

This section provides an analysis of zoning and availability of sites for a variety of housing types pursuant to Government Code § 65583(a)(4), 65583(c)(1), and 65583.2(c). The City provides for a range of housing types within their Zoning Code, as demonstrated in Table 3 below, including single-family, multi-family, accessory dwelling units, mobile and manufactured homes, residential care facilities, emergency shelters, supportive housing, transitional housing, single-room occupancy living units, boarding/rooming houses and family daycare homes.

Additional information related to the permitting requirements, allowed densities, and development standards for each type of housing and zoning designation can be found in Section 4.4.2 (Potential Governmental Constraints). This Housing Element includes IP 2.3.3 (Code Changes) that allows the City to permit an increased variety of housing types such as permanent supportive housing, transitional housing, employee housing, SROs, and live-work studios. Pursuant to State law and additional local allowances, these code changes reflect a variety of types in a variety of zones. The City is actively processing and permitting projects that address the community’s housing needs, including many of the housing types analyzed here. Additionally, the City has utilized SB2 grants to support a Downtown and Transit-Oriented Development (TOD) Zoning Update to incentivize infill development with residential uses.

¹⁹ ABAG Housing Data Needs Report, 2021

Table 3: Residential Uses Allowed by Zoning District in Cloverdale Municipal Code

Zoning District	Residential Units Allowed
R-R	Single-family detached Small lot single-family detached ¹ Accessory dwelling unit Junior accessory dwelling unit Residential care facility ⁴ Manufactured homes Guest quarters
R-1	Single-family detached Small lot single-family detached ¹ Single-family attached (townhouse, etc.) ¹ Accessory dwelling unit Junior accessory dwelling unit Residential care facility ⁴ Convalescent home ² Manufactured homes Guest quarters ³
R-2	Single-family detached Small lot single-family detached ¹ Single-family attached (townhouse, etc.) ¹ Multiple family attached or detached Accessory dwelling unit Junior accessory dwelling unit Residential care facility ⁴ Convalescent home ² Manufactured homes Guest quarters ²
R-3	Single-family attached ² Single-room occupancy living unit ² Condominium ² Multiple family attached or detached Accessory dwelling unit Junior accessory dwelling unit Residential care facility ⁴ Residential care facility (7 or more persons) Senior independent living uses ³ Convalescent home ² Mobile home park ²

	Manufactured homes Boarding/ rooming houses ²
DTC	Multi-family residential ⁵ : First floor ¹ Second floor above commercial or office use ³
TOD	Residential care facilities/ convalescent homes ^{2,4} Multi-family residential ⁵ First floor or second floor above commercial/ office use ³ Single-room occupancy living unit ² Emergency shelters ³
O-R	Residential care facilities/ convalescent homes ^{2,4} Multi-family residential ⁵ First floor and/or second floor above commercial/ office use ³ Single-family houses ³
G-C	Residential care facilities/ convalescent homes ^{2,4} Multi-family residences ⁵ First floor or second floor above commercial/ office use ² Emergency shelters ³
S-C	Residential care facilities/ convalescent homes ^{2,4} Multi-family residences ⁵ First floor or second floor above commercial/ office use ³
Planned Unit Development (PD)	Single-family detached and/or attached and multi-family residential clusters Accessory dwelling unit Junior accessory dwelling unit
Specific Plan (SP)	Subject to the standards of the Specific Plan
<p><i>Source: City of Cloverdale, 2021</i></p> <p>¹ Use is subject to approval of a Planned Unit Development (PUD) permit</p> <p>² Use is subject to approval of a Conditional Use (CUP) permit</p> <p>³ Use is subject to approval of a Plot Plan (PP) review</p> <p>⁴ Residential care facilities include facilities for elderly of 6 or fewer persons in residential zones and facilities for farmworker employee housing accommodating 6 or fewer persons in commercial mixed-use zones</p> <p>⁵ Includes transitional homes; if project is 100% residential, project must follow R-2 zoning standards in O-R districts</p>	

Single- and Multifamily Rental Housing

Single- and multifamily housing types include detached and attached single-family homes, duplexes, triplexes, town homes, condominiums, and rental apartments. The City’s municipal code identifies a variety of zones where these uses are permitted by right such as PD zones, R-R to R-3 residential zones and multi-family housing in all

commercial zones. Attached single-family residences are allowed in R-2 and R-3 zones under a conditional use permit. This effectively promotes the development of attached or detached multi-family residences that allow increased density to meet the City's RHNA goals. As such, the provision of single and multi-family housing allowed within a majority of the City does not pose a constraint to development.

Housing for Agricultural Employees

Employee housing for farmworkers that contain six or fewer units are considered a residential use and allowed in all residential areas pursuant to Gov. Code § 17021.5. Additionally, employee housing is conditionally allowed in commercial areas (TOD, O-R, G-C, S-C) that accommodate six or fewer employees. Projects with more than six units or that utilize inclusionary unit incentives are subject to special approvals. For example, single-resident occupancy (SRO) projects which provide farmworker housing are allowed with reduced parking under the discretion of the Planning Commission or City Council. At least two housing developments for agricultural workers are planned for completion within this Housing Element cycle: Baumgardner Ranch (231 units) and Alexander Valley Apartments (75 units). As such, the City's zoning requirements for farmworker housing do not pose a constraint to development.

Emergency Shelters and Low Barrier Navigation Centers

An emergency shelter is defined as a lodging facility funded or managed by a public or non-profit social service organization that provides temporary housing for homeless families or individuals, battered women or children, and other social or charitable service (CMC 18.14.030).

Currently, emergency shelters in Cloverdale must go through a discretionary review process to assess visual compatibility with the surrounding neighborhood. Gov. Code § 65583(a)(4)(A) provides that small-scale emergency shelters do not require additional discretionary review. As such, Cloverdale's emergency shelter provisions will be amended to allow small-scale emergency shelters under minimal or no discretionary review. Under IP 2.3.3 (Code Changes) the City code will be amended to be consistent with State law.

Transitional and Supportive Housing

Transitional and supportive housing are defined in the City's municipal code as rental assistance units whose services are recirculated to the next recipient after six (6) months and are occupied by a person in need of this housing, with no time limit, respectively (CMC 18.14.030). Single-family transitional or supportive housing are allowed in O-R zones under a plot plan review. Multi-family transitional or supportive housing are allowed in all commercial zoned districts under a plot plan review, except for the G-C zone which requires a conditional use permit. Supportive and transitional housing are subject to permitting requirements that apply to residential uses of the same housing type within the same zoning district and do not require additional discretionary reviews.

Gov. Code § 65583, as amended by Assembly Bill 2162, reduces regulatory barriers to the development for special needs populations. As such, IP 2.3.3 (Code Changes) amends Cloverdale’s transitional and supportive housing provisions to review projects in commercial and industrial zones under ministerial review consistent with Gov. Code § 65583 as amended by AB 2162.

Single Room Occupancy (SRO) Housing

Single room occupancy (SRO) units are defined as a “commercial residential unit of a smaller size than normally found in multiple dwellings, usually one room, which is rented to a one- or two-person household” (CMC 18.14.030). SRO units are typically rented for a weekly or monthly residency period. SRO units are allowed in R3 and TOD zones subject to conditional use permit (CMC 18.09.220). New construction or exterior modifications of an existing structure must go through a design review. Reach for Home, a non-profit service provider, manages a 5-unit SRO development for extremely low-income households in Cloverdale.

Manufactured Homes

Manufactured homes on permanent foundations are allowed on lots zoned for single-family dwellings, subject to the same development standards as any single-family dwelling, consistent with State law (CMC Chapter 15.24).

Mobile Home Parks

Mobile home parks (MHP) are described as “any area or tract of land where one or more spaces are rented or leased or held out for rent or lease to accommodate mobile homes, manufactured homes or travel trailers used for human habitation for 30 days or longer.” Municipal code 15.28.010 further defines mobile home trailer as a residence maintained on wheels and are allowed in the R3 zone. Cloverdale contains one mobile home park, Briarwood, that serves senior households. Mobile home parks in Cloverdale are rent controlled (CMC Chapter 5.36). Due to the unique needs that MHPs can serve, they have been a popular choice of residence for low-income households. As such, the City’s MHP provisions do not pose a constraint on housing development.

Accessory Dwelling Units (ADUs)

ADUs and Junior ADUs (JADUs) are allowed by-right in all zoning districts that allow single-family or multi-family dwellings. The City allows two ADUs per residential lot, and. Cloverdale permitted 32 ADUs from 2016-2021. The most common type of ADU is a detached single-story unit in the rear yard. Of the 32 ADUs, 10 were for those in the ELI and VLI groups, 10 for LI and 12 for MI and AMI groups. As such, the ADU/JADU provisions of Cloverdale are consistent with Gov. Code § 65852.2 and 65852.22.

4.3 LOCAL HOUSING PROGRAMS & RESOURCES

4.3.1 Resources: Housing Assistance Programs

The following programs include Federal-, State-, and locally run programs providing funding for construction, rehabilitation, or rental assistance for very low-, low-, and moderate-income households. This section describes programs utilized by the City and those that may be locally available and potentially applicable within the jurisdiction.

Federal Assistance Programs

Community Development Block Grant (CDBG) Program funds a wide variety of local housing and community development projects that improve the quality of living for lower-income residents whose incomes are less than 80 percent the Area Median Incomes as established by the U.S. Department of Housing and Urban Development (HUD). Sonoma County receives approximately \$1.2 million annually in CDBG funds.

The CDBG program is administered by the Sonoma County Housing Authority (SCHA), a division of the Community Development Commission (CDC), and is overseen by the Sonoma County Board of Supervisors. The City of Cloverdale is a part of the Urban County group of non-entitlement jurisdictions with funds administered by the SCHA. The Cities & Towns Advisory Committee administers CDBG funding to participating cities. The City can apply directly to the Sonoma County Community Development Commission to obtain CDBG funds for designated projects; however, the City is not guaranteed any minimum allocation (Source: SCHA).

CDBG funds can be used for activities that meet one of the following HUD defined National Objectives:

- Benefits low- and moderate- income persons;
- Aids in the prevention or elimination of blight; and
- Meets a need from having a particular urgency (e.g. disasters)

Examples of such activities include the following:

- Housing rehabilitation
- Community and Senior Centers
- Acquisition of real property for affordable housing
- Infrastructure improvements
- Public and planning/technical assistance services
- Accessibility modifications
- Permanent Supportive Housing for people experiencing homelessness
- Homeless Shelters

Home Investment Partnerships (HOME) grants are provided by HUD to fund a wide variety of projects that implement local housing strategies and create affordable housing for low-income households including building, buying, rehabilitating affordable housing, or providing direct rental assistance (Source: HUD). The County receives approximately \$650,000 in HOME funds annually. The City or nonprofit developers can apply to the Urban County/Sonoma County Development Commission to obtain HOME funds, which are used on a competitive basis. There is no minimum funding guaranteed to be allocated to projects in Cloverdale. The City can work with affordable housing developers to support applications for these funds that can be used for all aspects of affordable housing development.

Housing Choice Voucher Section 8 (HCV Program) is a major federal government program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

To become a participant of the HCV Program, individuals and families must sign up on the Waiting List. This is a list of people who are waiting to receive rental assistance. Names can only be added to the Waiting List when the list is open, which is every three to five years. Of the applications received while the list is open, 500 of the applications received are randomly selected and assigned a place in line. Once a name reaches the top of the waiting list, the person is interviewed to determine whether they are eligible for the program. Most recently, the Sonoma County HCV Program Waiting List was open to receive applications for one month in both 2021 and 2022.

If selected, participants may choose any housing that meets the Housing Quality Standards of the program. The SCHA provides a housing subsidy to the landlord that may not cover the entire amount of the rent. The tenant's share of the rent is calculated to be affordable at their income, generally between 30 to 40 percent of the monthly income for rent and utilities (Source: Sonoma County CDC).

Currently, Cloverdale is receiving Housing Choice Vouchers for senior residents at the Kings Valley Apartments.

Emergency Shelter Grant (ESG) Program is administered by the Sonoma County CDC to designated Urban County areas, which provides HUD funds to rehabilitate and operate emergency shelters and transitional shelters to jurisdictions located within the Urban County area, and provide essential social services, permanent housing solutions and prevent homelessness (Source: Sonoma County CDC).

Federal Home Loan Bank System facilitates Affordable Housing Programs (AHP) which subsidize the interest rates for affordable housing. The San Francisco Home Loan Bank District provides local services within California. AHP grants are awarded annually through a competitive application process to Bank members working in partnership with housing developers and community organizations.

Basic eligibility requirements include having at least 20 percent of units in rental housing reserved for very low-income households and any owner-occupied housing

must serve lower income households (Source: Federal Home Loan Bank of San Francisco).

HUD Section 811/202 Programs provide critical affordable housing to elderly and persons who experience disabilities. The Section 202 program funds development and operation of affordable housing for very low-income elderly households. The Section 811 program provides non-profits with funding to provide develop and operate supportive housing for disabled, very- and extremely-low-income persons (Source: HUD).

Low-Income Housing Preservation and Residential Home Ownership Act (LIHPRHA) requires that all eligible HUD Section 236 and Section 211(d) projects which are "at-risk" of conversion to market-rate rental housing through the mortgage prepayment option be subject to LIHPRHA incentives. The incentives to owners include HUD subsidies which guarantee owners an eight percent annual return on equity. Owners must file a Plan of Action to obtain incentives or offer the project for sale to a) non-profit organizations, b) tenants, or c) public bodies for a twelve-month period followed by an additional three-month sale to other purchasers. Only then are owners eligible to prepay the subsidized mortgages.

Low Income Housing Tax Credits (LIHTC) provide State and Local LIHTC-allocating agencies the equivalent of approximately \$8 billion in annual budget authority to issue tax credits based on population for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

National Housing Trust Fund (NHTF) is a federal program administered in California by HCD whereby funds can be used to increase and preserve the supply of affordable housing, with an emphasis on permanent housing for extremely low-income households. Previously, NHTF funding was allocated through the Housing for a Healthy California Program. Beginning in Fiscal Year 2022, the NHTF will be aligned with federal regulations. HCD is currently in the process of developing guidelines for the 2022 allocation of NHTF funds.

Off-Farm Labor Housing Direct Loans & Grants is a federal program administered by the US Department of Agriculture Rural Development. This program provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers. Housing construction may be in urban or rural areas if there is a demonstrated need for farmworkers nearby. The rental housing is for very low- to moderate-income (\$5,500 above low-income limit) farmworkers and their families (Source: USDA RD).

State Assistance Programs

Affordable Housing and Sustainable Communities Program (AHSC) is administered by the Strategic Growth Council and implemented by the Department of Housing and Community Development (HCD). The AHSC Program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas emissions. The AHSC provides grants and/or loans that benefit Disadvantaged Communities through increasing

accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation. Eligible applicants for the AHSC program include localities, public housing authorities, and redevelopment successor agencies among others.

CalHome Program is administered by HCD and provides grants to local public agencies and nonprofit developers to assist individual first-time homebuyers through deferred-payment loans for down payment assistance and home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance, or technical assistance for self-help homeownership. Additionally, per AB 101, CalHome Program may grant local agencies and nonprofits funds for the construction or rehabilitation of accessory dwelling units and junior ADUs, as well as to assist disaster victims. The CalHome Program also provides financial assistance for development of multiple-unit ownership projects (Source: HCD).

California Emergency Solutions and Housing (CESH) Program is administered by HCD and provides grants to fund a variety of activities to assist persons experiencing or at risk of homelessness. Local governments, non-profit organizations, or designated unified funding agencies can apply for funding to use for housing relocation and stabilization services, operating subsidies for permanent housing, flexible housing subsidy funds, operating support for emergency housing interventions, and systems support for homelessness services and housing delivery systems.

California Housing Accelerator Program is a new HCD program and intends to reduce the backlog of shovel-ready housing projects that have been stuck in financial limbo. Projects which have been funded under other HCD programs and have not been able to access low-income housing tax credits are eligible for the program. Applications for funding assistance must go through a selective process, giving priority to Tier I "Multifamily Project Tracker" projects, and once selected is provided a forgivable loan. The program is funded by the Coronavirus State Fiscal Recovery Fund established by the federal American Rescue Plan of 2021.

California Housing Finance Agency (CalHFA) operates several programs to help reduce the cost of housing. These programs, funded through the sale of taxable and tax-exempt bonds, provide permanent financing of affordable housing developments, financing for homebuyers, hardship assistance, resources to increase homeownership for Black residents, and grants for the pre-development costs associated with the construction of Accessory Dwelling Units.

Community Placement Plan (CPP) and Community Resource Development Plan (CRDP) Funds. In collaboration with the regional center, the California Department of Developmental Services uses CPP and CRDP funds to develop safe, affordable, and sustainable homes as a residential option for individuals with intellectual and developmental disabilities.

Golden State Acquisition Fund (GSAF) provides funding seeded by HCD's Affordable Housing Innovation Fund to preserve and expand quality affordable and

senior housing. Combined with matching funds, GSAF makes up to five-year loans to developers for the acquisition or preservation of affordable housing. Terms for funding include development parameters that require projects to designate units to lower income households. Nonprofit and for-profit developers, cities, counties, and other public agencies within California are all eligible for GSAF financing.

Infill Infrastructure Grant Program (IIG) promotes infill development by providing financial assistance for infrastructure improvements necessary for specific residential or mixed-use infill development projects or areas. Criteria for funding include affordability, density, and access to transit. Eligible applicants for the IIG Program include nonprofit and for-profit developers of qualifying infill projects and localities with jurisdiction over qualifying infill areas among others.

Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program is administered by HCD and finances the new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households.

- Eligible applicants include local government agencies, nonprofit corporations, and cooperative housing corporations among others.

Local Early Action Planning (LEAP) Grant Program provides over-the-counter grants concurrent with technical planning assistance to local governments that aid in the preparation and adoption of General Plans, Specific Plans, Local Hazard Mitigation Plans, and other planning documents. The intent is to accelerate housing production and facilitate the implementation of Regional Housing Needs Assessment goals.

Local Housing Trust Fund (LHTF) Program is funded through HCD and provides matching funds to local and regional housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing, transitional housing, and emergency shelters. Funds are also used to provide down payment assistance for first-time homebuyers and is restricted for units with at least 55 years of affordability for households earning less than sixty percent AMI.

- As of January 2022, Native American Tribes may receive funds from this Program. Permissible uses of the funds have also been extended to include construction or rehabilitation of ADUs and junior ADUs per AB 101.

Mobilehome Park Rehabilitation and Resident Ownership Program (MPRRP) is administered by HCD and finances the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public entities.

- Eligible applicants include mobile home park resident organizations, nonprofit entities, and local public agencies. Low-income residents of converted parks can apply for individual loans to the entity that has purchased the park.

Multifamily Housing Program (MHP) is administered by HCD and assists the new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower income households.

- Eligible applicants must have successfully developed at least one affordable housing project.

Predevelopment Loan Program (PDLP) provides predevelopment capital to finance the predevelopment costs of projects to construct, rehabilitate, convert, or preserve assisted housing with priority given to developments which are rural, located in the public transit corridors, or which preserve and acquire existing government-assisted rental housing as risk of conversion to market rates. Eligible applicants include local government agencies among others.

Project Homekey is administered by HCD and provides grants to local entities to acquire and rehabilitate a variety of housing types to sustain and expand housing for people experiencing homelessness or are at risk of experiencing homelessness and provides additional funding for wrap-around supportive services. No Cloverdale projects have utilized Project Homekey funds at the time of this report.

Section 811 Project Rental Assistance offers long-term project-based rental assistance funding from the U.S. Department of Housing and Urban Development (HUD) through a collaborative partnership among the California Housing Finance Agency (CalHFA), Department of Health Care Services (DHCS), Department of Housing and Community Development (HCD), Department of Developmental Services (DDS) and California Tax Credit Allocation Committee (TCAC).

Self-Help Housing Fund for Special-Needs Housing Program. HCD appropriated \$500 million to facilitate low- and moderate-income housing for people with intellectual or developmental disabilities.

Supportive Housing Multifamily Housing Program (SHMHP) provides low-interest loans to developers of permanent affordable rental housing that contain supportive housing units. SHMHP funds may be used for new construction or rehabilitation of a multifamily rental housing development, or conversion of a nonresidential structure to a multifamily rental housing development.

Veterans Housing and Homelessness Prevention (VHHP) Program is implemented by HCD and funds the acquisition, construction, rehabilitation, and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability. Eligible applicants include affordable housing developers who are partnered with appropriate service providers.

4.3.2 Resources: Homeless Shelters, Transitional, and Supportive Housing

Homeless shelters include emergency shelter and transitional supportive housing and do not include other forms of shelters such as encampments, abandoned buildings, vehicles and other outdoor areas. According to the 2020 Sonoma County Homeless Census Comprehensive Report, four (4) individuals are sheltered and twenty-nine (29) remain unsheltered in 2020.

The Cloverdale Homelessness Community Advisory Group conducted a Draft Homelessness Strategic Plan Framework in 2019 to identify action plans and goals to

address homelessness. The City continues to provide planning and financial support for referrals to homeless shelters in Sonoma County.

Additionally, there are several community-led organizations whose mission is to provide housing services to homeless individuals in Cloverdale. The Wallace House Homeless Services, Reach for Home, Alexander Valley Healthcare, St. Vincent de Paul and Catholic Charities have several initiatives to provide emergency, transitional, and supportive housing through vouchers, navigation and referrals to homeless shelters. The City of Cloverdale provides financial support, and the County maintains an inventory of emergency, transitional, and permanent supportive housing beds that are funded by Continuum of Care and Emergency Shelter grant programs.

4.3.3 At-Risk Assisted Housing Developments

Pursuant to Government Code § 65583, at-risk assisted housing developments refer to any existing multi-family, rental housing complexes which receive funding under public programs and are at risk of being converted from low-income housing to market rate housing within ten (10) years of the Housing Element planning period. The conversions can occur due to termination and opting out of programs such as rental subsidies, mortgage repayment, expiration of restricted uses or direct loans.

The City of Cloverdale contains a total of 374 assisted low-income units, none of which are at high risk of conversion (Table 4 below.²⁰)

Table 4: At-Risk Assisted Rental Housing Developments

Project Name	Address	Tenant Type	Low Income Units	Funding Program	Earliest Conversion Date	Options for Renewal
Low Conversion Risk: Conversion data 10+ years and/or owned by a large/stable non-profit, mission-driven developer						
Cloverdale Garden Apartments	18 Clark Avenue	Elderly	34	Low-Income Housing Tax Credit (LIHTC)Section 515 Rural Rental Housing Section 521 USDA Rental Assistance	2041	Managed by the Michaels Organization
		Non-Elderly	0			
Divine Apartments	141 Healdsburg Avenue	Elderly	31	Low-Income Housing Tax Credit (LIHTC); CalHFA; HCD	2061	Domus Management Company
		Non-Elderly	0			
Kings Valley Senior Apartments	100 King Circle	Elderly	98	LIHTC; Section 8 Project-Based Rental Assistance (HUD)	2068	Managed by EAH Housing
		Non-Elderly	0			
Vineyard Manor	18-19 Clark Avenue	Elderly	0	Section 521 USDA Rental Assistance	2037	Michaels ORG
		Non-Elderly	36			

²⁰ ABAG Housing Data Workbook, 2021

Cloverdale Family Apartments	100 Healdsburg Ave	Elderly	0	Low-Income Housing Tax Credit (LIHTC) Section 515 Rural Rental Housing Section 521 USDA Rental Assistance Section 538 Guaranteed Rural Rental Housing	2069	Corporation for Better Housing
		Non-Elderly	31			
Cherry Creek Village	520 S. Cloverdale Blvd.	Elderly	0	LIHTC	2074	Wallace Housing Organization
		Non-Elderly	23			
Baumgardner Terrace	28195 Highway 101 ¹	Elderly	0	LIHTC	2075	
		Non-Elderly	100			
Total		Elderly	163			
		Non-Elderly	190			

Source: California Housing Partnership Preservation Database, Feb. 2022; County of Sonoma CDC Affordable Housing Inventory, 2022; Affordable Housing Online, 2022; ABAG Data Needs, 2021
¹ Portion of vacant land located south of Cloverdale, CA 95425

There are no existing assisted affordable housing developments that are at risk of market rate conversion within the next ten (10) years in the City of Cloverdale. Affordability restrictions for the housing developments listed above do not expire within this housing cycle and are managed by active, mission-driven non-profit organizations. Michaels Organization is the most prominent agency in Cloverdale and manages two affordable housing complexes, Cloverdale Garden Apartments and Vineyard Manor. The City of Cloverdale is also part of the Sonoma County CDC HUD entitlement program, also known as Joint Powers Agreement, that receives grant funding allocation from the state and federal powers. All the assisted units receive LIHTC funding, which is administered by the Sonoma County, and plan to continue receiving funding from the CDC's HUD entitlement program.

The City's provisions for continued affordability allow deed restricted rental agreements to run with the land (CMC 18.13.070) and provide opportunities for property owners to collaborate with the City to maintain affordability status. The City aims to continue their successful program of collaborating with neighborhood non-profits and other affordable housing developers to maintain and construct affordable housing opportunities (IP-1.3.1: Preservation of Affordable Housing).

Since no at-risk assisted housing developments exist, an analysis for preservation costs is not required pursuant to Government Code § 65583(a)(9).

4.3.4 Planning and Zoning Incentives

AB 2345 (2021) provides developers with density bonuses or other incentives in exchange for the provision of affordable housing which meets certain requirements.

As of January 2021, up to a 50% density bonus can be approved for housing projects consisting of a combination of affordable and above moderate-income homes. The legislation also reduces specific thresholds for obtaining approvals and allowances from local jurisdictions, requires density bonus reporting, and reduces parking obligations for many projects qualifying for a density bonus. For example, multifamily residential uses that are located within an existing commercial structure are permitted under a plot plan approval and are not required to provide additional parking for the new residential use (CMC 18.05.030). Density bonuses are allowed under CMC 18.13.060 and are further discussed in subsections 4.4.2 Density Bonus Law and Permitting Fees.

4.4 HOUSING CONSTRAINTS ANALYSIS

This section of the Housing Element examines the constraints that could hinder the City's achievement of its housing objectives and the resources that are available to assist in the production, maintenance, and improvement of the City's housing stock. In compliance with Government Code § 65583, sections 4.4.1 and 4.4.2 identify and analyze potential non-governmental and governmental constraints to the production and retention of housing.

4.4.1 Non-Governmental Constraints

In compliance with Government Code § 65583(a)(6) the following is an analysis of potential non-governmental constraints:

Vacant Land

Most of the remaining vacant parcels that are located within the City of Cloverdale have been developed within the last two decades. Currently available vacant lands include 0.89 acres of DTC zoned parcels, 3.18 acres of TOD zoned parcels, 1.46 acres of R-2 zoned parcels, and 0.55 acres of low-density residential PD zoned parcels. However, the City has identified opportunities for housing development, including approximately 73 acres of residential and commercial land uses within and surrounding City boundaries. Additionally, increased housing development within the Urban Growth Boundary areas are anticipated to occur, especially in the McCray Annexation located north of City boundaries, Baumgardner (28.42 acres), Dry Creek Rancheria for Bi' Du Khaale apartments (27 acres) and in the Alexander Valley Resort development (239 acres) located southeast of City boundaries, adding 396 units, and thus, far exceeding their RHNA goals of 74 units for 2023-2033. As such, vacant lands do not pose a constraint to housing development in Cloverdale.

Land Costs

Like the greater Bay Area, high land costs are a significant constraint to the development of affordable and middle-income housing in the City of Cloverdale, representing approximately 20-25% of residential development costs. The market value of land is considered a residual cost, which varies depending on area demand, location within the City, current use of the property, development constraints, and

availability of utilities.^{21, 22} Developers must determine hard and soft costs prior to determining residual costs to make a project financially feasible.

Undeveloped residential lots are priced at over \$1 million per acre, whereas a 25-acre lot that is zoned for potential medium density residential, is priced at \$6.5 million.²³ Table 5 below compares the listed price of land in Cloverdale to the listed median price of undeveloped land in neighboring jurisdictions. Local price averages are based on limited sample sizes of listed, market-available land. Vacant residential lots in Cloverdale are limited due to its built-out nature and existing built environment. Other vacant residential lands are located outside of City limits. The average price per acre for land with utilities on-site is approximately \$783,889. The price of vacant land in Cloverdale is relatively lower than neighboring jurisdictions and does not pose a unique constraint. However, the cost of land is beyond government control and stakeholders have not noted that it is a major constraint to housing development in Cloverdale.

Table 5: Land Costs Compared to Surrounding Jurisdictions

Jurisdiction	Undeveloped Land (per acre, as is)
Cloverdale	\$783,889
Unincorporated Sonoma County	\$118,750
Sebastopol	\$1,188,704
Santa Rosa	\$748,004

Source: Property Shark Vacant Lands 2021; CoStar Group 2021; Zillow 2021

Construction Costs

The cost of construction depends primarily on the cost of materials and labor and is the largest share of a project’s total costs. It is also influenced by market demand and market-based changes in the cost of materials. The cost of construction depends on the type and quality of the product produced. Labor saving materials and construction techniques are available, but they tend to reduce the quality of the finished product. The type of product largely determines the cost of construction. The cost of labor is based on several factors, including housing demand, the number of contractors in an area and the unionization of workers, but it is generally two to three times the cost of materials.

The median price per square foot is \$405, which is lower than Sonoma County’s average of \$500 per square foot,²⁴ but significantly more than the State’s average of \$225 per square foot.²⁵ The San Francisco Bay Area has been identified as the most expensive place to build with an average cost of \$380 per square foot. Current

²¹ Turner Center, 2019

²² UCLA Lewis Center, 2022

²³ Landwatch.com, 2021

²⁴ Sonoma County, 2021; Realtor.com, 2021; Redfin.com, 2022

²⁵ Turner Center, 2020

pipeline projects in Cloverdale are predominantly multi-use, multi-unit buildings with approximately 26 acres of infill development and 47 acres of new development for the Riverdale Ranch annexation. Higher density multi-story buildings will utilize higher quality construction materials to ensure structural stability, thus utilizing more expensive materials that add to the overall construction costs.

Wildfires in the region and the destruction of homes have increased demand for new construction and construction workers, while at the same time reducing the housing supply. Coupled with disruptions in the global supply chain, these factors have created shortages of labor and materials, driving up costs and reducing affordability. This was confirmed by stakeholders.

Additional constraints include building code retrofits and CEQA mitigation measures such as expensive retaining walls and, as of January 2022, the more than doubling in inflation rates since last year all pressuring developers to seek public funding options. The Housing Element includes implementation programs that allow the City to continue working with affordable housing developers to apply for public funding assistance. Programs consolidated into IP-3.1.1 (Funding for Affordable Housing) supported the very low-income supportive housing at Cherry Creek Village and will continue to support the development of housing for those with the greatest need in Cloverdale.

Manufactured and factory-built homes have been an increasingly popular option for developers and contractors to reduce construction costs while providing units in an efficient and cost-effective way. These homes typically generate less waste due to a streamlined production system and require less construction time since they are constructed in an off-site facility before assembling it on the residential site.²⁶ Under IP-2.2.1 (Accessory Dwelling Unit), the City will promote the use of pre-approved ADU plans, including prefabricated and manufactured ADUs.

Financing

Cloverdale's population has increased by 6.9% in the past decade to an estimated 9,213 individuals while the housing stock has remained relatively stable. The most common type of housing in Cloverdale is detached single-family residences with multi-family residences of five or more units as the next most common type of housing. As a result, the typical home value in Cloverdale has increased by 99.6% within the last two decades due to supply shortages, increasing construction costs and increasing demand.

Interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates. Government insured loan programs may be available to reduce mortgage down payment requirements. First time homebuyers are the group affected the most by financing

²⁶ Shine, 2021. <https://www.attainablehome.com/the-best-21-modular-prefab-builders-in-california/>

requirements. Mortgage interest rates for new home purchases ranged from 2.3% to 4.5% for a fixed rate 30-year loan in 2021. Lower initial rates are available with other mortgage types. Lenders typically prefer a 20-percent down payment on a mortgage loan. Prospective buyers, who might be able to support an 80-percent loan, otherwise known as loan-to-value (LTV) ratio, and often do not have the financial resources to make the required down payment. Additionally, the competing market prefers a higher down payment, thus lowering the LTV ratio that may allow mortgage lenders to offer loans and private mortgage insurance. Mortgage insurance is typically 0.5-1% of financing costs and may increase the financial burden on first time homebuyers.

For example, the median price of a home in Cloverdale is \$604,540.²⁷ The standard LTV ratio requires at least \$120,908 down payment and a \$483,632 loan amount to get into a new house. Utilizing a 4.0% mortgage interest rate, rates will incur an annual cost of \$4,836 for a homebuyer in Cloverdale. Lenders will sometimes loan up to 90 percent of the asking price, but an applicant's credit is much more closely scrutinized, and monthly payments and monthly income requirements are significantly higher.

Although rates are currently relatively low, recent increases have impacted affordability of housing. Consequently, financing can pose a major obstacle for first-time or moderate-income homebuyers, even for those who might otherwise qualify for a standard loan. During stakeholder interviews, homebuyers and identified financing as a constraint for those with lower to moderate incomes who have limited ability to afford the necessary down payments and to compete with cash buyers.

Development Trends

Local development trends provide insight into the feasibility of projected development. Requests to develop housing at densities lower than those identified in the current sites inventory may indicate that market demand and developer goals are potential constraints to reaching quantified development objectives within the 6th Cycle. During the 5th Cycle, housing developers have utilized maximum allowable densities and density bonuses where applicable. Throughout this period, the City has only received one requests to develop a site at a lower density than listed in inventory. This will not constraint the City's ability to achieve its RHNA.

As described later in Section 4.4.2, housing development projects go through varying levels of review to obtain project approval. Developers must also apply for building permits to move forward with their projects. The typical timeframe between approval for a housing development project and an application for building permits is 3-6 months, and this does not pose a constraint.

²⁷ ABAG/MTC Housing Needs Data Workbook, 2021

Community Opposition

Community opposition in Cloverdale is identified as a constraint to housing development, primarily in the form of project-based opposition. A recent project with an application under SB35 streamlining provisions was met with a community-driven appeal of Planning Commission approval, which the City Council denied. The project received a letter of support and technical assistance from the California Housing & Community Development Department’s Housing Accountability Unit.²⁸ This Housing Element Update creates IP-2.3.3 (Code Changes) to bring the City’s Code into compliance with a variety of state laws and regulations around the streamlining of housing, with implementing programs to allow expedited review for qualifying projects, ministerial approval of permanent supportive housing and low-barrier navigation centers, and public digital access to these procedures and applications.

4.4.2 Potential Governmental Constraints

Government Code § 65583(a) requires that Housing Elements analyze potential and actual governmental constraints on maintaining, improving, or developing housing for all income levels. Governmental constraints are policies, standards, requirements, or actions imposed by the various levels of government upon land and housing ownership and development. Although federal and state agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document.

General Plan and Zoning Code

The City’s General Plan was adopted in 2009 and updated on January 28, 2015. The General Plan is a comprehensive policy document that guides development over a 20-year period to the year 2025. It includes provisions for permitted residential development within and surrounding City boundaries as noted in Table 7 below. Land use designation allows for a variety of housing types from very low density to high density residential and mixed-use types such as office residential (O-R) and transit-oriented development (TOD). The General Plan projected a population size of 12,000 residents by 2025 and included various measures to accommodate additional residents by including infill development efforts through the Downtown and Transit Oriented zoning update and annexation areas such as McCray area and Alexander Valley Resort that allow for a variety of housing.

Table 6: Residential Land Use & Zoning Designations

Land Use Designation	Zoning Description	Zoning District Density
Rural Residential	RR - Single-family residences allowed in very low density, rural environment	1 dwelling unit per 5 acres*
Low Density Residential (LDR)	R-1 – Single-family residences allowed in low density, rural environment	4 dwelling units per 1 acre

²⁸ <https://www.hcd.ca.gov/community-development/housing-element/docs/smacloverdale-ta-010422.pdf>

Medium Density Residential (MDR)	R-2 – Single-family residences with attached and detached units allowed. Renter or owner-occupied duplexes and triplexes allowed.	8 dwelling units per 1 acre
High Density Residential (HDR)	R-3 – Condominiums and apartment complexes allowed near resident-serving businesses.	16 dwelling units per 1 acre
Office/ Residential	O-R – Mixed use development including office and moderate-density residential units allowed.	8-20 dwelling units per 1 acre
Downtown Commercial	DTC – Mixed use development including first-story neighborhood and pedestrian-serving commercial uses and second-story and above residential units allowed.	20 dwelling units per 1 acre
General Commercial	GC – Mixed use development including community-serving retail uses and residential units allowed. Intended for areas outside of the immediate downtown area.	20 dwelling units per 1 acre
Destination Commercial	Mixed use development including visitor-serving commercial uses and short-term rentals allowed. Residential uses associated with visitor and community-serving uses allowed.	2 dwelling units per 1 acre
Transit Oriented Development	TOD – High density residential and employment destination uses that contribute directly to SMART passenger rail system allowed. Parklands and limited commercial uses that contribute to SMART passenger rail system is allowed.	20 dwelling units per 1 acre
Conservation	Residential development is secondary to primary uses such as waterway-related recreation, open space buffers, and agricultural production. Residential use with 50-foot tributary setbacks and 300 – 1,000-foot setbacks from the Russian River are allowed.	1 dwelling unit per 160 acres
<p><i>Source: City of Cloverdale General Plan Update, 2015</i> <i>*Note: Acres refer to net acres after considering “environmentally sensitive lands” that are not subject to development, including lands with over 20% slope, within waterways and woodland setbacks, and listed endangered species buffers.</i></p>		

Density

Currently, the City’s housing stock consists mainly of one or two-story single-family detached homes on approximately 6,000 square foot lots with an increasing number of multi-family homes of five units or more. Much of the recent growth is occurring in the south end of town and along Cloverdale Boulevard south of downtown. Allowable densities are determined by lot size, land use permitted, and development standards. The City’s hillside protection ordinance allows development on slopes of 20% or less that are consistent with municipal code allotment of 0.2 to 16 units per acre on R-R and R-3 zoned lots, respectively. Mixed use development within commercially designated areas allows for up to 20 residential units. Additionally, development standards for residential zoned districts include a minimum lot area of 6,000 square feet per unit and minimum setback requirements that limit developable areas on a parcel.

The municipal code includes provisions that aim to fund and promote affordable housing development such as inclusionary unit in-lieu fees and density bonus incentives,²⁹ which are further discussed below. As such, the City’s provisions allow for a variety of density, including affordable housing units, and further aim to promote housing development that is consistent with the goals of the General Plan.

Development Standards (Zoning)

Zoning regulations establish certain development standards that implement the goals, policies and programs of the land use element as described in the City’s General Plan. Specific development standards include allowable density, lot area, setback requirements, floor area ratio, building height, neighboring building distances, and open space provisions. Table 7 below illustrates development standards for residential and commercial zoning districts.

²⁹ Cloverdale Municipal Code, Chapter 18.13

Table 7: Development Standards by Zoning District

	R-R	R-1	R-2	R-3	DTC	TOD	O-R	G-C	S-C
Residential					Commercial/ Mixed Use				
Density (Max. units per acre)	0.2	4.0	8.0	16.0	20.0	20.0	8.0-20.0	20.0	-
Minimum Lot Area									
• Interior lot	30 acres	6,000 s.f.	Same as R-1	10,000 s.f.	-	-	6,000 s.f.	6,000 s.f.	6,000 s.f.
• Corner lot	30 acres	7,000 s.f.		10,000 s.f.	-	-	-	-	-
Minimum Lot Width	150 ft.	60 ft.	60 ft.	60 ft.	-	-	60 ft.	60 ft.	60 ft.
Minimum Lot Depth	100 ft.	100 ft.	100 ft.	100 ft.	100 ft.	100 ft.	100 ft.	100 ft.	100 ft.
Front Setback									
• Maximum	-	-	-	-	-	-	20 ft.	15 ft.	20 ft.
• Minimum	35 ft.	20 ft.	20 ft.	20 ft.	-	-	-	-	-
Side Setback		5 ft. for 1-story or lower story of 2-story residence 10 ft. for upper story of 2-story residence 15 ft.							
• Interior	20 ft.				-	-	5 ft.	-	-
• Streetside	20 ft.	-	-	15 ft.	10 ft.	20 ft.			
Rear Setback									
• Min. 1-story							10 ft.	10 ft.	
• Min. 2-story	30 ft.	20 ft.	20 ft.	10 ft.	-	-	-	-	
Abutting R-1 or R-2 zone	30 ft.	20 ft.	20 ft.	20 ft.	-	-	15 ft.	-	
							20 ft.	-	
								10 ft.	10 ft.

Maximum Lot Coverage	-	-	-	-	100%	100%	60%	60%	60%
Floor Area Ratio									
• Maximum					3.0	3.0	0.8	1.0	1.0
- 0-4,000 s.f.	0.35	0.35	0.35	0.35	-	-	-	-	-
- 4,001 s.f. +	0.40	0.40	0.40	0.40					
Building Height	35 ft. or 2 stories, whichever is less. 14 ft. for accessory units				40 ft. or 3 stories 25 ft.	40 ft. or 3 stories 2 stories	35 ft. or 2 stories -	35 ft. or 2 stories -	35 ft. or 2 stories -
• Maximum									
• Minimum									
Minimum distance between buildings	20 ft.	10 ft.	10 ft.	10 ft.	-	-	-	-	-
Provision of Open Space	-	-	100 s.f.	100 s.f.	-	-	-	-	-
• Public space per unit	-	-	60 s.f.	60 s.f.	-	-	-	-	-
• Private space per unit	-	-	-	-	-	-	-	-	-
• Common space per 1,000 s.f. of building	-	-	-	-	-	100 s.f.	-	-	-
• Common space per res. unit	-	-	-	-	-	150 s.f.	-	-	-
• Private space per res. unit	-	-	-	-	-	60 s.f.	-	-	-
<i>Source: City of Cloverdale Municipal Code, October 13, 2021</i>									

The standards in commercial zones are generally conducive to housing development. For example, any development that includes 100% residential units in the O-R district follows R-2 development standards for medium density residential. Each level of residential floor area must be comparable with the commercial use floor area in DTC and GC districts and generally may not exceed first floor commercial area. This is to maintain a compatible design with the building and surrounding streetscape. Additionally, live-work units are conditionally allowed in General Industrial zones under M-1 development standards for residential uses (CMC 18.09.295).

Heights within the O-R, G-C, and S-C zones are limited to two stories or 35 feet in and 60%. FARs of 0.8 for O-R zones and 1.0 for G-C and S-C zones allow for a 4,800 sq. ft. building and 6,000 sq. ft. building, respectively. Under these development standards, residential units would be limited to 3-5 average-sized 1,100 square foot apartments of 8-10 small studio apartments units on the second story on a small infill lot.³⁰ DTC and TOD zones are limited to three stories or 40 feet in height but are allowed a 100% maximum lot coverage with no minimum lot size. Density bonuses and concessions are provided consistent with state law.

Currently, pipeline projects will result in production of 652 units, 480 to be reserved for low-income households. These projects are infill developments or new developments on annexed lands. The City works with developers to utilize incentives and density bonus provisions to provide for additional units in new or rehabilitated housing developments. The City maintains an inventory of vacant land and is currently conducting a downtown study to analyze potential impacts of rezoning commercial areas to accommodate additional housing beyond its RHNA obligation. The City also maintains an inventory of pending and approved multi-family residential and mixed-use projects. The design standards are typical and are consistent with the vision of the City's General Plan. Stakeholder outreach indicates that development standards do not pose a significant constraint to housing development.

Parking Requirements

Excessive parking standards can pose a significant constraint to housing development by increasing development costs and reducing land that may otherwise be available for amenities or residential units. However, parking requirements in Cloverdale are typical for its size and character, as shown in Table 8 below.

Certain provisions allow for a reduction in parking requirements under a conditional use permit and are applicable to DTC and O-R zoning districts. Additionally, new residential uses within commercial areas or any existing commercial space that will be converted to residential use are permitted under a plot plan approval and do not require additional parking beyond those required by the existing commercial use. Parking credits may be granted per square footage of demolished building if the replacement building utilizes pedestrian-oriented design, and a lack of parking can be mitigated through payment of parking in lieu fees in the downtown. The parking

³⁰ RentCafe.com

provisions do not constrain housing development, but rather aim to encourage housing development in downtown areas by reducing governmental constraints.

Table 8: Residential Parking Requirements

Type of Residential Use	Required Parking	Additional comments
Single-family dwelling (SFD)	2 spaces per unit (1 covered)	Both spaces outside required setbacks; Minimum driveway length of 20 feet from parking space to property lines
Cluster ownership housing (SFDs in a small lot PUD, townhouses, condominiums, attached housing)	1 space per unit (covered)	1.5 spaces per unit that is shared and unrestricted, 0.5 space per unit restricted or unrestricted
Apartments and multi-family dwellings	Studio: 1 space per unit (covered) 1-bedroom: 1 space per unit (covered) 2+ bedrooms: 1 space per unit (covered)	0.5 space per studio unit, 1 space per 1-bedroom unit, 2 spaces per 2+ bedroom unit All the above are shared and unrestricted in addition to minimum required parking.
Senior housing	1 space per unit (covered)	0.5 space per studio or 1-bedroom unit; 1 space per 2-bedroom unit that is shared and unrestricted.
Single-room occupancy (SRO) living units	0.5 space per unit 1 bicycle space per unit	
Accessory Dwelling Units	No parking required	Ref. code 18.09.180
Junior Accessory Dwelling Units	No parking required	Ref. code 18.09.185
Residential care facilities	1 space per 3 beds (uncovered) 1 space per employee	
Mobile Home parks	1.75 space per unit, tandem (1 covered)	-
Large family day care facilities	1 space per staff (uncovered) in addition to required parking for residential buildings	-
Mixed residential and nonresidential in DTC and TOD zoning districts	1 space per unit	Residential parking space allowed provided that residential floor area does

		not exceed twice the commercial floor area; Parking may be reduced
Specific Plans	May be reduced	-
Planned Unit Development (PD)	2 spaces per dwelling unit	There are seventeen (17) PD zones, including Baumgardner Ranch
<i>Source: City of Cloverdale, 2021</i>		

Growth Controls

Cloverdale’s urban growth boundary (UGB) was adopted by City Council on July 14th, 2010, under Resolution No. 039-2010 as a voter-approved measure. The resolution amended General Plan Policy LU 3-1 that limits development in the western portion of the City and restricts uses in the Asti Exception areas located south of the City. The General Plan states that the intent of the UGB is to manage growth in a manner that is compatible with the existing small-town character. The UGB establishes a permanent open space hillside area west of City limits per hillside ordinance 18.09.040 and further aims to maintain the UGB for 20 years. Development, including City water, sewer, and other infrastructure capacities, outside the UGB are restricted due to their CalFire-designated very-high fire hazard severity zone (VHFHSZ).

A residential growth management plan codified under CMC Chapter 15.34 and 18.02.100 regulates residential development in relation to the provisions of adequate public services and infrastructure capacity. The plan allots 75 residential units a year and allows flexibility by allotting a maximum of 375 non-exempt units every five years. Further, residential projects which do not count towards the maximum allocated units include:

- Multifamily or single-family attached or detached projects of five or fewer units;
- Single-family homes or multifamily housing where occupancy is limited to senior citizens of sixty-two years or older and such occupancy is guaranteed for a period of not less than ten years;
- Affordable housing development oriented to very low, low, or moderate-income dwelling units in which such affordability is guaranteed for a period of not less than ten years;
- Other nonresidential projects, upgrades to existing dwelling units, model homes, and development agreement proposals.

The maximum five year unit allocation is greater than the City’s 8-year RHNA, and does not pose a constraint to development.

Specific Plans

The Specific Plan zone provides for the preparation of comprehensive, long-range planning documents (Specific Plans) provided for in State law to establish uses and standards for master-planned developments, including infrastructure, financing, and implementation. The City's Specific Plan zoning district provisions are intended to allow development flexibility and innovation that promote residential uses, mixed uses, unique site designs and development concepts. Specific plan projects are compatible with the vision of the General Plan that maintains a small-town character while accommodating economic activity. Within the City of Cloverdale, the following specific plan that incorporates residential use has been adopted:

- Alexander Valley Resort Specific Plan approved in 2009 and established per ordinance 18.08.040. The Plan sets forth specific development regulations and design standards for approximately 254 acres in the southeast portion of the City fronting Asti Road. The Plan is for a mixed-use destination resort and residential community with supportive commercial and public facilities. The residential community includes 235 units that are subject to R-2 or R-3 multifamily residential zoning district regulations. Of the 235 units, 75 are reserved for ELI, VL and Low-Income households and 130 are dedicated to hotel rooms. There are up to 40 units for attached resort residential units and 105 for single-family detached homes. The Plan was amended in 2016 to allow golf course construction to be optional rather than mandatory.

Density Bonus Law

Per Government Code § 65915, the City allows for density bonuses of up to thirty-five percent (35%) if the developer agrees to construct very low to moderate income households. Bonuses are provided on a sliding scale if:

- 5% or more total units are available for very low income,
- 10% total units are available for low income, OR
- 10% total units are available for moderate income.

Additionally, density bonus of 40% may be provided for housing development in the R-2, R-3, R-CT, S-C and C-R zoning districts if the developer designates 50% of the total units of a housing project for very low- and low-income households. The City grants up to three (3) incentives for providing a minimum number of affordable units as further described under Municipal Code 18.13.060 Density Bonus Provisions. Incentives include, but are not limited to, increase in permitted lot coverage, reduction in rear yard setbacks, providing publicly owned land, in-lieu fee waivers, or waiver of dedication requirements. Furthermore, the density bonus ordinance allows for a reduction or elimination of required covered parking or up to 10% reduction in the required parking ratio. Parking reduction provisions are allowed given that the housing project is located within one-half mile of a major transit stop per Government Code § 65915. The density bonus ordinance aims to reduce project and construction costs for developers and further promote housing development within the City.

AB 2345 amended the State Density Bonus Law in 2021 to allow a maximum density bonus of up to 50% for housing development projects that include 16% of total units for low-income households. Other updates include additional incentives or concessions for an increase in lower income units, specified waiver of development standards, and other updated provisions noted in the Bonus Law. This Housing Element includes a program to update the density bonus ordinance to reflect changes per AB 2345 per IP 2.3.3 (Code Changes).

Consistency with State Law

The Housing Accountability Act (HAA) of 2021 requires property owners receiving low-income housing assistance funds for an existing public housing unit to maintain safe, decent, and sanitary living conditions. HUD surveys tenants on a semiannual basis to gather information regarding structural issues or management issues. A structure is referred to HUD if it is in violation of the HAA and will impose penalties to the property owner if deemed appropriate.

The City maintains a website for permit applications, current fee schedules, exactions, and affordability requirements. Additionally, the City has codified permit procedures and approvals for various applications and other administrative services associated with permit approvals (CMC Chapter 18.03). The City is consistent with the website publication and transparency requirements of Gov. Code § 65940.1(a)(1)(B)).

Under IP-2.3.3 (Code Changes), the City will develop an application and establish procedures for projects utilizing the provisions of SB 35.

Local Processing and Permit Procedures

The processing of planning and building permits allows jurisdictions to apply the local municipal code and zoning ordinances to development requests. However, processing and permit procedures can pose a constraint to housing development if there are lengthy processing times, unclear permitting procedures, multiple review processes and discretionary requirements, or expensive approval conditions. If these constraints exist, they can increase the cost of development and the risks associated with financial uncertainty and building timelines, which in turn can increase rental amounts or sales prices to offset costs to developers.

The City's permitting and approval processes are codified in the municipal code under Title 18 Chapter 18.03. Various levels of permitting are required depending on a project's scope and complexity, with simpler administrative processes available for simpler permit requests. Projects which include plot plan reviews, minor design review, historic design review, minor exceptions of development standards, lot line adjustments and lot mergers are streamlined through the administrative approval process. The application, fees, site plans, and substantive findings are submitted to the Planning Department. The application is reviewed by staff, and determined approved, conditionally approved, or denied per Planning Director letter. Categorical

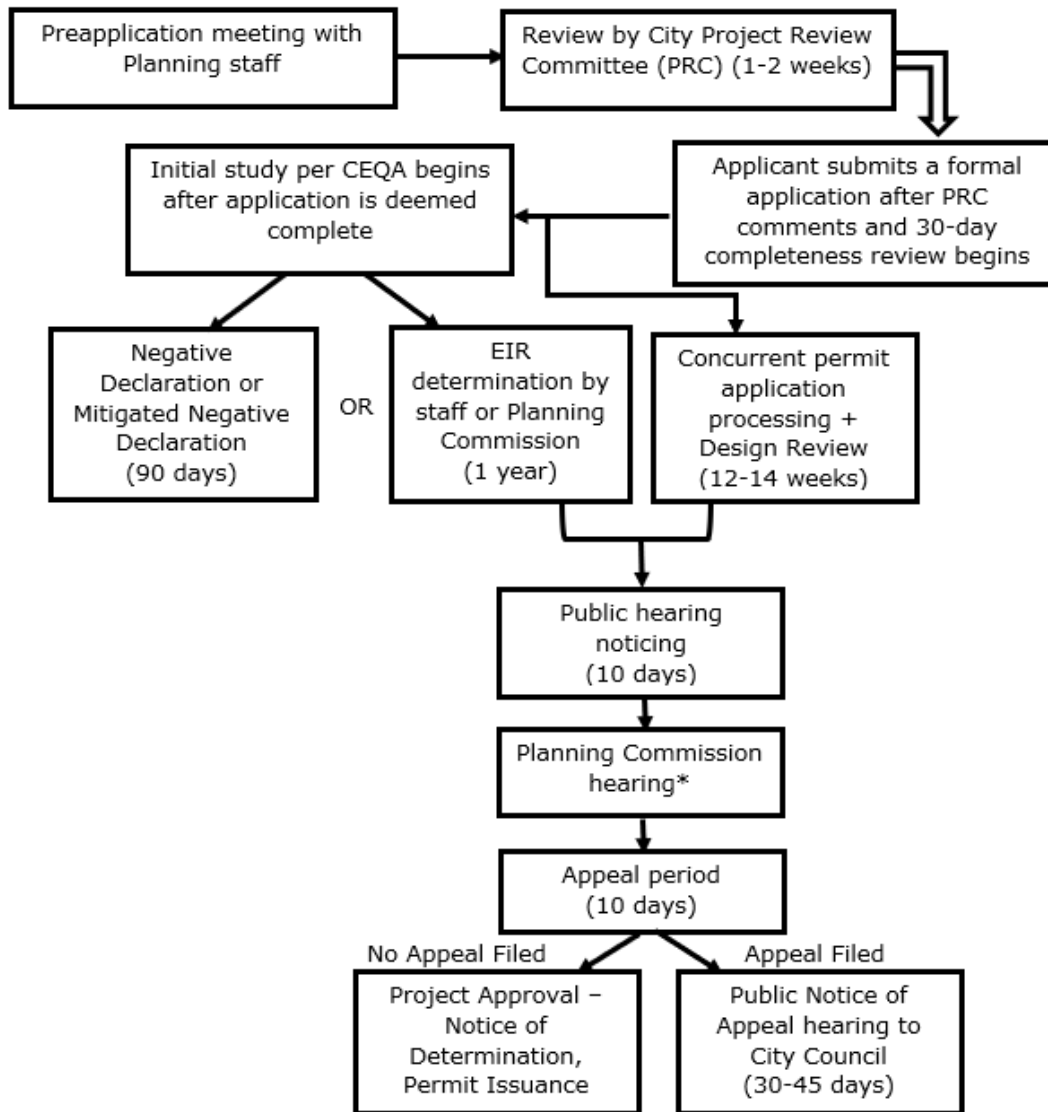
Exemptions per CEQA guidelines are processed concurrently. Administrative decisions are appealable to the Planning Commission. Without appeal, the administrative review and approval process typically takes 2-4 weeks. Appeal procedures take about 30-45 days from filing of appeal application to a hearing date. Table 9 below describes the timelines for various permitting processes in Cloverdale. Permitting multi-family developments generally require half the processing time than subdivisions, as shown in Table 10 below.

Projects that are more complex such as annexation requests, conditional use permits (CUPs), precise development plans, subdivisions, General Plan and Zoning Code amendments, and Planned Unit Development (PUD) permits require a more in-depth analysis and will result in a longer timeframe for permit approval. For example, the Baumgardner Ranch scope of work included infrastructure improvements and open space preservation/access. Entitlements for this project were a mitigated negative declaration (MND), General Plan amendment, tentative map, precise development plan, major design review, pre-zoning and annexation.³¹

Table 11 and Table 12 list the types of permits required for each housing type in residential and commercial zones in Cloverdale. Required findings vary depending on the project scope and permit type, but typically include environmental review, visual and land use compatibility, General Plan consistency, and provision of adequate infrastructure capacity. The processing timeframe for these more complex entitlements can be anywhere from 6 to 14 weeks, or longer for projects with higher-level CEQA reviews. CEQA timeframes for Negative Declarations/Mitigated Negative Declarations and Environmental Impact Reports include initial study and public comment periods. The permit process is detailed in Figure 1.

³¹ Cloverdale City Council Meeting of August 12, 2020.
https://www.cloverdale.net/DocumentCenter/View/4277/PowerPoint-for-Baumgardner-Ranch-Item-7-CC_8_12_20

Figure 1: Permit Procedure for Complex Projects

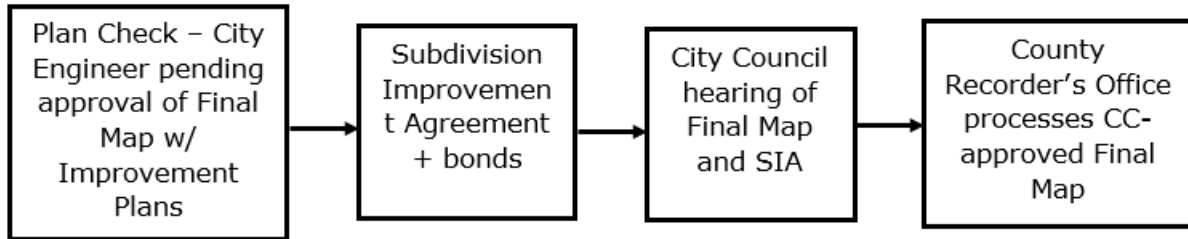


**Precise Development Plan procedures require that PC makes recommendations to City Council during hearing.*

Source: City of Cloverdale Municipal Code Chapter 18.03

In addition to the flowchart process above, subdivisions require additional approvals and entitlements. The conditions of approval typically require construction of the necessary infrastructure that must be satisfied prior to the recording of the Final Map. Legislative entitlements involving rezone or General Plan amendments require separate City Council approval. Additional details are provided in the flowchart provided as Figure 2 below:

Figure 2: Process for Subdivision – Recording the Final Map (90 Days)



Source: City of Cloverdale Municipal Code Chapter 18.03

Subsequent to permit approval, a one-year time extension is allowed for projects or entitlements if a written request is submitted to the Planning Director prior to the initial project expiration date. A maximum of two extensions are allowed. Entitlements subject to the Subdivision Map Act may receive extensions as provided for by state law.

Table 9: Timelines for Permit Processing and Decision-Making Authority

Type of Approval or Permit	Typical Processing Time	Approval Authority & Action
Administrative Permit, including Reasonable Accommodations requests	1-4 weeks	Planning Director
Annexation Request <ul style="list-style-type: none"> - Preliminary - Prezone Request 	3 weeks 12-14 + 4-12 weeks for LAFCO processing	Planning Commission (PC) – Resolution City Council (CC) – Resolution
General Plan Amendment	12-14 weeks	PC and CC – Resolution
California Environmental Quality Act (CEQA): <ul style="list-style-type: none"> - Categorical Exemption - Initial Study with Negative Declaration (ND) or Mitigated Negative Declaration (MND) - Initial Study with EIR 	No additional time; concurrent review 90 days One year	PC
Specific Plan	18 months	PC – Resolution CC – Resolution & Ordinance
Zoning Ordinance or Map Amendment <ul style="list-style-type: none"> - Preliminary 		PC – Resolution CC – Ordinance

- Rezone	3 weeks 2 hearings: 12-14 weeks	
Precise Development Plan	6-9 months; not required	PC and CC – Resolution
Conditional Use Permit	2-3 months; varies	PC – Resolution
Plot Plan Review	3-4 weeks	Planning Director Letter
Planned Unit Development (PUD) Permit	2 months (after app deemed complete and includes appeal period)	PC – Resolution
Variance	3-6 weeks +10 day appeal period	PC – Resolution
Design Review		
- Major	4 weeks	PC – Resolution
- Minor	2 weeks	Planning Director Letter
Historic Design Review	2-4 weeks	Planning Director Letter
Minor Exception	2-4 weeks	Planning Director Letter
Subdivision	12-14 weeks	PC – Resolution
Vesting Tentative Map	To be processed concurrently with Subdivision application	PC and CC – Resolution
Tentative Map	To be processed concurrently with Subdivision application	PC – Resolution
Final Map	90 days to 24 months	CC – Resolution
Lot Line Adjustment	2-4 weeks	Planning Director Letter
Lot Merger	2-4 weeks	Planning Director Letter
Certificate of Compliance	2-4 weeks	Planning Director Letter
<i>Sources: City of Cloverdale Municipal Code Ch. 18.03, Planning & Community Development website</i>		

Table 10: Processing Procedure and Timeframe by Project Type

	Single-family	Subdivision	Multi-family
Application and Permit Type(s)	Building Permit Plan Check	Pre-Application Meeting (Optional) Subdivision Application Tentative Map Initial Study + Required Environmental Review Major Design Review Engineering Plan Check Record Final Map Building Plan Check	Pre-Application Meeting (Optional) Initial Study + Required Environmental Review (only if not exempt) Major Design Review (projects above 5 units) Plot Plan Review Engineering & Building Plan Check
Estimated Total Processing Time	3-12 months	18-30 weeks	7-19 weeks

Table 11: Types of Residential Uses Allowed in Residential Zones

Housing Type	R-R	R-1	R-2	R-3
Single-family detached—standard lot sizes	P	P	P	NP
Small lot single-family detached	PUD	PUD	PUD	NP
Single-family attached (townhouse, etc.)	NP	PUD	PUD	C
Single-room occupancy (SRO)	NP	NP	NP	C
Condominium	NP	NP	NP	C
Multi-family attached or detached	NP	NP	P	P
Accessory dwelling unit	P	P	P	P
Junior accessory dwelling unit	P	P	P	P
Residential care facility: 6 or fewer persons	P	P	P	P
Residential care facility: 7 or more persons	NP	NP	NP	C
Senior independent living uses	NP	NP	NP	PP
Convalescent home	NP	C	C	C
Mobile home park	NP	NP	NP	C
Manufactured homes	P	P	P	P

Source: City of Cloverdale Municipal Code 18.04.040, 2022

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

NP – Not Permitted

Table 12: Permit Types by Housing Type and Zone

Zoning District	DTC	TOD	O-R	G-C	S-C
Residential care facilities and convalescent homes	NP	C	C	C	C
Multifamily Residential					
Above permitted commercial or office use	PP	PP	PP	C	PP
On first floor	PUD	PP	PP	C	PP
Single-family house	NP	NP	PP	NP	NP
Single-room occupancy (SRO)	NP	C	NP	NP	NP
Emergency shelters	NP	PP	NP	PP	NP
<i>Source: City of Cloverdale Municipal Code 18.05.040, 2022</i>					

Development and Permitting Fees

Various permitting fees for housing development, as shown in Table 13, are charged by the agencies within the City of Cloverdale to cover the cost of processing, evaluating, and ensuring compliance. Per Government Code § 66020, the City sets permit processing and development fees at amounts that do not exceed the cost of providing the associated services. The City’s fee schedule notes that some permit application fees are charged on a fixed fee basis, and some charged as a deposit as initial fees are subject to change during the permit process, which is further discussed in the Local Processing and Permit Procedures section below.

Table 14 compares selected permitting fees from Cloverdale with jurisdictions of similar size within Sonoma County. While there is significant variation between different types of permits in different jurisdictions, the overall fees required by the City of Cloverdale are generally within the range of comparable jurisdictions and therefore are not likely to pose a unique or significant constraint to housing development. Fees increase annually by approximately 0.1% to 1.5% to account for inflation and are typical across other jurisdictions; fee increases do not pose a significant constraint to housing development.

Development fees are collected at the time of permit issuance unless the developer requests deferral to occupancy. This process is informal and conducted upon request.

Table 13: City of Cloverdale Permitting Fees

Item/ Permit Type	Fee
Appeal	
- Fee-based application filed and paid	\$ 870 + project fees
- City-initiated	\$ 220 per appeal
Annexation and Prezone	\$ 8,040 + Public Hearing Notice costs
California Environmental Quality Act (CEQA):	
- Categorical Exemption	\$ 75
- Initial Study with Negative Declaration (ND) or Mitigated Negative Declaration (MND)	\$ 5,095 + mitigation monitoring and/or site inspection
- Initial Study with EIR	\$ 15,000 deposit + EIR preparation costs
- Addendum to an EIR	\$ 2,250 + mitigation monitoring and/or site inspection
- Addendum to ND or MND	\$ 150
- Public Hearing Notice Publication	\$ 150
Certificate of Compliance	\$ 2,765 minimum per parcel
Changes to an Approved Project	
- City Council	\$ 1,925
- Planning Commission	\$ 960
- Planning Staff	\$ 480
Conditional Use Permit	\$ 3,070 minimum + Public Hearing Notice costs
- Modification	\$ 1,695 minimum
Design Review:	
- Major	\$ 4,430
- Minor	\$ 1,845
- Modification: Major	\$ 2,010
- Modification: Minor	\$ 775
General Plan Amendment	\$ 5,195 + Public Hearing Notice costs
Home Occupation Permit	\$ 145
Lot Merger	\$ 1,135
Minor Exception	\$ 385
Plot Plan Review	\$ 630
Pre-Application Meeting	\$ 960 (after first meeting)
Precise Development Plan	\$ 5,910 + Public Hearing Notice costs
Public Hearing Notice	\$ 150
Planned Unit Development (PUD) Permit	\$ 2,740

Reasonable Accommodation Request	\$ 0
Sign Permit	
- Administrative Program	\$ 305
- Planned Program	\$ 1,385 + Public Hearing Notice costs
Specific Plan	\$ 9,870 + Public Hearing Notice costs
Tentative Subdivision Map:	
- Major (5+ lots)	\$ 13,615 + Public Hearing Notice costs
- Minor (≤4 lots)	\$ 3,900 + Public Hearing Notice costs
Tree Permit	\$ 35
Final Subdivision Map	\$ 10,975
Parcel Map	\$ 3,875
Variance	\$ 3,585 + Public Hearing Notice costs
Zoning Ordinance Determination	\$ 920
Zoning Text or Map Amendment	\$ 6,935 + Public Hearing Notice costs
Zoning Verification Letter	\$ 295
<i>Source: City of Cloverdale Master Fee Schedule, FY 2021-22.</i>	

Table 14: Permitting Fees in City of Cloverdale and Comparable Local Jurisdictions

City	Administrative Permit Plot Plan Review	Conditional Use Permit	Residential Design Review	Development Agreement
Cloverdale	\$630	\$3,070	\$4,430	\$5,910
Sebastopol	\$454.24	\$1,500 – \$3,000	\$347.75 – \$4,000	\$15,000
Rohnert Park	\$803	\$2,731	\$1,638 – \$2,731	Actual cost of time & materials charged against an Initial Deposit as determined by staff
Healdsburg	\$402	\$2,531	\$1,599	Deposit determined by staff
<i>Source(s): Cloverdale Master Fee Schedule, 2022; Sebastopol Master Fee Schedule, 2020; Rohnert Park Planning Fee Schedule, 2021; Healdsburg Master Fee Schedule, 2020.</i>				

Development Impact Fees

Local governments may levy fees and exactions to help fund expanding infrastructure that is necessary to support new residential development. Impact fees, exactions and other discretionary approval fees are some methods that jurisdictions across the State utilize to have developers pay their fair share of infrastructure burdens.

However, excessive fees can disincentivize new residential development and further increase housing costs, posing a constraint to housing development. As such, it is important to provide reasonable and substantiated fee amounts that promote viable housing and their supportive infrastructure needs.

The City utilizes development impact fees for residential, commercial and industrial uses. Fees are charged on a per unit basis for residential projects and per acre basis for commercial and mixed-use projects. A four-bedroom SFR would incur the highest cost totaling \$40,652, whereas a four-bedroom MFR incurs the second highest cost of \$30,485 and mobile homes at \$30,192 (Development Impact Fee Program, FY 2020-21). Under Program IP-2.3.2, the City will review and modify its current development impact fee program in compliance with AB 602. Stakeholders did not identify development impact fees as a constraint to housing development.

Streamlined and By-Right Development Applications

Cloverdale reviews multiple permit applications for the same project concurrently in order to streamline the process. For example, a proposed affordable housing project in DTC District can process a PUD permit, variance, and density bonus application simultaneously. Additionally, uses with approved CUPs that relocate within the same zoning district are subject to a plot plan review rather than another CUP.

Farmworker housing that accommodates six or fewer workers and transitional housing are considered residential uses and are subject to permitting requirements that apply to residential uses of the same housing type located in the same zone. As such, special needs housing projects are not subject to special approvals.

SB 35 (2017) allows for streamlined ministerial approvals of multi-family residences that include a certain percentage of affordable units and applies to jurisdictions who issued fewer building permits than their RHNA shares by income category. As of 2022, the City is subject to SB 35 streamlining provisions for developments with at least 10% affordable units. As such, the Housing Element includes IP-2.3.3 (Code Changes) to aid applicants utilizing SB 35 streamlining provisions.

Additionally, emergency shelters and low barrier navigation centers are processed as multi-family residential applications for visual compatibility and development standards consistency, thus not given additional scrutiny or discrimination that may pose a constraint. Pursuant to AB 2162 (2018), the Housing Element includes IP-2.3.3 (Code Changes) for ministerial approval of permanent supportive housing and low-barrier navigation centers in residential and commercial zones.

Building Codes and Enforcement

Building codes are an essential part of planning and development and establish design standards for any building construction to include proper installation of plumbing, mechanical, electrical, and fire safety systems. These standards ensure the health, safety, and general welfare of the public and are necessary for the longevity of life and property without putting any undue constraints on housing development.

Title 15 of the City's municipal code outlines general building and construction code provisions that reference the California Building Standards. This includes electrical, mechanical, plumbing, energy, fire, flood prevention, historic building standards, green building standards and other building code provisions. The City's fire code requires that all newly constructed residential buildings, including mobile and manufactured homes, be installed with an automatic sprinkler system. Additionally, minimum fire flow for one and multi-family dwellings are 1,500 gallons per minute for a calculation area of no more than 3,600 sq. ft.

Cloverdale has a uniform building code that is reflective of State building standards and is implemented through the building department's permit check process. Typically, the building official will review approved plans with the applicant's contractor for code compliance after planning approval. Once the plans are approved through the building department, which takes approximately 30-60 days, the applicant may begin construction. Several on-site inspections will occur depending on the scope of work proposed. Upon completion of construction, a certificate of occupancy is typically issued to the applicant.

Additionally, building and construction codes are enforceable by the City's code enforcement officer. Any violation is considered a misdemeanor and can be further pressed by the officer as a criminal violation and offer a citation. A lack of action by the violator is elevated to the City Attorney by seeking an appointment of the violator or other manner provided by but not to exceed State law. The person charged with a violation can appeal the citation per Section 1.14.070 of the municipal code (CMC 18.02.080). The City's municipal code is consistent with State building codes and does not include local amendments that significantly or uniquely constrain housing development.

On and Off-Site Improvement Requirements

Improvement requirements can include curb widths, heights, street lengths, sidewalk widths, park dedications, utility easements, and other improvements that are necessary to guide new residential development. Infrastructure improvement costs are usually incurred by the subdivision owner and can be a significant cost to the developer. Construction of improvements may pose a constraint to housing development if the requirements are beyond those necessary to protect the health and welfare of the community.

The City has codified general design and improvement standards for development in the City of Cloverdale (CMC Chapter 17.12). The requirements include, but are not limited to:

- Maximum block length of 600 feet, unless mid-block pedestrian walkway provided;
- Sidewalks required for average lot areas less than 15,000 sq. ft.;
- 15 ft easement for underground utilities;

- 10 ft landscaping strip on lots that abut public streets.

A property owner or developer is responsible for installing:

- Curb, gutter, sidewalk, and any required walkways
- Utility service and distribution lines
- Fire hydrants, sanitary sewers and separate laterals, storm sewers
- Silt basins or other erosion control methods
- Paved streets, streetlights, street trees, street name signs, street-end barricades, any required walls or fencing, any required traffic signals

The City's stormwater requirements are intended to control runoff and maintain water quality. Property owners are responsible for implementing construction best management practices and on-site erosion control features. Public rights-of-way may require additional drainage measures to protect water quality. The City's improvement requirements are necessary to maintain public health and safety standards and do not pose a unique or significant constraint to housing development.

Housing for People with Disabilities

Government Code § 12926 defines disability as a physical or cognitive impairment that "limits a major life activity." Many people with disabilities need affordable and accessible housing that is within proximity to services. Residential projects are reviewed for incorporating the 2010 Americans with Disabilities Act (ADA) Standards for Accessible Design. The federal ADA provisions include requirements for a minimum percentage of units in new multi-family developments to be fully accessible to the physically disabled. The provisions of the ADA applicable to residential uses would apply only to multi-family developments and any residential components of a mixed-use project in a commercial zone. Tentative maps for subdivision projects incorporate ADA accessible design that is standard for development across the State and does not pose a unique constraint to housing development.

The City allows residential care facilities with up to 6 beds as a permitted use in all residential zones, but currently requires a use permit for larger facilities. Under IP-2.3.3 (Code Changes), the City will review its requirements regarding special needs group homes for people with disabilities and make recommendations to the City Council to allow group homes for seven or more residents, specifically for people with disabilities, as a permitted use in residential zones.

Compliance with building codes and the ADA may increase the cost of housing production. However, these regulations provide minimum standards that must be followed to ensure the development of safe and accessible housing. The City has not adopted more stringent local requirements. The local enforcement of these codes does not significantly constrain the development of housing.

Reasonable Accommodations

Under the ADA and Fair Housing Acts, cities must reasonably modify policies when necessary to avoid discrimination because of disability, unless they can show that the modifications “would fundamentally alter the nature of the service, program or activity.”³² In general, it is unlawful to refuse reasonable accommodation to individuals with disabilities who may otherwise benefit from the equal opportunity to enjoy and use a dwelling of their choice. Local agencies retain their ability to regulate land uses and to apply neutral, non-discriminatory regulations, but are required to make accommodations to allow persons with disabilities an equal opportunity to use and enjoy their choice of housing in the community.

The City has codified reasonable accommodation provisions in their municipal code (CMC 18.09.290). Requests for reasonable accommodation are made through an administrative process which includes the provision of information stating the basis for the request. There is no cost to apply. The Planning Director maintains review over reasonable accommodation requests and makes a written determination within 45 days from which the application is deemed complete. The required standards for the Planning Director’s determination include:

- The housing will be used by an individual with disability protected under the Fair Housing Acts;
- The requested accommodation is necessary to make housing available to the individual or individuals protected under the Acts;
- The granting of the request will not impose undue financial or administrative burdens on the City; and
- Granting of the request will not require a fundamental alteration in the nature of the City’s land use policies and development standards.

The City’s reasonable accommodation request procedures are consistent with fair housing laws and do not pose a significant or unique constraint to housing development.

Historic Preservation

The City’s historic preservation efforts include design review procedures that retain design features, materials, and construction methods that were used to build historic structures and further retain compatibility with neighboring structures. Any pre-1939 structures and their elements should be preserved to the maximum extent feasible before replacement (CMC 18.03.160). All replacement materials should match the materials used for the historic structure.

Several residential structures in Cloverdale are listed under the National Register of Historic Places, including the Simon Pinschower House, the Shaw Houses, and the Cloverdale Railroad Station. The historic preservation standards for residential

³² Code of Federal Regulations 35.130(b)(7).

neighborhoods are typical of most jurisdictions and do not pose a unique or significant constraint to housing development.

4.4.3 Environmental and Infrastructure Constraints

Environmental Constraints

Government Code § 65583.2(b)(4) requires that any existing environmental hazards be identified that may constrain housing development within the jurisdiction. Environmental and geologic conditions in Cloverdale make certain areas within and adjacent to the City more vulnerable to hazards, including seismic, wildfires, and flooding. The City continues to make improvements to its infrastructure and to work with residents and applicants to minimize hazards.

The environmental conditions present in Cloverdale are summarized here as they relate to housing affordability and equity. A more comprehensive explanation of these hazards is included within the Safety Element of this General Plan.³³

Seismic and Geologic Hazards

Seismic and geologic hazards are caused by movement of the earth's surface and can include earthquakes, landslides, avalanches, volcanic eruptions, and erosion. Earthquakes are the most likely of these hazards for Cloverdale since the City's location presents little risk of landslide or severe erosion and there are no mountains or volcanoes nearby.

Cloverdale has avoided damage from earthquakes in the past but there are major faults in proximity that make the City vulnerable to future seismic events. The nearest faults to Cloverdale are the Maacama, which runs north-south due east of the City approximately three miles east of City limits, and the Rodgers Creek-Healdsburg, located approximately 5 miles south of the City. Seismic activity on these faults can trigger other types of hazards, including:

- Surface rupture: The ground cracks due to an earthquake.
- Ground shaking: The passage of seismic waves causes the ground to shake, causing damage to structures.
- Liquefaction: Loose wet soil loses strength and acts like a liquid during an earthquake, damaging structures built on it.
- Landslides: The shaking of an earthquake causes loose material to slide down a slope.
- Subsidence: The ground surface drops rapidly due to an earthquake.

Cloverdale implements California's Building Code to ensure structures are designed to sustain seismic events and historically has not sustained much damage during

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https://www.cloverdale.net/DocumentCenter/View/4696/Cloverdale_GP_BG_Chap_10_PHS_Public_Draft_May_2021_rev?bidId=

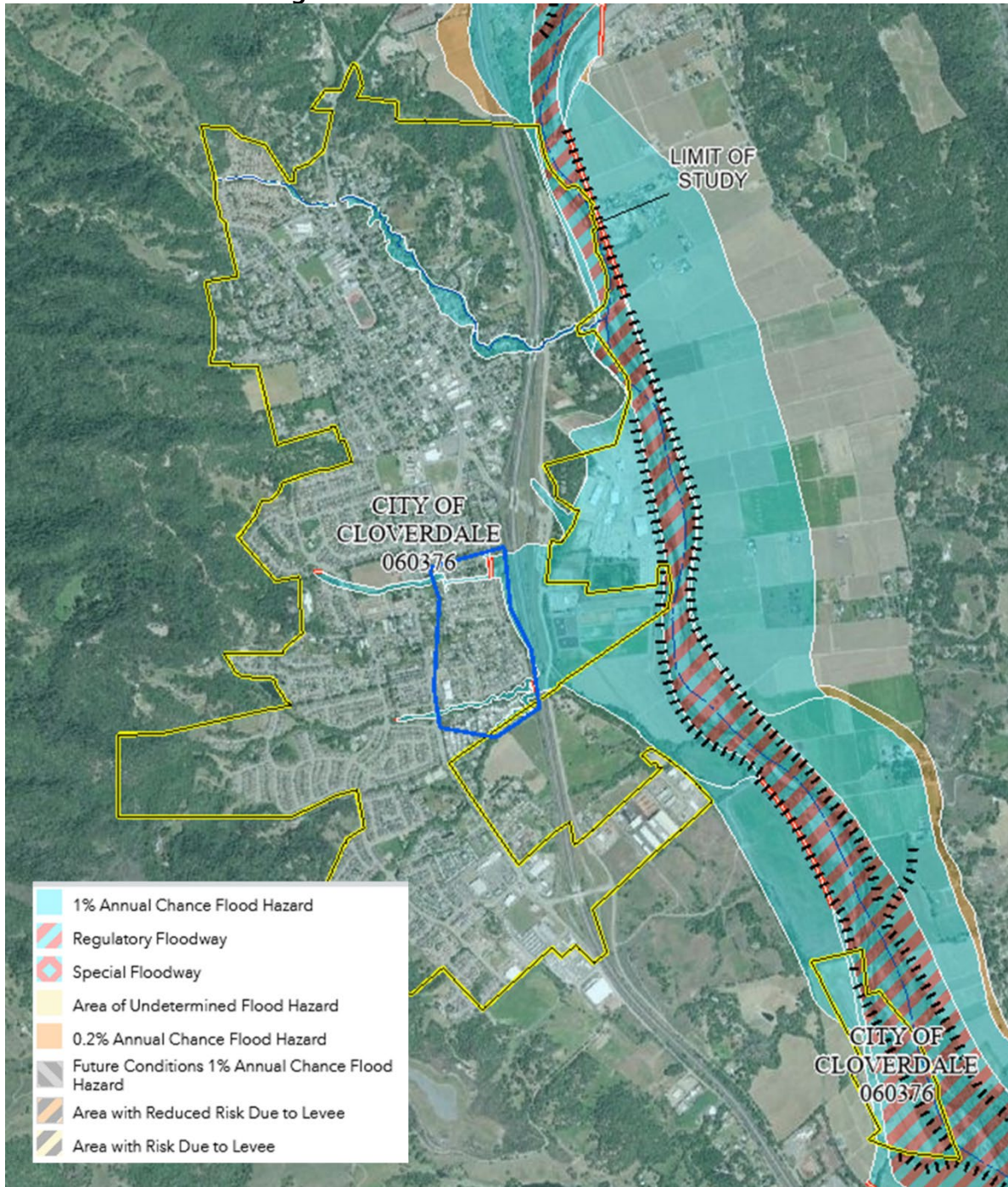
earthquakes, but ground-shaking, liquefaction, and ground settlement could occur. The Cloverdale Local Hazard Mitigation Plan (LHMP) describes the seismic and liquefaction hazards near Cloverdale in detail and includes mitigation measures to reduce the risks and damage caused in the event of an earthquake.

There are no housing sites on or within 10,000 feet of a known fault. Seismic and geologic hazards will not impact the City's ability to accommodate its RHNA.

Flooding

Tributaries that run into the Russian River have been identified as the areas most prone to flooding after high rainfall events, including Cloverdale Creek, Cherry Creek, and Porterfield Creek. FEMA Flood Insurance Study and the City's Downtown Flood Study have identified two areas vulnerable to flooding under a 100-year scenario: larger uninhabited areas east of Highway 101, and limited areas directly along the City's creeks west of Highway 101 (see Figure below). These areas contain parts of the City's infrastructure including the wastewater treatment plant, airport, and government buildings, including the police station. The 2015 Urban Water Management Plan identifies specific-site flooding and prioritizes improvements to the existing storm drain facilities that will bolster drainage opportunities. The City partakes in federally-backed flooding insurance programs and continues to enforce building codes and mandated environmental impact studies for construction in flood areas. Although this may potentially impact development costs, analyses for housing development in flood areas are necessary to mitigate exposure of life and property to flooding risk and damage. No inventoried housing sites or planned and approved projects are located within the flood zone, and these do not affect the City's ability to accommodate its RHNA.

Figure 3: Cloverdale Flood Hazard Areas



Source: FEMA, 2022 (note: blue outline indicates amended data)

Fire Hazards

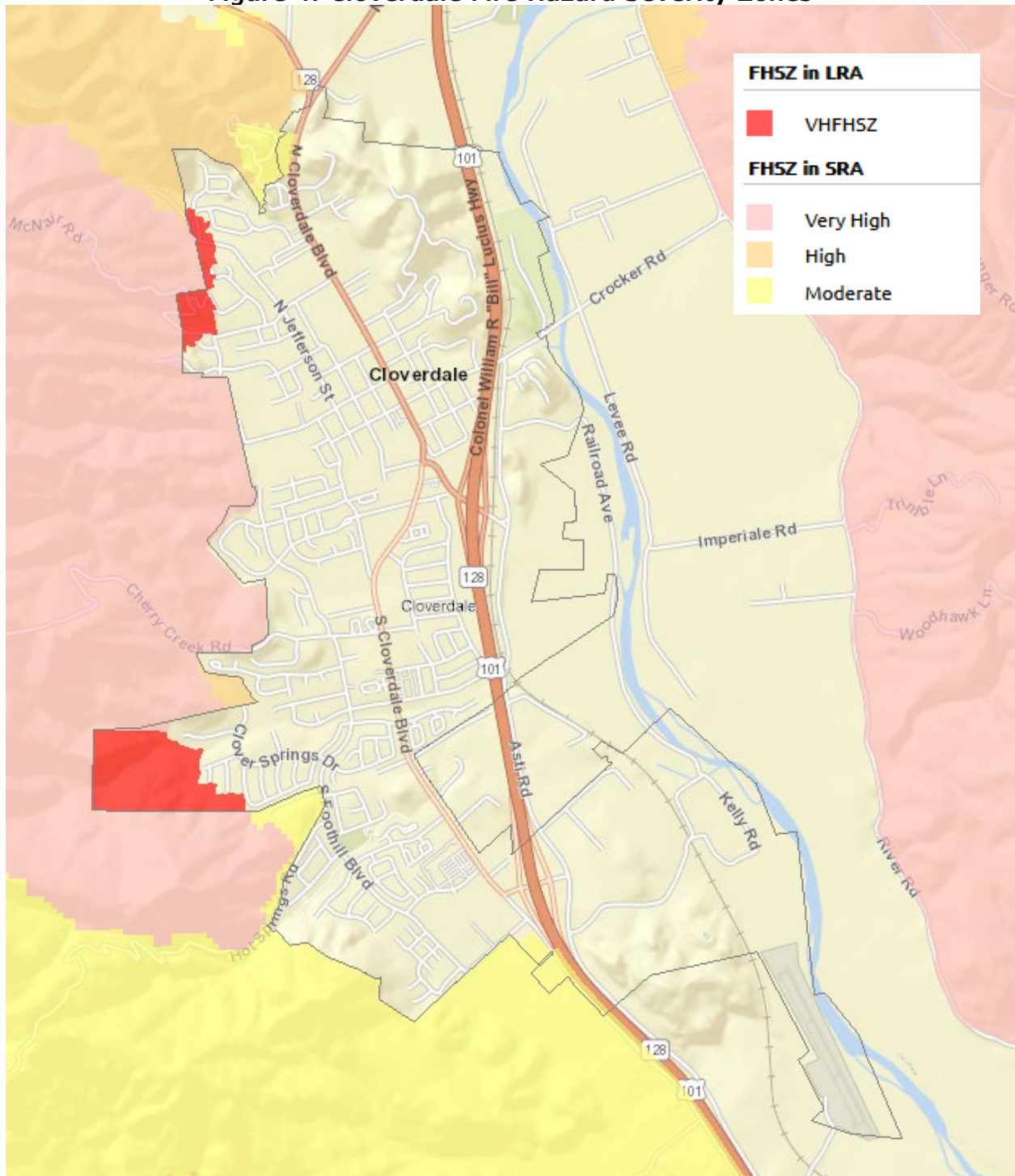
The jurisdiction's developed area falls within CAL FIRE's moderate severity zone whereas open space and some homes along the City's western edge fall within a very high fire severity zone (see Figure below). Although no fires have directly affected developed areas of Cloverdale, it is surrounded by forested mountain ranges, creating

a Wildland Urban Interface (WUI) subject to wildfire encroachment. Strong winds combined with higher temperatures, dry conditions, and variations in precipitation have resulted in recent, nearby fires spreading faster and further as embers travel longer distances.

Hot, dry summers increase the risk of fires starting and spreading quickly, and this risk will increase as the climate changes in future decades. Winter rains can accelerate growth of brushland and grassland that quickly dry out during the summer, creating fuel for fires. Cloverdale's LHMP includes mitigation measures for reducing risk of wildfire, as does the Sonoma County Community Wildfire Protection Plan (CWPP). The adjacent hillside areas surrounding Cloverdale and WUI zones are identified to have high wildfire risk with the right conditions. Current mitigation activities include abatement of grassland areas adjacent to and within the City.

No inventoried housing sites or planned and approved projects are located within the very high fire hazard severity zone. As such, fire hazards do not pose a constraint to development.

Figure 4: Cloverdale Fire Hazard Severity Zones



Infrastructure Constraints

Government Code § 65583.2(b)(5) requires that adequate utility supplies be provided for new housing development, including water, sewer, and dry utilities. Development constraints can occur when new projects require the City to make updates to its existing infrastructure due to increased capacity. New utility infrastructure is typically

funded by the developer in the form of Development Impact Fees and then passed to the City for maintenance and improvements. Costs for new infrastructure are eventually passed to new residents through increased rental or sales prices. New residential developments will be evaluated for adequacy of utility infrastructure as part of the standard City development review process, but it is unlikely that infrastructure will pose a significant constraint to housing development. Stakeholders involved with residential development in the area did not identify infrastructure as a significant constraint to new development itself, but it was noted in community feedback as a significant issue. Information on specific infrastructure constraints are provided below.

Energy

Electrical and gas services for the City of Cloverdale are provided by Pacific Gas and Electric Company. All residential projects are required to meet local and state building codes, which include energy conservation standards. Locally adopted green building codes in 2019 are consistent with Title 24, Part 6 of the California Energy Efficiency Standards and contain a set of requirements for energy conservation, green design, construction maintenance, safety, and accessibility. Compliance with the Title 24 California Administrative Code on the use of energy efficient appliances and insulation has reduced energy demand stemming from new residential development. New residential developments are evaluated for adequacy of energy infrastructure as part of the development review process. Energy infrastructure is adequate to serve existing and new development and does not pose a constraint to housing development.³⁴

Water and Wastewater

The City's main source of water supply is from the Russian River, which is pumped from adjacent wells and is treated at the treatment plant for consumption. The City's water department conducts an annual water quality report for consumer confidence.

Recently, severe Statewide drought conditions have impacted local water supply. The City has a six (6) stage water shortage contingency plan. As of August 2021, the City has declared Stage 4 water conservation measures mandating a 35% reduction of residential and commercial water use below 2020 levels, requiring further reductions in consumption and increased surcharges for usage due to persistent drought conditions. The City is actively working to reduce water usage through several outreach programs and conservation methods as outlined in the 2021 Water Conservation Standard. According to the State Water & Resources Control Board, the City of Cloverdale reported the third most successful water conservation levels among cities statewide, with a 23.9% reduction in 2021-22 over 2019-20 levels, eclipsed only by Healdsburg (38.3%) and Norwalk (24.1%).

Expansion of water and wastewater infrastructure are necessary to accommodate future housing development and will require coordinated efforts between the City,

³⁴ <https://www.cloverdale.net/DocumentCenter/View/3883/Agenda-Item-No-5-General-Plan-Annual-Report>

Northwest Regional Water Quality Control Board, California Department of Water Resources, and other agencies. Development constraints may occur due to lack of water supply and limited infrastructure capacity. The City has multiple plans to improve water supply capacity including regional efforts to address future supply demands which are listed and briefly described below:

- 2015 Urban Water Management Plan was procured under various legislative actions that outlines a comprehensive guideline for the City’s continuing efforts to manage stormwater and provide high quality water for existing and future demands;
- 2021 Water Conservation Standard identified methods to reduce residential and non-residential water usage;
- 2021 Draft Capital Improvement Program identified programs and funding sources to implement improvements to water, wastewater and stormwater and drainage infrastructures.

Figure 5: Russian River Watershed, Reservoir, and Water Pipeline Map



Source: *The Press Democrat*, 2021

Fire and Police Services

Cloverdale is located within a Local Responsibility Area (LRA) per the California State Legislature and is served by the Cloverdale Fire Protection District (CFPD). Protection areas include those along the Russian River east of the jurisdiction. Surrounding areas outside of the LRA are State Responsibility Areas. There are two (2) fire stations and one (1) police station. CFPD coordinates with state and federal agencies to provide joint fire protection services and support. CFPD works with Firesafe Sonoma to implement the Community Wildfire Protection Plan that includes actionable strategies to reduce wildfire risk within the wildland urban interface. New development projects must go through an environmental review during the application process to ensure adequate fire, police, and other public safety services can be provided. These projects usually include development impact fees to help maintain fire protection service levels. These fees do contribute to the cost of development overall but are not likely to pose a constraint to development as they are a small portion of total costs.

Communications

Telecommunication services are provided by AT&T, Verizon, and Comcast, or other providers, at the discretion of future tenants. Telecommunications are generally available in the project area, and facility upgrades would not likely be necessary.

4.5 FAIR HOUSING ANALYSIS

4.5.1 Background of Fair Housing Issues

Assembly Bill 686 (Affirmatively Furthering Fair Housing, or AFFH) was adopted into law in 2018 and became effective on January 1, 2019. The law requires state and local agencies to take proactive measures to correct any housing inequalities related to race, national origin, color, ancestry, sex, marital status, disability, religion, or other protected characteristics. Agencies must ensure that their laws and programs affirmatively further fair housing, and that they take appropriate actions to do so.

Under State law, affirmatively furthering fair housing, or AFFH, means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” Agencies must include in their Housing Elements a program that promotes fair housing opportunities for all persons. In the context of a community’s housing needs, AFFH is not just about the number of units needed, but also about where the units are located and who has access to them. At the time of this draft, HCD guidance was to provide this analysis in five different subsections:

- Fair Housing Enforcement and Outreach Capacity
- Segregation and Integration Patterns and Trends

- Racially and Ethnically Concentrated Areas of Poverty and Affluence
- Disparities in Access to Opportunity
- Disproportionate Housing Needs

4.5.2 Fair Housing Enforcement and Outreach Capacity

Federal and State Regulations

Federal, state, and local laws make it illegal to discriminate based on a person's protected class. At the federal level, the Fair Housing Act prohibits discrimination based on race, color, religion, sex, national origin, familial status, and disability. In California, the Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act also make it illegal to discriminate based on marital status, ancestry, sexual orientation, source of income, or any other arbitrary forms of discrimination. Federal and state fair housing law both prohibit intentional housing discrimination and prohibit any actions or policies which may have a discriminatory effect on a protected group of people. Examples of policies or practices with discriminatory effects include exclusionary zoning and land use policies, mortgage lending and insurance practices, and residential rules that may indirectly inhibit religious or cultural expression. Both the state and the federal government have structures in place to process and investigate fair housing complaints. In California, the Department of Fair Employment and Housing (DFEH) maintains the authority to investigate complaints of discrimination related to employment, housing, public accommodations and hate violence. The agency processes complaints online, over the phone and by mail and provides protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA) (Government Code § 12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices
- Unlawful restrictive covenants

At a federal level, HUD also processes, investigates, and enforces any complaints in violation of the Federal Fair Housing Act. The following categories are protected by FEHA:

- Race or color

- Ancestry or national origin
- Sex, including Gender, Gender Identity, and Gender Expression
- Marital status
- Source of income
- Sexual orientation
- Familial status (households with children under 18)
- Religion
- Mental/physical disability
- Medical condition
- Age
- Genetic information

In addition, FEHA contains similar reasonable accommodations, reasonable modifications, and accessibility provisions as the Federal Fair Housing Amendments Act. FEHA explicitly provides that violations can be proven through evidence of the unjustified disparate impact of challenged actions and inactions and establishes the burden-shifting framework that courts, and the Department of Fair Employment and Housing must use in evaluating disparate impact claims.

The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, and medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics. In practice, this has meant that the law protects against arbitrary discrimination, including discrimination based on personal appearance.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act may not be imposed for speech alone unless that speech itself threatened violence.

California Civil Code Section 1940.3 prohibits landlords from questioning potential residents about their immigration or citizenship status. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person’s citizenship or immigration status.

The California Tenant Protection Act (AB 1482; California Civil Code Sections 1946.2, 1947.12 and 1946.13) prohibits tenants from being evicted without “just cause,”

which means that tenants who have lived in a unit for at least a year may only be evicted for enumerated reasons, such as failure to pay rent, criminal activity or breach of a material term of the lease. The law also caps rent increases at 5% for a period of 10 years.

In addition to these acts, Government Code § 11135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, changes to § 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low-income households, including single-room occupancy units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

On the local level, the Cloverdale Municipal Code provides for specific procedures for requesting reasonable accommodations under the FHA and FEHA.

Compliance with Existing Fair Housing Laws and Regulations

The City of Cloverdale maintains compliance with all federal and state fair housing laws and is committed to ensuring access to fair housing services. To support adequate provision of fair housing information, outreach, and enforcement, Cloverdale utilizes local and regional organizations that are focused on these goals. They include the following agencies and organizations:

Department of Fair Employment and Housing (DFEH)

The California DFEH is a state agency dedicated to enforcing California's civil rights laws. Its mission targets unlawful discrimination in employment, housing and public accommodations, hate violence, and human trafficking. Victims of discrimination can submit complaints directly to the department. DFEH is also a HUD Fair Housing Assistance Program (FHAP) agency and receives funding from HUD to enforce fair housing laws.

Fair Housing Advocates of Northern California (FHANC)

Fair Housing Advocates of Northern California is a private 501(c)(3) nonprofit organization with a stated mission of ensuring equal housing opportunity and educating communities on the value of diversity in their neighborhoods. FHANC is also a grantee under HUD's Fair Housing Initiatives Program (FHIP), which means that it receives funding from HUD to assist victims of housing discrimination. FHANC provides fair housing counseling services, fair housing complaint investigation, and assistance in filing fair housing administrative complaints to residents of Sonoma, Solano, and Marin counties. The organization also offers counseling and education programs on foreclosure prevention and pre-purchase homebuying.

Legal Aid of Sonoma County

Legal Aid of Sonoma County represents low and very low-income residents within the County. Legal Aid is also a grantee under HUD's Fair Housing Initiatives Program (FHIP), as it receives funding from HUD to assist victims of housing discrimination. Their housing practice provides legal assistance regarding public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lockouts and utility shut-offs, residential hotels, and training advocates and community organizations. Legal Aid is restricted from representing undocumented clients.

Sonoma County Community Development Commission (CDC)

At the County level, the County of Sonoma promotes the preservation and creation of affordable housing and works to affirmatively further fair housing through their own policies, programs, projects, and practices. The Sonoma County Community Development Commission (CDC) was established in 1970 and is dedicated to creating homes for all residents within thriving and inclusive neighborhoods by offering three core services: rental assistance, homeless services, and investment in community and affordable housing projects. The goal is to create housing that is affordable, available, and accessible to the County's low-income and workforce residents.

Every three years, the CDC produces a new Three-Year Strategic Plan to identify its role within the County of Sonoma and to guide its work effort in a rapidly changing environment. The most recent plan, released in August 2019, indicates that "housing instability as measured by rent burdens, over-crowding, and concentrations of poor households in high poverty neighborhoods remains a pressing issue impeding the full recovery of the county and disproportionately impacting communities of color." To address these issues, the CDC has created a strategic plan and fostered a strong team, building trust through proactive engagement and creating pathways to housing and community resources.

Sonoma County also funds non-profit organizations to provide fair housing services such as fair housing advocacy, public education on renter and property owner rights, and assistance in attaining and retaining housing for those who live with a disability.

Sonoma County Racial Equity Alliance

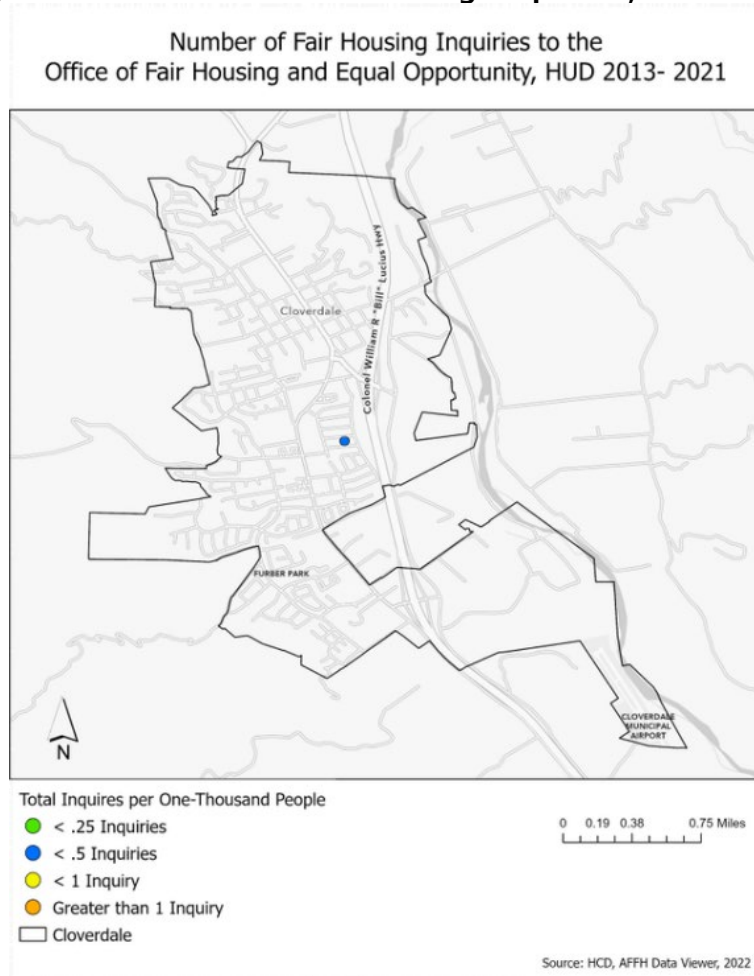
To address discrimination within operations and decision-making processes, the County joined the Government Alliance on Race and Equity and participants from 12 County departments created Sonoma County Racial Equity Alliance and Leadership. Subsequently, County employees formed the County Latinx Employee Resource Network. The Board of Supervisors also created the Office of Equity in the Summer of 2020. In January of 2021, the Board of Supervisors approved a five-year strategic plan supporting racial equity and promoting social justice. The goals contained in the strategic plan are to foster a county organizational culture that supports the commitment to achieving racial equity; implement strategies to make the County workforce reflect County demographic across all levels; ensure racial equity

throughout all County policy decisions and service delivery; and engage community members and stakeholder groups to develop priorities and to advance racial equity. These efforts are intended to promote balanced communities where people of all races, ethnicities, genders, ages, and persons with and without disabilities can live together.

Complaints, Findings, Lawsuits, Enforcement Actions, Settlements or Judgments Related to Fair Housing and Civil Rights

Between 2013 and 2021 the California Department of Fair Employment and Housing received a total of four fair housing complaints from Cloverdale residents, which is less than one complaint for every two thousand residents. One complaint was made based on disability and three complaints were non-specific. None of the complaints resulted in a fair housing case.

Figure 6: Number of Fair Housing Inquiries, 2013-2021



Housing Enforcement and Outreach Capacity

The City of Cloverdale is in full compliance with all applicable fair housing regulations at the State and Federal levels. As discussed above, while the City does not directly enforce fair housing laws, it does disseminate information about and refer residents

to local fair housing and housing legal support organizations. Challenges related to fair housing enforcement are primarily due to limited administrative capacity and resources of local fair housing organizations. There is also a continued need for more frequently and widely dispersed fair housing resources so that the right to fair housing is enforced for all residents.

4.5.3 Segregation and Integration Patterns and Trends

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. Integration is the equal distribution of demographic groups within a geographic location or community. This section of the Assessment of Fair Housing assesses the extent of racial and income segregation and integration both on the neighborhood level and between the City and neighboring jurisdictions.

Segregation is partly a result of historical exclusionary zoning practices, which is a practice that either intentionally or unintentionally excluded certain types of land uses and/or races and ethnicities from a given community. Exclusionary zoning was introduced in the early 1900s, often to prevent racial and ethnic minorities from moving into middle- and upper-class neighborhoods. Zoning codes that discriminate on the basis of race and ethnicity are now illegal, however, nearly all communities in the United States have land use patterns that reflect past practices. This can limit the supply of available housing units. In many cities, the implementation of these zoning practices, along with a host of other factors including historical disinvestment in low-income neighborhoods, has resulted in segregation. In Cloverdale, while the majority of the land is zoned for single-family homes, multifamily development has steadily increased over time and Cloverdale has one of the highest growth rates in Sonoma County (Table 15).

Table 15: Total Housing Units by City and Town

	2000	2010	2015	2019	Percent Change
Petaluma	20,304	22,382	22,423	23,291	14.7%
Windsor	7,728	9,104	9,716	9,488	22.8%
Rohnert Park	15,808	16,852	16,424	17,025	7.7%
Santa Rosa	57,578	66,913	67,337	69,814	21.3%
Sebastopol	3,321	3,377	3,777	3,476	4.7%
Cloverdale	2,619	3,469	3,287	3,239	23.7%
Sonoma	4,671	5,219	5,436	5,778	23.7%
Cotati	2,585	3,218	2,944	2,911	12.6%
Healdsburg	4,138	4,729	5,025	5,289	27.8%
Total	118,752	135,263	136,369	140,311	18.2%

Source: Jesús Guzmán, *Generation Housing, State of Housing in Sonoma County 2022*

Race and Ethnicity

According to the 2012 Sonoma County Regional Analysis of Impediments to Fair Housing Choice, the southern portion of Santa Rosa, the unincorporated area of Boyes Hot Springs and the northern portion of the county near Cloverdale contained the largest minority concentrations in the Sonoma County region. Except for Sebastopol, all communities in the region contained block groups with minority concentrations.

Table 16 shows comparative racial and ethnic composition over the past decade. Unlike the State of California, there is a decreasing majority White Non-Hispanic population in both the City of Cloverdale and the County of Sonoma. The rate of change over the last decade indicates an increasingly diverse population, with the White Non-Hispanic population declining significantly while Hispanic/Latino, Black, Native Hawaiian or Pacific Islander, some other race, or two or more races have increased in the last decade. Compared to the State of California, Cloverdale has a greater proportion of White Non-Hispanic, whereas compared to Sonoma County, Cloverdale has a lesser proportion. Cloverdale’s Hispanic or Latino population was roughly 10% larger than Sonoma County in 2020 and is outpacing both the County and the State in growth of this population.

Table 16: Trends in Racial and Ethnic Composition of Cloverdale, Sonoma County, and the State of California (2010-2020)

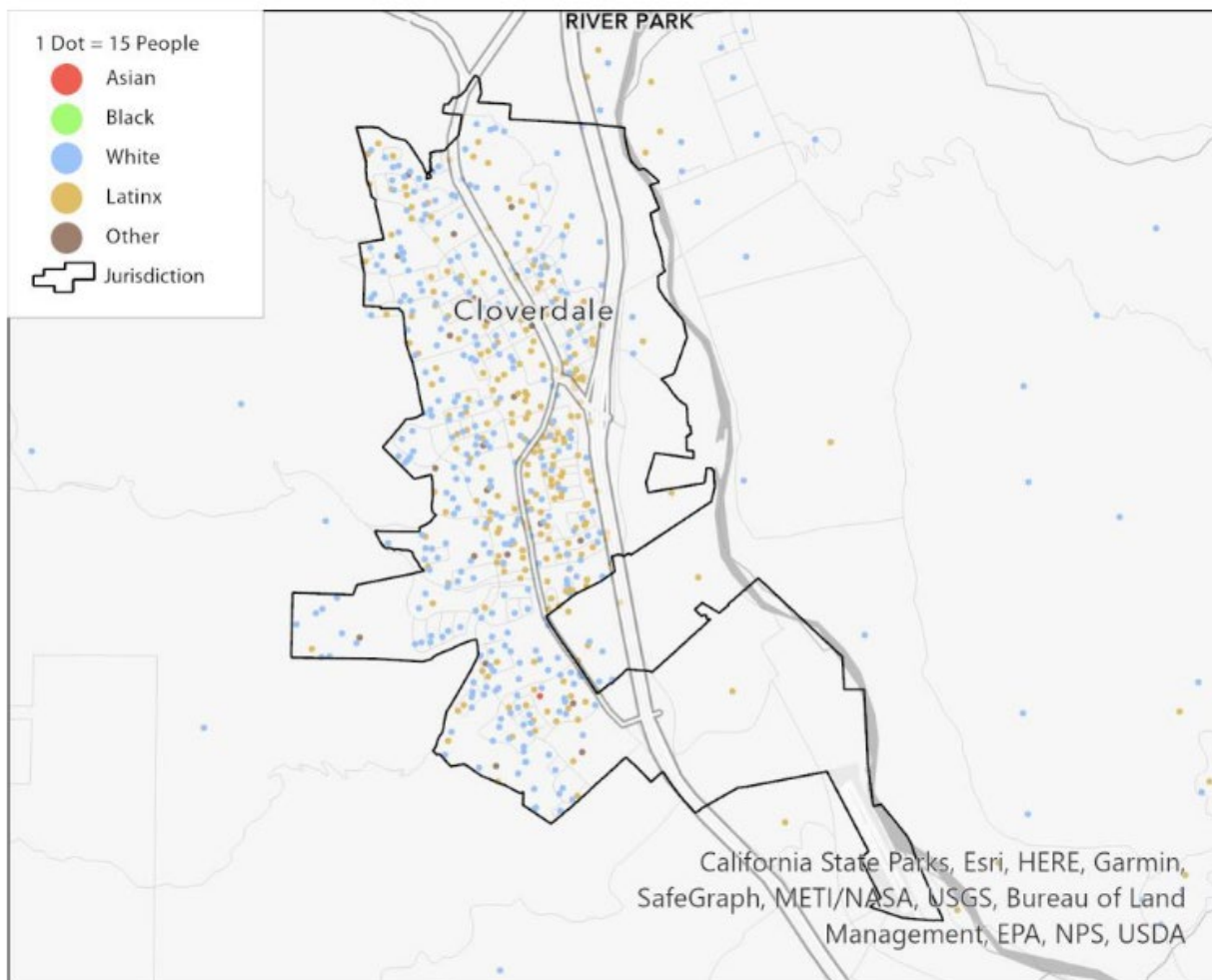
	Cloverdale	Sonoma County	California

	2010	2020	2010	2020	2010	2020
Hispanic or Latino	32.8%	38.6%	24.9%	28.9%	37.6%	39.4%
White (Non-Hispanic) alone	62.5%	53.7%	66.1%	58.5%	40.1%	34.7%
Black or African American alone	0.4%	0.6%	1.4%	1.5%	5.8%	5.4%
Native American alone	1.3%	1.0%	0.7%	0.6%	0.4%	0.4%
Asian alone	1.1%	1.0%	3.7%	4.5%	12.8%	15.1%
Native Hawaiian or Other Pacific Islander alone	0.1%	0.2%	0.3%	0.3%	0.3%	0.3%
Some other race alone	0.1%	0.6%	0.2%	0.6%	0.2%	0.6%
Two or More Races	1.8%	4.3%	2.7%	5.0%	2.6%	4.1%

Source: U.S. Decennial Census 2010, 2019

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of Cloverdale in Figure 7 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher. Most of the City appears to have fairly well integrated racial demographics, but most of the City shows some degree of White Non-Hispanic population predominance. There are, however, some areas of the City with larger Hispanic/Latino populations (Figure 7).

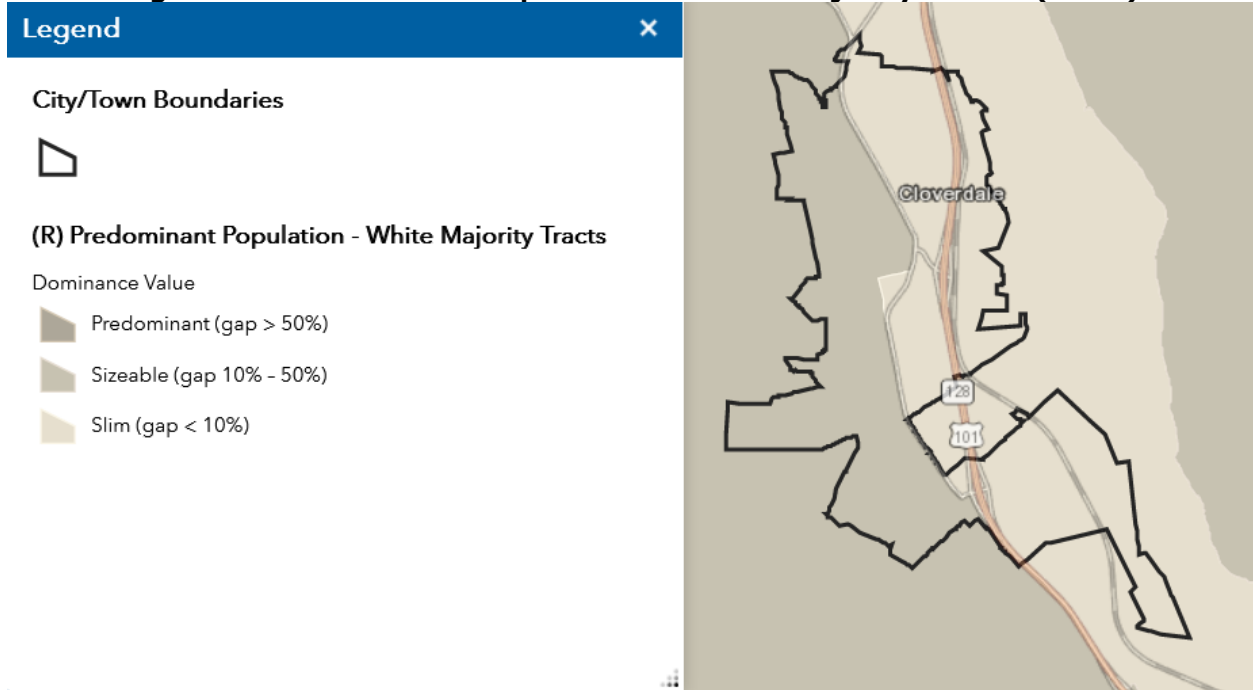
Figure 7: Racial Dot Map of Cloverdale, 2020



*Source: UC Merced Urban Policy Lab and ABAG/MTC Staff
AFFH Segregation Report: Cloverdale*

To assist in this analysis of integration and segregation with census tracts, the TCAC/HCD Opportunity Map filters areas that meet consistent standards for both poverty (30% of the population below the federal poverty line) and racial segregation (overrepresentation of people of color relative to the county) into a “High Segregation & Poverty” category. There are currently no census tracts in the City of Cloverdale that meet these criteria. However, there is a distinction between the two census tracts within Cloverdale when it comes to the extent of predominance of white populations and lower resource areas versus higher resource areas that will be analyzed in the Disparities in Access to Opportunity section. The western census tract has a more sizeable gap between white populations and other races (10%-50%) while on the eastern side there is a smaller gap of less than 10%. There are no census tracts in Cloverdale where there is a Hispanic/Latino majority according to the Predominant Population – Hispanic Majority Tracts maps.

Figure 8: Predominant Population – White Majority Tracts (2021)



Source: HCD AFFH Data Viewer, 2021

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an isolation index:

- The isolation index compares each neighborhood’s composition to the jurisdiction’s demographics.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups.

The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Hispanic/Latino residents in a city, then the average Hispanic/Latino resident in that city lives in a neighborhood that is 65% Hispanic/Latino.

Within Cloverdale, the most isolated racial group is white residents. Cloverdale’s isolation index of 0.555 for white residents means that the average white resident lives in a neighborhood that is 55.5% white. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in Cloverdale for the years 2000, 2010, and 2020 can be found in Table 17 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020. Cloverdale has become less segregated over time and this trend is expected to continue.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 17 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 17: Racial Isolation Index Values for Segregation within Cloverdale

Race	Cloverdale			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.011	0.012	0.012	0.245
Black/African American	0.001	0.005	0.007	0.053
Hispanic/Latino	0.296	0.344	0.413	0.251
White	0.705	0.652	0.555	0.491

Source: IPOMS National Historical Geographic Information System; U.S. Census Bureau, 2020 Census State Redistricting Data (PL 94-171) Summary File, 2020 Census of Population and Housing, Table P002; compiled by UC Merced Urban Policy Lab and ABAG/MTC Staff in the AFFH Segregation Report: Cloverdale Dissimilarity Index

Dissimilarity Index

Table 18: Dissimilarity Index Definitions

Measure	Values	Description
Dissimilarity Index [range 0-100]	<30	Low Segregation
	30-60	Moderate Segregation
	>60	High Segregation

Source: University of Delaware, Center for Community Research & Service, 2021

Table 20 below provides the dissimilarity index values indicating the level of segregation in Cloverdale between white residents and residents who are Black, Hispanic/Latino, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all other residents in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020). In Cloverdale, the highest segregation is between Hispanic/Latino and white residents (see Table 19). Cloverdale’s Latino/white dissimilarity index of 0.215 means that 21.5% of Hispanic/Latino (or white) residents would need to move to a different neighborhood to create perfect integration between Hispanic/Latino residents and white residents.

The “Bay Area Average” column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of

segregation between communities of color are from white residents in Cloverdale. For example, Table 20 indicates that the average dissimilarity index between Hispanic/Latino and white residents in a Bay Area jurisdiction is 0.207, so on average 20.7% of Hispanic/Latino (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Hispanic/Latino and white residents in that jurisdiction.

Table 19: Racial Dissimilarity Index Values for Segregation within Cloverdale

Race	Cloverdale			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.142*	0.034*	0.111*	0.185
Black/African American vs. White	0.224*	0.362*	0.006*	0.244
Hispanic/Latino vs. White	0.248	0.223	0.215	0.207
People of Color vs. White	0.218	0.202	0.189	0.168
<p><i>Source: IPOMS National Historical Geographic Information System; U.S. Census Bureau, 2020 Census State Redistricting Data (PL 94-171) Summary File, 2020 Census of Population and Housing, Table P002; compiled by UC Merced Urban Policy Lab and ABAG/MTC Staff in the AFFH Segregation Report: Cloverdale</i></p> <p><i>Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.</i></p>				

Theil's H Index

The Theil's H Index can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole City. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

The Theil's H Index values for neighborhood racial segregation in Cloverdale for the years 2000, 2010, and 2020 can be found in Table 20 below. The "Bay Area Average" column in the table provides the average Theil's H Index across Bay Area jurisdictions

in 2020. Between 2010 and 2020, the Theil’s H Index for racial segregation in Cloverdale declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil’s H Index for racial segregation in Cloverdale was lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Cloverdale is less than in the average Bay Area community.

Table 20: Theil’s H Index Values for Segregation in Cloverdale

	Cloverdale			Bay Area Average
Index	2000	2010	2020	2020
Theil’s H Multi-Racial	0.032	0.027	0.024	0.042
<i>A lower index value indicates lower levels of neighborhood racial segregation. Source: IPOMS National Historical Geographic Information System; U.S. Census Bureau, 2020 Census State Redistricting Data (PL 94-171) Summary File, 2020 Census of Population and Housing, Table P002; compiled by UC Merced Urban Policy Lab and ABAG/MTC Staff in the AFFH Segregation Report: Cloverdale</i>				

Familial Status

Familial status refers to the presence of children under the age of 18, regardless of marital status or relation of children to the head of household. Analyzing familial status will aid in identifying areas to focus resources.

Families with children may face housing discrimination by landlords. Differential treatments such as limiting the number of children in a complex, or confining children to a specific location, are also fair housing concerns.

Single parent households are also protected by fair housing law. Landlords may be concerned about the ability of such households to make regular rent payments and so may require more stringent credit checks, or higher security deposits for single-parent applicants. Due to their relatively lower per-capita income and higher living expenses such as daycare, single-parent and female-headed households may face challenges finding affordable, decent, and safe housing.

According to the American Community Survey, 9.0% of households in Cloverdale are female headed with no spouse present, and 39.9% of those households have children under 18 years old compared to the County where 9.6% of households are female headed with no spouse, and 48.3% of them have children under 18 (Table 21). In Cloverdale, there was a 37.4% decrease in the percentage of female-headed households with children under the age of 18 between 2010 and 2020.

Table 21: Familial Status Trends in Cloverdale, Sonoma County, and California

	Cloverdale			Sonoma County			California		
	2010	2020	Rate of Change	2010	2020	Rate of Change	2010	2020	Rate of Change

Total Households	3,242	3,504	+8.1%	184,033	188,958	+2.7%	12,392,852	13,044,266	+5.3%
Family Households	2,151 (66.3%) ¹	2,383 (75.7%) ¹	+6.8%	116,699 (63.4%) ¹	120,232 (63.6%) ¹	+0.2%	8,495,322 (68.55%) ¹	8,958,436 (68.67%) ¹	+5.5%
Average Family Size	3.15	3.04	-1.1%	3.10	3.13	+0.03%	3.48	3.53	+1.4%
Married-Couple Family Households	1,708 (52.7%) ¹	1,959 (56.0%) ¹	+3.2%	88,656 (48.2%) ¹	91,935 (48.7%) ¹	+0.5%	6,166,334 (49.75%) ¹	6,491,236 (49.76%) ¹	+5.3%
Percent of Households with Children (under 18 yrs)	32.1%	27.3%	-4.8%	28.8%	25.0%	-3.8%	51.6%	47.0%	-4.6%
Female-Headed Households, no spouse present	221 (6.8%) ¹	291 (9.0%) ¹	+2.2%	18,622 (10.1%) ¹	18,140 (9.6%) ¹	-0.5%	1,615,112 (13.03%) ¹	1,690,625 (12.96%) ¹	+4.7%
Percent of Female-Headed Households with Children (under 18 years old)	76.5%	39.9%	-37.4%	55.7%	48.3%	-7.4%	65.8%	53.3%	-12.5%
Non-Family Households	1,091 (33.7%) ¹	1,121 (32.0%) ¹	-1.70%	67,334 (36.6) ¹	68,726 (36.4%) ¹	-0.2%	3,897,530 (31.44%) ¹	4,085,830 (31.32%) ¹	+4.8%
Householder living alone over age 65	12.9%	11.5%	-1.4%	10.6%	14.2%	-3.6%	8.1%	9.5%	+1.4%

¹Percent of households relative to total households

Source: U.S. Decennial Census, 2010, ACS 5-Year Estimates 2010-2019

Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” Special housing needs for persons with disabilities fall into two broad categories: physical design to address mobility impairments, and in-home social, educational, and medical support to address developmental and mental impairments.

Persons with physical and mental disabilities may face additional barriers, including discrimination, while seeking housing. Some units may not be accessible to physically disabled tenants without significant modifications. Persons with mental disabilities may face barriers such as stigma, where landlords may refuse to rent to tenants with a history of mental impairment. Community opposition can also prevent the establishment of group homes for persons with mental disabilities.

In accordance with Federal law, the City makes reasonable accommodations to allow for modifications that may be necessary to allow persons with disabilities to live comfortably and to ensure that multifamily housing be accessible to or adaptable for persons with disabilities. These provisions are located within the City’s Municipal Code.

Demand is greater than the supply of accessible, affordable housing, resulting in high risk of housing insecurity, homelessness, and institutionalization for people with disabilities. Table 22 shows the rates at which different disabilities are present among residents of Cloverdale, Sonoma County, and California. Overall, 14.2% of people in Cloverdale have a disability of any kind, roughly 3-4% higher than the County and State.

Table 22: Trends in Disability Characteristics

	Cloverdale		Sonoma County		California	
	2015	2020	2015	2020	2015	2020
Total with a Disability	-	14.2%	-	11.7%	-	10.7%
Hearing Difficulty	5.1%	5.2%	3.8%	3.6%	2.9%	3.0%
Vision Difficulty	4.0%	1.8%	1.9%	1.9%	2.0%	2.0%
Cognitive Difficulty	4.1%	4.1%	4.7%	4.5%	4.3%	4.4%
Ambulatory Difficulty	7.7%	7.8%	6.0%	5.8%	5.9%	5.8%
Self-Care Difficulty	2.8%	2.5%	2.5%	2.5%	2.6%	2.6%
Independent Living Difficulty	6.0%	8.0%	5.3%	5.4%	5.5%	5.5%

Source: ACS 5-Year Estimates 2015, 2020

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that typically begins before a person turns 18 years old. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. Of the population in Cloverdale living with a developmental disability, children under the age of 18 make up 36.6% and adults account for 63%. The most common living arrangement for individuals with disabilities in Cloverdale is in the home of parent/family/guardian.

Table 23: Population with Developmental Disability by Residence, 2019

Residence Type	Population
Home of Parent/Family/Guardian	61
Independent/Supported Living	9

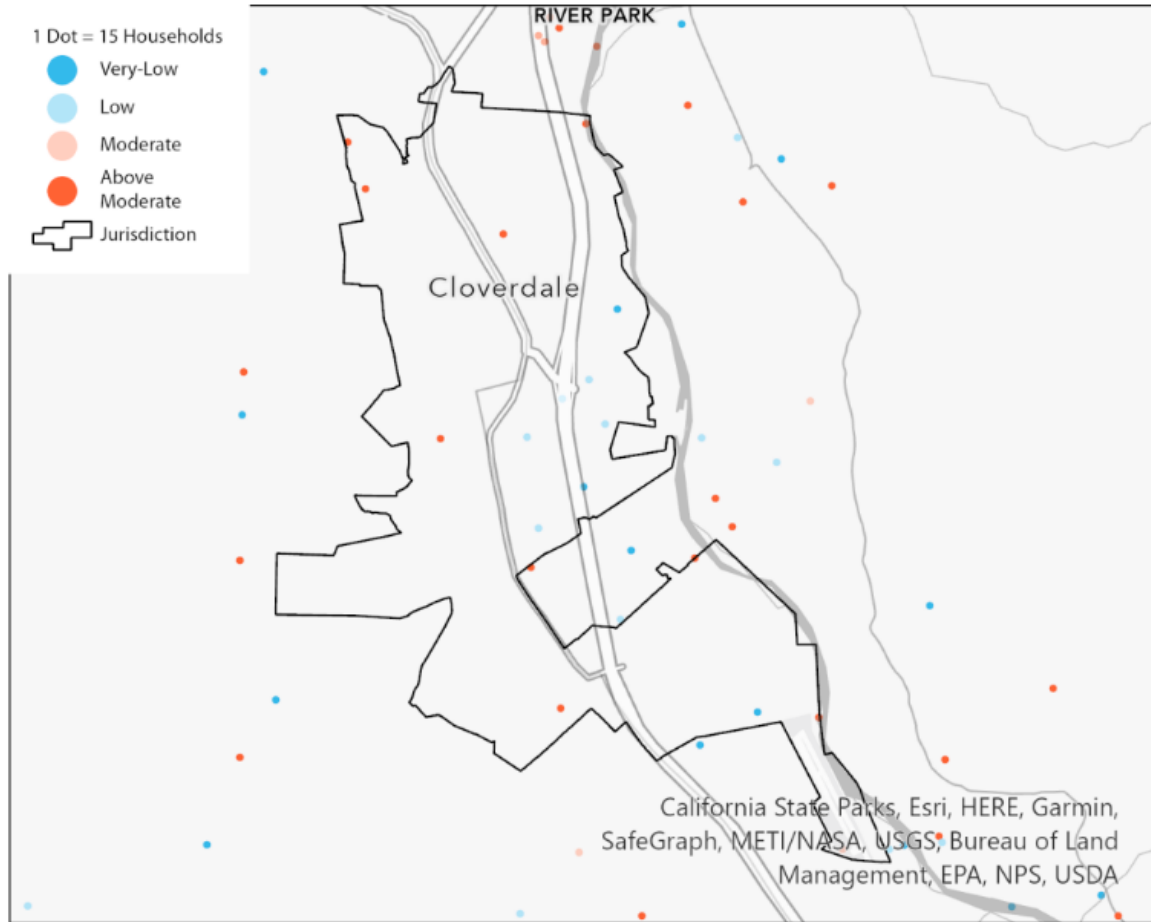
Foster/Family Home	4
Other	0
Intermediate Care Facility	0
Community Care Facility	0
<i>Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)</i>	

Income

Identifying low or moderate income (LMI) geographies and individuals is useful in overcoming patterns of segregation. HUD defines a LMI area as a census tract or block group where over 51% of the population is LMI (based on HUD income definition of up to 80% of the AMI). Household income is directly connected to the ability to afford housing. Higher income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. Households with lower incomes are limited in their ability to balance housing costs with other needs, and often face additional barriers when seeking adequate housing.

The income dot map of Cloverdale in Figure 9 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. When the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well. The distribution of dots in the Income Dot Map of Cloverdale in show a potential concentration of low to very-low-income dots concentrated on the eastern side of the City and moderate to above moderate dots on the west.

Figure 9: Income Dot Map of Cloverdale, 2015



Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data

The isolation index values for all income groups in Cloverdale for the years 2010 and 2015 can be found in Table 24 below. Like the tables presented earlier for neighborhood racial segregation, the “Bay Area Average” column in Table 24 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. For example, the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269, meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Based on this index, above moderate-income residents are the most isolated income group in Cloverdale. Cloverdale’s isolation index of 0.394 for these residents means that the average above moderate-income resident in Cloverdale lives in a neighborhood that is 39.4% above moderate-income. Between 2010 and 2015, income isolation in Cloverdale increased for low-income and above moderate-income residents and decreased for very low-income and moderate-income residents. Very low-income and moderate-income residents in Cloverdale are less isolated than in the average Bay Area community (Table 24).

Table 24: Income Group Isolation Index Values within Cloverdale

Income Group	Cloverdale		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.286	0.215	0.269
Low-Income (50%-80% AMI)	0.227	0.313	0.145
Moderate-Income (80%-120% AMI)	0.230	0.220	0.183
Above Moderate-Income (>120% AMI)	0.389	0.394	0.507

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data

Table 25 below provides the dissimilarity index values indicating the level of segregation in Cloverdale between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). Segregation in Cloverdale between lower-income residents and residents who are not lower-income increased between 2010 and 2015. Additionally, Table 25 shows dissimilarity index values for the level of segregation in Cloverdale between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI).

The “Bay Area Average” column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 25 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

In 2015, the income segregation in Cloverdale between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (see Table 25). This means that the lower-income residents were more segregated from other residents within Cloverdale compared to other jurisdictions in the region. However, this metric may be less reliable in Cloverdale due to the small sample size.

Table 25: Income Segregation in Cloverdale Between Lower-Income Residents

Income Group	Cloverdale		Bay Area Average
	2010	2015	2015

Below 80% AMI vs. Above 80% AMI	0.306	0.363	0.198
Below 50% AMI vs. Above 120% AMI	0.407	0.376	0.253
<i>Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data</i>			

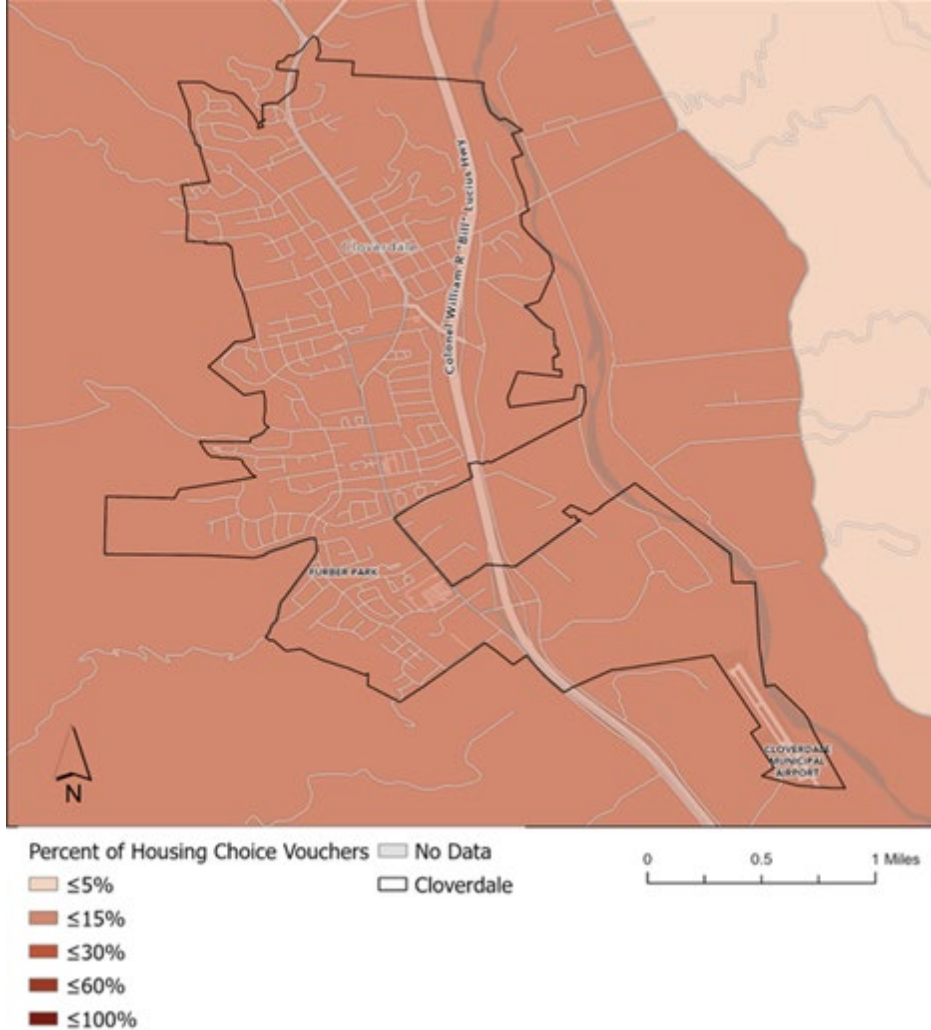
The Theil’s H Index values for neighborhood income group segregation in Cloverdale for the years 2010 and 2015 can be found in Table 26 below. The “Bay Area Average” column in this table provides the average Theil’s H Index value across Bay Area jurisdictions for different income groups in 2015. This index value did not change significantly between 2010 and 2015 for Cloverdale. The index also shows higher income group segregation in Cloverdale than the average value for Bay Area jurisdictions.

Table 26: Theil’s H Index Values for Income Segregation within Cloverdale

Index	Cloverdale		Bay Area Average
	2010	2015	2015
Theil’s H Multi-Income	0.052	0.054	0.043
<i>A lower index value indicates lower levels of neighborhood income group segregation. Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data</i>			

The Housing Choice Voucher Program, also known as Section 8, is the nation’s largest federal rental assistance program and assists low-income households access and afford rental housing. There is no apparent concentration of households using these vouchers in Cloverdale (Figure 10).

Figure 10: Housing Choice Vouchers as a Percent of Renter-Occupied Housing Units by Census Tract



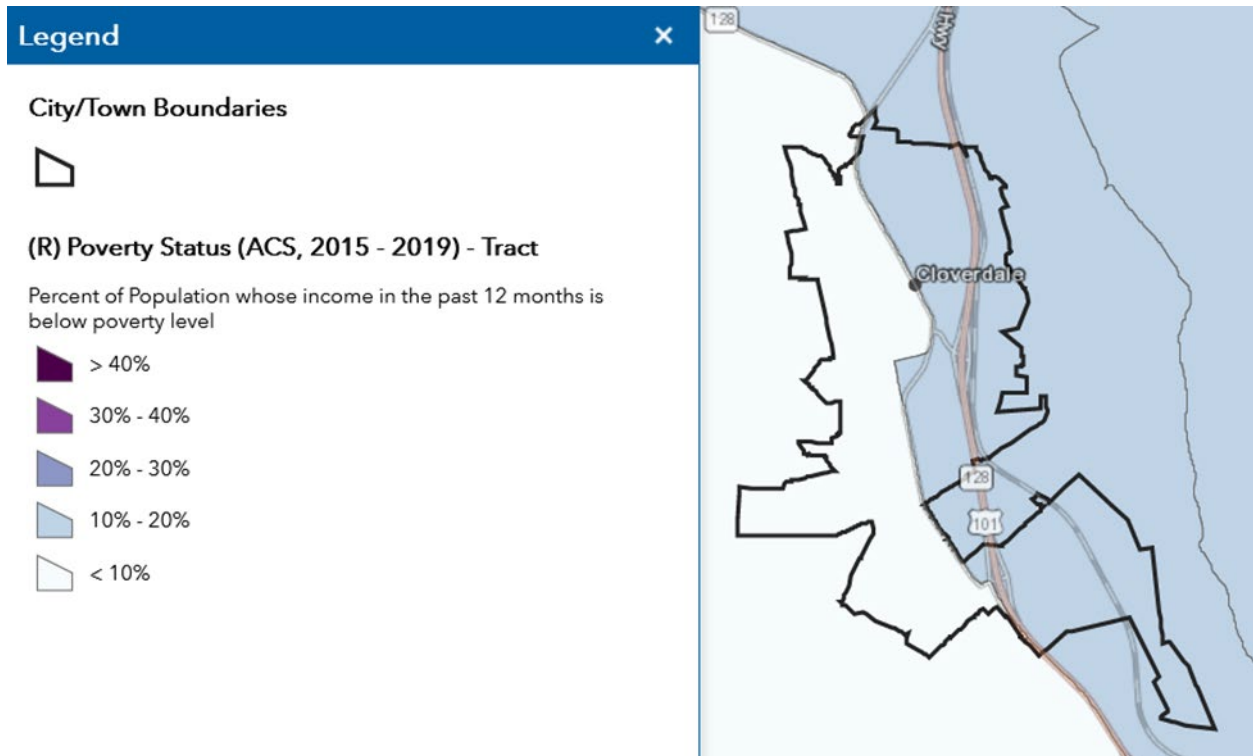
Source: HCD AFFH Data Viewer, 2020

Poverty

The 2019 Poverty Rate in the City of Cloverdale was 8.01%. Females 18-24 represent the greatest number in poverty, followed by males 45-54 and then females 16-17. The most common racial or ethnic group living below the poverty line in Cloverdale, CA is White, followed by Hispanic/Latino and Other.

Within the City, poverty is more concentrated within the easterly census tract. Between 10% and 20% of the population in this tract has earned income below the poverty level within the past 12 months while in the western census tract, less than 10% of the population has earned income below the poverty level in the past 12 months. The eastern tract contains higher non-white populations. Both tracts extend beyond City limits and the data may therefore not accurately reflect a concentration of poverty within the City.

Figure 11: Poverty Status by Tract in the City of Cloverdale

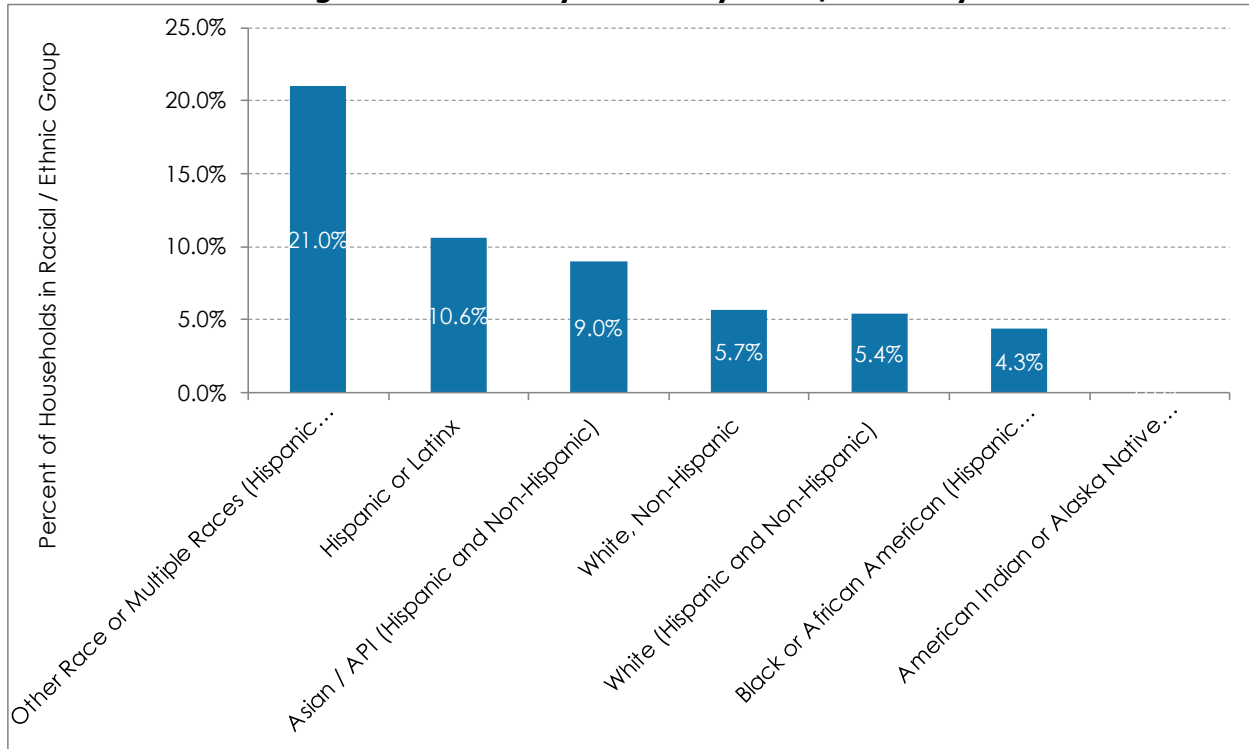


Source: HCD AFFH Data Viewer, 2021

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine who classifies as impoverished. If a household's total income is less than the threshold, then that household and every individual in it is living in poverty.

Federal and local housing policies have historically excluded communities of color from the same opportunities extended to white residents and created disparities in poverty. These economic disparities also leave those communities at higher risk for housing insecurity, displacement, or homelessness. In Cloverdale, 21% of Other Race or Multiple Race (Hispanic and Non-Hispanic) households have higher rates of poverty compared to 5.4% of white residents (see Figure 12).

Figure 12: Poverty Status by Race/Ethnicity



Source: U.S. Census Bureau, American Community Survey, 2015-2019

Fair Housing Issues and Contributing Factors

Single-family zoning is exclusionary when it occurs to the exclusion of other housing types that may be more affordable and accessible to a greater diversity of residents. Whether intended or not, Cloverdale’s disproportionate promotion of single-family homes through single-family has historically excluded persons who do not have incomes high enough to live in these single-family areas. Because poverty occurs most often with person of color, these practices often resulted in the exclusion of protected classes. AB 686 requires that the City adopt programs to overcome and reverse this historic pattern of exclusion, and to identify housing sites through the Affirmatively Furthering Fair Housing lens.

4.5.4 Disparities in Access to Opportunities

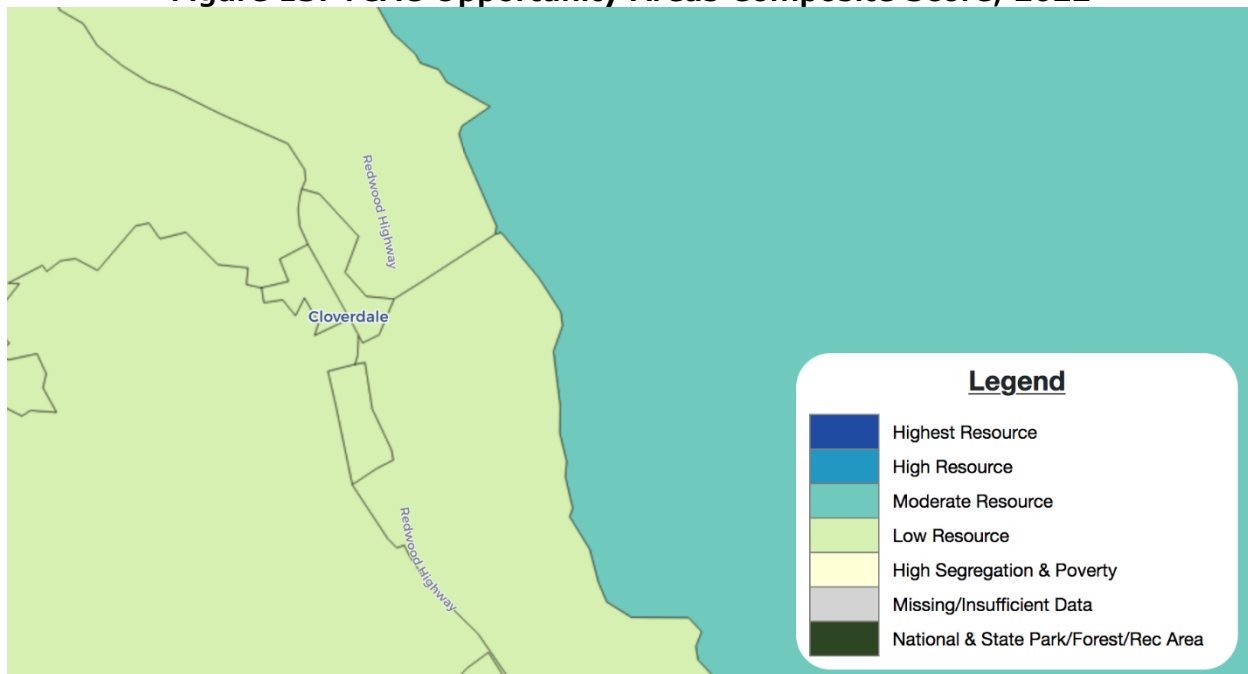
Racial and economic segregation can lead to vastly unequal access to opportunities within community such as access to high performing schools, good paying jobs, public transportation, parks and playgrounds, clean air and water, public safety and more. This generational lack of access for many communities, particularly lower income residents and ethnic and racial minorities, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates. Analysis of socioeconomic or racial concentrations helps identify negative impacts such as access to resources like education, healthy environments, employment, and transportation.

TCAC Opportunity Maps identify resource levels across the state and “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with Low-Income Housing Tax Credits.” Composite Scores account for regional differences in access to opportunities and identifies economic outcomes for each census tract. A score of less than 0.25 is considered a less positive economic outcome, while scoring greater than 0.75 indicates higher access to opportunities. The index is based on measurements of the following indicators:

- Poverty
- Adult Education
- Employment
- Job Proximity

The TCAC Opportunity Areas Composite Score map from 2022 shows the City of Cloverdale uniformly designated as Low Resource (Figure 13).³⁵

Figure 13: TCAC Opportunity Areas Composite Score, 2022



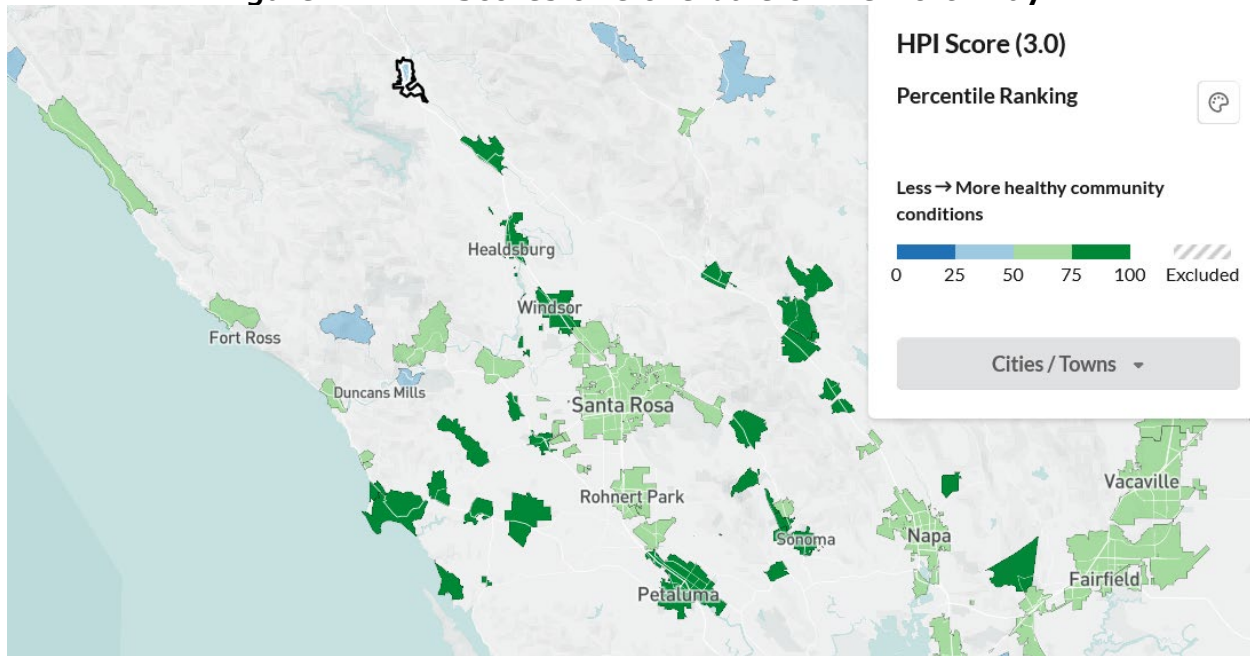
Source: AFFH Data Viewer, 2021

The California Healthy Places Index provides further perspective on how Cloverdale communities compare in overall health to other parts of the County, region, and state. This index combines 25 community characteristics, like access to healthcare, housing, education, and more into a single indexed “HPI score.” The healthier a

³⁵ NOTE: The Moderate Resource tracts located to the east of the City of Cloverdale are outside of city limits.

community, the higher the HPI score. According to the index, Cloverdale has healthier community conditions than 46.7% of other cities and town in California; however, the City falls well below the County average of 85.6%, suggesting that Cloverdale is among the unhealthier communities in Sonoma County. The full map of the region provides a visual of this discrepancy in that Cloverdale (outlined in black in Figure 14) is one of the only cities in the region that fall below the 50th percentile (indicated in blue).

Figure 14: HPI Scores of Cloverdale & The North Bay



Source: California Healthy Places Index

The policy action areas leading to this relatively lower score are Economic, Education, Transportation, and Healthcare Access. The index places Cloverdale in the 39.9th percentile for Economic, the 39.5th percentile for Education, the 23.6th percentile for Transportation, and the 7.5th percentile for healthcare access compared to other California jurisdictions. Some attributing factors of the low Economic Score include a 55% above poverty rate and relatively low per capita Income (\$29,800). The lower Education score can be attributed to a 24.5% attainment of a bachelor’s degree or higher and a 31% enrollment of eligible children in preschool. Regarding transportation, Cloverdale has significantly fewer residents with automobile access than the county as a whole, and the low healthcare access score can be attributed to the fact that 19.8% of adults are uninsured.

Education

Public education in Cloverdale is overseen by the Cloverdale Unified School District (CUSD). According to their website, CUSD serves approximately 1,400 students in a PK-12 comprehensive setting and strives to educate the “community’s most vulnerable, with sixty percent of our student population being designated as one of the following: English learners; meeting income or categorical eligibility requirements

for free or reduced-price meals under the National School Lunch Program; or are foster youth.” Cloverdale exceeds the County average in students qualifying for special education services with a total of over 200 children. Table 27 shows the demographic breakdown of Cloverdale Unified as of 2019. Of the enrolled students, 56.2% are Hispanic/Latino compared to 47.2% of Countywide student populations according to the Sonoma County Office of Education.

Table 27: Cloverdale Unified School District Demographics, 2019

Student Group	Total	Percentage
English Learners	436	31.7%
Foster Youth	2	0.1%
Homeless	45	3.3%
Socioeconomically Disadvantaged	869	63.2%
Students with Disabilities	176	12.8%

Race/Ethnicity	Total	Percentage
African American	5	0.4%
American Indian	38	2.8%
Asian	16	1.2%
Hispanic	773	56.2%
Two or More Races	35	2.5%
Pacific Islander	3	0.2%
White	496	36.1%

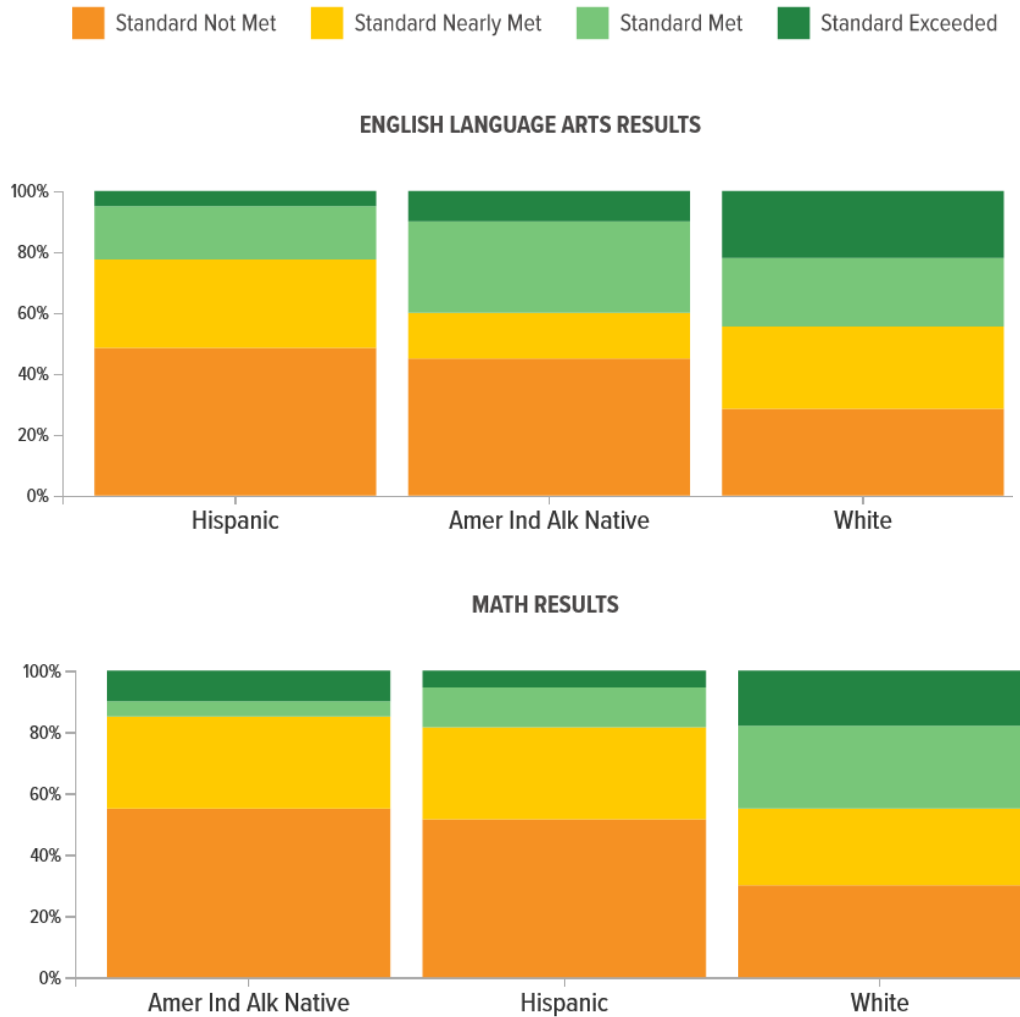
Source: Cloverdale Unified School District, 2019

The California Assessment of Student Performance and Progress/Educational Attainment was developed in 2011 to assist teachers, administrators, students, and parents by promoting high-quality teaching and learning through the use of a variety of assessment approaches and item types. It also allows for comparative analysis between school systems on the local, regional, and state level. The Overall Achievement scores serve as an indicator of overall academic achievement in schools across California.

Within these scores, performance results in English Language Arts and Math can be seen over time. Between 2015 and 2019, the percentage of students failing to meet the Standard in English Language Arts has increased by three percentage points and in Math by two percentage points. While over time performance scores have stayed within two to three percentage points, there are notable disparities in the test results between Hispanic, American Indian/Alaskan Native, and White students. White Students exceed standards at a notably higher rate and Hispanic/Latino and American

Indian/Alaskan Native students not meeting expectations at an even more significant rate.

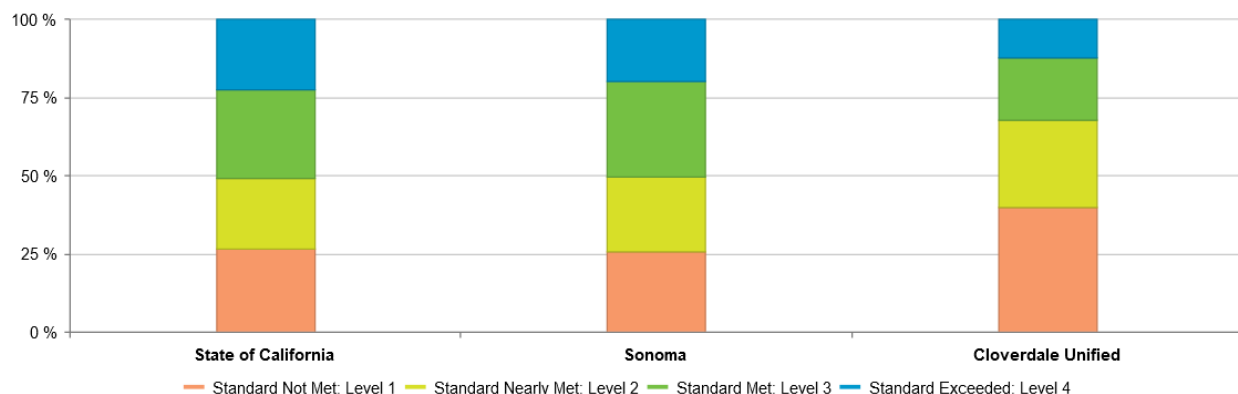
Figure 15: Cloverdale Unified School District Test Results by Race and Ethnicity, 2019



Source: EdSource.org.

In 2018-2019 school year, both Sonoma County and the State California outperformed Cloverdale Unified by a significant margin (Figure 16 and Figure 17). There were 14% more students in Cloverdale who did not meet the overall achievement standard compared to Sonoma County and the State of California. Only 12.38% of students exceeded the standard compared to 20.03% in Sonoma and 22.48% in California.

Figure 16: Achievement Level Distribution in Cloverdale, Sonoma County, and California, 2018-2019



Source: caaspp-elpac.cde.ca.gov

Figure 17: Overall Academic Achievement Level in Cloverdale, Sonoma County, and California, 2018-2019

Achievement Level	State of California	Sonoma	Cloverdale Unified
Mean Scale Score	N/A	N/A	N/A
Standard Exceeded: Level 4 ⁽ⁱ⁾	22.48 %	20.03 %	12.38 %
Standard Met: Level 3 ⁽ⁱ⁾	28.62 %	30.37 %	20.08 %
Standard Nearly Met: Level 2 ⁽ⁱ⁾	22.28 %	23.77 %	27.65 %
Standard Not Met: Level 1 ⁽ⁱ⁾	26.63 %	25.84 %	39.89 %

Source: caaspp-elpac.cde.ca.gov

The California Healthy Places Index uses the following indicators to compare the educational conditions of cities and towns across the state: percentage of adults with a bachelor’s education or higher, high school enrollment rates, and preschool enrollment rates. Cloverdale ranks in the 50.6th percentile for bachelor’s education or higher, in the 100th percentile for high school enrollments, and in the 19.8th percentile for preschool enrollments. Overall, Cloverdale has stronger educational enrollment and attainment outcomes than 39.5% of other California cities and towns that were assessed using this index.

Environment

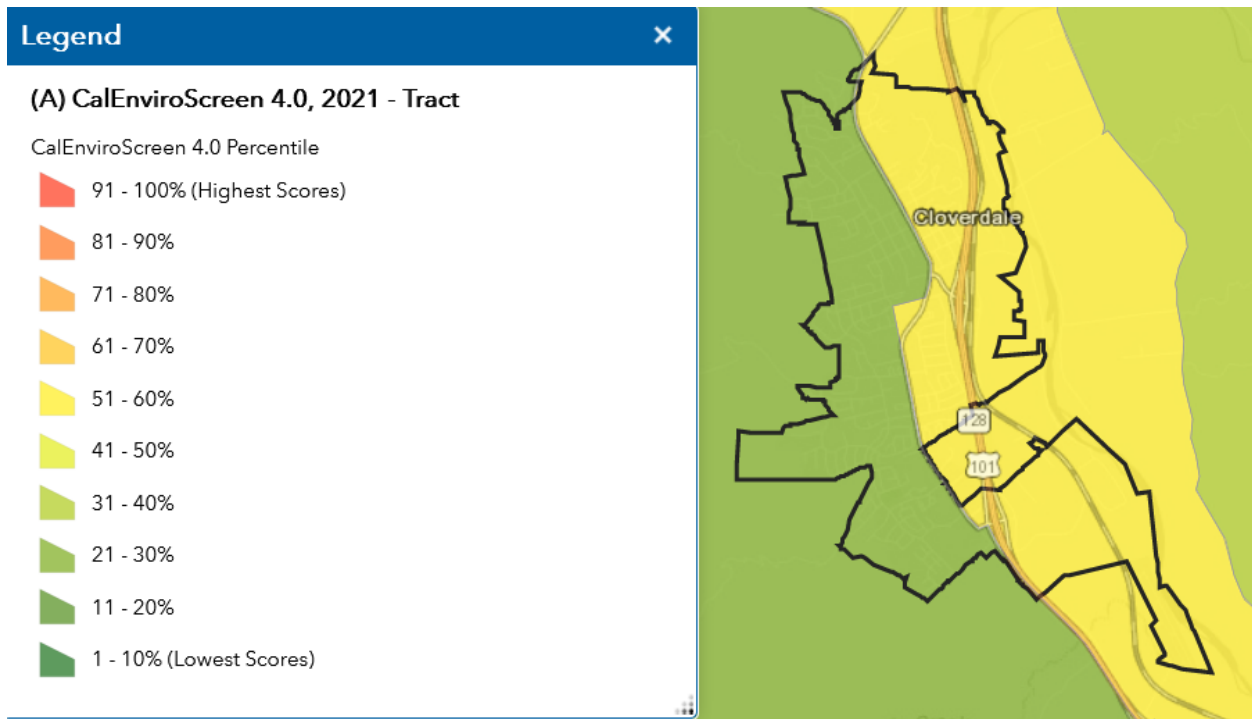
The California Office of Environmental Health Hazard Assessment (OEHHA) developed the California Communities Environmental Health Screening Tool (CalEnviroScreen) to identify communities disproportionately burdened by certain factors. CalEnviroScreen uses environmental, health, and socioeconomic information to produce scores for comparing and mapping every census tract in the state. An area with a high score experiences a higher pollution burden with more sensitive populations and/or adverse socioeconomic factors than areas with low scores. The following indicators are used in the CalEnviroScreen Assessment:

- Exposure: Air Quality, Lead Risk in Housing, Diesel Particulate Matter, Drinking Water Contaminants, Pesticide Use, Toxic Releases from Facilities, Traffic Density
- Environmental Effects: Cleanup Sites, Groundwater Threats, Hazardous Waste Generators and Facilities, Impaired Water Bodies, Solid Waste Sites and Facilities
- Sensitive Populations: Asthma, Cardiovascular Disease, Low Birth Weight Infants
- Socioeconomic Factors: Educational Attainment, Housing Burden, Linguistic Isolation, Poverty, Unemployment

Local Trends

The CalEnviroScreen Assessment of Cloverdale shows disparity in environmental outcomes between the two census tracts within Cloverdale. The westerly census tract scored 10 to 20 percentage point higher than the easterly census tract where there are also larger non-white populations and more low-income residents. The most significant drivers of lower environmental outcomes in the easterly tract are cleanup sites, solid waste, groundwater threats, lead from housing, and pesticides. Cleanup sites are an equally significant issue in the westerly tract.

Figure 18: Cloverdale Census Tract Scores on CalEnviroScreen 4.0

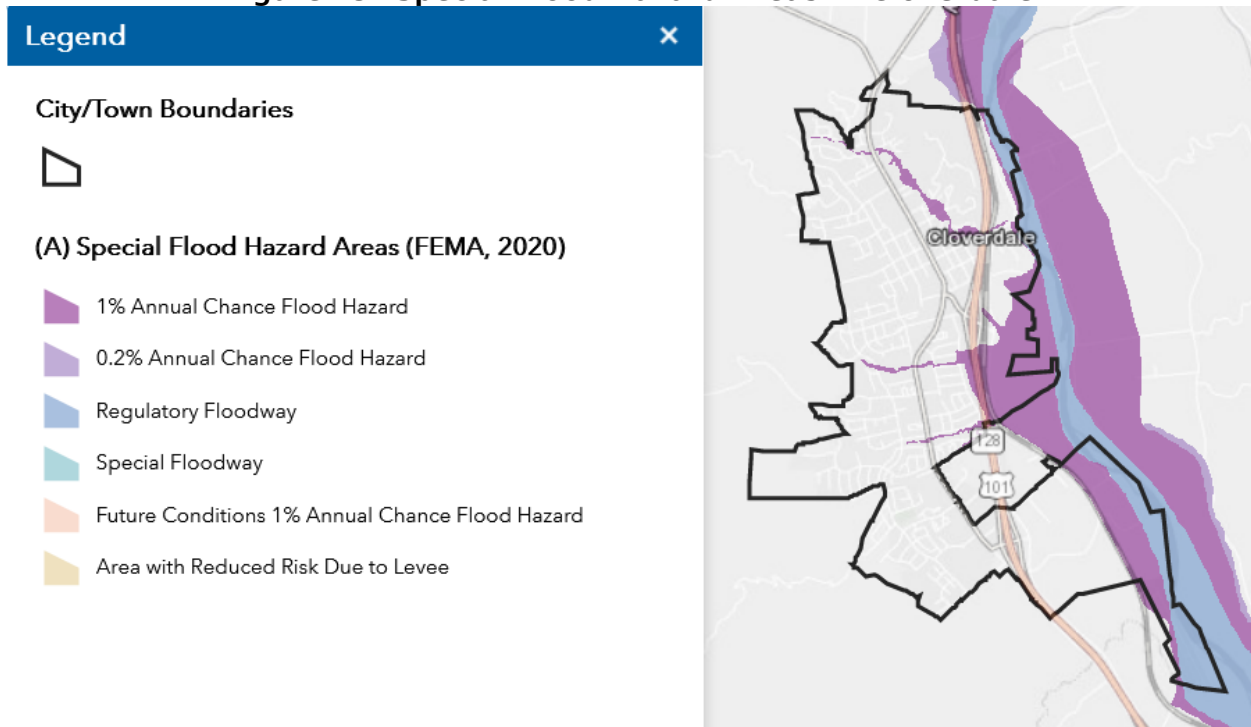


Source: AFFH Data Viewer, 2021

The Tax Credit Allocation Committee (TCAC) uses similar indicators to develop their TCAC Opportunity Areas Environmental Scores by census tract, including drinking water quality, pesticide use, toxic release, traffic, hazardous waste, and water body impairment. The map derived from assessment (Figure 19) resembles the CalEnviroScreen assessment with less flooding in the westerly tract and more flooding in the easterly tract.

The Federal Emergency Management Agency (FEMA) has identified areas across the country that are at risk of having special flood, mudflow, or flood-related erosion hazards. These areas are called Special Flood Hazard Areas and have been identified in some areas of Cloverdale. The City’s proximity to the Russian River designates certain sections of the far eastern edge of the City as 1% Annual Chance Flood Hazard zones. These are the areas, highlighted in dark purple in Figure 19, that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

Figure 19: Special Flood Hazard Areas in Cloverdale



Source: AFFH Data Viewer, 2021

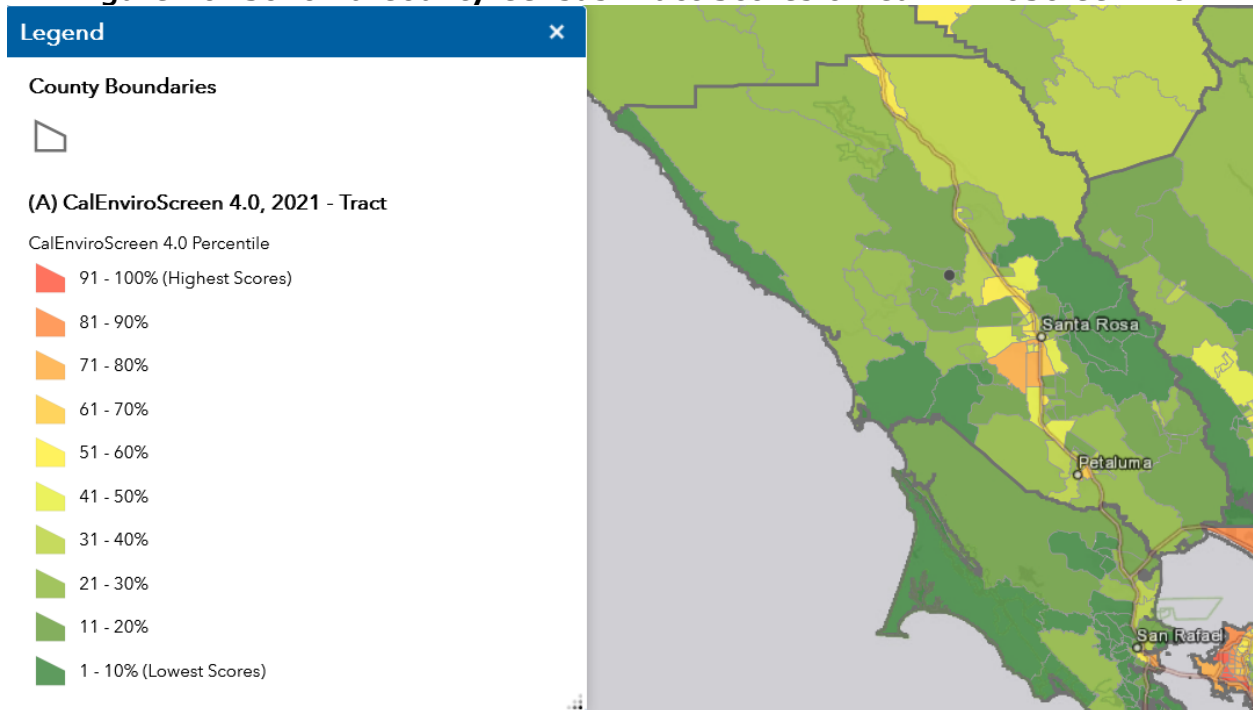
Regional Trends

The easterly census tract within the City of Cloverdale stands out in the CalEnviroScreen map of Sonoma County as the only tract in Northern Sonoma County that scores below the 31-40% ranking. The only other areas of Sonoma County where similar conditions exist are in Santa Rosa and surrounding areas and one tract in Petaluma (see Figure 20 below). Although the SB 535 Disadvantaged Communities

Index does not indicate any disadvantaged communities in Cloverdale, this outlying Census tract indicates relatively disadvantaged environmental health.

The California Healthy Places Index uses their own set of indicators to compare the environmental conditions of cities and towns across the state: kilograms of diesel particulate matter (Diesel PM) released per day, micrograms per cubic meter air of fine particles (PM 2.5), parts per million (ppm) in the local ozone, and the number of drinking water contaminants. Weighing all four of these factors, Cloverdale has healthier clean environment conditions than 90.8% of other California cities and towns that were assessed in this index.

Figure 20: Sonoma County Census Tract Scores on CalEnviroScreen 4.0



Source: AFFH Data Viewer, 2021

Transportation

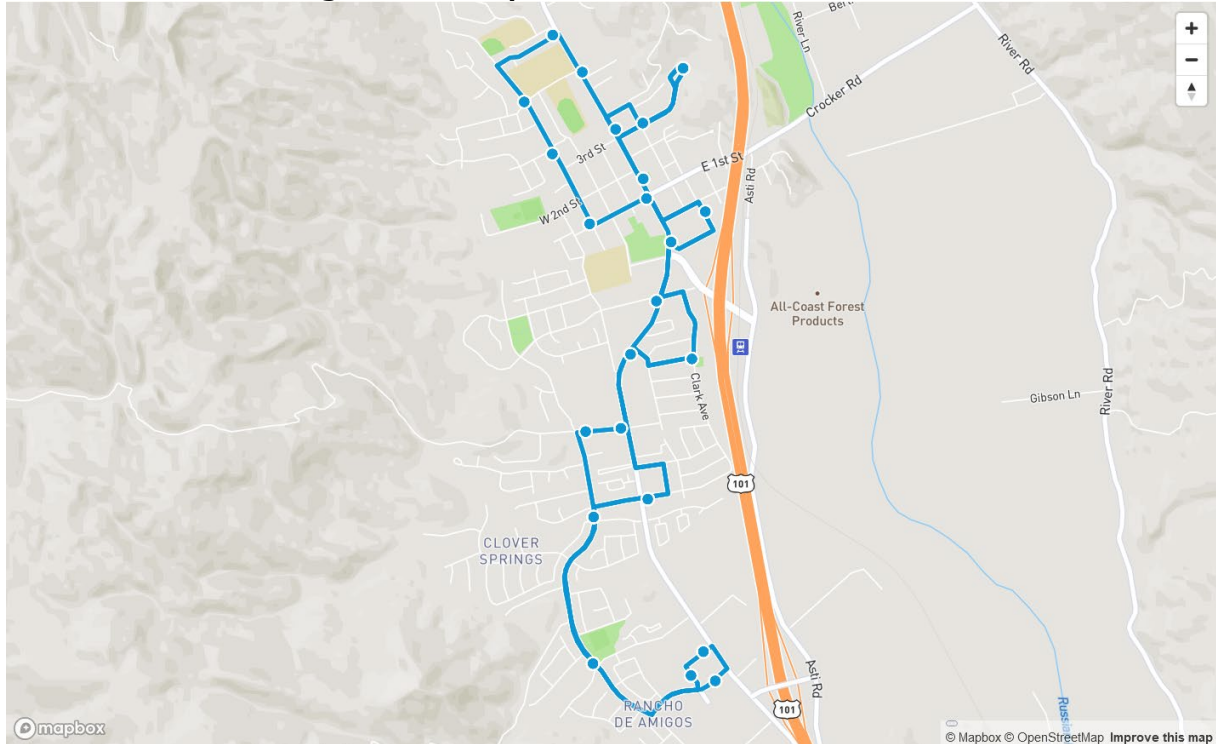
Reliable transportation is critical to reach jobs and services. For low-income individuals that may not be able to afford the cost of owning and maintaining a private vehicle, public transit offers access to employment and services. This could lead to increased housing mobility, which enables residents to locate housing outside of traditionally lower- and moderate-income neighborhoods. and increase fair housing choice. In addition, elderly and disabled persons are likely to rely on public transit for medical appointment, shopping, or to attend activities at community facilities.

Local Trends

Sonoma County Transit provides local service in Cloverdale via Route 68, the Cloverdale Shuttle. The Shuttle operates Monday through Saturday between the

hours of 7:25am and 4:05pm. The route terminus is the Furber Ranch Shopping Center on South Cloverdale Boulevard. The Shuttle connects the shopping center with the Kings Valley Apartments, the Senior Center, the downtown plaza and adjacent residential neighborhoods. The Cloverdale Shuttle is free for all riders under Sonoma County Transit’s “Fare-Free” program subsidized by the City of Cloverdale.

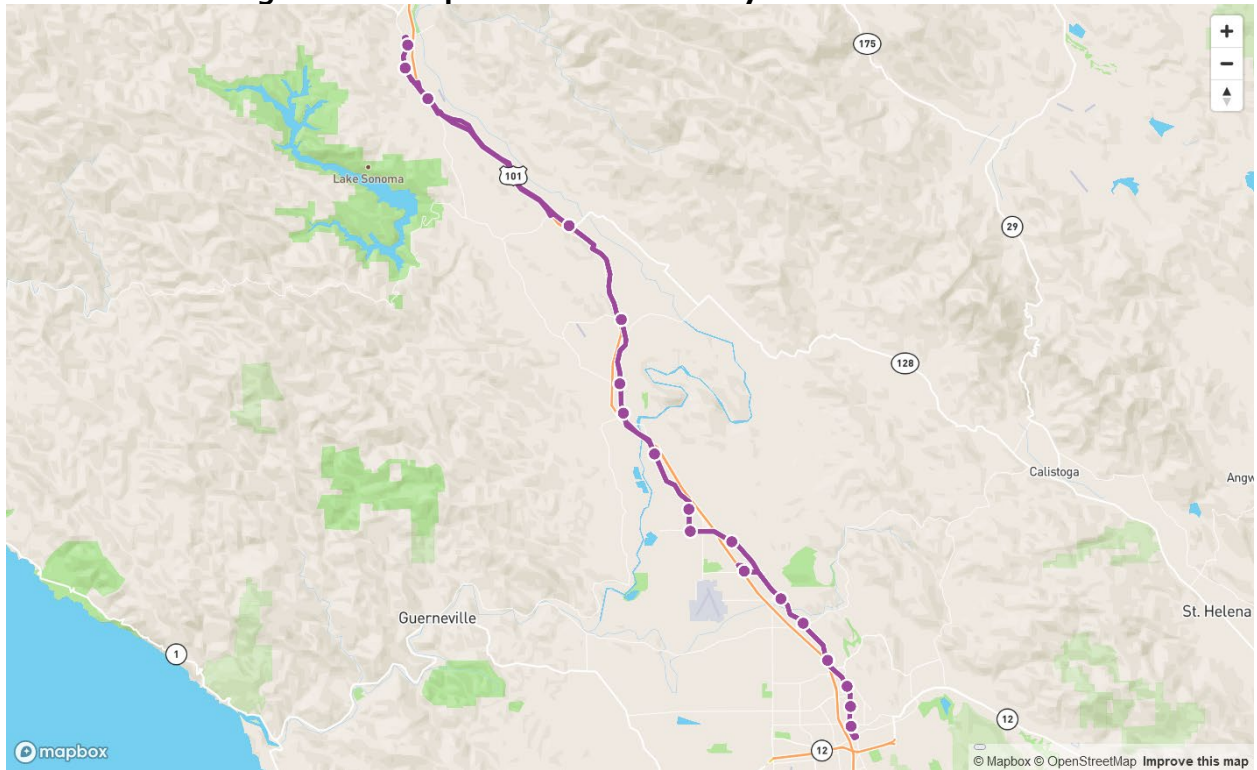
Figure 21: Map of Cloverdale Shuttle Route



Source: Sonoma County Transportation Authority & Regional Climate Protection Authority

In addition to local service, Sonoma County Transit’s Route 60 provides intercity service that connects Cloverdale with Healdsburg, Windsor, and downtown Santa Rosa with transfers to other Sonoma County Transit routes, local Santa Rosa CityBus services, and regional services provided by Golden Gate Transit and the Sonoma Marin Area Rail Transit (SMART). Route 60 operates on a daily schedule. Fares on Route 60 are zone-based and vary between \$1.50 & \$3.00 for adults, \$1.25 to \$2.75 youth and \$0.75 to \$1.50 for seniors.

Figure 22: Map of Sonoma County Transit Route 60



Source: Sonoma County Transportation Authority & Regional Climate Protection Authority

Sonoma County Paratransit provides paratransit services, in accordance with the Americans with Disabilities Act, during the same hours and days as Sonoma County Transit’s fixed-route service. Local and intercity paratransit services are provided in Cloverdale.

Regional Trends

The California Healthy Places Index assesses community transportation conditions by averaging two metrics related to active commuting and automobile access on which Cloverdale has two vastly differing scores. The Active Community indicator measures the percent of workers (16 years and older) who commute to work by transit, walking, or cycling. Cloverdale ranks above both the State (8.99%) and the County (5.88%) with 9.29% of workers actively commuting.

The Automobile Access indicator measures the percent of households with access to an automobile. Cloverdale ranks in the 7.4th percentile with 90.3% of households having access to an automobile.

On average, Cloverdale has healthier transportation conditions than 23.6% of all California jurisdictions.

Figure 23: Regional Comparison of Active Commuting

Cloverdale			
County > City / Town		Population: 8,754	
Sonoma > Cloverdale			
	Active Commuting	Percentile	
State	8.99%	100.0	
County	5.88%	60.7	
City / Town	9.29%	81.3	

Source: California Healthy Places Index

Figure 24: Regional Comparison of Automobile Access

Cloverdale			
County > City / Town		Population: 8,754	
Sonoma > Cloverdale			
	Automobile Access	Percentile	
State	92.9%	100.0	
County	95.3%	69.6	
City / Town	90.3%	7.4	

Source: California Healthy Places Index

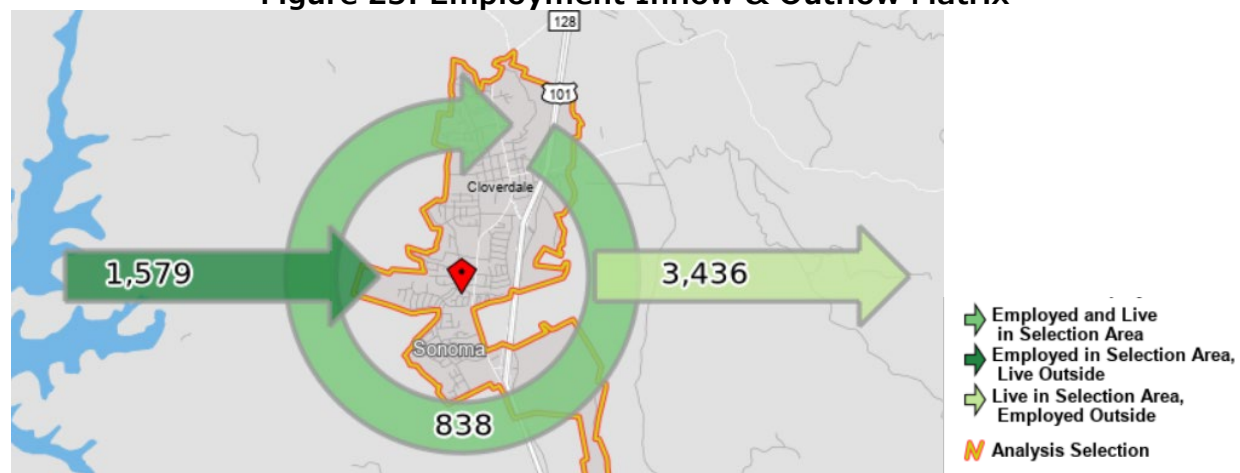
Economic Development and Access to Jobs

Local Trends

According to the U.S. Census Bureau, there are 4,034 employed residents, and 1,849 jobs in Cloverdale. The ratio of jobs to resident workers is 0.46, making Cloverdale a net exporter of workers. Cloverdale residents most commonly work in the Health & Educational Services industry. In 2019, industries with the largest proportion of jobs were Agriculture, Forestry, Fishing and Hunting, Manufacturing, Health Care and Social Assistance, and Accommodation and Food Services. From January 2010 to January 2021, the unemployment rate in Cloverdale decreased by 5.8 percentage points. Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic followed by general improvement and recovery in the later months of 2020.

Smaller cities like Cloverdale typically have more employed residents than jobs and export workers, while larger cities tend to have a surplus of jobs and import workers. As of 2019, there were 2,417 individuals employed in Cloverdale. 65.3% (1,579) of these individuals are employed in the City but live outside, 34.7% (838) are employed and living in the City, and 80.4% (3,436) are living in but are employed outside of the City. Figure 25 provides a visual representation of Cloverdale's net export of workers.

Figure 25: Employment Inflow & Outflow Matrix



Source: U.S. Census Bureau, OnTheMap, 2019

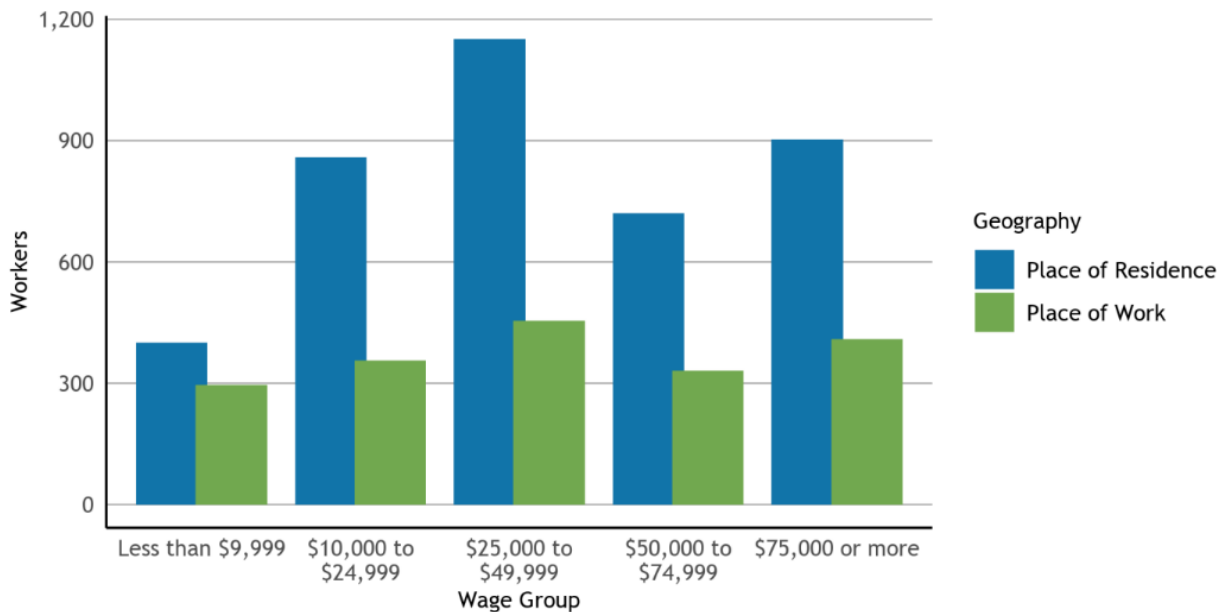
To some extent the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, high housing costs have an impact on the jobs-housing ratio where local jobs and worker populations are out of sync at a sub-regional scale.

Between 2002 and 2018, the number of jobs in Cloverdale increased by 73.7%. Additionally, the jobs-household ratio in Cloverdale increased from 0.47 in 2002 to 0.67 jobs per household in 2018. In 2021, Cloverdale had an average unemployment

rate of 1.9%, the lowest unemployment rate of all incorporated Sonoma County jurisdictions. Preliminary August 2022 data shows an unemployment rate of 0.9% for the City.³⁶

Figure 26 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers. Conversely, it may house residents who are low-wage workers but offer few employment opportunities for them. Such relationships may reflect pent-up demand for housing in particular price categories. A relative surplus of jobs relative to residents in each wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Cloverdale has more low-wage earning residents than low-wage paying jobs (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the city has more high-wage earning residents than high-wage paying jobs (where high-wage refers to jobs paying more than \$75,000) (see Figure 26).

Figure 26: Wage Group vs. Workers by Place of Residence and Place of Work in the City of Cloverdale



Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519. For the data table behind this figure, refer to ABAG Workbook Table POPEMP-10.

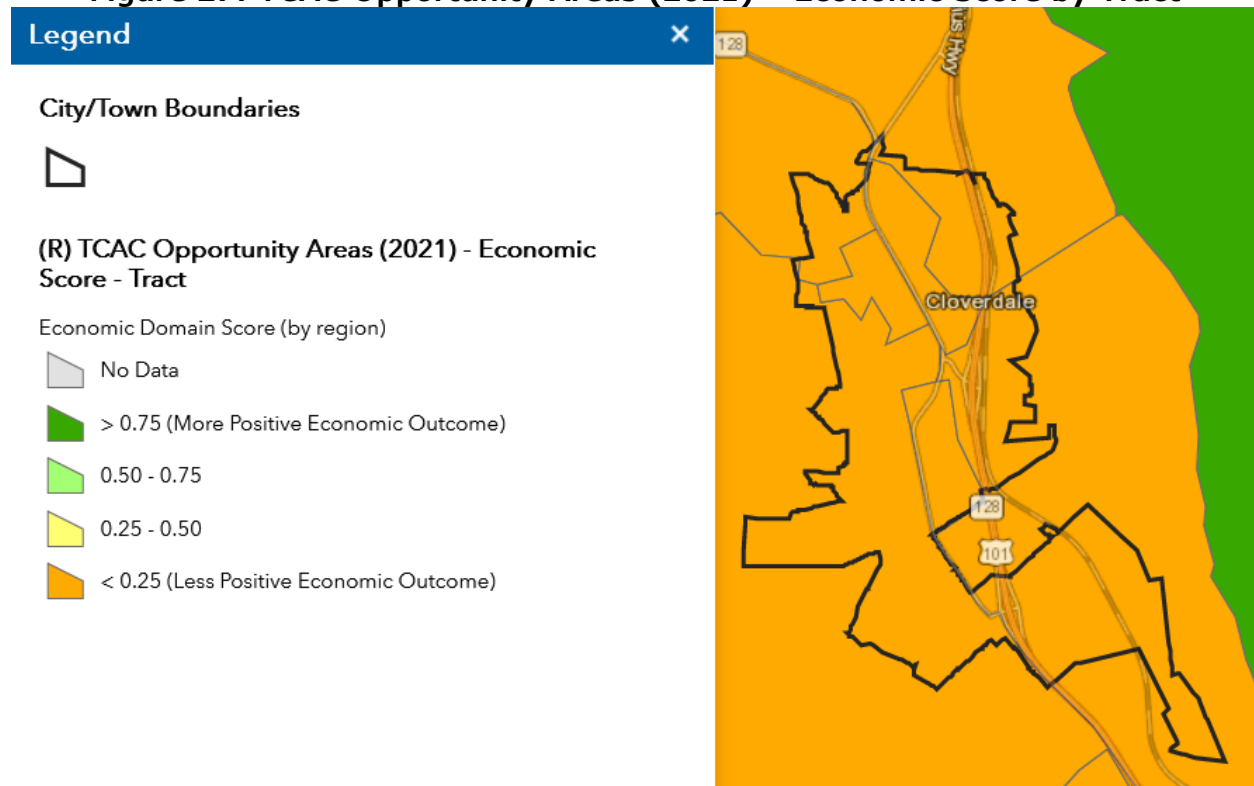
Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, exacerbating the problem of

³⁶ State of California, Employment Development Department, 2022

housing affordability. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion, increased greenhouse gases and time lost for all road users. The jobs-household ratio in Cloverdale has increased from 0.47 in 2002, to 0.67 jobs per household in 2018.

Cloverdale has been determined to have less positive economic outcomes in comparison to other California communities. This score is derived from metrics that measure the state of poverty, adult education, employment, and job proximity.

Figure 27: TCAC Opportunity Areas (2021) – Economic Score by Tract



Source: HCD AFFH Data Viewer, 2021

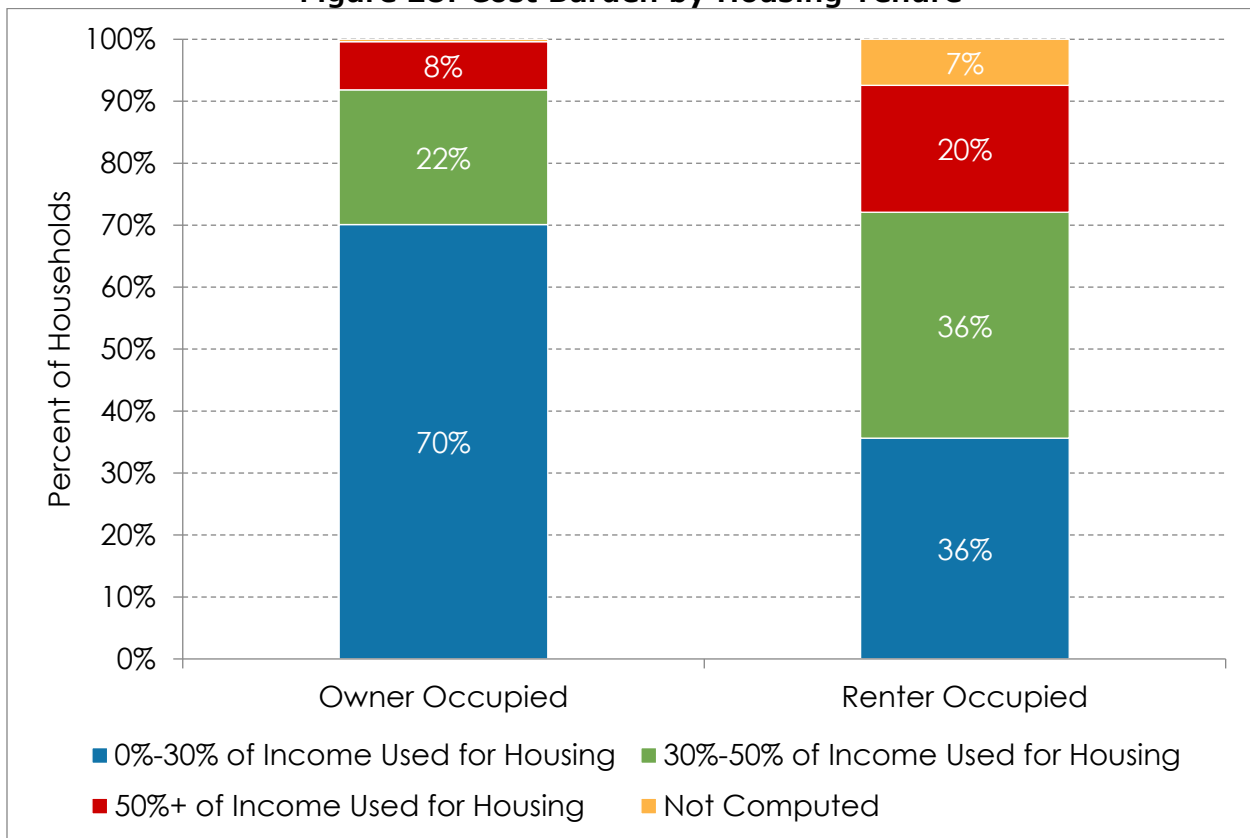
4.5.5 Disproportionate Housing Needs

Cost Burden and Severe Cost Burden

Housing cost burden is commonly measured as the percentage of gross income spent on housing, with a 30% threshold for cost burden and a 50% threshold for severe cost burden. A lower-income household spending the same amount on housing as a higher-income household is therefore more likely to experience a cost burden. Some of the implications of high cost burden can include housing-induced poverty, where overspending on housing leaves households little financial resources for other expenditures, and reduced savings which can impact asset accumulation.

HUD uses the Area Median Family Income (AMFI) for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD program. Figure 28 shows the percentage of homeowners and renters in Cloverdale within the five income limit levels. According to ACS Data, there are 36.2% more homeowners earning 100% or above the AMFI (i.e. the highest income bracket) and 17.5% more renters earning less than 30% of the AMFI (i.e. the lowest income bracket).

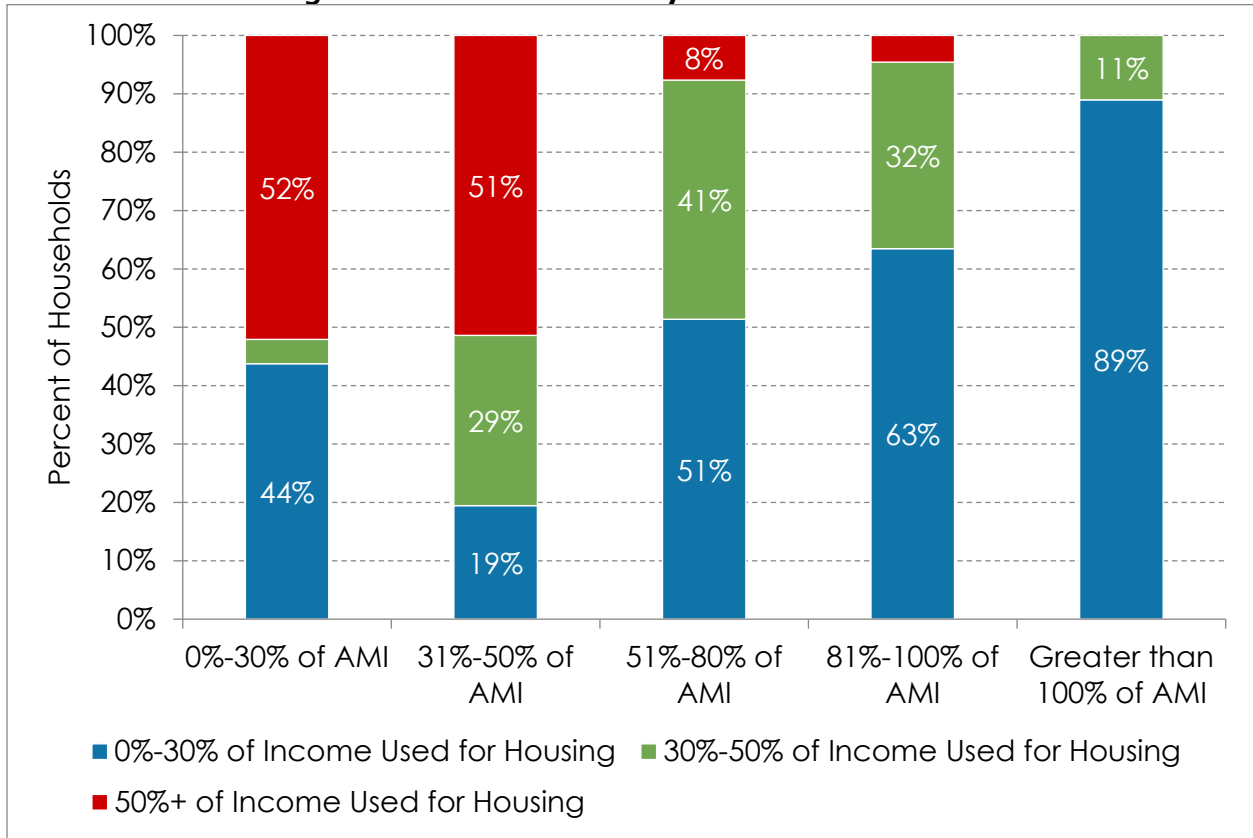
Figure 28: Cost Burden by Housing Tenure



Source: U.S. Census ACS, 2014-2018

Figure 29 demonstrates the large proportion of Cloverdale households earning below 50% of the AMFI who are severely cost burdened (40.3% of all severely cost burdened households earn below 30% of the AMFI). Conversely, there are no severely cost burdened households earning above the AMFI.

Figure 29: Cost Burden by Household Income



Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2013-2017

Compared to Sonoma County and California, Cloverdale has a smaller share of low-income homeowners experiencing severe housing cost burden. The City’s share of low-income renters experiencing severe housing cost burden (9.46%) is on par with the County (9.98%) and slightly lower than the State (11.1%).

Figure 30: Low-Income Homeowners and Severe Housing Cost Burden

	Low-Income Homeowner Severe Housing Cost Burden	Percentile
State	11.1%	100.0
County	9.98%	53.6
City / Town	9.46%	63.7

Source: California Healthy Places Index

Figure 31: Low-Income Renters and Severe Housing Cost Burden

	Low-Income Renter Severe Housing Cost Burden	Percentile
State	26.2%	100.0
County	25.5%	46.4
City / Town	25.3%	44.3

Source: California Healthy Places Index

Overcrowding

Overcrowding is defined as housing units with more than one person per room, including dining and living rooms, but excluding bathrooms and kitchens. Overcrowding has been correlated with increased risks of contracting communicable diseases, higher rates of respiratory illness, and greater vulnerability to becoming homeless. Residential crowding reflects demographic and socioeconomic conditions. Older-adult immigrant and recent immigrant communities, families with low incomes

and renter-occupied households are more likely to experience household crowding. A form of residential overcrowding known as "doubling up" is co-residing with family members or friends for economic reasons. Doubling up is the most reported living situation for families and individuals before the onset of homelessness.³⁷

According to the California Healthy Places Index, 8.8% of households in Cloverdale are overcrowded placing the City in the 25.9th percentile for uncrowded housing. This means that Cloverdale has healthier uncrowded conditions than only 25.9% of other California communities, suggesting that overcrowding may be an important fair housing issue in Cloverdale.

Compared to Sonoma County and the State of California, a larger proportion of homeowners live in units with 2.01 or more occupants per room which is considered severely overcrowded conditions. No data on severely overcrowded households in renter occupied households is available.

Table 28: Comparison of Tenure by Occupants Per Room

	Cloverdale	Sonoma	California
Total:	3,504	188,958	13103114
Owner occupied:			
0.50 or less occupants per room	71.5%	75.0%	67.4%
0.51 to 1.00 occupants per room	25.3%	22.6%	28.5%
1.01 to 1.50 occupants per room	2.4%	1.8%	3.1%
1.51 to 2.00 occupants per room	0.0%	0.4%	0.8%
2.01 or more occupants per room	0.8%	0.2%	0.3%
Renter occupied:			
0.50 or less occupants per room	55.9%	51.8%	44.9%
0.51 to 1.00 occupants per room	33.1%	38.9%	41.9%
1.01 to 1.50 occupants per room	9.0%	6.3%	7.8%
1.51 to 2.00 occupants per room	1.9%	2.2%	3.9%
2.01 or more occupants per room	0.0%	0.8%	1.4%

Source: ACS 5 Year Estimate, 2020

Substandard Housing

As defined by the U.S. Census, there are two types of substandard housing problems: (1) Households without hot and cold piped water, a flush toilet and a bathtub or shower; and (2) Households with kitchen facilities that lack a sink with piped water,

³⁷ California Department of Human Services

a range or stove, or a refrigerator.³⁸ The American Community Survey includes questions that are used to indicate ‘substandard housing’ as defined by the Code of Federal Regulations (Title 24, § 5.425).

The Census Bureau reports zero substandard conditions present in Cloverdale, with 0.0% of renters and homeowners in Cloverdale reported lacking a kitchen or plumbing. This data is contrary to stakeholder input indicating that low-income households including farmworkers experience substandard housing conditions.

Comparatively, in 2010, the ACS reported that approximately 2,800 housing units in Sonoma County were severely substandard because they lacked either complete plumbing facilities or complete kitchens. These units represented up to 1.6 percent of Sonoma County’s occupied housing units (consistent with 1.5% statewide). Sixty-four percent of substandard units in Sonoma County are renter occupied.

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in an increased risk of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. Most of those experiencing homelessness in Sonoma County do not have children, comprising 71.2% of all unsheltered people. Of homeless populations with children, most are sheltered in emergency shelter.

According to the 2020 Sonoma County Homeless Census point-in-time survey, 33 individuals in Cloverdale were experiencing homelessness. The number of unhoused individuals comprises less than 0.01% of the total population in Cloverdale and has continued to decrease steadily since 2018. [Of all Cloverdale’s residents, 0.03% are unhoused, compared to 0.5% for Sonoma County as a whole.](#)

Those that experienced homelessness most commonly were individuals who were unsheltered and without a dependent. Other groups that disproportionately experience homelessness are people of color, people with disabilities, students, unaccompanied children, and transition-age youth. During the school year 2019-20, a total of 20 students experienced homelessness in Cloverdale, representing about 3.3% of Sonoma County and 0.1% of the Bay Area school aged ³⁹⁴⁰

To address the housing needs of homeless individuals, Cloverdale’s municipal code includes zoning to accommodate a variety of housing types that can be used for

³⁸ HCD, ABAG 2021

⁴⁰ ABAG Housing Needs Data Workbook, 2021

sheltering (see 4.2.3). Cloverdale built 24 VLI units at Cherry Creek Village as supportive housing targeting families and individuals in 2022. RNHA goals have set aside 74 VLI and ELI units for the 6th Cycle. A total of 573 units are planned or approved within this housing cycle and the City is projected to exceed projected RHNA goals for lower-income units by 128%. Additionally, City officials organized an advisory group to address the issue and facilitate resources to further target various characteristics of homeless individuals, as further discussed in Section 4.3.3 Resources.

Displacement

Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Neighborhood change is influenced by three processes: movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital. These processes can disproportionately impact people of color, as well as lower income households, persons with disabilities, large households, and persons at-risk or experiencing homelessness. These processes can also displace people to the extent of homelessness.

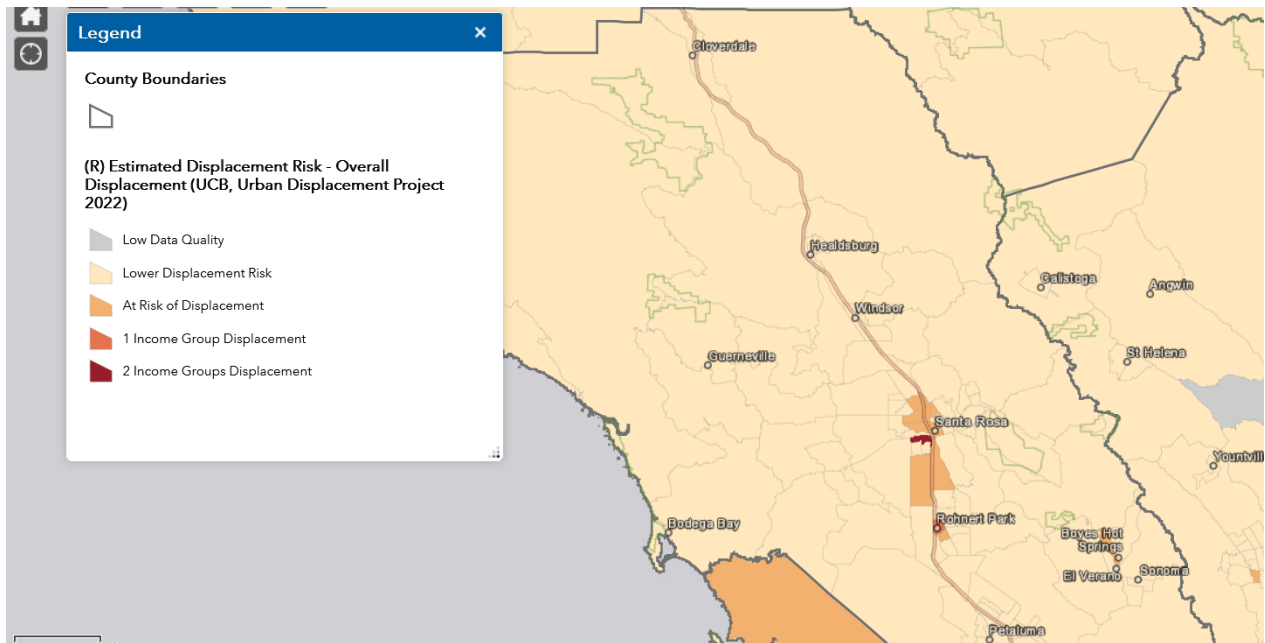
Displacement can broadly be understood to be caused by disinvestment, investment-fueled gentrification, or a process combining the two. Low-income neighborhoods experience displacement due to disinvestment resulting from both public and private sector decisions. Similarly, both public and private investments fuel displacement by attracting residents with higher incomes and higher educational attainments into low-income communities (Chapple 2020). These forces can cause physical displacement preventing low-income communities of color from benefiting from the new economic growth; cultural displacement, as cultural resources disappear and communities are disrupted; and/or exclusionary displacement, with increasing housing prices preventing the entrance of low-income households.⁴¹

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they may lose their jobs and their support network.

The Urban Displacement Project, a joint research and action initiative of the UC Berkeley and the University of Toronto, analyzes income patterns and housing availability to determine the displacement risk at the census tract level. This analysis found no Census tracts at risk for displacement.

Figure 43: Urban Displacement Project Bay Area Model 2020 – North Bay Region

⁴¹ HCD AFFH Guidebook, 2021



Source: Chapple, K., & Thomas, T., and Zuk, M. (2021). Urban Displacement Project website. Berkeley, CA: Urban Displacement Project.

4.5.6 Racially/Ethnically Concentrated Areas of Poverty & Affluence

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) are defined by HUD through census tracts with a majority non-white population (greater than 50%) that have either a poverty rate that exceeds 40% or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. Like Sonoma County, there are no census tracts within Cloverdale that have racially or ethnically concentrated areas of poverty according to the HUD R/ECAP maps.

While RECAPs have long been the focus of fair housing policies, racially/ethnically concentrated areas of affluence (RECAAs) are also analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RECAA is defined as affluent, white communities. According to HUD's policy paper, whites are the most racially segregated group in the United States and "in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, white communities."

No census tracts in Cloverdale have been identified as R/ECAPs or R/ECAAs.

4.5.7 Summary of Fair Housing Issues

Data compiled in this Assessment of Fair Housing and a Regional Fair Housing Analysis found potential challenges to fair housing and to equal access to affordable housing throughout the City, including the following:

- Concentrations of low- and moderate- income residents in lower resource areas;

- Low rates of community participation;
- Sensitive communities vulnerable to displacement;
- Areas of high social vulnerability; and
- Lack of opportunity for all residents to obtain housing in high resource areas.

Contributing Factors

Contributing factors are the factors that create, contribute to, perpetuate, or increases the severity of fair housing issues. Based on local knowledge, including that of City staff and local nonprofits, the following were ranked as the highest priority contributing factors:

- Lack of Affordable Units for Extended/Large Families;
- Location of Housing Relative to Jobs and Opportunities;
- Lack of Minority Representation on City Boards and Commissions; and
- Lack of Public Investment in Low-resource Areas.

Program and Actions

The following Programs will be implemented to address these prioritized fair housing issues and contributing factors:

Table 29: Fair Housing Issues, Contributing Factors, and Programs & Actions

Contributing Factors	Meaningful Action
Lack of Affordable units for Extended/Large Families	<p><u>Accessory Dwelling Units (IP-2.2.1)</u>: The City allows the development of two ADUs per parcel and will promote the development of ADUs, which are an affordable housing solution for households living with extended families.</p> <p><u>Funding Affordable Housing (IP-3.1.1)</u>: The City will assist developers of affordable housing developers in identifying funding sources intended for occupancy by household with special needs, including large households. The City will provide free pre-applications for developers of affordable housing.</p>
Location of Housing Relative to Jobs and Opportunities	<p><u>Infill Development (IP-2.1.2)</u>: The City will grant flexibility to encourage development on infill parcels.</p> <p><u>Flexible Parking Options (IP-2.3.1)</u>: The City will continue its shared parking program and will promote this program within the downtown commercial core to maximize the potential for mixed use development near jobs and other opportunities.</p> <p><u>Accessory Dwelling Units (IP-2.2.1)</u>: The City will promote the development of ADUs, increasing housing stock in developed residential areas.</p>
Lack of Minority Representation on City Boards and Commissions	<p><u>Equitable Representation (IP-5.1.1)</u>: The City will promote the involvement of minority populations and their representatives on City Boards, Committees, and Commissions related to housing, land use, and equity matters. At the time of new vacancies, the Cities</p>

	will advertise the availability of these positions to minority communities through social media, connections with trusted community partners, and direct outreach where applicable.
Lack of Public Investment in Low-resource Areas	<u>Neighborhood Revitalization (IP-1.1.2)</u> : 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.

Appendix A: Community Engagement Summary

The City of Cloverdale values community input and has maintained a focus on offering various opportunities for residents and community stakeholders to provide input on housing and development needs during the preparation of this Housing Element.

Government Code 65583(c)(7) requires that “the local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.” This appendix documents how public engagement was sought and gathered during the update process, and how the input received from residents and stakeholders was incorporated into the preparation and content of the Housing Element.

Community engagement has informed the Housing Element Update from day one. This Appendix provides an executive summary of outreach conducted prior to the launch of the Public Review Draft, and will be supplemented to incorporate community input on the draft following the 30-day public review period and prior to submittal to the California Department of Housing & Community Development (HCD). The following Appendix contains the results of the Housing Needs & Opportunities Survey.⁴² Continued updates on the Housing Element Update process and opportunities to comment are found at cloverdale.net/458/Housing-Element-Update.

Public Workshops

The Cloverdale City Council and Planning Commission hosted a series of informational workshops over the course of the Housing Element’s development.

A kickoff workshop was held with the Planning Commission on December 7, 2021. The workshop was provided by staff from the subregional Napa Sonoma Collaborative and covered relevant changes in State law and introduced the Housing Element process to the Commission and Cloverdale community.

The Planning Commission received a workshop on Wednesday, March 2, 2022 to review the “Big Questions” shaping the policy formation of the document. Informed by preliminary survey results, this workshop obtained feedback from the Planning Commission on housing sites and areas of emphasis for policies and programs.

The City Council held a workshop on the Draft Housing Strategy on May 11, 2022. The Draft Housing Strategy workshop was the final workshop prior to the publication of the Draft Housing Element, and Council’s final opportunity. Final

⁴² NOTE: Page numbers in Appendix B are truncated due to the omission of personal contact information in the Public Review Draft.

community survey results following the Cloverdale Citrus Fair were incorporated into the staff presentation. Council direction helped inform and refine the major policy priorities of the Public Review Draft Housing Element.

Community Housing Needs & Opportunities Survey

The bilingual (English/Spanish) Housing Needs & Opportunities Survey was promoted with a flyer delivered door-to-door to 1000 households in neighborhoods with higher proportions of renters and Latino residents. The response is on par with prior surveys of community interest in Cloverdale at around 94 respondents, with 88 responses in English and 6 in Spanish. Most respondents provided contact information and were contacted upon release of the Public Review Draft.

The biggest housing needs facing Cloverdale today as identified by a majority of respondents are homes that are affordable to first-time homebuyers (63%), housing choices in the lower price range (54%), more housing for young families and workers (54%), housing for people who work here (53%), and lower-cost rental housing (50%).

Cloverdale's housing needs in the coming 10 years were identified as housing priced so younger Cloverdale residents can afford to live here (73%), housing priced to attract new families to Cloverdale (52%), accessible, well-designed housing options for the aging population (50%), and repair for deteriorating older homes (50%).

62% of respondents expressed support for accessory dwelling units (ADUs), and 56% supported missing middle housing such townhomes and low-rise multiplexes. These predominated other options including senior housing, cohousing, and mid-rise housing downtown.

Members of the public have provided public comment at community workshops held with the Planning Commission and City Council. Perspectives offered have ranged from Cloverdale residents to regional housing advocates.

Stakeholder outreach has included discussions with community organizations, housing developers, and local agencies, and will continue until adoption of the Housing Element and through the 6th Cycle.

Figure 32: Promotional Canvassing Materials, January 2022



Cloverdale Citrus Fair

The COVID-19 pandemic temporarily influenced the ability of the City's staff and consultants to conduct comprehensive outreach to all segments of the community. This interruption was reversed by the success of outreach at the Cloverdale Citrus Fair in late April 2022. City staff and the consulting team were present for all four days of the Cloverdale community's primary annual event.

In addition to enhancing the quality and quantity of survey responses, the tabling at the Cloverdale Citrus Fair provided the consultant team with the opportunity to have face-to-face bilingual conversations with hundreds of current, former, and future Cloverdale residents, expand the scope of stakeholder engagement across sectors, and provide valuable insight into the housing issues affecting the City of Cloverdale. These perspectives are reflected in community survey results and embedded throughout the document to reflect Cloverdale's current and future housing needs.

One of the cornerstones of the Cloverdale community is the Cloverdale Citrus Fair – not only an opportunity to conduct outreach, but a true highlight of what it means to be a part of the greater Cloverdale community.

Figure 33: Cloverdale Citrus Fair Table, April 2022



Public Review Draft Housing Element Update

Pursuant to State law, the Public Review Draft Housing Element was circulated for 30 days on October 27, 2022. Following the close of the public review period, 10 working days were held to reflect public comment in the revised draft prior to HCD submittal (November 28 – December 9, 2022).

All community members previously involved in the Housing Element process were contacted with a bilingual email to inform them of the Public Review Draft Housing Element and opportunities to comment. This email list included over 250 members of the community, ranging from members of the public and stakeholders, including those involved in 5th Cycle Housing Element community engagement in 2013.

Written comments received during the public review period are summarized below.

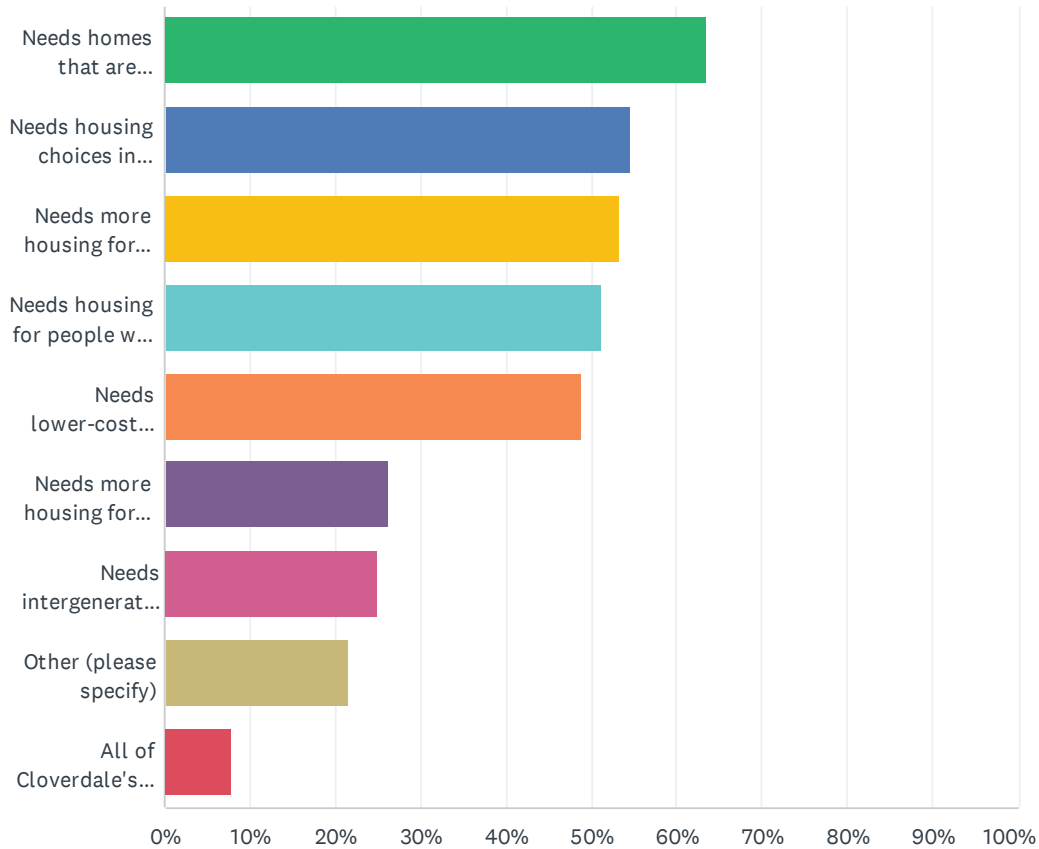
Table 30: Public Review Draft Public Comments

Commenter	Date	Submittal Method	Primary Themes	Resolution
Collin Thoma, Disability Legal Services Center	11/09/22	Email	People with Disabilities Universal Design Emergency Shelters	Considered. Existing programs within this Housing Element address reasonable accommodation, universal design, and further opportunities to make housing more accessible to persons with disabilities as outlined in this comment letter.
Kaitlyn Garfield, Housing Land Trust of Sonoma County	11/18/22	Email	Housing Land Trust Model Inclusionary Zoning	Considered. Existing programs within this Housing Element address the potential for expansion of community land trust model as outlined in this comment letter.
Betha MacClain, Cloverdale Unified School District	11/22/22	Email	District Enrollment CEQA Land Dedication Impact Fees Inter-Agency Cooperation	Considered. Some comment areas address issues beyond the City’s jurisdiction, such as the levying of school impact fees, analysis of which is incumbent upon the school districts. Furthermore, CEQA requires analysis of educational impact. Land dedication for the District would pose a constraint to development, and five consecutive years of declining enrollment do not indicate that the District would be adversely affected by a rise in student population. The District will continue to be notified of major

				developments in the City. The procedure has been codified in this Housing Element through an amendment to Policy 3.3: Inter-Agency Cooperation.
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Q1 The biggest housing needs facing Cloverdale today are (check all that apply):

Answered: 88 Skipped: 1



ANSWER CHOICES	RESPONSES	
Needs homes that are affordable to first-time homebuyers	63.64%	56
Needs housing choices in lower price range	54.55%	48
Needs more housing for young families and workers	53.41%	47
Needs housing for people who work here	51.14%	45
Needs lower-cost rental housing	48.86%	43
Needs more housing for seniors	26.14%	23
Needs intergenerational living options	25.00%	22
Other (please specify)	21.59%	19
All of Cloverdale's housing needs are being met	7.95%	7
Total Respondents: 88		

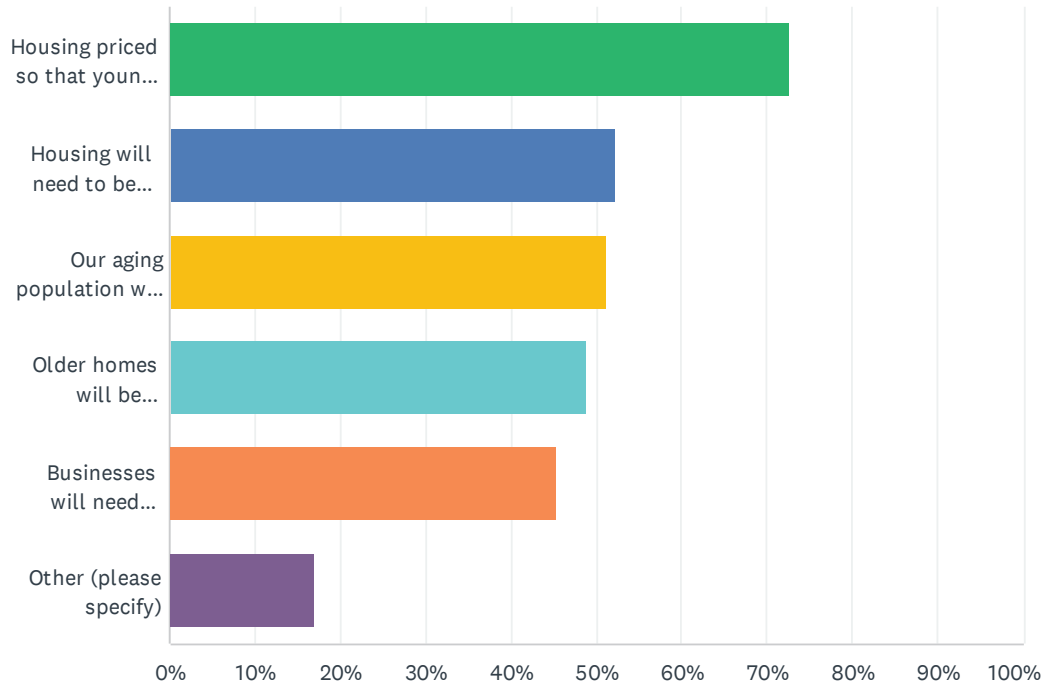
#	OTHER (PLEASE SPECIFY)	DATE
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City of Cloverdale Housing Needs and Opportunities Survey

1	Needs no new housing and keep Cloverdale a small town	5/7/2022 10:48 PM
2	There is not enough space/resources for Cloverdale to increase housing.	4/29/2022 3:17 PM
3	Housing with adequate parking	4/29/2022 3:15 PM
4	Housing needs primarily being met but when decisions to build ANY housing, thr residents who own homes must be informed for input. Also, for see possible problems such as vectors such as cockroaches and what is the plan for mitigating the problem.	4/24/2022 2:48 PM
5	A water supply that can support any new housing	4/23/2022 8:49 PM
6	Big mansions	4/23/2022 7:36 PM
7	Move up housing	4/23/2022 7:20 PM
8	A better water plan for all. Read the report on water from 2009. Those things shall need to be done - roads fixed before you add more people!	4/23/2022 3:55 PM
9	Police services are under staffed for the current population.	4/22/2022 4:12 PM
10	Luxury homes to attract more sophisticated residence	3/11/2022 3:48 PM
11	Housing for everyone not just Mexicans, immigrants and agriculture workers. It seems that's all we build. It's ALL for immigrants or migrant workers! Absolutely of new housing is for the previously stated! Nothing for anyone else! It's maddening!	2/28/2022 3:37 PM
12	Without urban sprawl and without corporate influence.	2/27/2022 11:42 AM
13	Need low income housing for Rickover dale residents not ag workers people that are long residents should come first for low income housing	2/26/2022 6:18 PM
14	rent control on current rentals	1/18/2022 1:12 PM
15	Water	12/19/2021 9:27 PM
16	There isn't enough water to support residential housing growth in Healdsburg, Geyserville or Cloverdale. New housing should be built in communities that have access towater from Lake Sonoma.	12/19/2021 4:18 PM
17	While there is a need for more affordable housing, for many different groups, the plan MUST include high-end housing/subdivisions, because those individuals will better support Cloverdale's small businesses and attract more businesses.	12/19/2021 11:30 AM
18	Needs housing that has adequate parking.	12/18/2021 7:32 PM
19	Cloverdale is a great place to live	12/18/2021 8:24 AM

Q2 Cloverdale's housing needs in the coming 10 years will include (check all that apply):

Answered: 88 Skipped: 1



ANSWER CHOICES	RESPONSES	
Housing priced so that younger Cloverdale residents can afford to live here	72.73%	64
Housing will need to be priced to attract new families to Cloverdale	52.27%	46
Our aging population will need accessible, well-designed housing options	51.14%	45
Older homes will be deteriorating and in need of repair	48.86%	43
Businesses will need housing affordable to their workers	45.45%	40
Other (please specify)	17.05%	15
Total Respondents: 88		

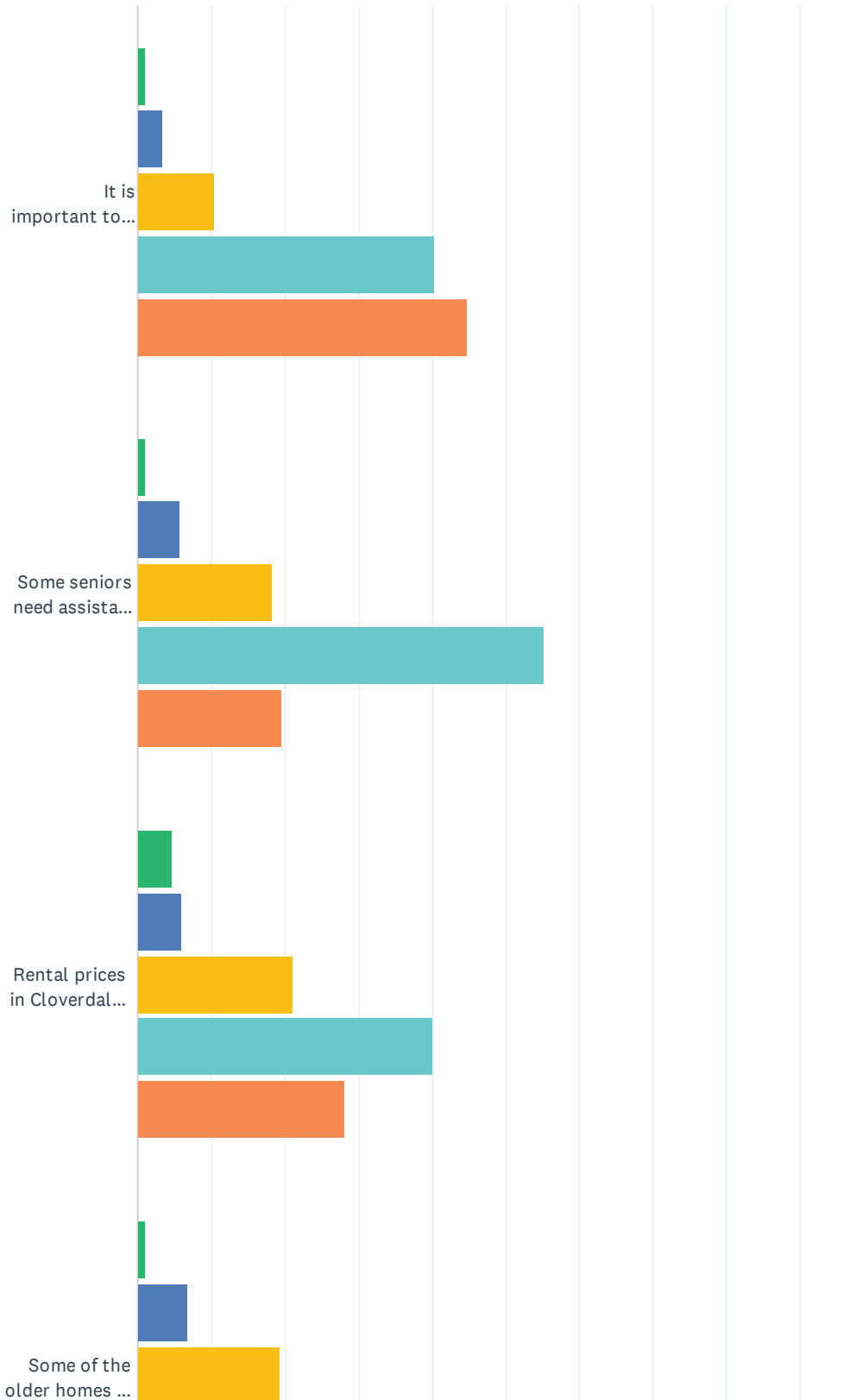
#	OTHER (PLEASE SPECIFY)	DATE
1	Would be nice for young Cloverdale residents could afford to buy a place in town 10 years from now, but that is not very realistic at this current pace of housing price increases. Building more homes and units probably won't lower prices drop much, but will definitely make Cloverdale less desirable to live in.	5/7/2022 10:48 PM
2	Housing with adequate parking	4/29/2022 3:15 PM
3	ADU housing for infill density	4/24/2022 12:47 PM
4	Gentrify	4/23/2022 7:24 PM
5	A few very nice homes to enhance neighborhoods	4/23/2022 4:46 PM

City of Cloverdale Housing Needs and Opportunities Survey

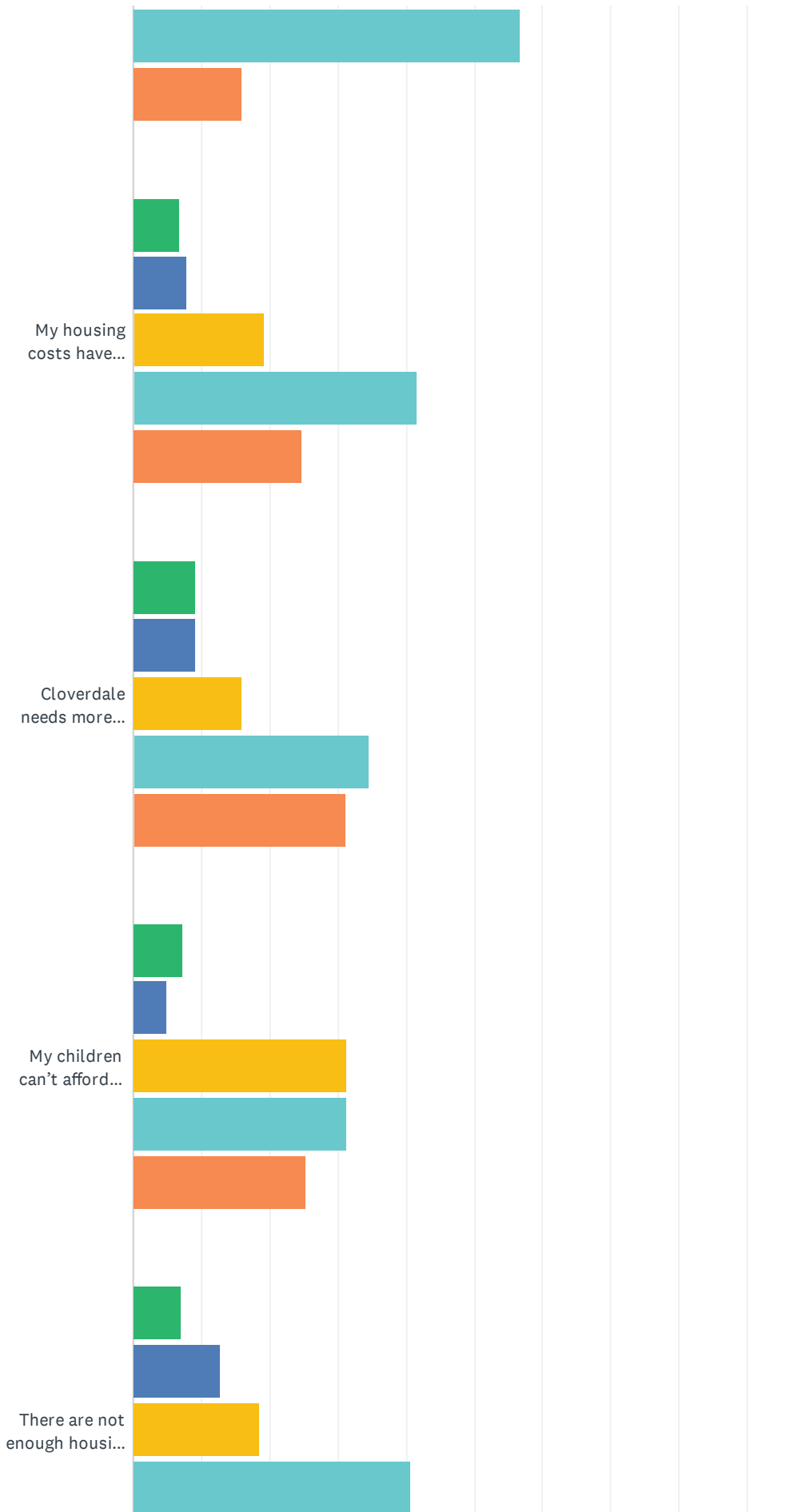
6	Effective regional transportation so folks living in Cloverdale don't have to drive for employment or services // stable and secure water supply. Cloverdale does not have legal access to water to meet current demand much less future development.	4/23/2022 2:47 PM
7	Make it easier to build and renovate so that we can build the next hotspot in Sonoma county. Perhaps we should get the train track connected while we're at it. Bringing in people from the bay area will serve the people who only hear the best.	3/11/2022 3:48 PM
8	Housing for young residents besides Mexicans	2/28/2022 3:37 PM
9	Without urban sprawl and without corporate influence.	2/27/2022 11:42 AM
10	Rentals should pass certain guide lines in order to pass as rental especially subsidized housing every six months inspections	2/26/2022 6:18 PM
11	We need more town in our downtown - also more Assisted living options for seniors	2/26/2022 3:14 PM
12	Assisted living options for seniors	2/26/2022 3:14 PM
13	no additional housing in the downtown area, especially multi-level housing. Use Windsor as an example of what didn't work.	1/18/2022 1:12 PM
14	Again, there appears to be a bias in the questions and answers. The City needs BOTH affordable and higher-end housing development, for the reasons previously noted.	12/19/2021 11:30 AM
15	housing for farm workers	12/17/2021 7:53 PM

Q3 Please rank your level of agreement with each of the following statements:

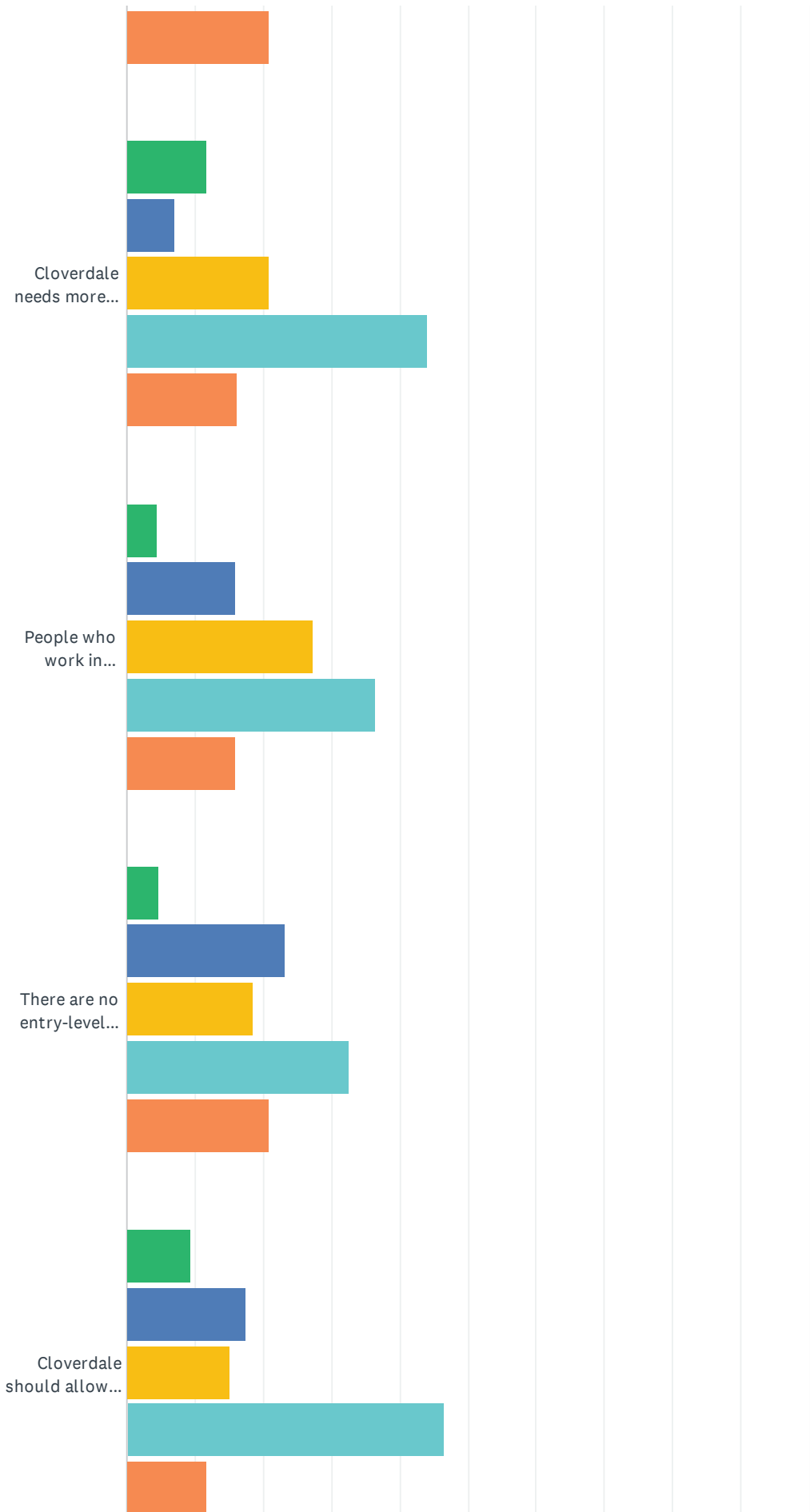
Answered: 89 Skipped: 0



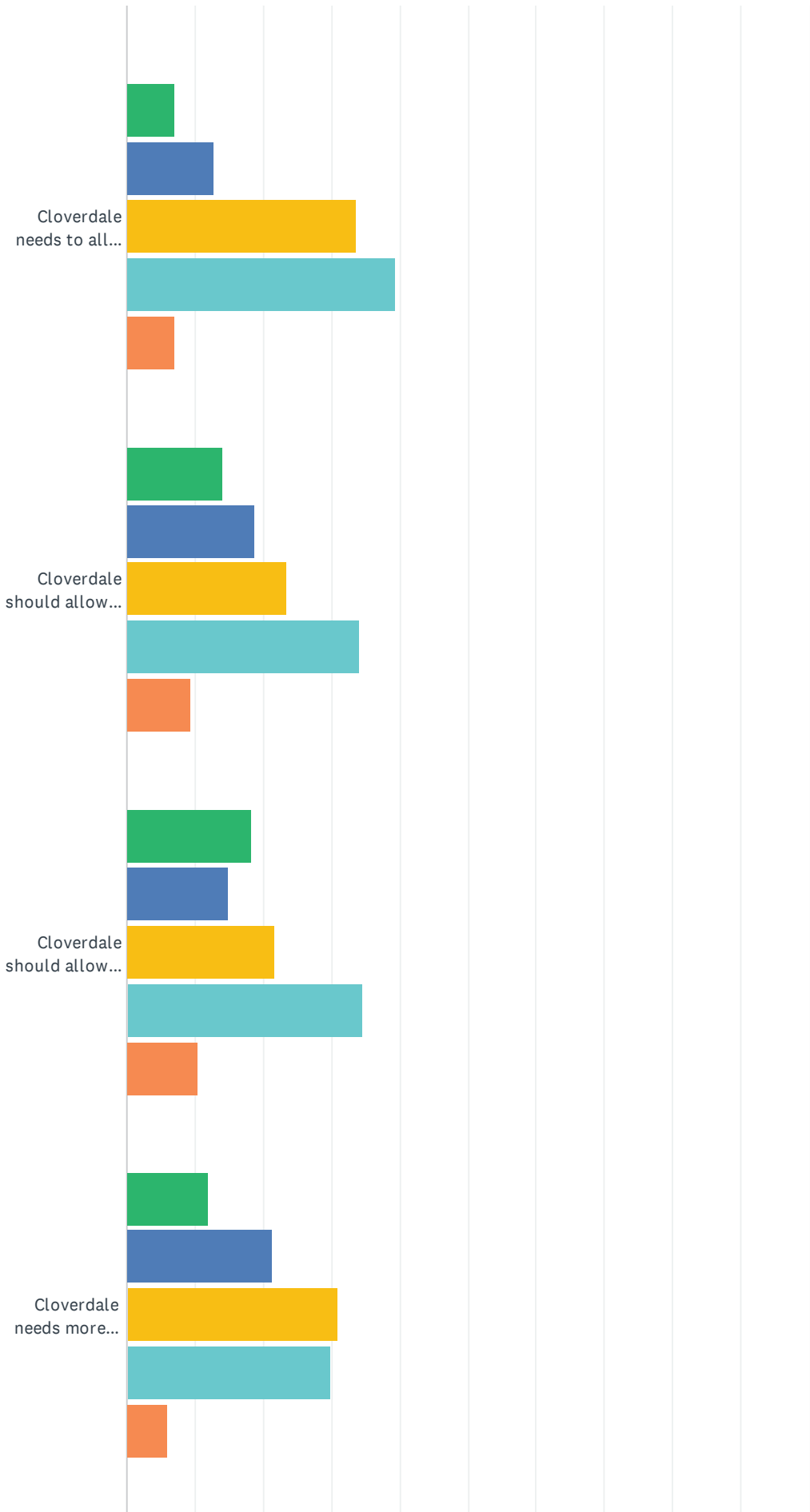
City of Cloverdale Housing Needs and Opportunities Survey



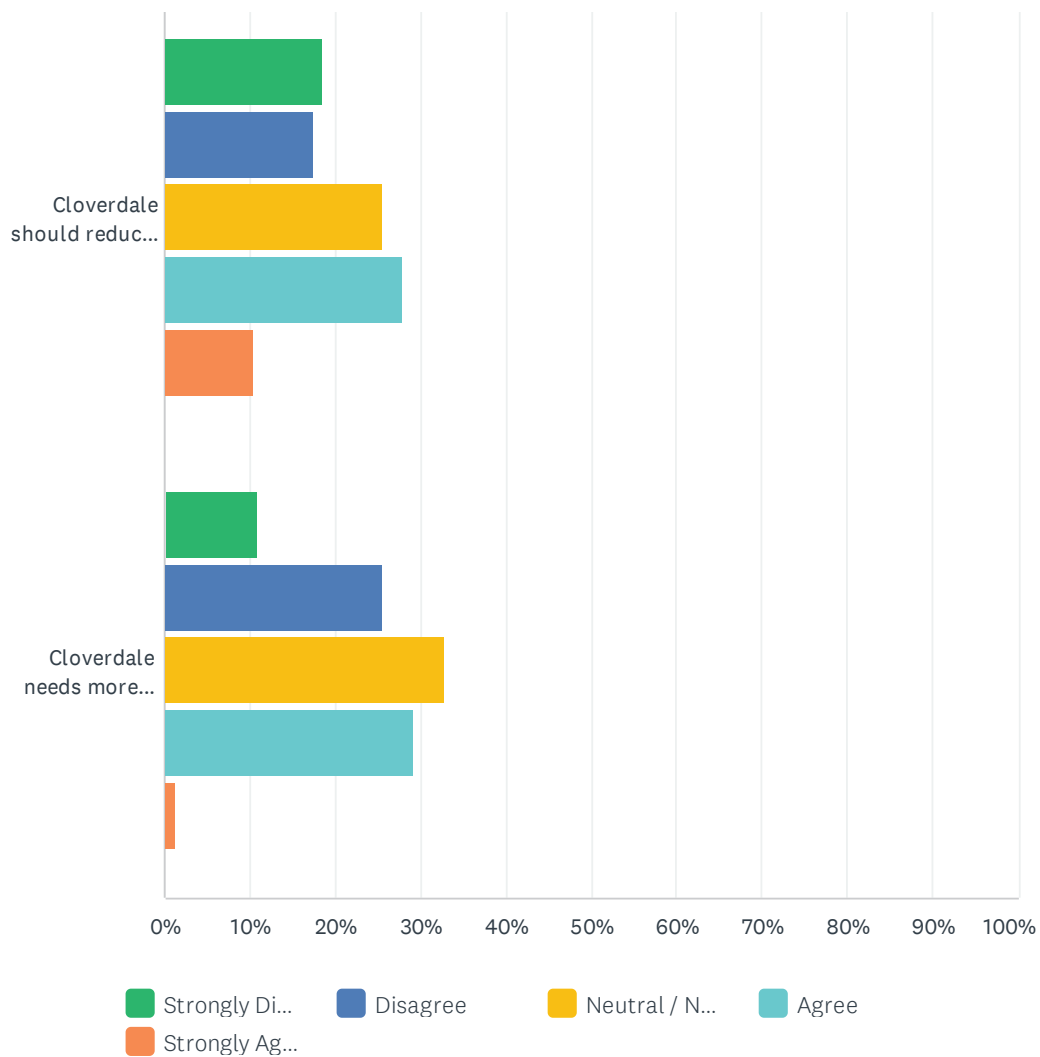
City of Cloverdale Housing Needs and Opportunities Survey



City of Cloverdale Housing Needs and Opportunities Survey



City of Cloverdale Housing Needs and Opportunities Survey

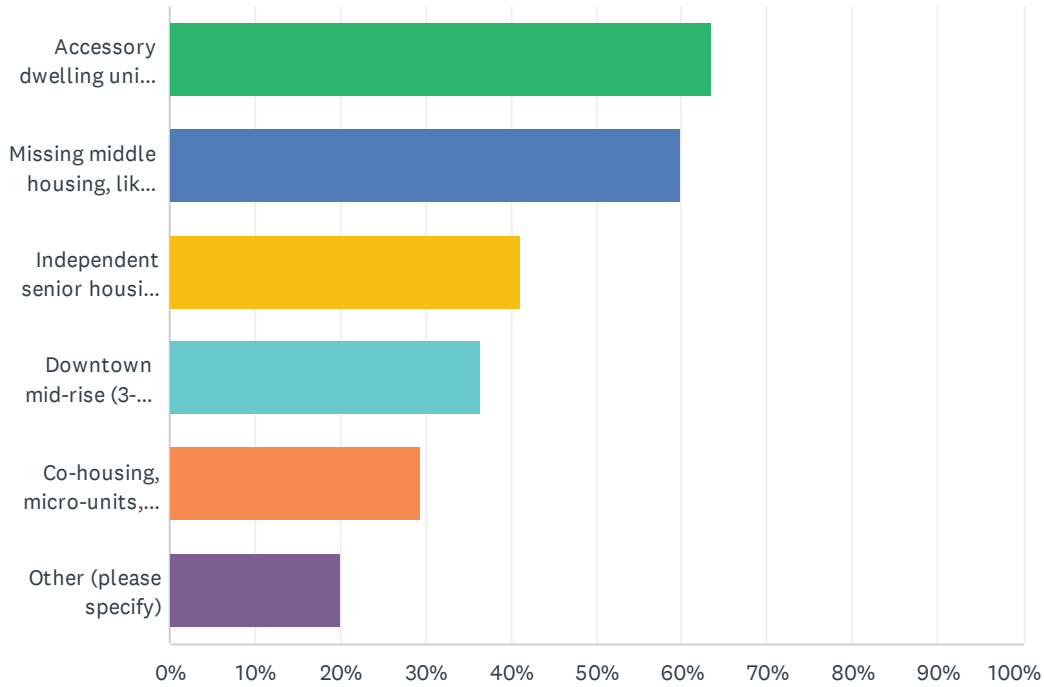


City of Cloverdale Housing Needs and Opportunities Survey

	STRONGLY DISAGREE	DISAGREE	NEUTRAL / NO OPINION	AGREE	STRONGLY AGREE	TOTAL	WEIGHTED AVERAGE
It is important to preserve Cloverdale's neighborhoods	1.15% 1	3.45% 3	10.34% 9	40.23% 35	44.83% 39	87	1.76
Some seniors need assistance to remain in their homes	1.15% 1	5.75% 5	18.39% 16	55.17% 48	19.54% 17	87	2.14
Rental prices in Cloverdale are too high	4.71% 4	5.88% 5	21.18% 18	40.00% 34	28.24% 24	85	2.19
Some of the older homes in Cloverdale need rehabilitation	1.14% 1	6.82% 6	19.32% 17	56.82% 50	15.91% 14	88	2.20
My housing costs have increased in the last 5 years	6.74% 6	7.87% 7	19.10% 17	41.57% 37	24.72% 22	89	2.30
Cloverdale needs more housing options for all income levels	9.20% 8	9.20% 8	16.09% 14	34.48% 30	31.03% 27	87	2.31
My children can't afford to live here in Cloverdale	7.23% 6	4.82% 4	31.33% 26	31.33% 26	25.30% 21	83	2.37
There are not enough housing options in Cloverdale	6.98% 6	12.79% 11	18.60% 16	40.70% 35	20.93% 18	86	2.44
Cloverdale needs more mixed-use development	11.63% 10	6.98% 6	20.93% 18	44.19% 38	16.28% 14	86	2.53
People who work in Cloverdale can't afford to live here	4.55% 4	15.91% 14	27.27% 24	36.36% 32	15.91% 14	88	2.57
There are no entry-level homes to purchase in Cloverdale	4.65% 4	23.26% 20	18.60% 16	32.56% 28	20.93% 18	86	2.58
Cloverdale should allow small apartments throughout the city	9.30% 8	17.44% 15	15.12% 13	46.51% 40	11.63% 10	86	2.66
Cloverdale needs to allow more housing in conjunction with existing businesses	6.98% 6	12.79% 11	33.72% 29	39.53% 34	6.98% 6	86	2.73
Cloverdale should allow fourplexes throughout the city	14.12% 12	18.82% 16	23.53% 20	34.12% 29	9.41% 8	85	2.94
Cloverdale should allow more apartments to be built	18.39% 16	14.94% 13	21.84% 19	34.48% 30	10.34% 9	87	2.97
Cloverdale needs more housing near the Downtown Area	11.90% 10	21.43% 18	30.95% 26	29.76% 25	5.95% 5	84	3.04
Cloverdale should reduce parking requirements where safety allows	18.60% 16	17.44% 15	25.58% 22	27.91% 24	10.47% 9	86	3.06
Cloverdale needs more housing in commercial corridors	10.98% 9	25.61% 21	32.93% 27	29.27% 24	1.22% 1	82	3.16

Q4 Please indicate what types of new housing you feel would be most successful in Cloverdale today:

Answered: 85 Skipped: 4



ANSWER CHOICES	RESPONSES	
Accessory dwelling units (second units/granny units/junior units)	63.53%	54
Missing middle housing, like townhouses and low-rise multiplexes	60.00%	51
Independent senior housing and residential care facilities for seniors or persons with disabilities	41.18%	35
Downtown mid-rise (3-4 story) apartments	36.47%	31
Co-housing, micro-units, and single room occupancy	29.41%	25
Other (please specify)	20.00%	17
Total Respondents: 85		

#	OTHER (PLEASE SPECIFY)	DATE
1	Don't turn Cloverdale into a suburb	5/7/2022 10:48 PM
2	Housing with adequate parking	4/29/2022 3:15 PM
3	family homes	4/29/2022 2:22 PM
4	Tech designed	4/23/2022 7:24 PM
5	More single family homes on medium size lots	4/23/2022 7:20 PM
6	Tiny Homes!!!	4/23/2022 4:34 PM
7	Homes with basements, more businesses	4/23/2022 3:55 PM

City of Cloverdale Housing Needs and Opportunities Survey

8	High end estates to attract A more quaint atmosphere For discerning residence	3/11/2022 3:48 PM
9	Single family - to attract working parents with children	3/4/2022 1:55 PM
10	Single family houses+yard	2/28/2022 8:59 PM
11	Affordable housing for white people too! They're just as poor as and helpless as immigrants, migrant workers and Mexicans	2/28/2022 3:37 PM
12	Downtown mixed use is appropriate (2 stories). Commercial on bottom, apartment on top. But parking would be an issue.	2/27/2022 11:50 AM
13	We are in a extreme drought no new housing	2/26/2022 6:18 PM
14	rent control on current rentals and ADU etc., Downtown construction should be avoided. Keep Cloverdales downtown area for businesses only.	1/18/2022 1:12 PM
15	Get the homeless off the streets.	1/17/2022 11:22 PM
16	High-end housing.	12/19/2021 11:30 AM
17	Single family homes	12/18/2021 7:32 PM

Q5 What are some unique features of Cloverdale that can be housing opportunities for the community? For example:

- Locations for multifamily housing (e.g. planned SMART Station, South Cloverdale, Cloverdale Boulevard Corridor)
- Detached garages and other accessory structures converted into housing
- Large homes modified to accommodate more residents
- Additional units on large lots
- Commercial and industrial area converted to housing

Answered: 60 Skipped: 29

#	RESPONSES	DATE
1	Keeping all single family homes and lots one dwelling. Not building multi-dwelling units and apartments on open lots. I grew up Cloverdale when it was 3500 people, now it's 10k and it's already changing. Nothing good comes from a town getting bigger. Stop the greed of the housing commission and money grab of property taxes. Keep Cloverdale small or you'll destroy the way it is like Windsor was. Move down to Concord if you want apartments, stores, malls, and crime!	5/7/2022 10:48 PM
2	Vineyards	5/2/2022 12:59 PM
3	Detached garages and other accessory structures converted into housing • Large homes modified to accommodate more residents • Additional units on large lots	4/29/2022 4:13 PM
4	I think some current dwellings could have additional granny units added but otherwise there is not enough land/space/resources to continue building apartments/housing. Especially when costs are high so multiple families have to live together which increases parking problems.	4/29/2022 3:17 PM
5	Reduce setback rules to allow off street parking.	4/29/2022 3:15 PM
6	old family homes	4/29/2022 2:22 PM
7	Smaller homes built on the outlying areas of Cloverdale like by the airport, Asti Road, etc.	4/29/2022 2:18 PM
8	none - especially planning around a train that is never going to come!!!!	4/29/2022 2:13 PM
9	Tiny homes on empty lots	4/29/2022 2:04 PM
10	Additional units, help and junior accessory dwelling units (JADUs)	4/24/2022 4:59 PM
11	All good to have growth but complete change and feel of a community changes with overcrowding trying to get more people per square foot by tearing down open green space is not ideal either.	4/24/2022 2:48 PM
12	More infill with ADUs along with workshops and affordable building options	4/24/2022 12:47 PM
13	Small houses on lots	4/24/2022 11:54 AM
14	All of the above	4/23/2022 8:49 PM
15	High end remodeled for tech/info evolution	4/23/2022 7:24 PM
16	More move up housing and more affordable housing	4/23/2022 7:20 PM
17	There is plenty of open space to accommodate additional housing. Not sure how we can balance with our drought.	4/23/2022 5:39 PM
18	Vacant lots	4/23/2022 4:46 PM
19	Town houses and moderate price. Rent to own.	4/23/2022 4:38 PM
20	Trader Joe's would help help keep me here	4/23/2022 4:34 PM

City of Cloverdale Housing Needs and Opportunities Survey

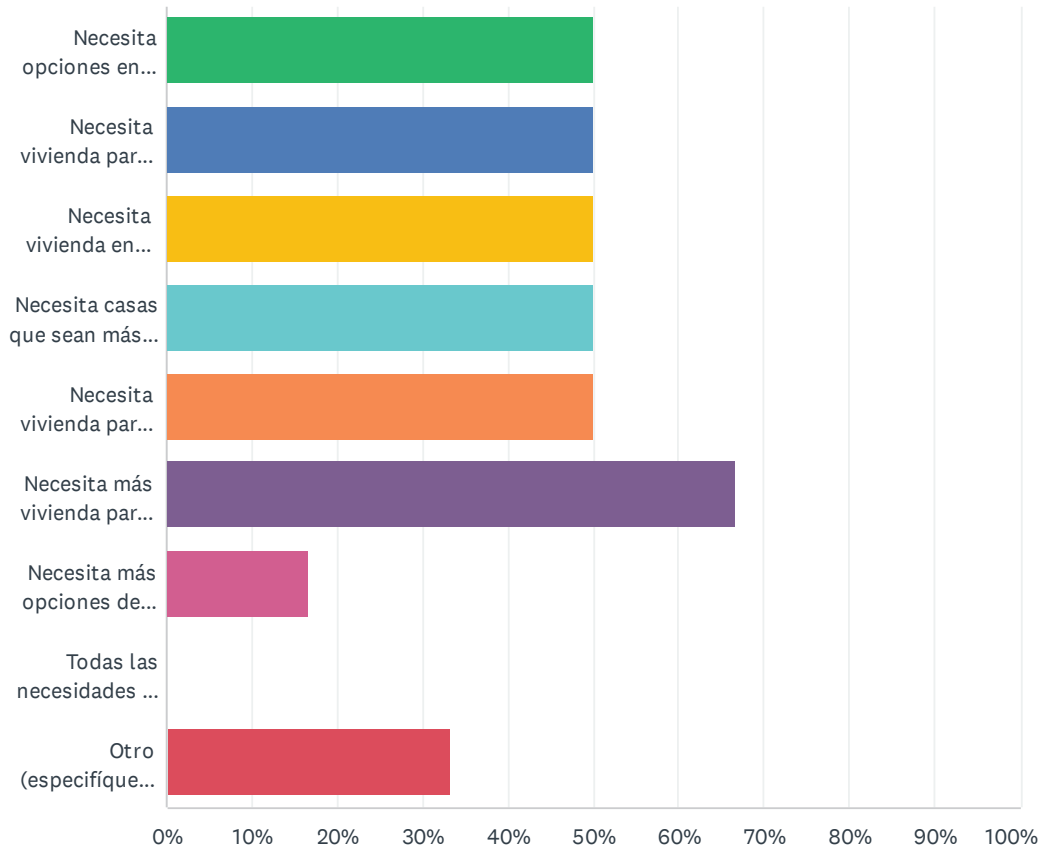
21	More affordable accommodations for older adults that need care - current options are priced at \$6000/month and seniors need transitional option	4/23/2022 4:31 PM
22	No more housing until water can be solved	4/23/2022 3:55 PM
23	Infill, higher density units should be designed to better match or complement neighborhood, rather than allow cookie cutter apartment designs.	4/23/2022 2:47 PM
24	Commercial and industrial areas converted to housing	4/23/2022 2:14 PM
25	Need smart train to come here.	4/23/2022 1:10 PM
26	Large lots for ADUs	4/23/2022 12:01 PM
27	Mixed housing and recreation such as golf course with housing mixed in.	4/22/2022 4:12 PM
28	Beautiful area	4/22/2022 4:06 PM
29	Vacant lots around the city, as well as possibility for infill	4/14/2022 9:30 PM
30	additional units on large lots and commercial/industrial areas to housing, easy permitting on modular dwellings for first time home owners	3/24/2022 1:38 PM
31	How will you address parking? Sometimes it is very difficult to drive the neighborhood streets as they are lined with cars. My neighbor has 7 vehicle in what is zoned as a single family unit.	3/16/2022 9:22 PM
32	Home additions and granny units.	3/11/2022 3:48 PM
33	Along with housing we must consider our water resources or lack thereof, as well as increases in traffic and general infrastructure upgrades and maintenance. If all of these, water shortages are most important; we are already facing them.	3/6/2022 3:16 PM
34	Small town feel	3/6/2022 9:19 AM
35	Cloverdale need increase public transit services such as express routes to employment centers of the region such as SR, Windsor/Airport/hospitals/government center etc.	3/5/2022 10:20 AM
36	Nice townhouses for normal working parents and families - ie NOT low income housing.	3/4/2022 1:55 PM
37	Detached garages and other accessory structures converted into housing	3/3/2022 10:34 AM
38	Low crime due to low population and high income home owners.	2/28/2022 8:59 PM
39	Location and industrial areas converted to housing	2/28/2022 6:39 AM
40	There aren't many. Maybe some abandoned buildings like Chinese restraint, laundry mat/barber shop. We need to work on rebuilding aging infrastructure to accommodate more capacity. Impact fees are way too low.	2/27/2022 11:50 AM
41	All of the above. Without urban sprawl and without corporate influence.	2/27/2022 11:42 AM
42	Detached garages converted to housing	2/27/2022 10:32 AM
43	There needs to be a balance between low income, and well developed housing for middle to high income wage earners. Balance is the key.also, senior living dwellings so the older population living in Cloverdale can down size their home to stay in their community.	2/27/2022 9:50 AM
44	Permits and building made easy for homeowners to build second unit or additions to current home.	2/26/2022 8:47 PM
45	If you have no smart train coming into your town there shouldn't be any housing built for it	2/26/2022 6:18 PM
46	Multi-unit Tree houses. Underground apartments.	2/26/2022 5:27 PM
47	Apartment complexes, condominium neighborhoods, lofts in downtown	2/26/2022 5:27 PM
48	Yes - all of these - we especially need to allow granny units and we need to build apartments only in the downtown. More people living in downtown apartments means businesses have people to keep them alive. Do NOT want apartments scattered all over - build up the downtown - the downtown ONLY!!	2/26/2022 3:14 PM
49	Yes, to granny units and more apartment density downtown of quality construction. No, to apartment buildings everywhere, changing the character of neighborhoods.	2/26/2022 3:14 PM

City of Cloverdale Housing Needs and Opportunities Survey

50	Personally, I don't want anymore housing because I want our town to stay little.	2/26/2022 2:22 PM
51	All of the above	2/26/2022 12:33 PM
52	limits to height of any new structure to be limited to 2 stories - amazing views here are being obstructed. new housing should be respectful of current housing- ie., not too close to current housing - infringement on privacy etc., ADU's etc - important to consider how many additional cars in neighborhoods etc this will bring. Already not enough parking! MOST important -- there is no water here- and will never be. Housing should be built based on resources - jobs and water are not here! Lets not make Cloverdale another bedroom city. Work with politicians to change laws about vacant businesses. Finally, try not to replicate what hasn't worked elsewhere. Educate before taking any next steps.	1/18/2022 1:12 PM
53	Additional units on large lots. Also mini-houses with composting toilets. But do not allow people to rent out garages for example, that have no sanitation or running water.	1/13/2022 9:00 PM
54	No	12/19/2021 9:27 PM
55	#1	12/19/2021 4:18 PM
56	More downtown multi-unit housing, like townhomes...like The Mill District in Healdsburg. Certainly more apartments, for different income levels. And support and development of large-scale high-end developments...it is that type of development that will help revitalize downtown and grow our existing businesses, and attract new businesses.	12/19/2021 11:30 AM
57	Expand city boundaries. The more spread out people are, the happier they are.	12/18/2021 7:32 PM
58	Detached garages and other accessory structures converted into housing • Large homes modified to accommodate more residents • Additional units on large lots • Commercial and industrial area converted to housing	12/17/2021 7:53 PM
59	Commercial/residential mixed-use units	12/17/2021 3:49 PM
60	There should be no type of housing or any other type of building allowed without addressing the water shortage issue. We should be working towards building a tertiary water treatment system so the city and its residents can utilize the waste water. Building more will only exacerbate the problem. What will be so attractive about Cloverdale then when businesses don't have the water to function.	12/17/2021 2:50 PM

Q1 Las más grandes necesidades en vivienda de Cloverdale hoy son (seleccione toda opción que aplique):

Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Necesita opciones en vivienda en precios más bajos	50.00%	3
Necesita vivienda para personas de la tercera edad	50.00%	3
Necesita vivienda en renta y a bajo costo	50.00%	3
Necesita casas que sean más asequibles para compradores de primera vez	50.00%	3
Necesita vivienda para gente que trabaja aquí	50.00%	3
Necesita más vivienda para familias jóvenes y trabajadores	66.67%	4
Necesita más opciones de vivienda para familias multigeneracionales	16.67%	1
Todas las necesidades de vivienda en Cloverdale han sido satisfechas	0.00%	0
Otro (específque por favor)	33.33%	2
Total Respondents: 6		

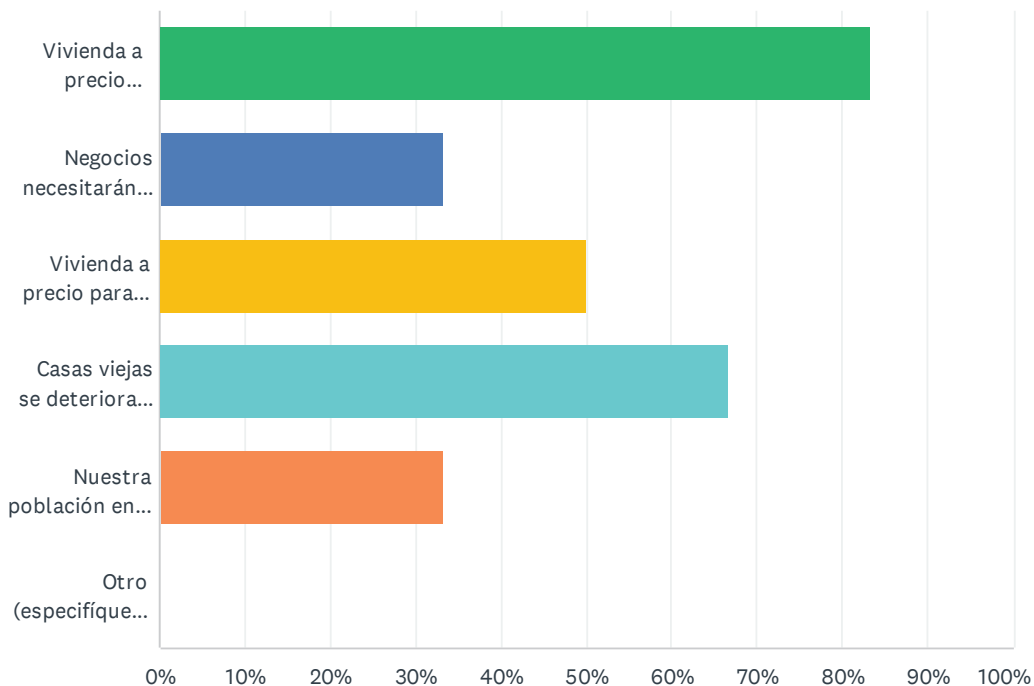
#	OTRO (ESPECIFÍQUE POR FAVOR)	DATE
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Encuesta sobre Necesidades y Oportunidades en Vivienda - Cloverdale

1	Casas de bajos ingresos para trabajadores agricolas	2/27/2022 12:08 PM
2	A yudaria que ecsistiera también planes de ayuda para ya dueños de casa como para barras solares,tejados o reparaciones no nada más pensar en los que quieren acquerir nueva vivienda	2/26/2022 3:04 PM

Q2 Las necesidades de Cloverdale en vivienda dentro de los próximos 10 años incluirá (seleccione toda opción que aplique):

Answered: 6 Skipped: 0

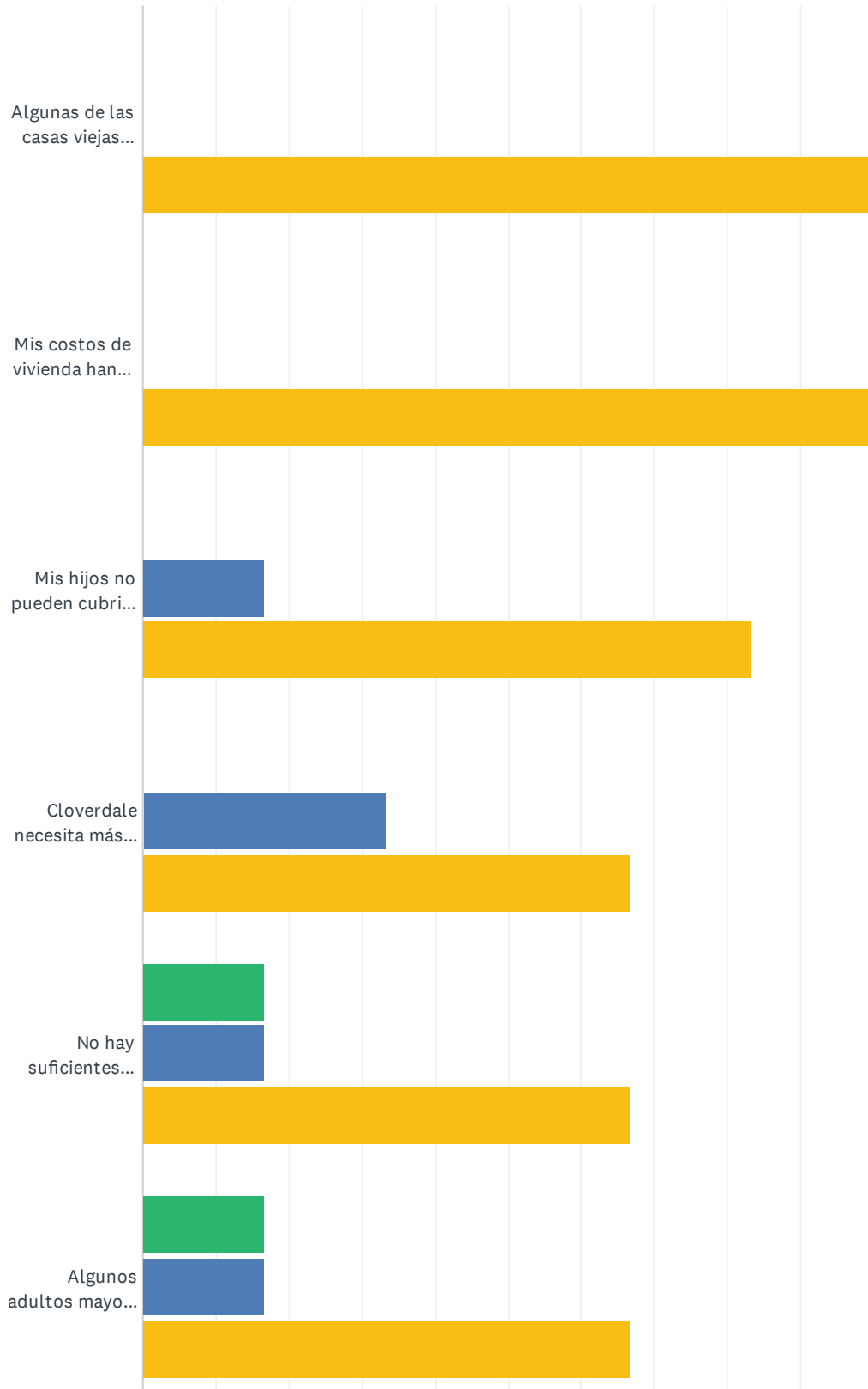


ANSWER CHOICES	RESPONSES
Vivienda a precio accesible para que adultos jóvenes puedan vivir aquí	83.33% 5
Negocios necesitarán vivienda asequible para sus empleados	33.33% 2
Vivienda a precio para atraer nuevas familias a Cloverdale	50.00% 3
Casas viejas se deteriorarán y necesitarán reparaciones	66.67% 4
Nuestra población en envejecimiento necesitará opciones de vivienda más accesible y bien diseñada	33.33% 2
Otro (especifique por favor)	0.00% 0
Total Respondents: 6	

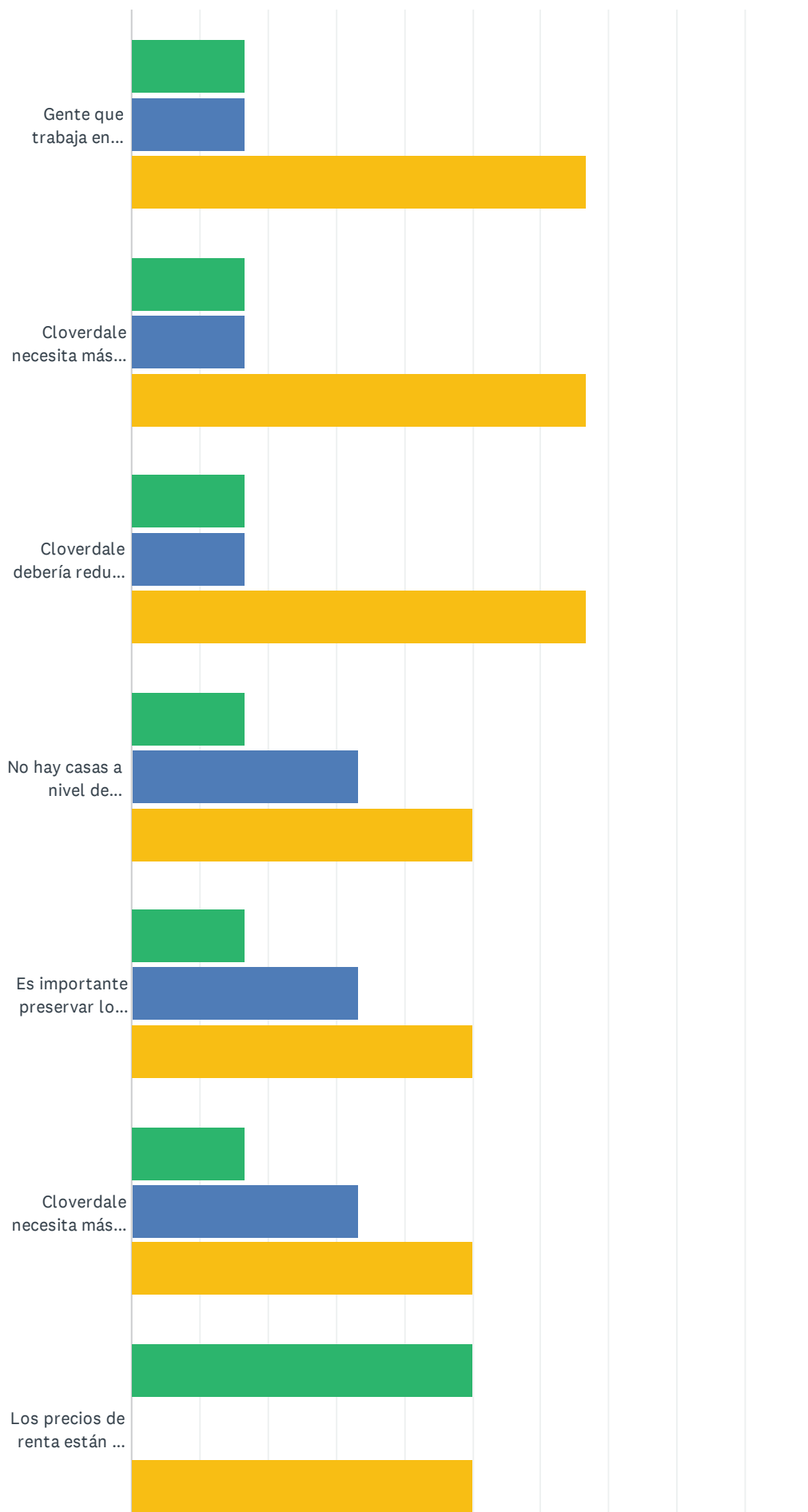
#	OTRO (ESPECIFIQUE POR FAVOR)	DATE
	There are no responses.	

Q3 Por favor categorice su nivel de acuerdo con cada una de las siguientes declaraciones:

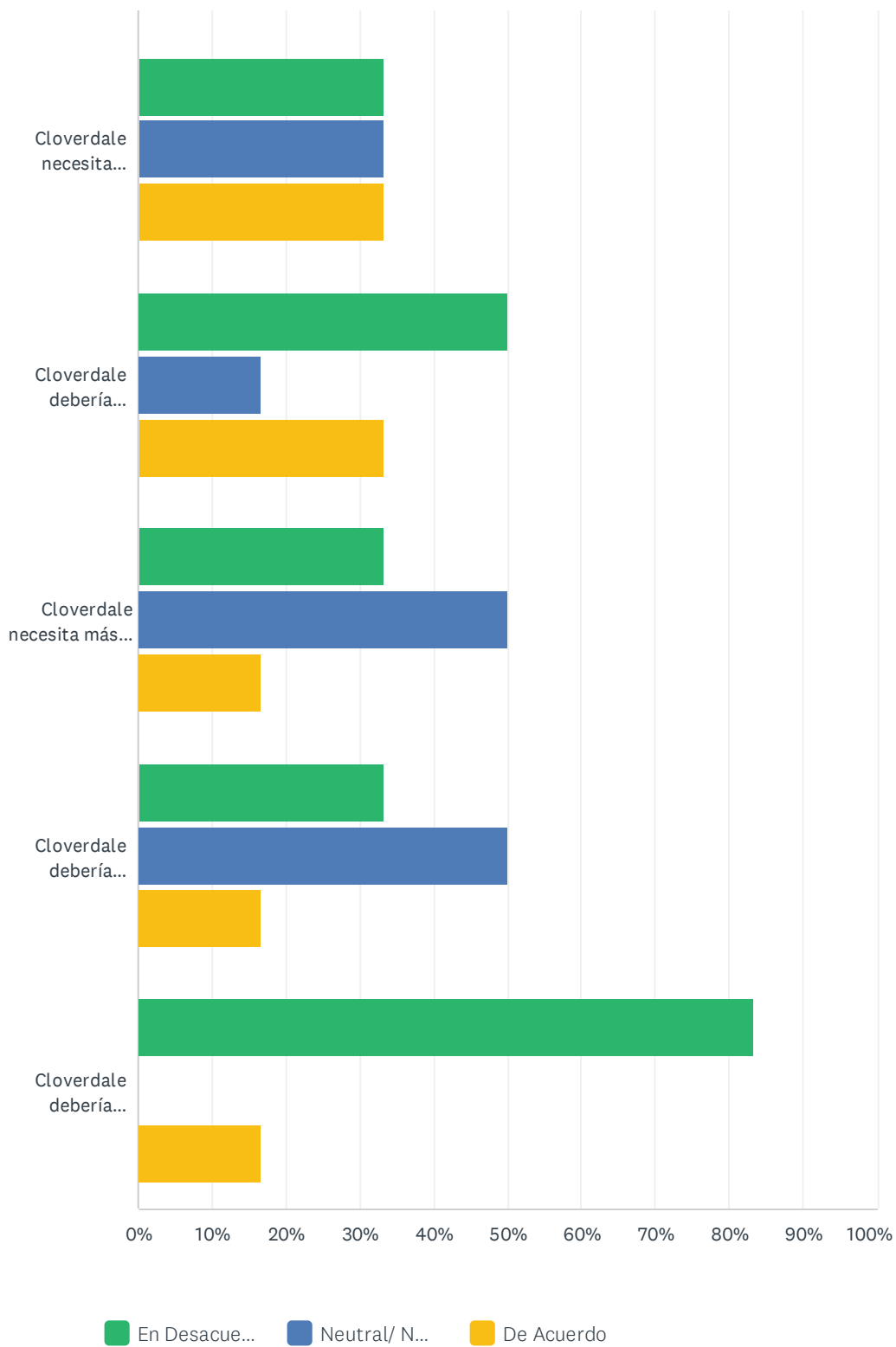
Answered: 6 Skipped: 0



Encuesta sobre Necesidades y Oportunidades en Vivienda - Cloverdale



Encuesta sobre Necesidades y Oportunidades en Vivienda - Cloverdale

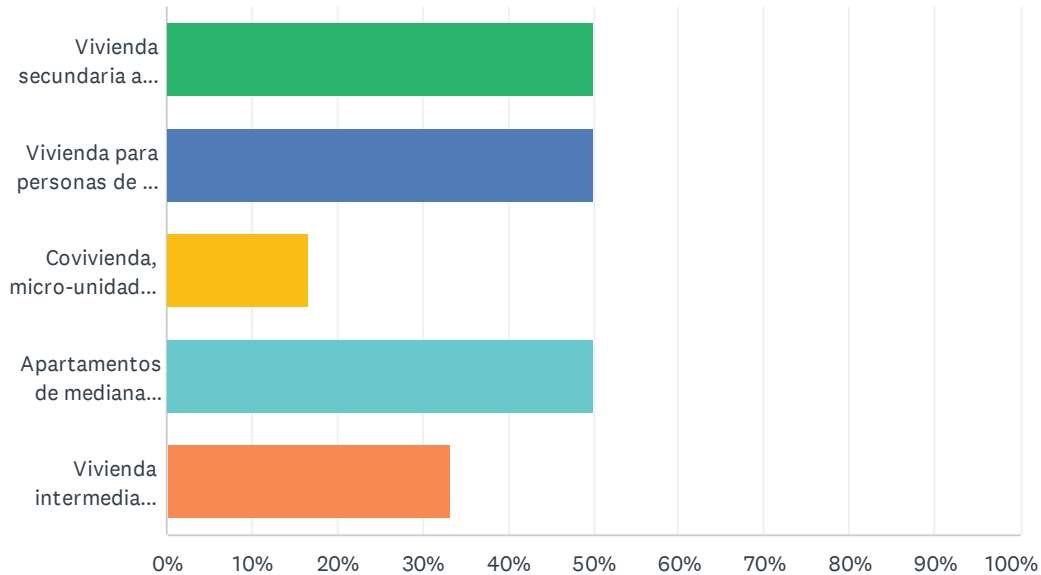


Encuesta sobre Necesidades y Oportunidades en Vivienda - Cloverdale

	EN DESACUERDO	NEUTRAL/ NO OPINION	DE ACUERDO	TOTAL	WEIGHTED AVERAGE
Algunas de las casas viejas de Cloverdale necesitan rehabilitación	0.00% 0	0.00% 0	100.00% 6	6	1.00
Mis costos de vivienda han incrementado en los últimos 5 años	0.00% 0	0.00% 0	100.00% 6	6	1.00
Mis hijos no pueden cubrir el costo de vivir en Cloverdale	0.00% 0	16.67% 1	83.33% 5	6	1.17
Cloverdale necesita más opciones de vivienda para todos los niveles de ingreso	0.00% 0	33.33% 2	66.67% 4	6	1.33
No hay suficientes opciones de vivienda en Cloverdale	16.67% 1	16.67% 1	66.67% 4	6	1.50
Algunos adultos mayores necesitan asistencia para permanecer en sus hogares	16.67% 1	16.67% 1	66.67% 4	6	1.50
Gente que trabaja en Cloverdale no pueden cobrar el costo para vivir aquí	16.67% 1	16.67% 1	66.67% 4	6	1.50
Cloverdale necesita más vivienda en áreas comerciales	16.67% 1	16.67% 1	66.67% 4	6	1.50
Cloverdale debería reducir los requisitos de estacionamiento donde las condiciones de seguridad lo permitan	16.67% 1	16.67% 1	66.67% 4	6	1.50
No hay casas a nivel de entrada para comprar en Cloverdale	16.67% 1	33.33% 2	50.00% 3	6	1.67
Es importante preservar los vecindarios de Cloverdale	16.67% 1	33.33% 2	50.00% 3	6	1.67
Cloverdale necesita más desarrollo de usos mixtos	16.67% 1	33.33% 2	50.00% 3	6	1.67
Los precios de renta están muy altos en Cloverdale	50.00% 3	0.00% 0	50.00% 3	6	2.00
Cloverdale necesita permitir más vivienda junto con negocios existentes	33.33% 2	33.33% 2	33.33% 2	6	2.00
Cloverdale debería permitir la construcción de más apartamentos	50.00% 3	16.67% 1	33.33% 2	6	2.17
Cloverdale necesita más vivienda cerca del Centro	33.33% 2	50.00% 3	16.67% 1	6	2.17
Cloverdale debería permitir la construcción de apartamentos pequeños en la ciudad	33.33% 2	50.00% 3	16.67% 1	6	2.17
Cloverdale debería permitir la construcción de vivienda de cuatro unidades en la ciudad	83.33% 5	0.00% 0	16.67% 1	6	2.67

Q4 Por favor seleccione los tipos de vivienda nueva que sería más exitosa en Cloverdale:

Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
Vivienda secundaria a la residencia principal (casitas/second units/granny units/junior units)	50.00%	3
Vivienda para personas de la tercera edad independiente y instalaciones de cuidado residencial para personas mayores o personas con discapacidades	50.00%	3
Covivienda, micro-unidades, y unidades de una sola recámara	16.67%	1
Apartamentos de mediana altura (3-4 pisos) en el Centro	50.00%	3
Vivienda intermedia faltante como casas adosadas o vivienda de unidades múltiples de baja altura	33.33%	2
Total Respondents: 6		

Q5 ¿Cuáles son algunas de las características únicas de Cloverdale que pueden ser oportunidades de vivienda para la comunidad? Por ejemplo: Ubicaciones para vivienda multifamiliar (p. ej. la estación del SMART, la zona sur, Bulevar Cloverdale) Garajes independientes y otras estructuras secundarias que podrían convertirse en viviendas. Casas grandes que pueden modificarse para alojar más residentes Lotes grandes perfectos para alojar más residencias Espacios comerciales/industriales subutilizados infrautilizados que podrían convertirse en viviendas Su(s) idea(s):

Answered: 4 Skipped: 2

#	RESPONSES	DATE
1	El Terreno de citrus fair es Mal uso de espcaio en centro de l comunidad. La escuela de Washington tiene algunos en el school board que no deberían estar ahí. Hicieron mal negocio en construcción de el nuevo gimnasio. Hubieran ya construido una nueva escuela en otro lado y hubieron podido tumbar la escuela vieja y poner un parque que tiene más casas al rededor.	4/25/2022 4:58 PM
2	Necesitan primer ver si Cloverdale está preparado para hacer más viviendas y atraer más personas. Lo digo por la falta de agua. Esta Cloverdale preparado para crecer con más población?	3/15/2022 9:13 PM
3	Departamentos con igualdad para adquirir uno por qué de bajos ingresos es muy difícil calificar a veces los encargados sólo se los dan a familiares o gente que no es de bajos ingresos solo califican por ser familiar o Conosido.	2/26/2022 3:04 PM
4	Que hicieran más departamentos de bajo costo por que las renta suben y suben cada año y no nomás la renta todo sube la renta comida y biles	2/26/2022 2:36 PM

Appendix C: Sites Inventory

Address	APN	Site	GPD	Zone	Min Density (units/acre)	Max Density (units/acre)	Acres	Existing Use	Infra-structure	Publicly Owned	Site Status	Used in Prior HE	Unit Capacity by Income			
													LI	MI	AMI	Total
123 N. Cloverdale Blvd.	001-175-004	1	DTC	DTC	0	20	0.13	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		1		1
119 N. Cloverdale Blvd.	001-175-005	2	DTC	DTC	0	20	0.09	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		1		1
117 E. 2nd Street	001-172-012	3	DTC	DTC	0	20	0.14	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		1		1
123 Broad Street	001-173-001	4	DTC	DTC	0	20	0.2	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		2		2
Railroad Avenue	001-111-040	5	DTC	DTC	0	20	0.14	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		1		1
105 Railroad Avenue	001-103-038	6	TOD	TOD	0	20	0.27	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		1	2	3
SE of Citrus Fair Drive and Cloverdale Blvd.	001-103-044	7	TOD	TOD	0	20	0.36	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle		4		4
107 Polaris Court	117-350-005	8	LDR	PD	0	4	0.33	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle			1	1
106 Orion Court	117-350-012	9	LDR	PD	0	4	0.24	Vacant	YES	Privately-Owned	Available	Used in 5th RHNA Cycle			1	1

HOUSING NEEDS DATA REPORT: CLOVERDALE

ABAG/MTC Staff and Baird + Driskell Community Planning

2021-04-02



ASSOCIATION OF BAY AREA GOVERNMENTS
METROPOLITAN TRANSPORTATION COMMISSION



Technical Assistance
for Local Planning
HOUSING

0.1 Table of content

0.1	Table of content	2
0.2	List of figures	3
0.3	List of tables	3
1	Introduction	5
2	Summary of Key Facts	6
3	Looking to the Future: Regional Housing Needs	9
3.1	Regional Housing Needs Determination.....	9
3.2	Regional Housing Needs Allocation	9
4	Population, Employment and Household Characteristics	11
4.1	Population	11
4.2	Age	12
4.3	Race and Ethnicity	14
4.4	Employment Trends	15
4.4.1	Balance of Jobs and Workers.....	15
4.4.2	Sector Composition	19
4.4.3	Unemployment	20
4.5	Extremely Low-Income Households.....	21
4.6	Tenure.....	25
4.7	Displacement	29
5	Housing Stock Characteristics	31
5.1	Housing Types, Year Built, Vacancy, and Permits.....	31
5.2	Assisted Housing Developments At-Risk of Conversion.....	34
5.3	Substandard Housing.....	35
5.4	Home and Rent Values.....	35
5.5	Overpayment and Overcrowding	39
6	Special Housing Needs.....	48
6.1	Large Households	48
6.2	Female-Headed Households.....	49
6.3	Seniors.....	51
6.4	People with Disabilities	52
6.5	Homelessness.....	54
6.6	Farmworkers	59
6.7	Non-English Speakers	60



0.2 List of figures

Figure 1: Population Growth Trends	12
Figure 2: Population by Age, 2000-2019	13
Figure 3: Senior and Youth Population by Race	14
Figure 4: Population by Race, 2000-2019	15
Figure 5: Jobs in a Jurisdiction	16
Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence.....	17
Figure 7: Jobs-Worker Ratios, By Wage Group	18
Figure 8: Jobs-Household Ratio	19
Figure 9: Resident Employment by Industry	20
Figure 10: Unemployment Rate	21
Figure 11: Households by Household Income Level	23
Figure 12: Household Income Level by Tenure	24
Figure 13: Poverty Status by Race	25
Figure 14: Housing Tenure	26
Figure 15: Housing Tenure by Race of Householder	27
Figure 16: Housing Tenure by Age	28
Figure 17: Housing Tenure by Housing Type	29
Figure 18: Households by Displacement Risk and Tenure.....	30
Figure 19: Housing Type Trends	31
Figure 20: Housing Units by Year Structure Built	32
Figure 21: Vacant Units by Type	33
Figure 22: Home Values of Owner-Occupied Units.....	36
Figure 23: Zillow Home Value Index (ZHVI)	37
Figure 24: Contract Rents for Renter-Occupied Units.....	38
Figure 25: Median Contract Rent	39
Figure 26: Cost Burden by Tenure	40
Figure 27: Cost Burden by Income Level	41
Figure 28: Cost Burden by Race.....	42
Figure 29: Cost Burden by Household Size	43
Figure 30: Cost-Burdened Senior Households by Income Level	44
Figure 31: Overcrowding by Tenure and Severity	45
Figure 32: Overcrowding by Income Level and Severity	46
Figure 33: Overcrowding by Race.....	47
Figure 34: Household Size by Tenure	48
Figure 35: Housing Units by Number of Bedrooms	49
Figure 36: Household Type	50
Figure 37: Female-Headed Households by Poverty Status	51
Figure 38: Senior Households by Income and Tenure.....	52
Figure 39: Disability by Type	53
Figure 40: Homelessness by Household Type and Shelter Status, Sonoma County	55
Figure 41: Racial Group Share of General and Homeless Populations, Sonoma County.....	56
Figure 42: Latinx Share of General and Homeless Populations, Sonoma County.....	57
Figure 43: Characteristics for the Population Experiencing Homelessness, Sonoma County	58
Figure 44: Farm Operations and Farm Labor by County, Sonoma County	60
Figure 45: Population with Limited English Proficiency.....	61

0.3 List of tables

Table 1: Illustrative Regional Housing Needs Allocation from Draft Methodology	10
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Table 2: Population Growth Trends	11
Table 3: Housing Permitting	33
Table 4: Assisted Units at Risk of Conversion.....	34
Table 5: Population with Developmental Disabilities by Age	54
Table 6: Population with Developmental Disabilities by Residence.....	54
Table 7: Students in Local Public Schools Experiencing Homelessness	59
Table 8: Migrant Worker Student Population	59



1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Cloverdale.



2 SUMMARY OF KEY FACTS

- **Population** - Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Cloverdale increased by 34.9% from 2000 to 2020, which is above the growth rate of the Bay Area.
- **Age** - In 2019, Cloverdale's youth population under the age of 18 was 2,129 and senior population 65 and older was 1,658. These age groups represent 24.3% and 18.9%, respectively, of Cloverdale's population.
- **Race/Ethnicity** - In 2020, 61.8% of Cloverdale's population was White while 0.8% was African American, 4.2% was Asian, and 29.9% was Latinx. People of color in Cloverdale comprise a proportion below the overall proportion in the Bay Area as a whole.¹
- **Employment** - Cloverdale residents most commonly work in the *Health & Educational Services* industry. From January 2010 to January 2021, the unemployment rate in Cloverdale decreased by 5.8 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 910 (71.7%). Additionally, the jobs-household ratio in Cloverdale has increased from 0.47 in 2002 to 0.67 jobs per household in 2018.
- **Number of Homes** - The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Cloverdale increased, 2.2% from 2010 to 2020, which is *above* the growth rate for Sonoma County and *below* the growth rate of the region's housing stock during this time period.
- **Home Prices** - A diversity of homes at all income levels creates opportunities for all Cloverdale residents to live and thrive in the community.
 - **Ownership** The largest proportion of homes had a value in the range of \$250k-\$500k in 2019. Home prices increased by 83.1% from 2010 to 2020.
 - **Rental Prices** - The typical contract rent for an apartment in Cloverdale was \$1,170 in 2019. Rental prices increased by 27.7% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$47,160 per year.²
- **Housing Type** - It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 74.6% of homes in Cloverdale were single family detached, 8.0% were single family attached, 2.6% were small multifamily (2-4 units), and 10.7% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multi-

¹ The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

² Note that contract rents may differ significantly from, and often being lower than, current listing prices.



family units increased more than single-family units. Generally, in Cloverdale, the share of the housing stock that is detached single family homes is above that of other jurisdictions in the region.

- **Cost Burden** - The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Cloverdale, 20.8% of households spend 30%-50% of their income on housing, while 11.8% of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** - According to research from The University of California, Berkeley, 34.1% of households in Cloverdale live in neighborhoods that are susceptible to or experiencing displacement, and 0.0% live in areas at risk of or undergoing gentrification. 0.0% of households in Cloverdale live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** - 0.0% of residents in Cloverdale live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 35.9% of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.³
- **Special Housing Needs** - Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Cloverdale, 14.1% of residents have a disability of any kind and may require accessible housing. Additionally, 12.3% of Cloverdale households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 9.1% of households are female-headed families, which are often at greater risk of housing insecurity.

Note on Data

Many of the tables in this report are sourced from data from the Census Bureau’s American Community Survey or U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of

³ For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.



respondents had been reached. We use the five-year release to get a larger data pool to minimize this “margin of error” but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is “NODATA.” Staff should reword these sentences before using them in the context of the Housing Element or other documents.

Note on Figures

Any figure that does not specify geography in the figure name represents data for Cloverdale.



3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

3.1 Regional Housing Needs Determination

The Plan Bay Area 2050⁴ Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.⁵ This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones.⁶ These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

3.2 Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA - the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG's website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

In January 2021, ABAG adopted a Draft RHNA Methodology, which is currently being reviewed by HCD. For Cloverdale, the proposed RHNA to be planned for this cycle is 278 units, a slated increase from the last cycle. **Please note that the previously stated figures are merely illustrative, as ABAG has yet to issue Final RHNA allocations. The Final RHNA allocations that local jurisdictions will use for their**

⁴ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

⁵ HCD divides the RHND into the following four income categories:

Very Low-income: 0-50% of Area Median Income

Low-income: 50-80% of Area Median Income

Moderate-income: 80-120% of Area Median Income

Above Moderate-income: 120% or more of Area Median Income

⁶ For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)



Housing Elements will be released at the end of 2021. The potential allocation that Cloverdale would receive from the Draft RHNA Methodology is broken down by income category as follows:

Table 1: Illustrative Regional Housing Needs Allocation from Draft Methodology

Income Group	Cloverdale Units	Sonoma County Units	Bay Area Units	Cloverdale Percent	Sonoma County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	74	3999	114442	26.6%	27.5%	25.9%
Low Income (50%-80% of AMI)	43	2302	65892	15.5%	15.8%	14.9%
Moderate Income (80%-120% of AMI)	45	2302	72712	16.2%	15.8%	16.5%
Above Moderate Income (>120% of AMI)	116	5959	188130	41.7%	40.9%	42.6%
Total	278	14562	441176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments Methodology and tentative numbers were approved by ABAG's Executive board on January 21, 2021 (Resolution No. 02-2021). The numbers were submitted for review to California Housing and Community Development in February 2021, after which an appeals process will take place during the Summer and Fall of 2021.
THESE NUMBERS SHOULD BE CONSIDERED PRELIMINARY AND SUBJECT TO CHANGE PER HCD REVIEW

4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

4.1 Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, Cloverdale’s population has increased by 34.9%; this rate is above that of the region as a whole, at 14.8%. In Cloverdale, roughly 10.3% of its population moved during the past year, a number 3.2 percentage points smaller than the regional rate of 13.4%.

Table 2: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
Cloverdale	4924	5393	6831	8205	8618	8889	9213
Sonoma County	388222	416776	458614	475703	483878	500640	492980
Bay Area	6020147	6381961	6784348	7073912	7150739	7595694	7790537

Universe: Total population

Source: California Department of Finance, E-5 series

For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

In 2020, the population of Cloverdale was estimated to be 9,213 (see Table 2). From 1990 to 2000, the population increased by 38.7%, while it increased by 26.2% during the first decade of the 2000s. In the most recent decade, the population increased by 6.9%. The population of Cloverdale makes up 1.9% of Sonoma County.⁷

⁷ To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.

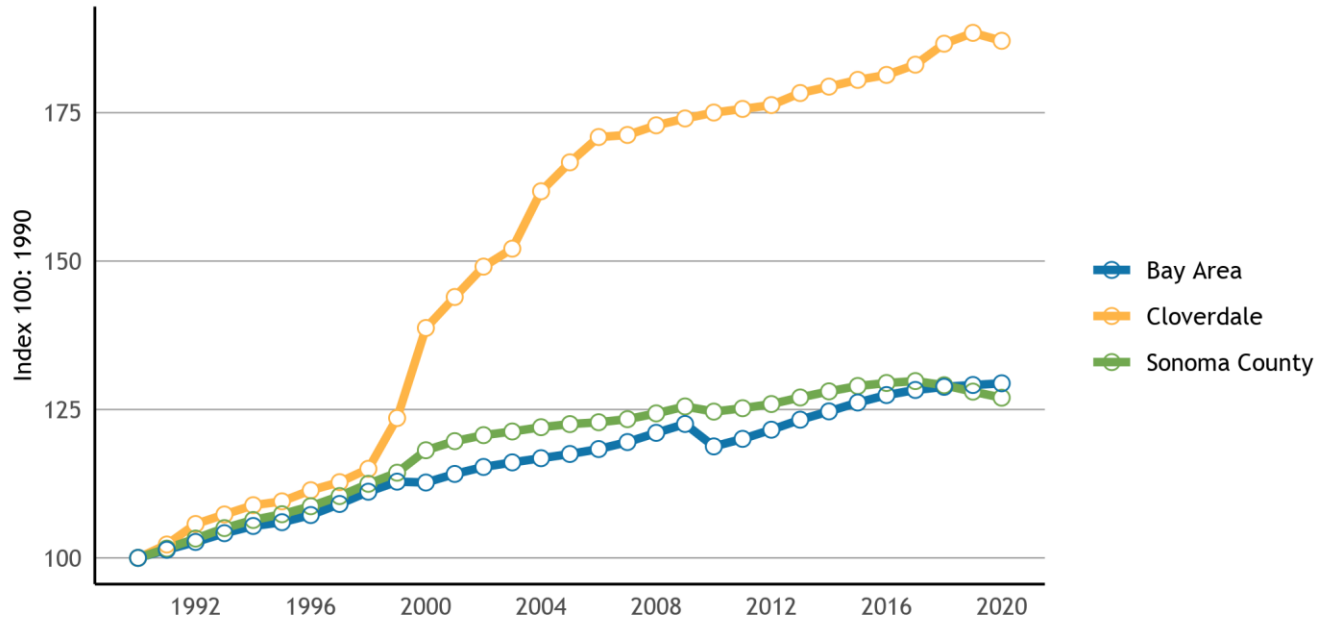


Figure 1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

4.2 Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Cloverdale, the median age in 2000 was 35.7; by 2019, this figure had increased, landing at around 40 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has increased (see Figure 2).

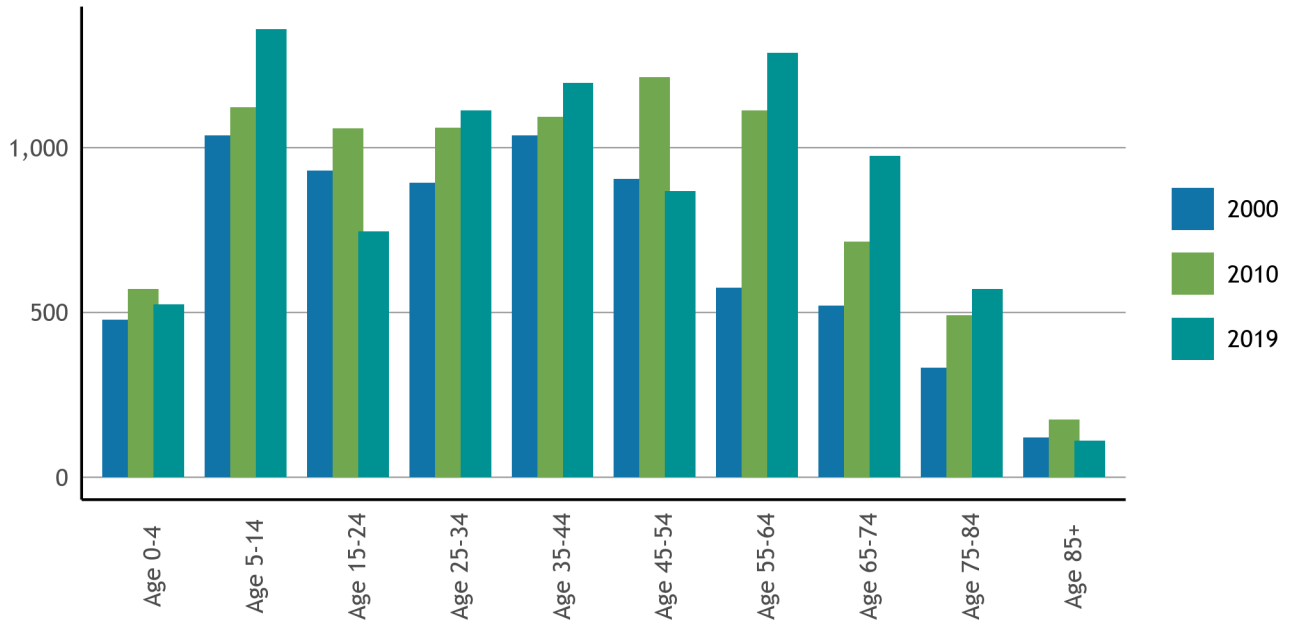


Figure 2: Population by Age, 2000-2019

Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color⁸ make up 7.7% of seniors and 32.1% of youth under 18 (see Figure 3).

⁸ Here, we count all non-white racial groups

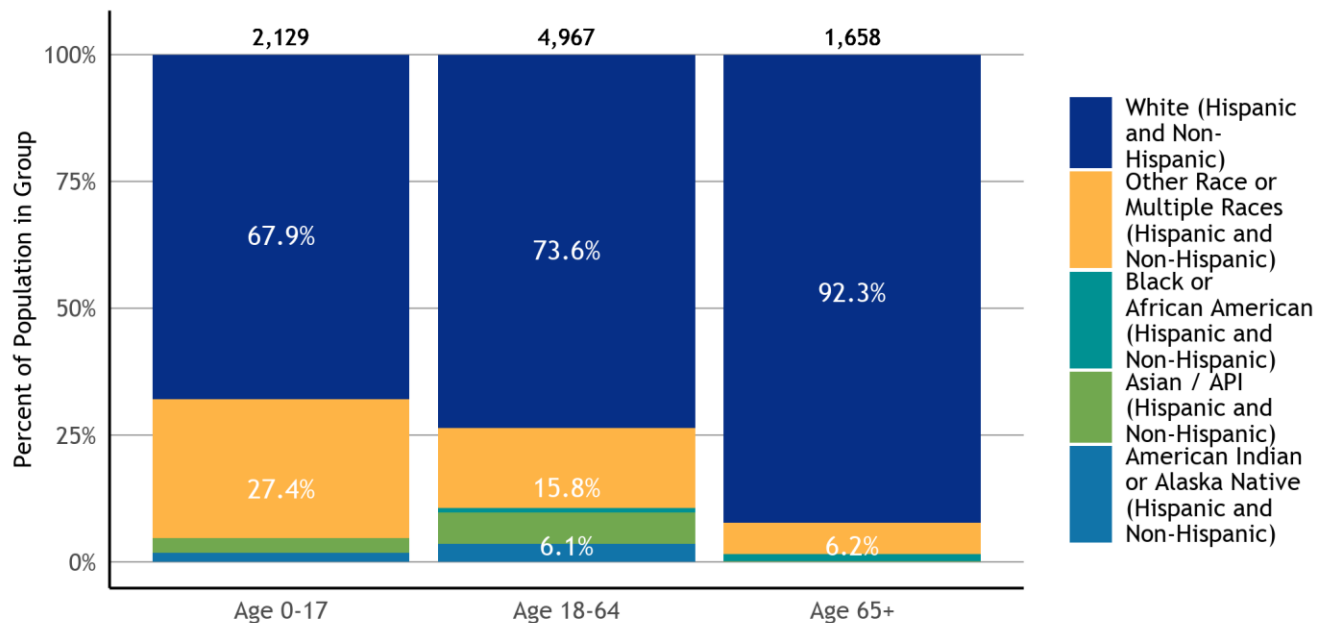


Figure 3: Senior and Youth Population by Race

Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

4.3 Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today⁹. Since 2000, the percentage of residents in Cloverdale identifying as White has decreased - and by the same token the percentage of residents of all *other* races and ethnicities has *increased* - by 8.4 percentage points, with the 2019 population standing at 5,412 (see Figure 4). In absolute terms, the *Hispanic or Latinx* population increased the most while the *American Indian or Alaska Native, Non-Hispanic* population decreased the most.

⁹ See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

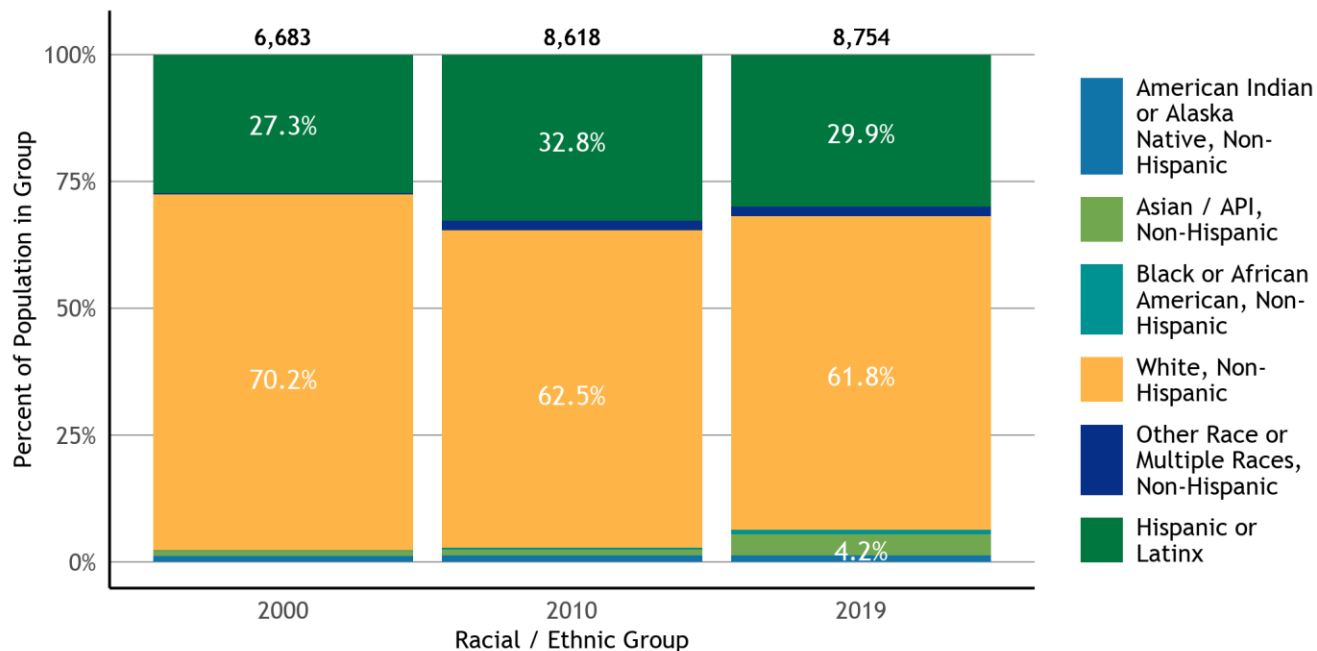


Figure 4: Population by Race, 2000-2019

Universe: Total population

Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

4.4 Employment Trends

4.4.1 Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in Cloverdale increased by 73.7% (see Figure 5).

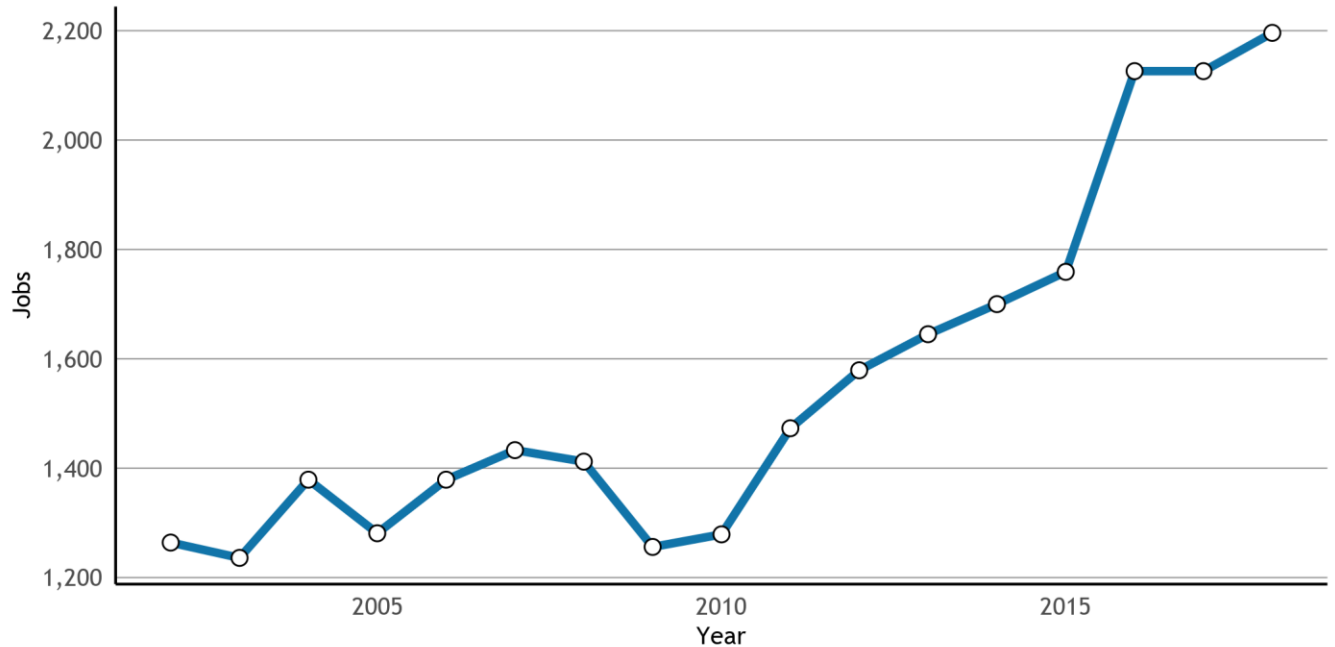


Figure 5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

There are 4,034 employed residents, and 1,849 jobs¹⁰ in Cloverdale - the ratio of jobs to resident workers is 0.46; Cloverdale is a *net exporter of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers - or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Cloverdale has more low-wage *residents* than low-wage *jobs* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage

¹⁰ Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) (see Figure 6).¹¹

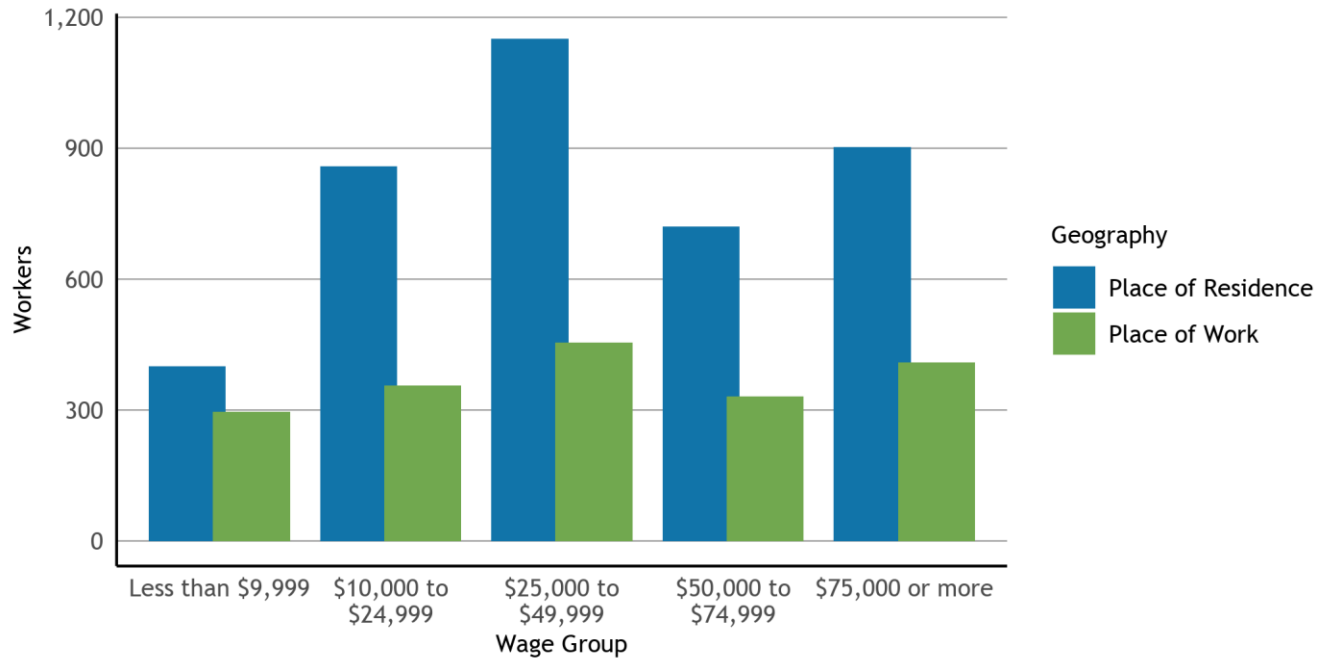


Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

Figure 7 shows the balance of a jurisdiction’s resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

¹¹ The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

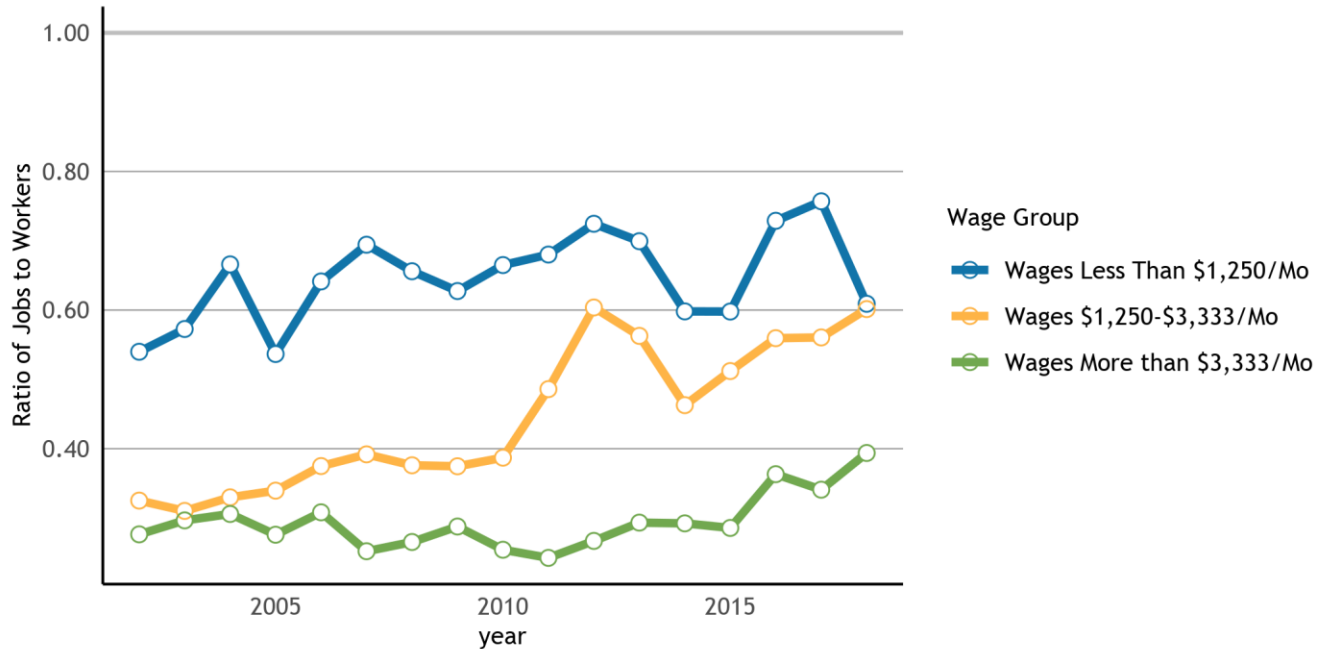


Figure 7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs to household ratio. Thus bringing housing into the measure, the *jobs-household ratio* in Cloverdale has increased from 0.47 in 2002, to 0.67 jobs per household in 2018 (see Figure 8).

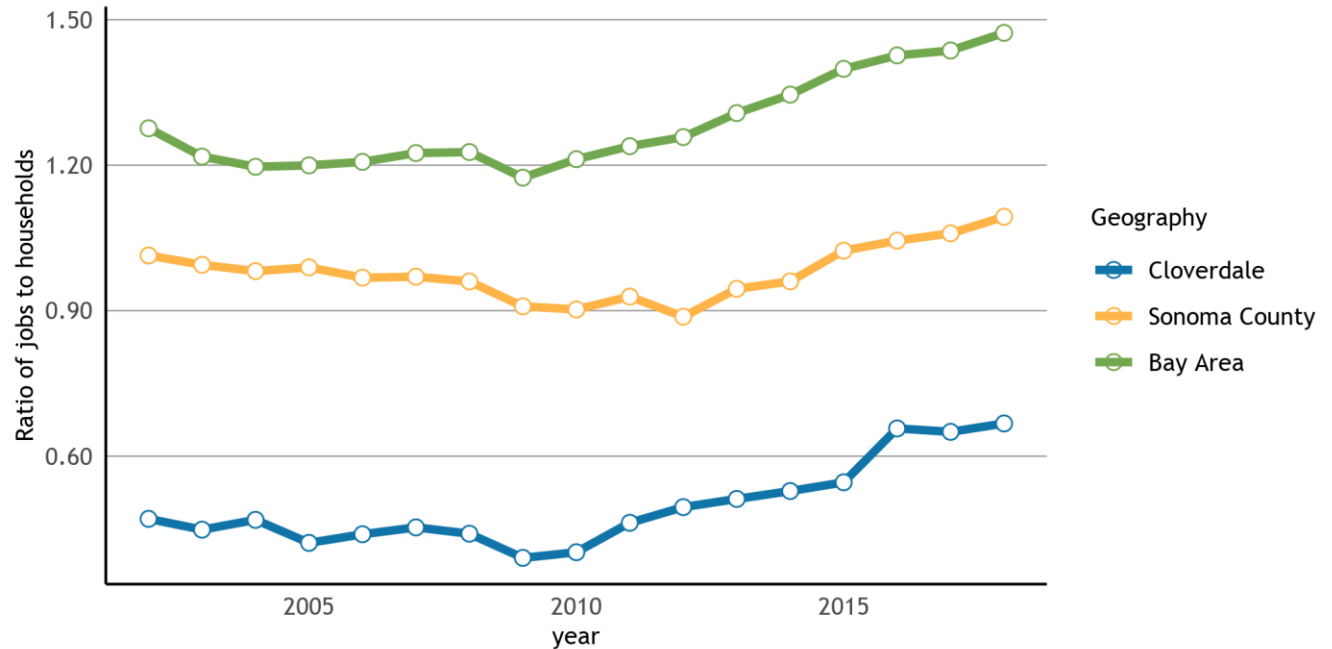


Figure 8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction’s jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.

4.4.2 Sector Composition

In terms of sectoral composition, the largest industry in which Cloverdale residents work is *Health & Educational Services*, and the largest sector in which Sonoma residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

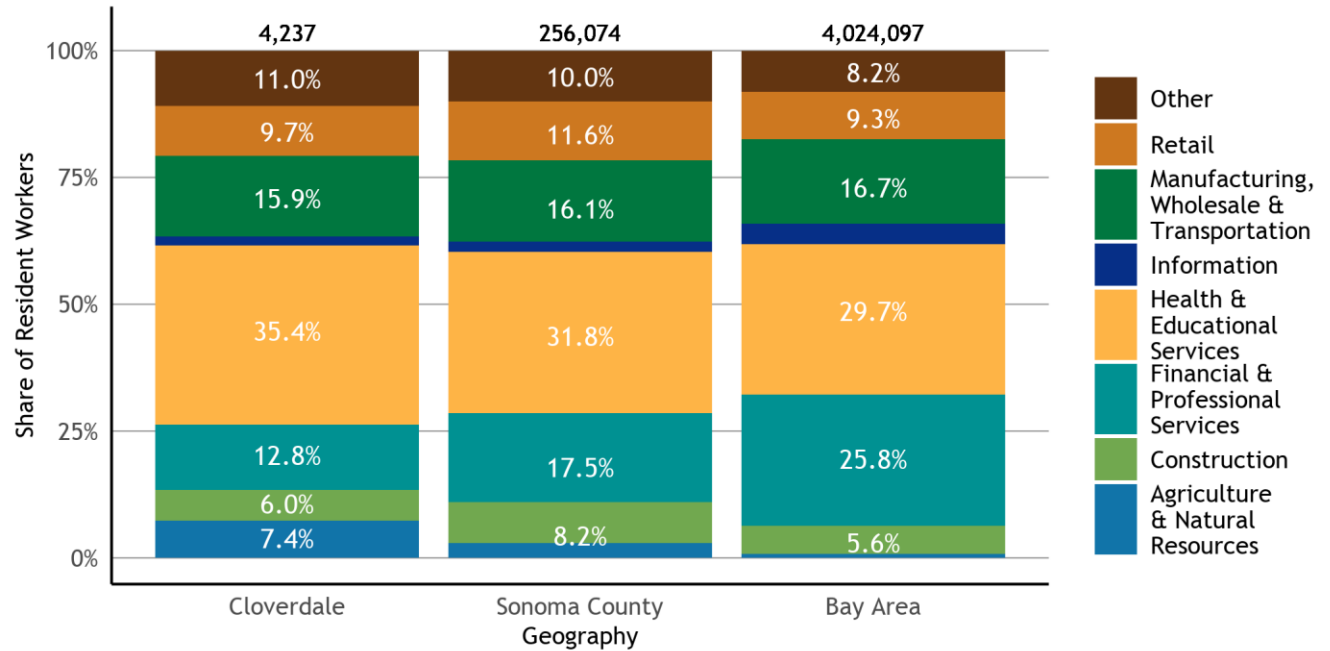


Figure 9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.

4.4.3 Unemployment

In Cloverdale, there was a 5.8 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020.

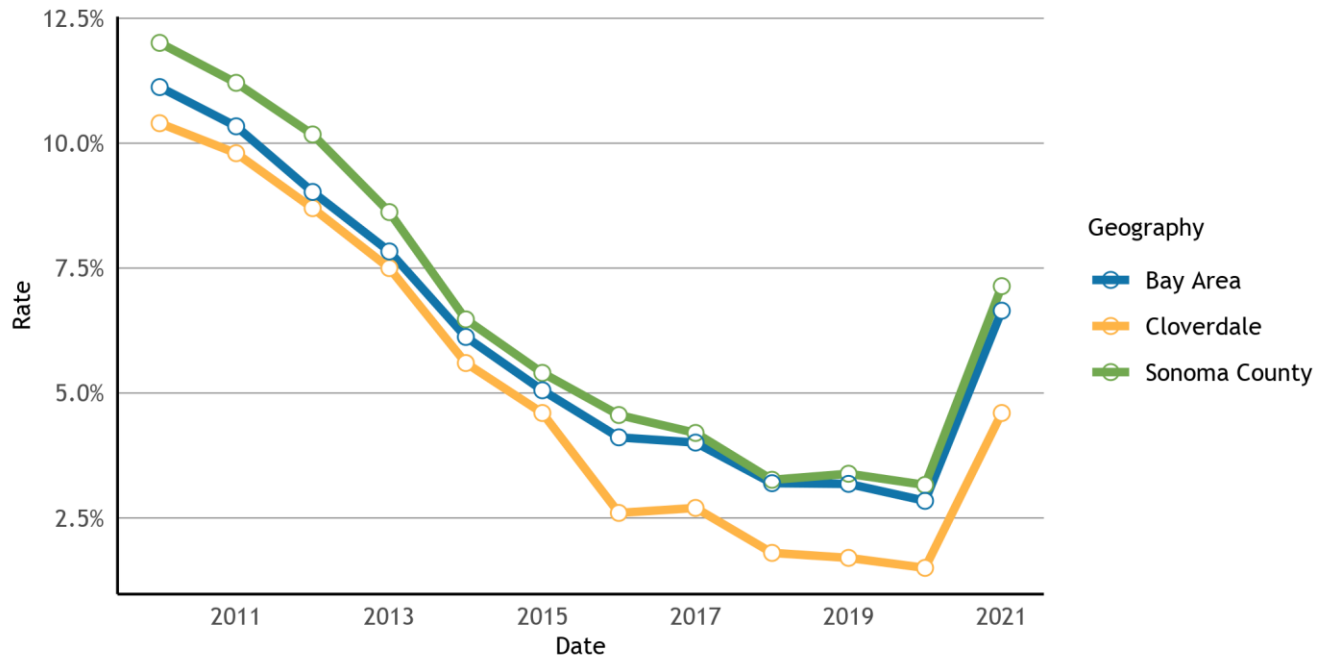


Figure 10: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.

4.5 Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state¹².

In Cloverdale, 51.7% of households make more than 100% of the Area Median Income (AMI)¹³, compared to 7.7% making less than 30% of AMI, which is considered extremely low-income (see Figure 11).

¹² Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

¹³ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In Sonoma County, 30% AMI is the equivalent to the annual income of \$29,450 for a family of four. Many households with multiple wage earners - including food service workers, full-time students, teachers, farmworkers and healthcare professionals - can fall into lower AMI categories due to relatively stagnant wages in many industries.

Note on Estimating the Projected Number of Extremely Low-Income Households

Local jurisdictions are required to provide an estimate for their projected extremely low-income households in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. For more information, visit HCD's Building Blocks page on Extremely Low-Income Housing Needs.

This document does not contain the required data point of projected extremely low-income households, as Bay Area jurisdictions have not yet received their final RHNA numbers. Once Cloverdale receives its 6th Cycle RHNA, staff can estimate the projected extremely low-income households using one of the following three methodologies:

Option A: *Assume that 59.8% of Cloverdale's very low-income RHNA is for extremely low-income households.*

According to HCD's Regional Housing Need Determination for the Bay Area, 15.5% of the region's housing need is for 0-30% AMI households while 25.9% is for 0-50% AMI households. Therefore, extremely low-income housing need represents 59.8% of the region's very low-income housing need, as 15.5 divided by 25.9 is 59.8%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as HCD uses U.S. Census data to calculate the Regional Housing Need Determination.

Option B: *Assume that 40.7% of Cloverdale's very low-income RHNA is for extremely low-income households.*

According to the data shown below (Figure 11), 599 of Cloverdale's households are 0-50% AMI while 244 are extremely low-income. Therefore, extremely low-income households represent 40.7% of households who are 0-50% AMI, as 244 divided by 599 is 40.7%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 11 represents a tabulation of Census Bureau Data.

Option C: *Assume that 50% of Cloverdale's very low-income RHNA is for extremely low-income households.*

HCD's guidance notes that instead of using U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, local jurisdictions can presume that 50% of their RHNA for very low-income households qualifies for extremely low-income households.

percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

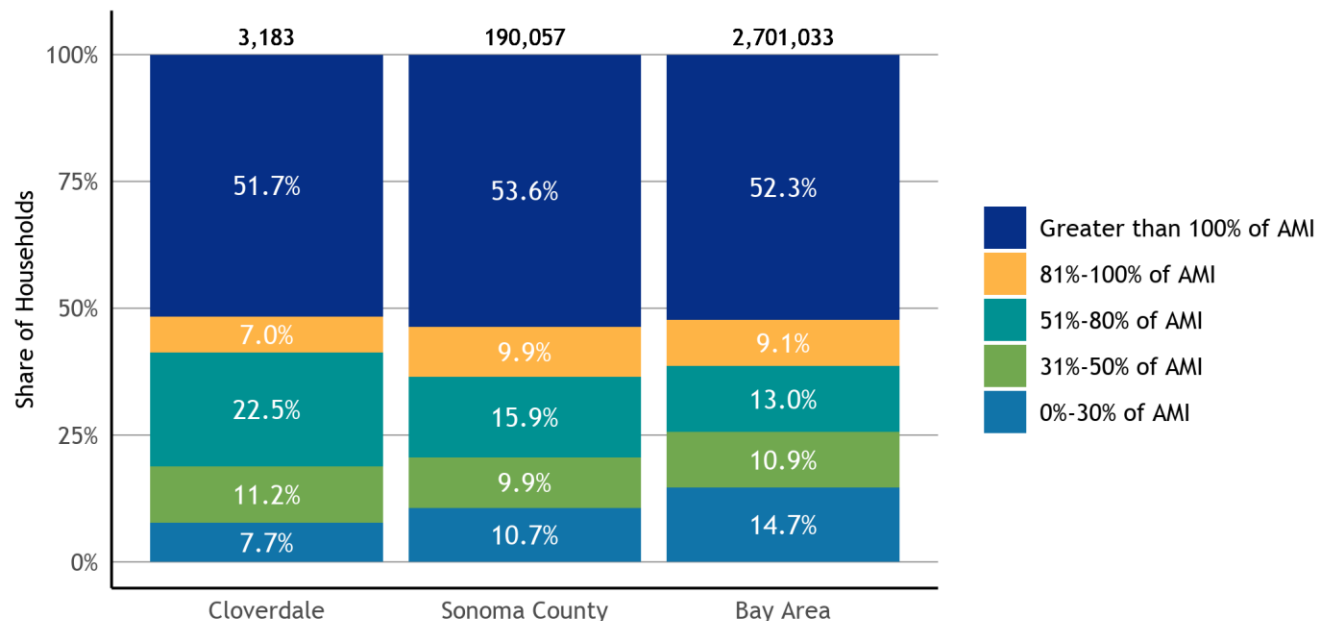


Figure 11: Households by Household Income Level

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In Cloverdale, the largest proportion of renters falls in the 51%-80% of AMI income group, while the largest proportion of homeowners are found in the Greater than 100% of AMI group (see Figure 12).

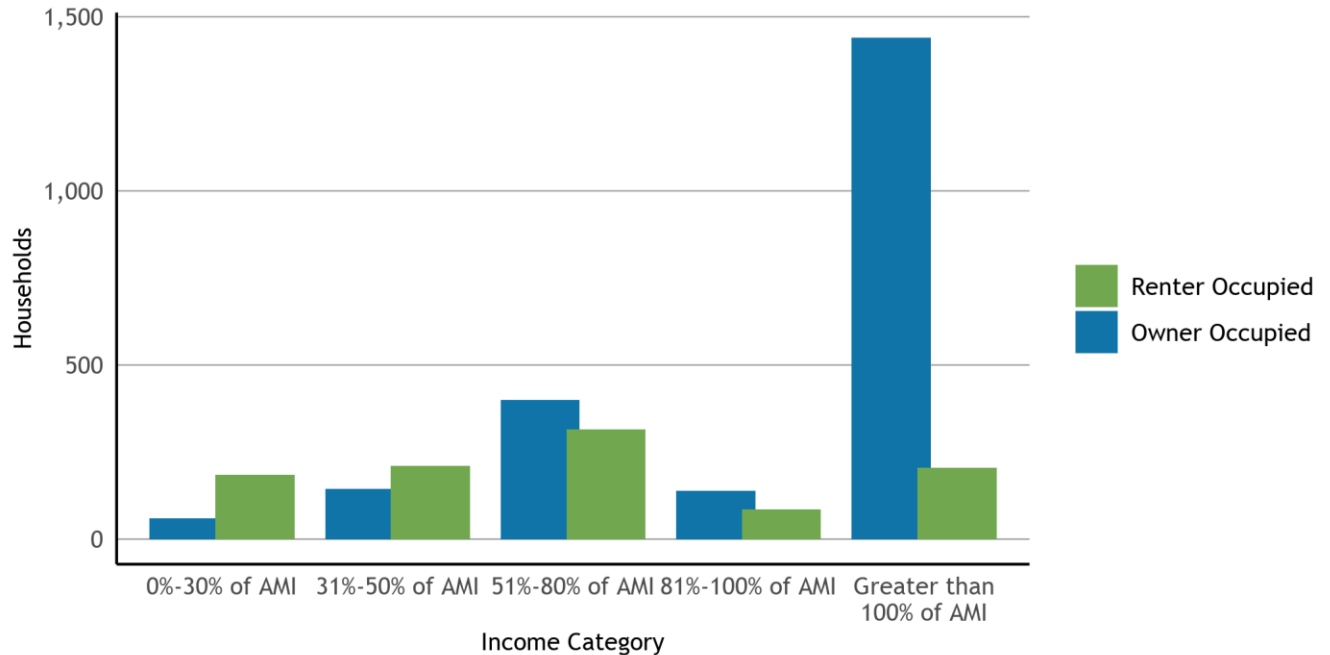


Figure 12: Household Income Level by Tenure

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.¹⁴ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Cloverdale, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Asian / API (Hispanic and Non-Hispanic) residents (see Figure 13).

¹⁴ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

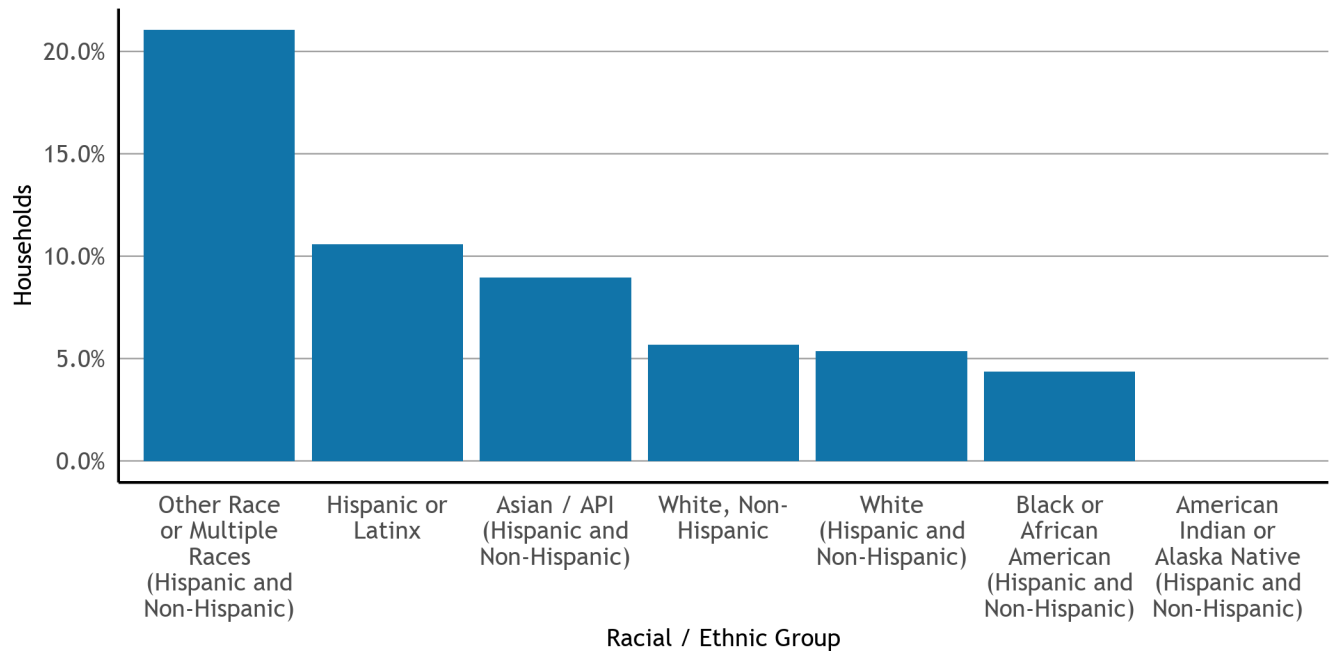


Figure 13: Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

4.6 Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity - ability for individuals to stay in their homes - in a city and region. Generally, renters may be displaced more quickly if prices increase. In Cloverdale there are a total of 3,194 housing units, and fewer residents rent than own their homes: 32.9% versus 67.1% (see Figure 14). By comparison, 38.5% of households in Sonoma County are renters, while 44% of Bay Area households rent their homes.

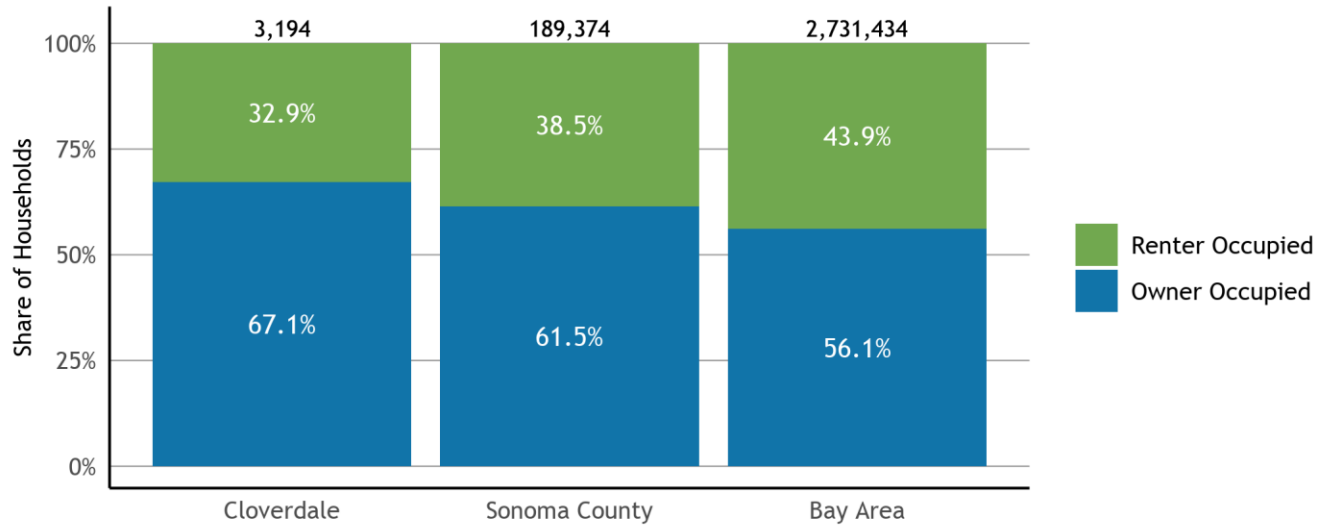


Figure 14: Housing Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.¹⁵ In Cloverdale, 33.3% of Black households owned their homes, while homeownership rates were 48.9% for Asian households, 45.7% for Latinx households, and 70.1% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

¹⁵ See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

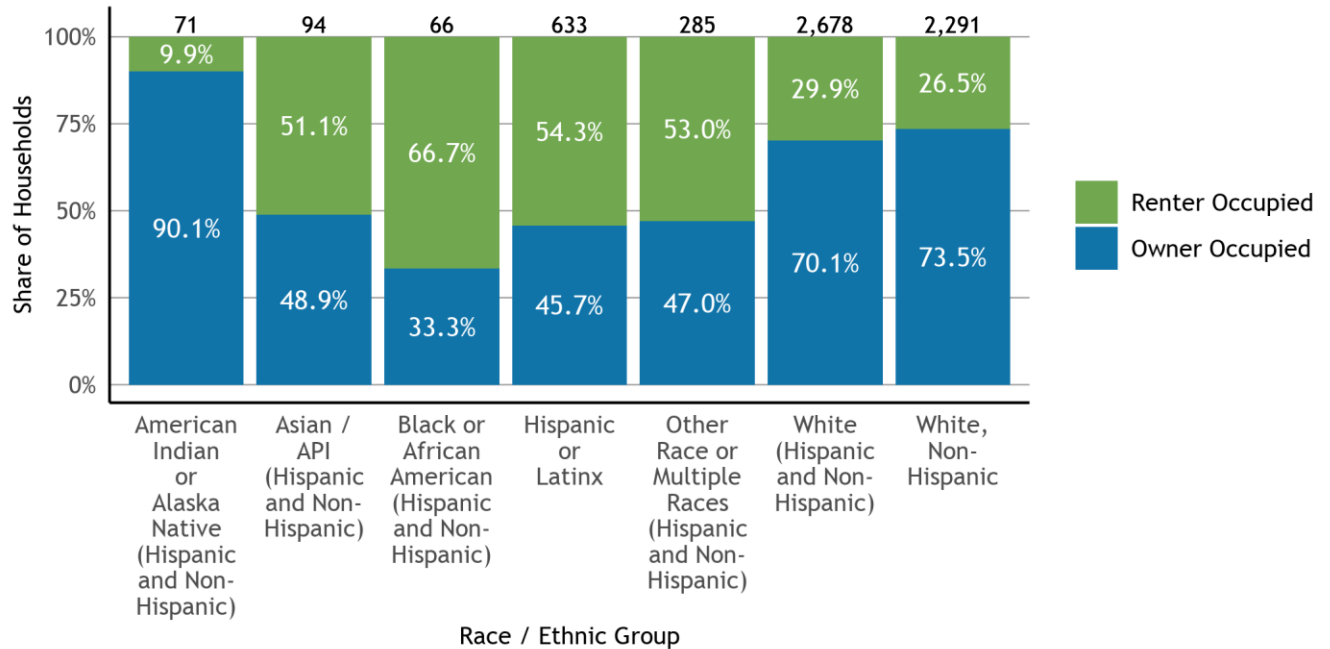


Figure 15: Housing Tenure by Race of Householder

Universe: Occupied housing units

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)
For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.*

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Cloverdale, 51.0% of householders between the ages of 25 and 44 are renters, while 19.5% of householders over 65 are (see Figure 16).

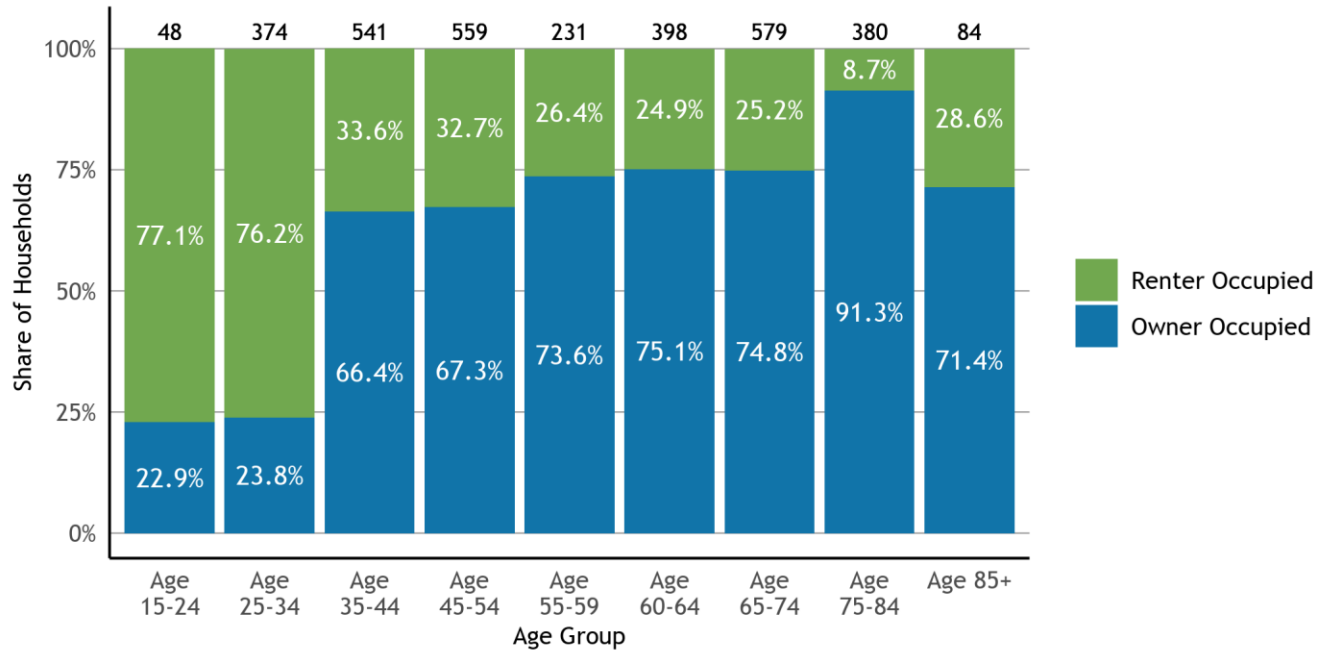


Figure 16: Housing Tenure by Age

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Cloverdale, 86.0% of households in detached single-family homes are homeowners, while 3.0% of households in multi-family housing are homeowners (see Figure 17).

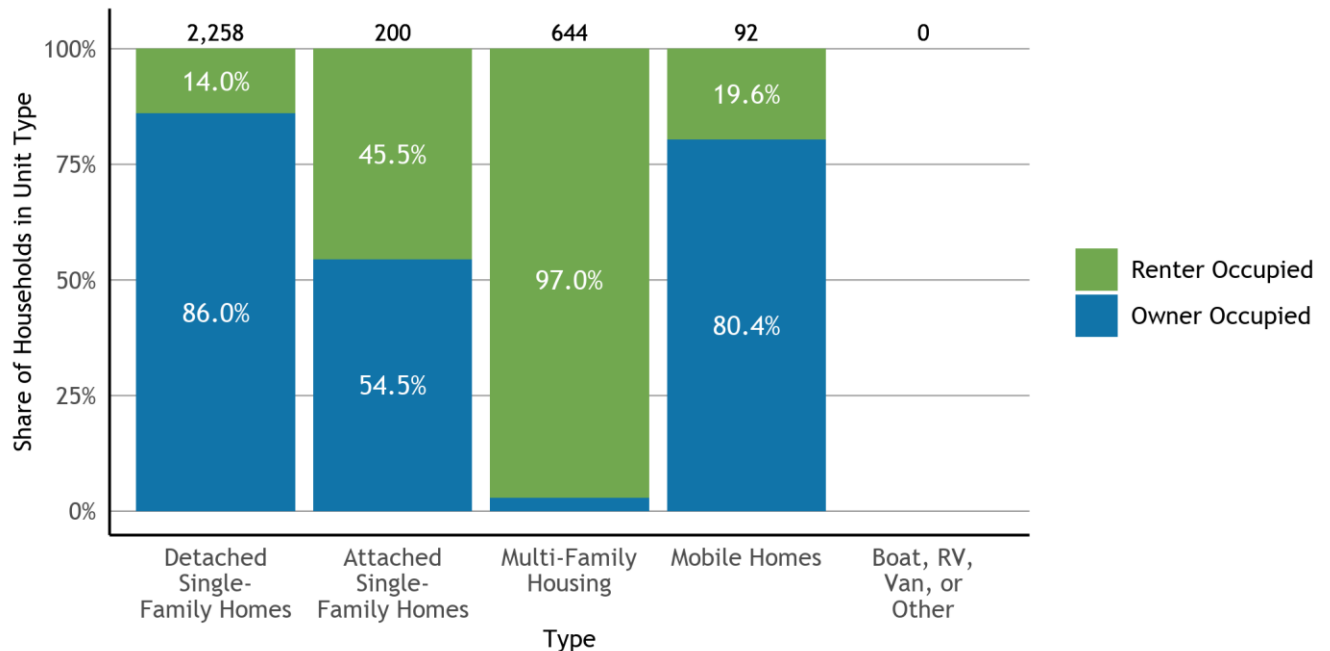


Figure 17: Housing Tenure by Housing Type

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

4.7 Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Cloverdale, 34.1% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 0.0% of households in Cloverdale live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.¹⁶

¹⁶ More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>



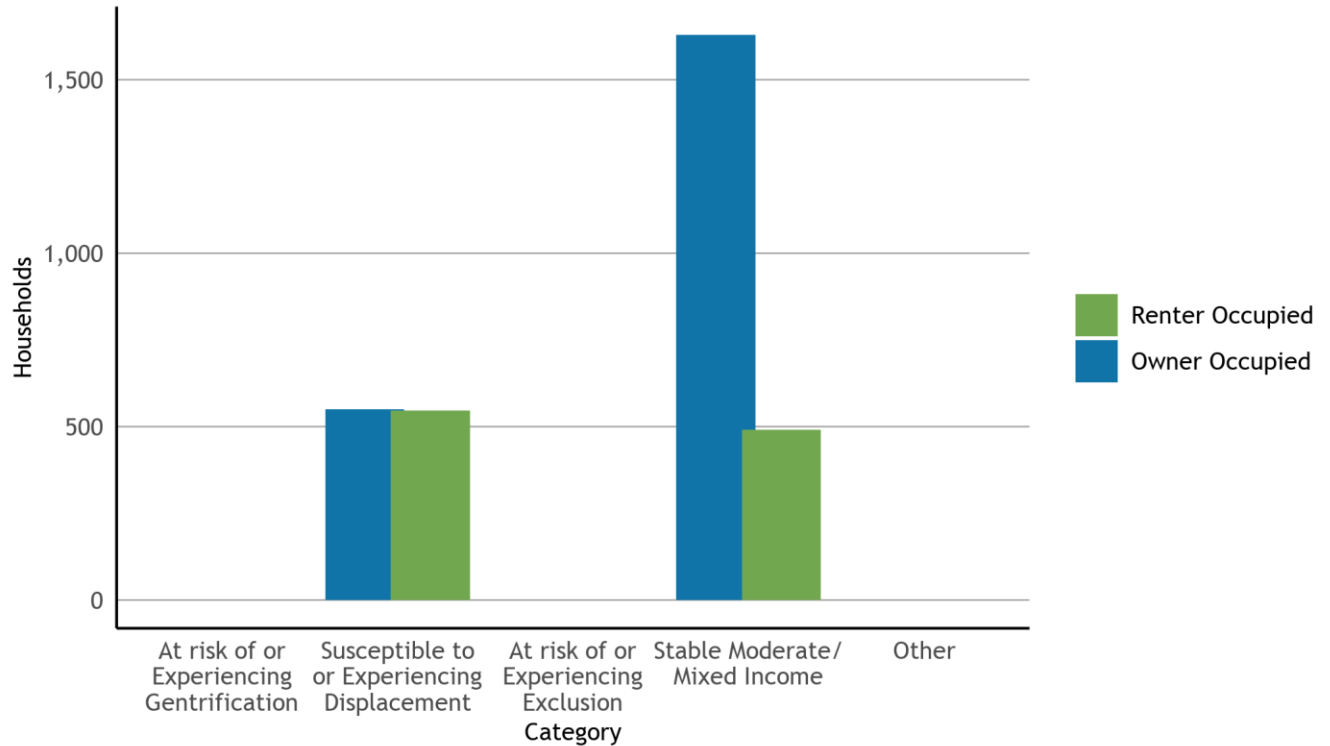


Figure 18: Households by Displacement Risk and Tenure

Universe: Households

Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.

5 HOUSING STOCK CHARACTERISTICS

5.1 Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” - including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Cloverdale in 2020 was made up of 74.6% single family detached homes, 8.0% single family attached homes, 2.6% multifamily homes with 2 to 4 units, 10.7% multifamily homes with 5 or more units, and 4.1% mobile homes (see Figure 19). In Cloverdale, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.

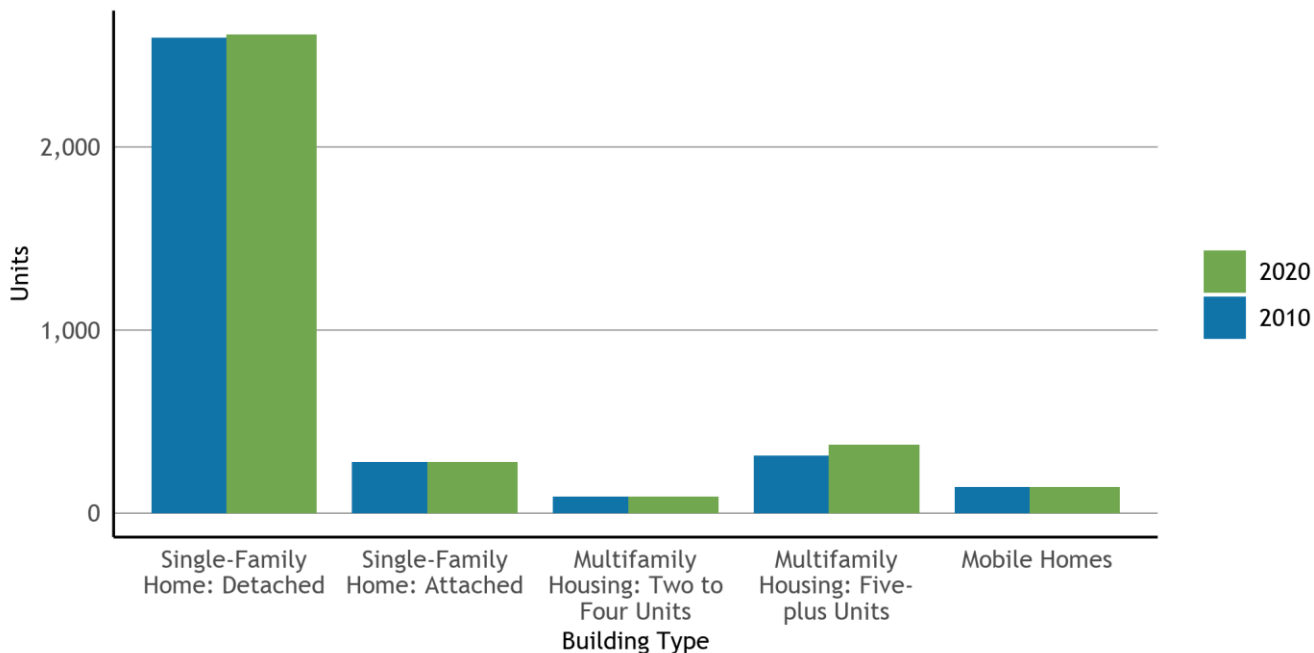


Figure 19: Housing Type Trends

Universe: Housing units

Source: California Department of Finance, E-5 series

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Cloverdale, the largest proportion of the housing stock was built 1980 to 1999, with 900 units constructed during this period (see Figure 20). Since 2010, 0.0% of the current housing stock was built, which is 0 units.

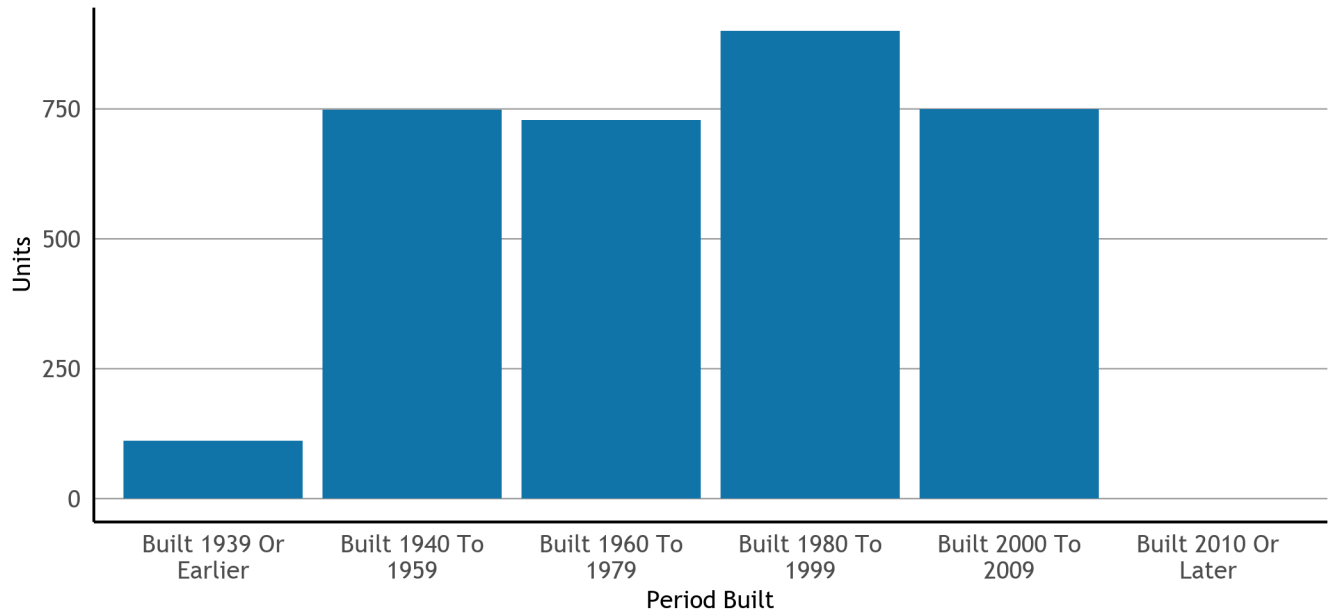


Figure 20: Housing Units by Year Structure Built

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

Vacant units make up 1.4% of the overall housing stock in Cloverdale. The rental vacancy stands at 0.0%, while the ownership vacancy rate is 0.0%. Of the vacant units, the most common type of vacancy is *For Seasonal, Recreational, Or Occasional Use* (see Figure 21).¹⁷

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.¹⁸ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting

¹⁷ The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (1.4%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

¹⁸ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.¹⁹

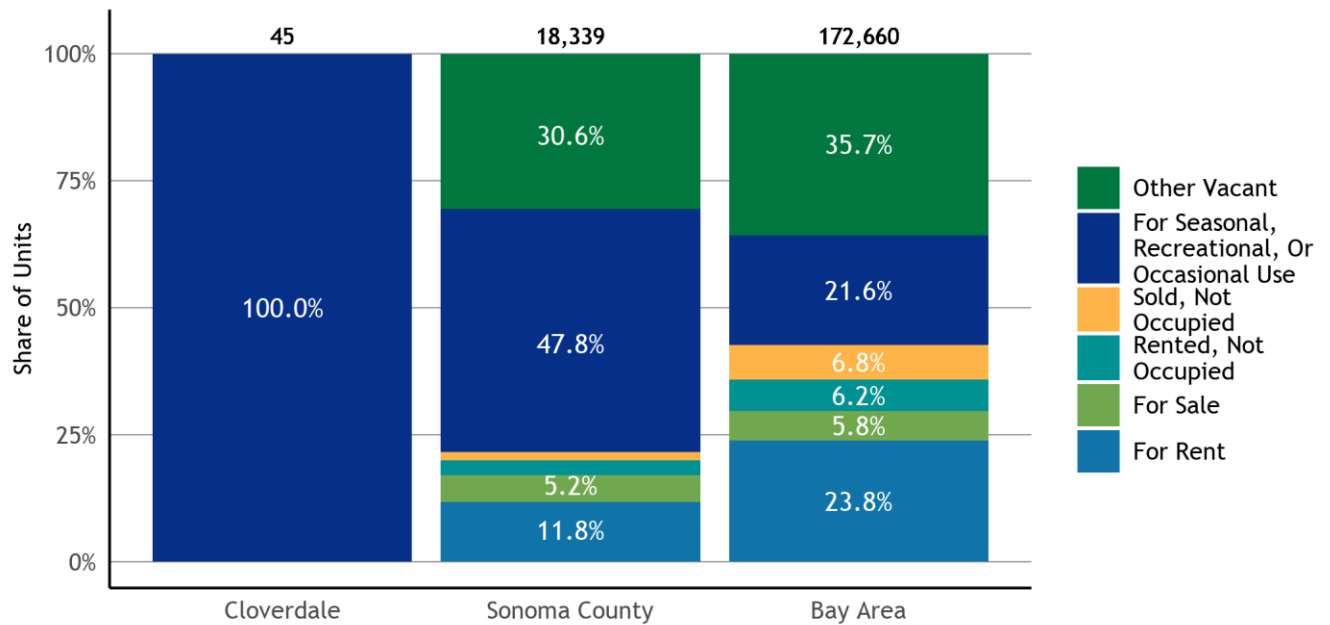


Figure 21: Vacant Units by Type

Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2019, 114 housing units were issued permits in Cloverdale. 67.5% of permits issued in Cloverdale were for above moderate-income housing, 4.4% were for moderate-income housing, and 28.1% were for low- or very low-income housing (see Table 3).

Table 3: Housing Permitting

Income Group	value
Above Moderate Income Permits	77
Very Low Income Permits	25
Low Income Permits	7
Moderate Income Permits	5

Universe: Housing permits issued between 2015 and 2019

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the

¹⁹ See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.
 Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)
 This table is included in the Data Packet Workbook as Table HSG-11.

5.2 Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 230 assisted units in Cloverdale in the Preservation Database. Of these units, 0.0% are at *High Risk* or *Very High Risk* of conversion.²⁰

Note on At-Risk Assisted Housing Developments

HCD requires that Housing Elements list the assisted housing developments at risk of converting to market-rate uses. For more information on the specific properties that are at Moderate Risk, High Risk, or Very High Risk of conversion, local jurisdiction staff should contact Danielle Mazzella, Preservation & Data Manager at the California Housing Partnership, at dmazzella@chpc.net.

Table 4: Assisted Units at Risk of Conversion

Income	Cloverdale	Sonoma County	Bay Area
Low	230	7195	110177
Moderate	0	68	3375
High	0	267	1854
Very High	0	149	1053
Total Assisted Units in Database	230	7679	116459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

²⁰ California Housing Partnership uses the following categories for assisted housing developments in its database:
 Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at dmazzella@chpc.net to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020) This table is included in the Data Packet Workbook as Table RISK-01.

5.3 Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in Cloverdale. For example, 0.0% of renters in Cloverdale reported lacking a kitchen and 0.0% of renters lack plumbing, compared to 0.0% of owners who lack a kitchen and 0.0% of owners who lack plumbing.

Note on Substandard Housing

HCD requires Housing Elements to estimate the number of units in need of rehabilitation and replacement. As a data source for housing units in need of rehabilitation and replacement is not available for all jurisdictions in the region, ABAG was not able to provide this required data point in this document. To produce an estimate of housing needs in need of rehabilitation and replacement, staff can supplement the data below on substandard housing issues with additional local information from code enforcement, recent windshield surveys of properties, building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations. For more information, visit HCD's Building Blocks page on Housing Stock Characteristics.

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at dmazzella@chpc.net to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020) For the data table behind this figure, please refer to the Data Packet Workbook, Table RISK-01.

5.4 Home and Rent Values



Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Cloverdale was estimated at \$604,540 by December of 2020, per data from Zillow. The largest proportion of homes were valued between \$250k-\$500k (see Figure 22). By comparison, the typical home value is \$691,580 in Sonoma County and \$1,077,230 the Bay Area, with the largest share of units valued \$500k-\$750k.

The region’s home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 99.6% in Cloverdale from \$302,930 to \$604,540. This change is above the change in Sonoma County, and below the change for the region (see Figure 23).

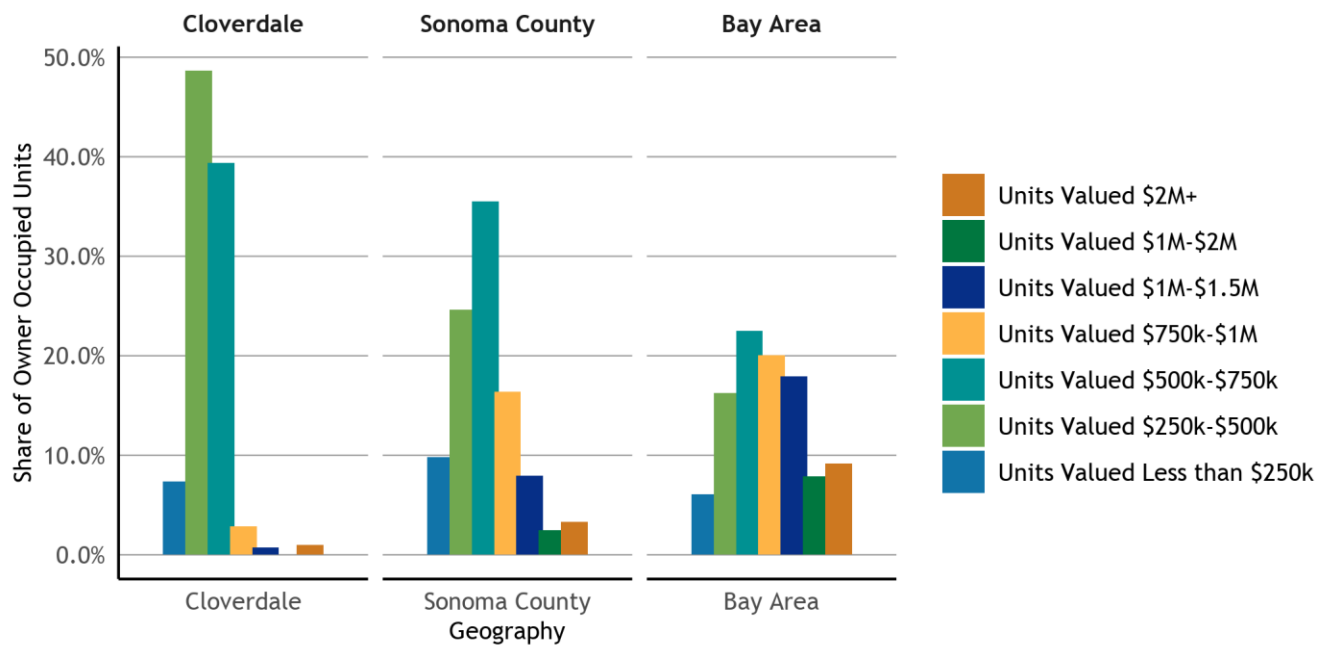


Figure 22: Home Values of Owner-Occupied Units

Universe: Owner-occupied units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

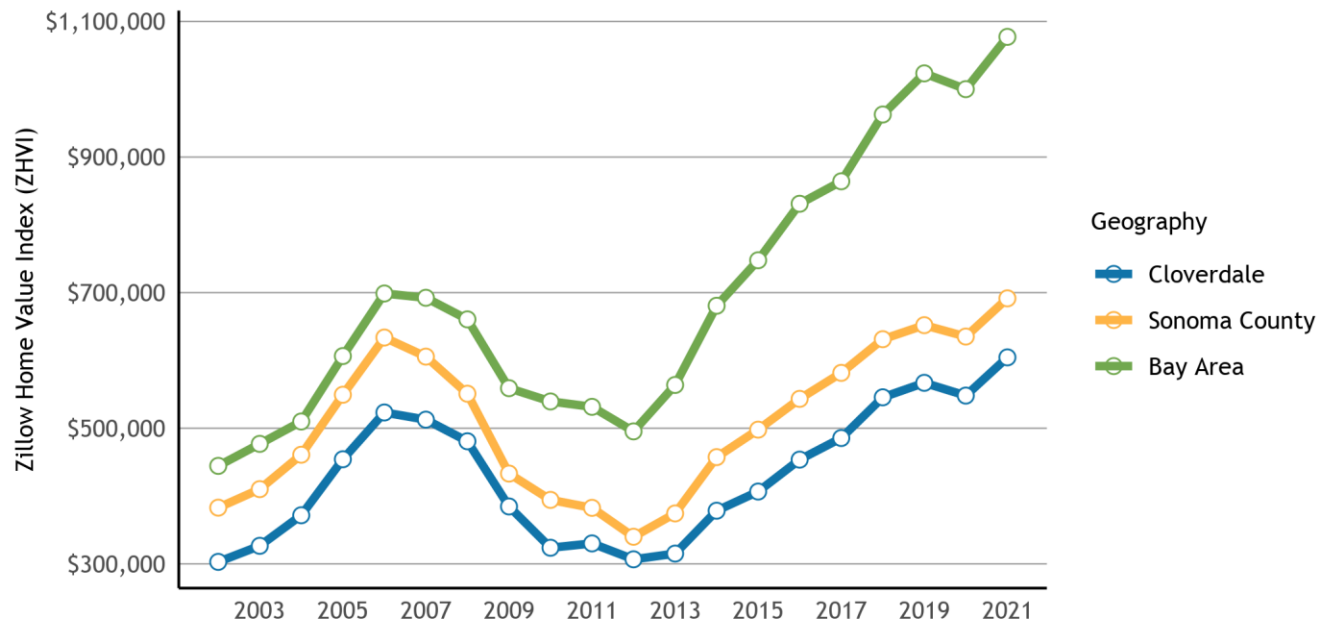


Figure 23: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF’s E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Source: Zillow, Zillow Home Value Index (ZHVI)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Cloverdale, the largest proportion of rental units rented in the *Rent \$1000-\$1500* category, totaling 47.1%, followed by 17.8% of units renting in the *Rent less than \$500* category (see Figure 24). Looking beyond the city, the largest share of units is in the *\$1000-\$1500* category (county) compared to the *\$1500-\$2000* category for the region as a whole.

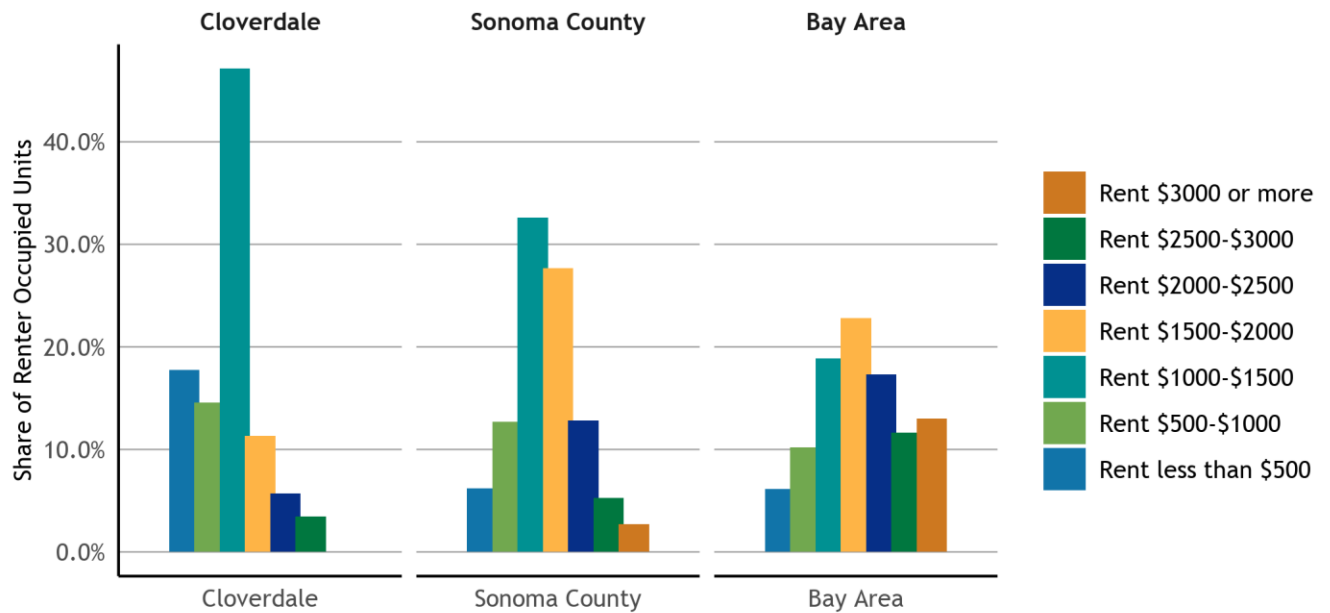


Figure 24: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.

Since 2009, the median rent has increased by 27.7% in Cloverdale, from \$1,140 to \$1,170 per month (see Figure 25). In Sonoma County, the median rent has increased 22.7%, from \$1,200 to \$1,470. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase.²¹

²¹ While the data on home values shown in Figure 23 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau’s American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.

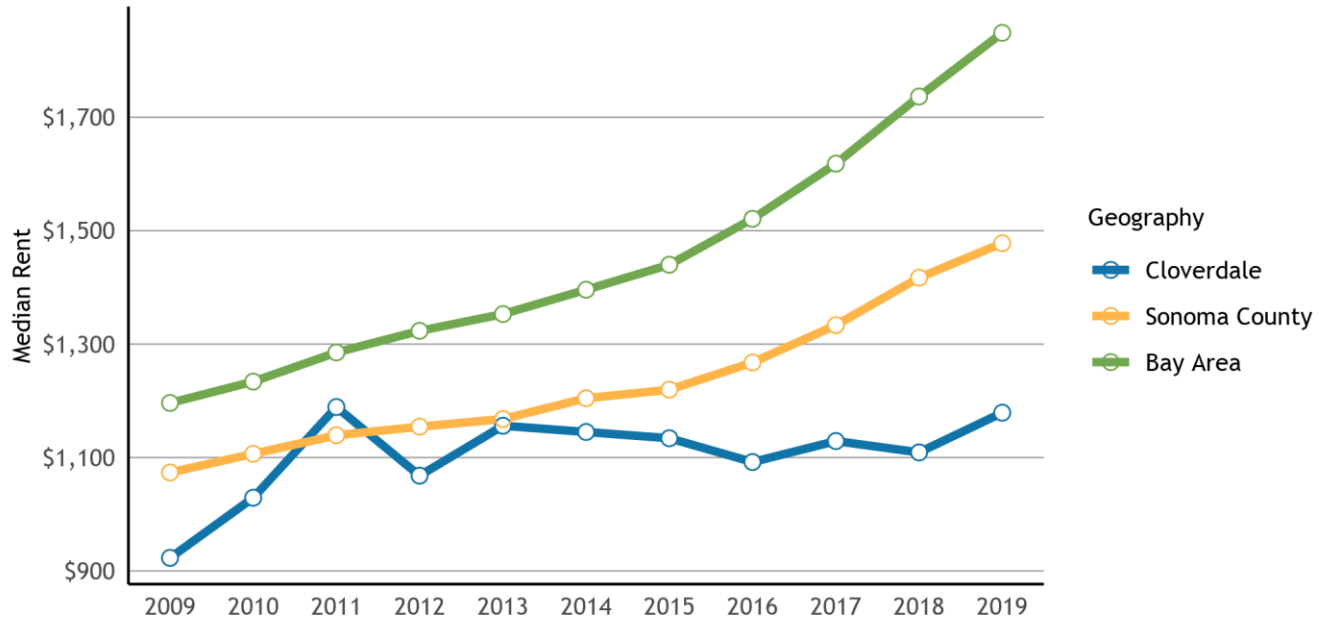


Figure 25: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent

Notes: For unincorporated areas, median is calculated using distribution in B25056.

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

5.5 Overpayment and Overcrowding

A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

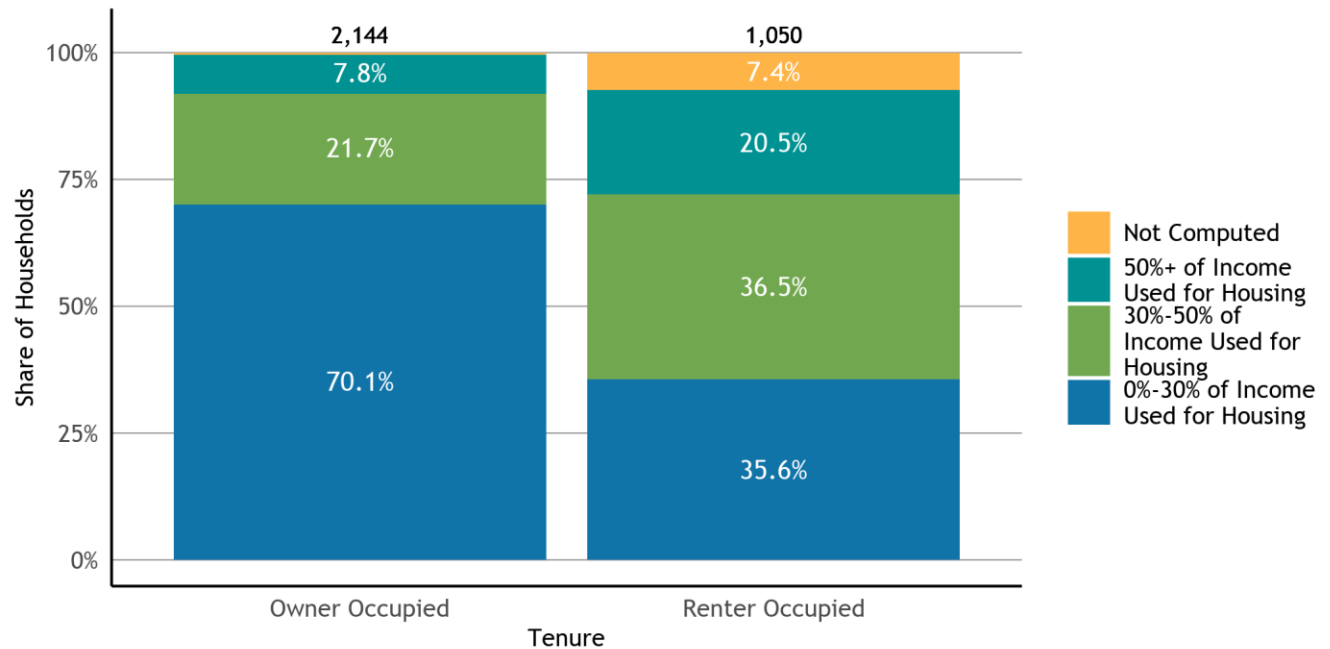


Figure 26: Cost Burden by Tenure

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Cloverdale, 36.5% of renters spend 30% to 50% of their income on housing compared to 21.7% of those that own (see Figure 26). Additionally, 20.5% of renters spend 50% or more of their income on housing, while 7.8% of owners are severely cost-burdened.

In Cloverdale, 11.8% of households spend 50% or more of their income on housing, while 20.8% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 27). For example, 52.1% of Cloverdale households making less than 30% of AMI spend the majority of their income on housing. For Cloverdale residents making more than 100% of AMI, just 0.0% are severely cost-burdened, and 89.0% of those making more than 100% of AMI spend less than 30% of their income on housing.

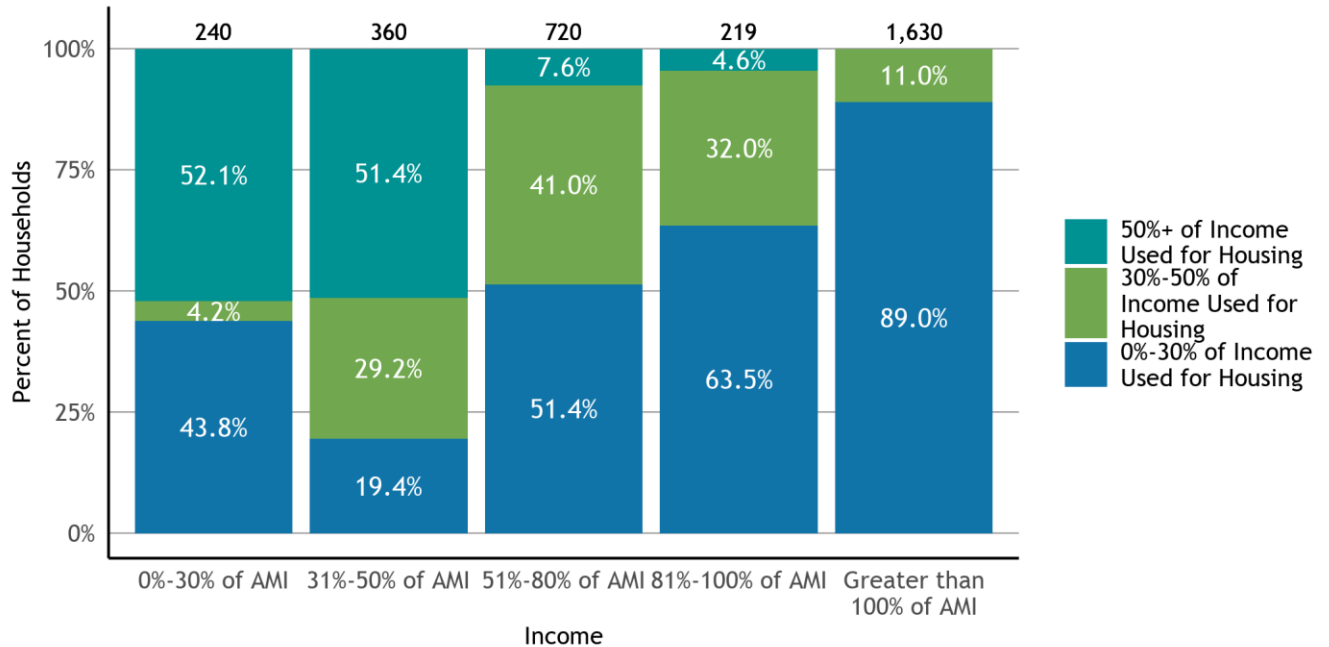


Figure 27: Cost Burden by Income Level

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Black or African American, Non-Hispanic residents are the most cost burdened with 50.0% spending 30% to 50% of their income on housing, and *Black or African American, Non-Hispanic* residents are the most severely cost burdened with 50.0% spending more than 50% of their income on housing (see Figure 28).

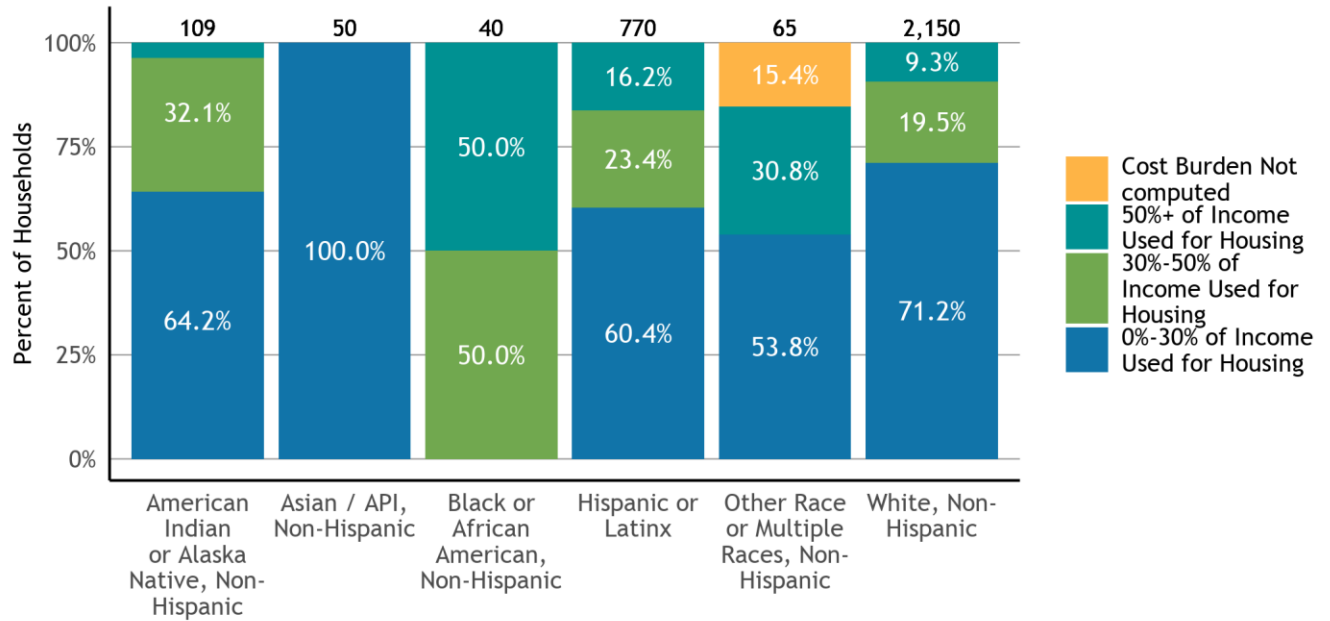


Figure 28: Cost Burden by Race

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Cloverdale, 47.3% of large family households experience a cost burden of 30%-50%, while 11.5% of households spend more than half of their income on housing. Some 17.6% of all other households have a cost burden of 30%-50%, with 11.9% of households spending more than 50% of their income on housing (see Figure 29).

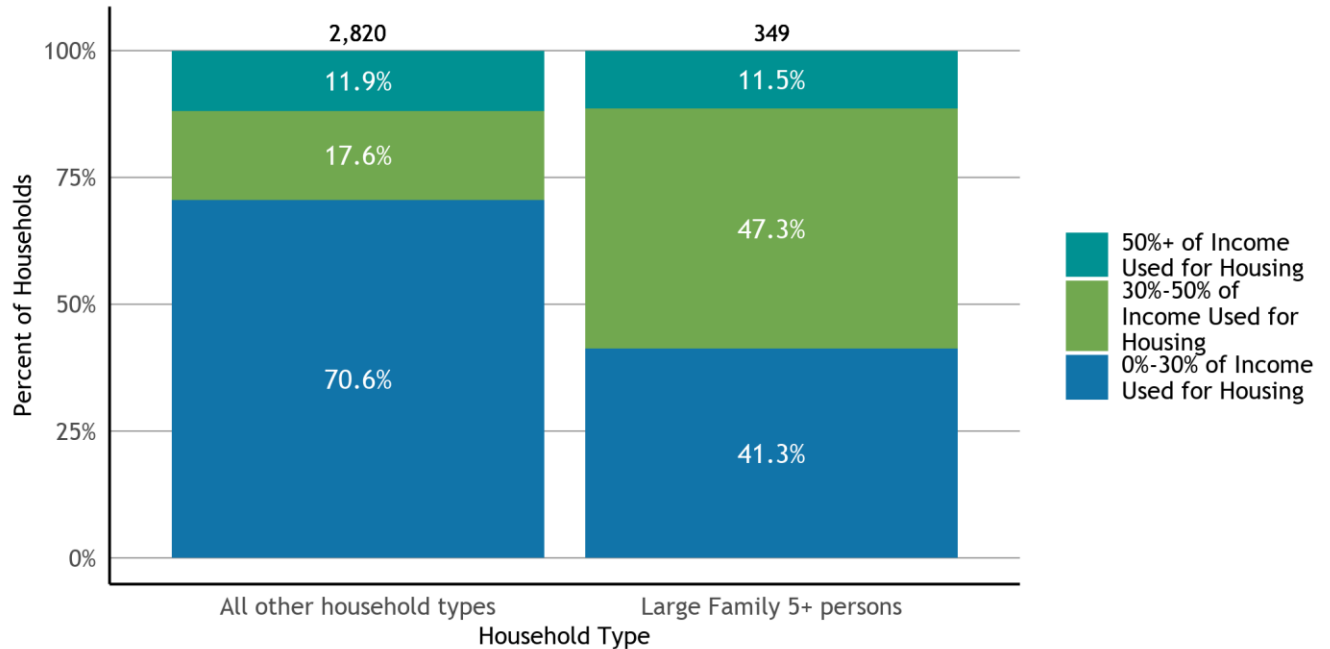


Figure 29: Cost Burden by Household Size

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 27.3% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 77.8% are not cost-burdened and spend less than 30% of their income on housing (see Figure 30).

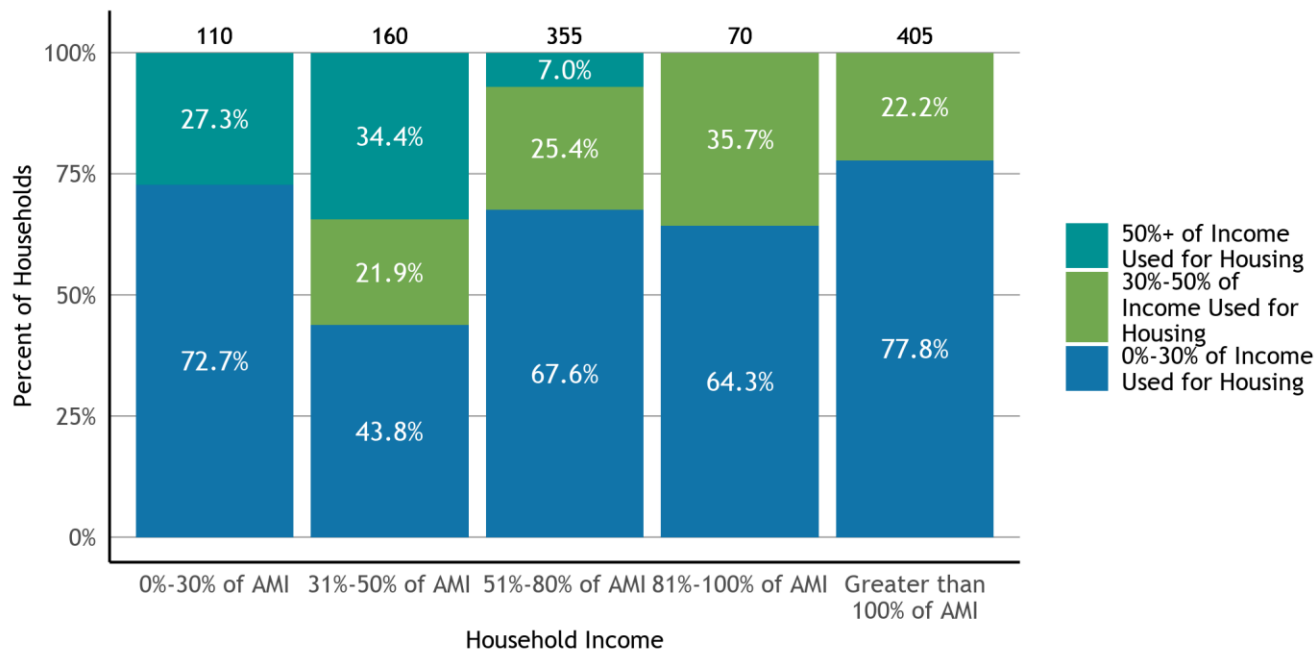


Figure 30: Cost-Burdened Senior Households by Income Level

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Cloverdale, 5.0% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.8% of households that own (see Figure 31). In Cloverdale, 16.2% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 1.8% for those own.

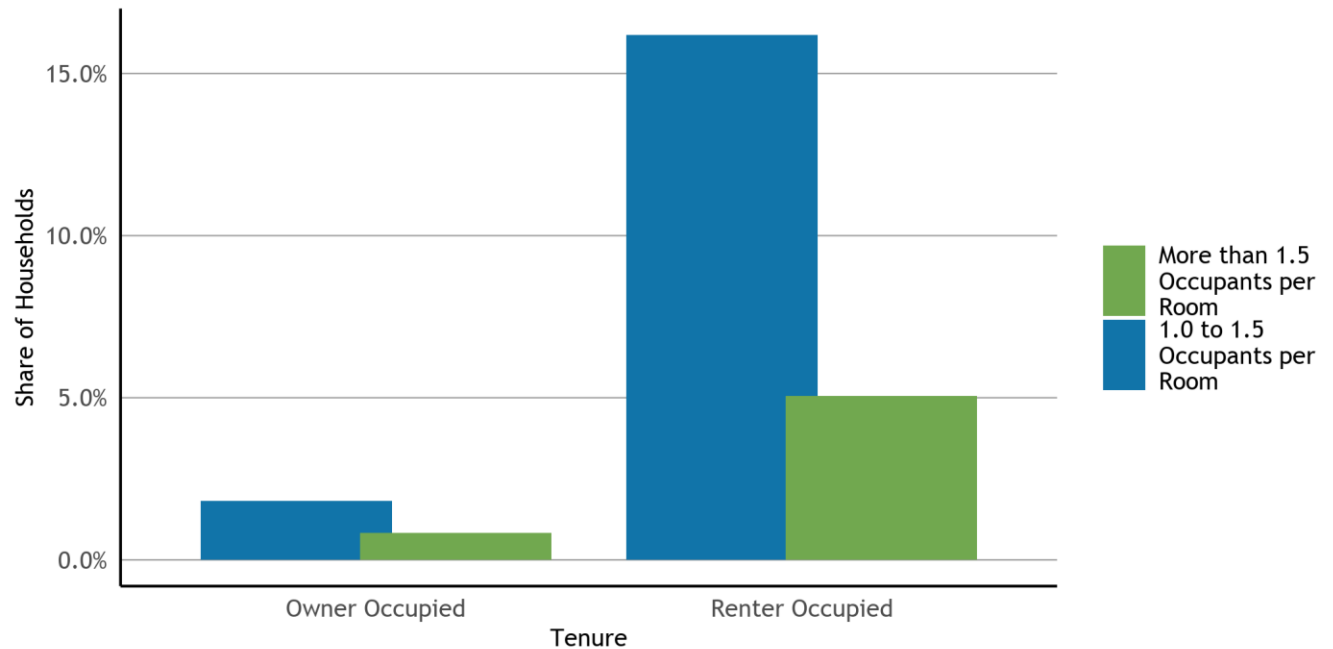


Figure 31: Overcrowding by Tenure and Severity

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.

Overcrowding often disproportionately impacts low-income households. 0.0% of very low-income households (below 50% AMI) experience severe overcrowding, while 0.9% of households above 100% experience this level of overcrowding (see Figure 32).

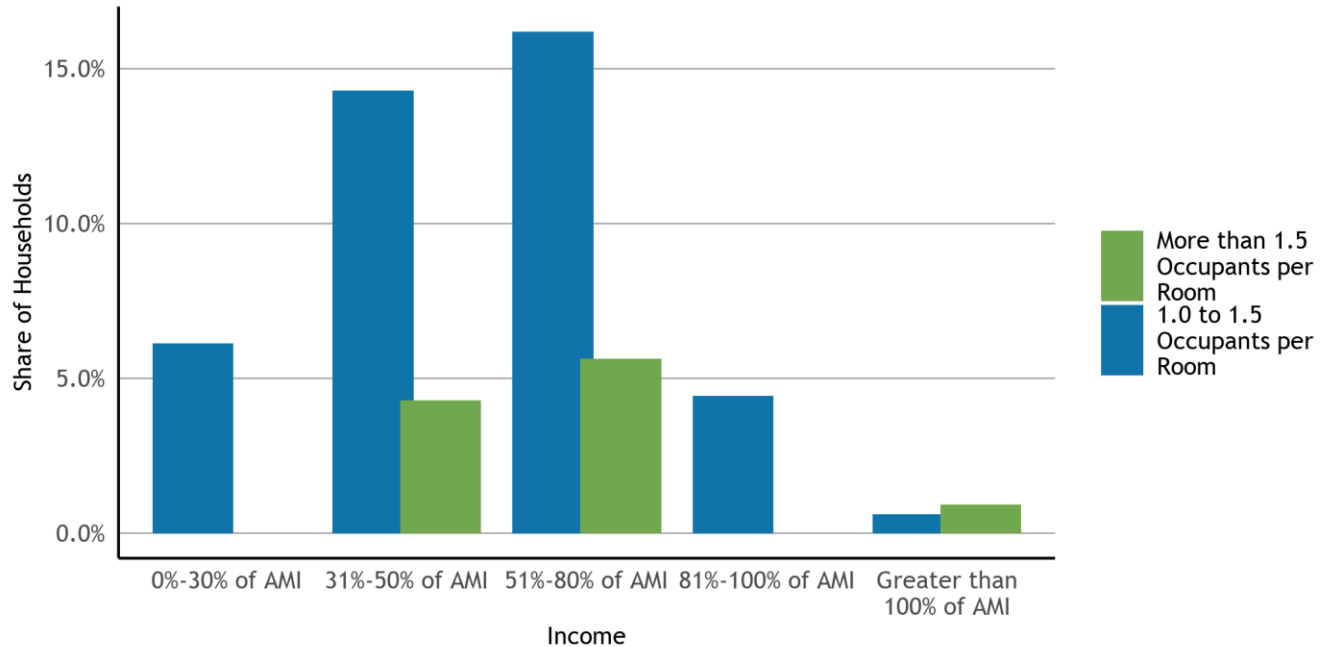


Figure 32: Overcrowding by Income Level and Severity

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Cloverdale, the racial group with the largest overcrowding rate is *Other Race or Multiple Races (Hispanic and Non-Hispanic)* (see Figure 33)

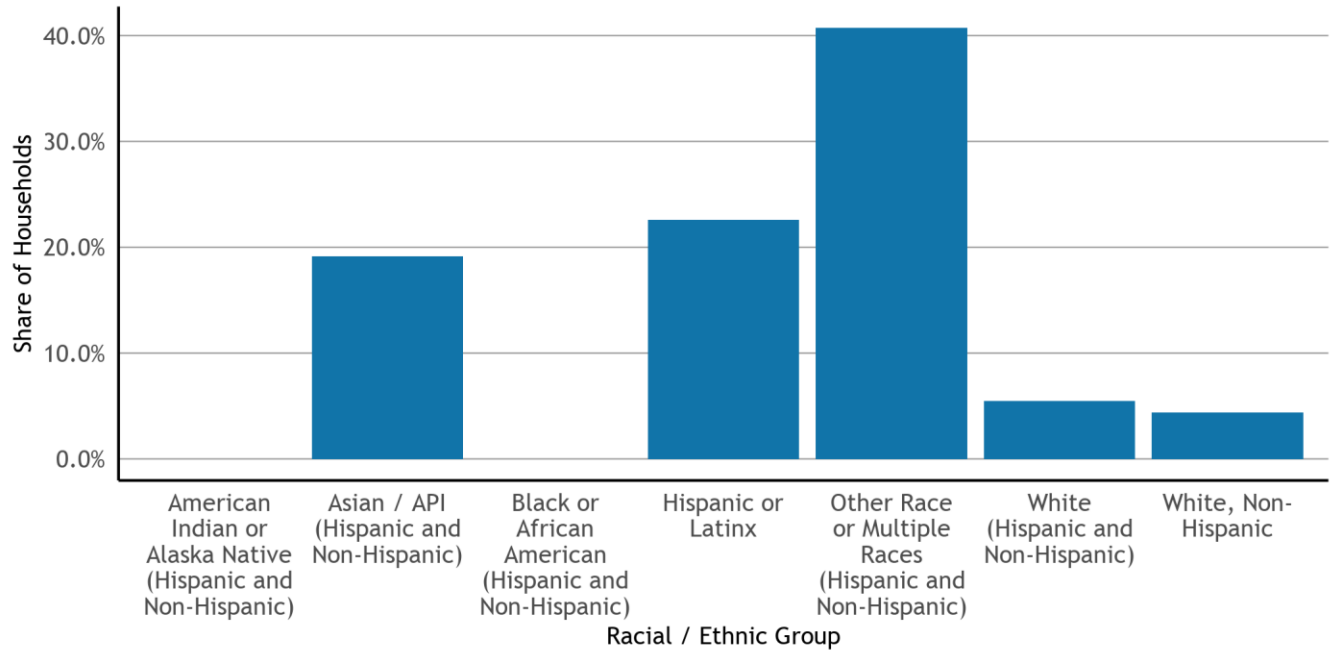


Figure 33: Overcrowding by Race

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014
For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.*

6 SPECIAL HOUSING NEEDS

6.1 Large Households

Large households often have different housing needs than smaller households. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Cloverdale, for large households with 5 or more persons, most units (68.3%) are renter occupied (see Figure 34). In 2017, 27.2% of large households were very low-income, earning less than 50% of the area median income (AMI).

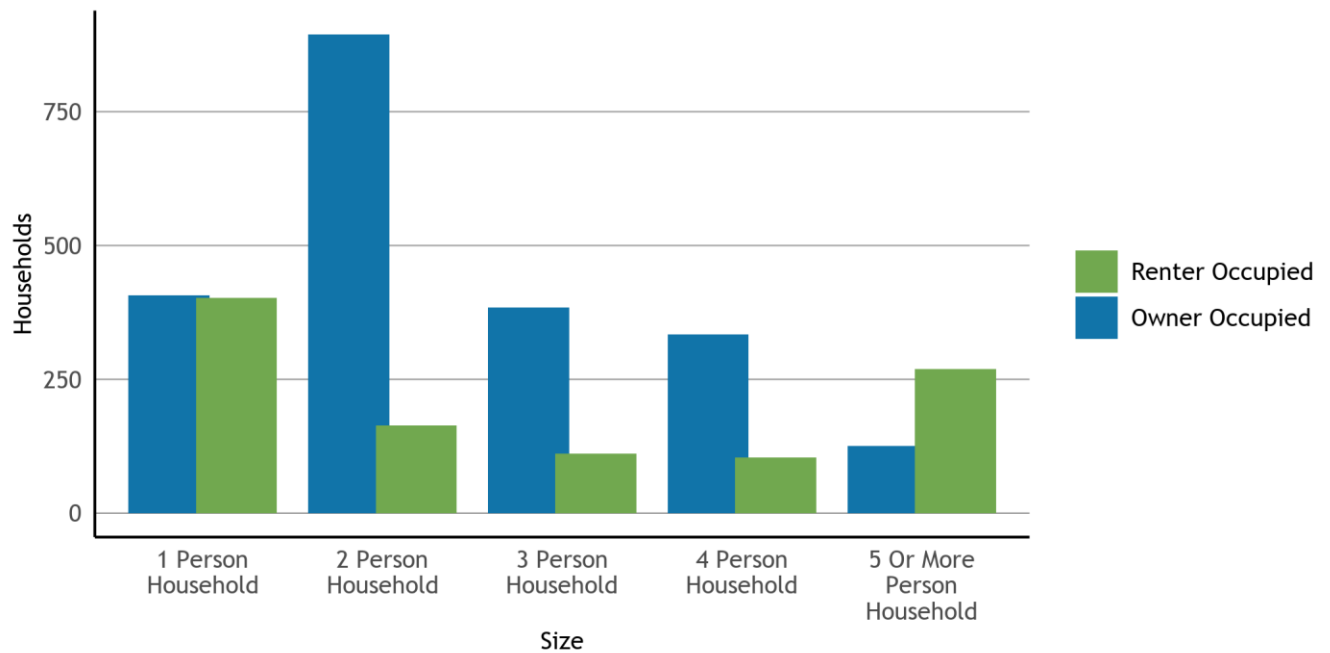


Figure 34: Household Size by Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 1,897 units in Cloverdale. Among these large units with 3 or more bedrooms, 16.6% are owner-occupied and 83.4% are renter occupied (see Figure 35).

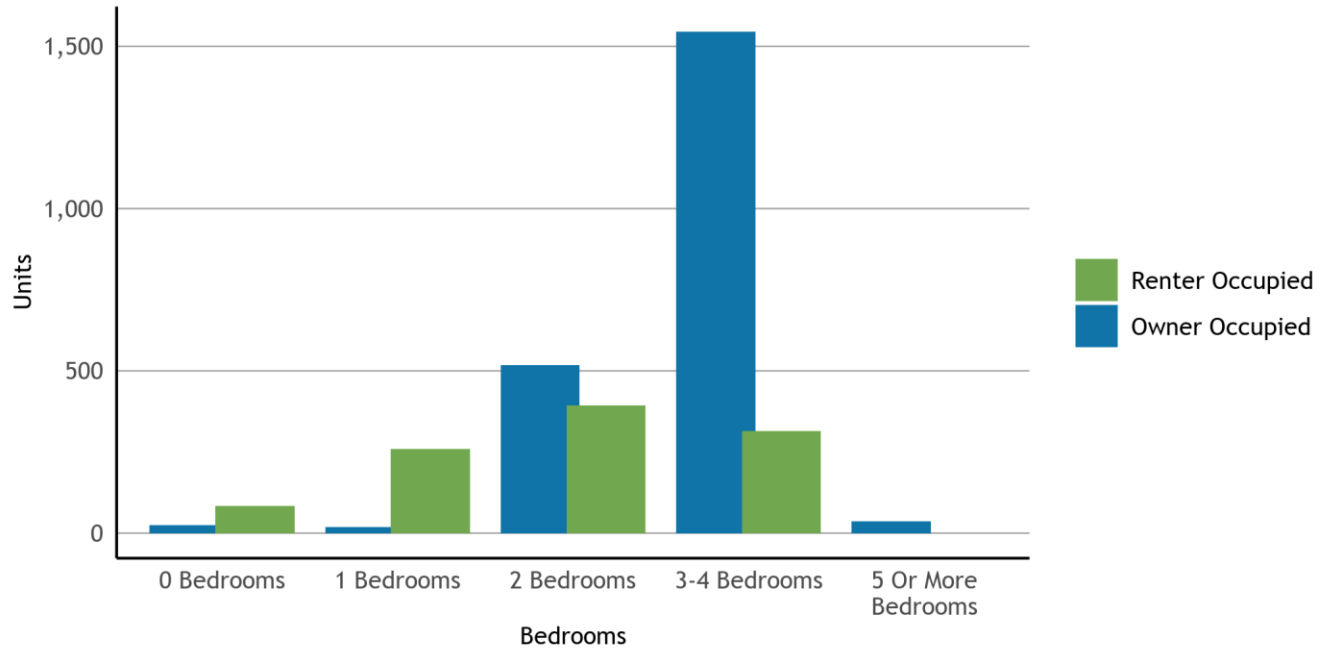


Figure 35: Housing Units by Number of Bedrooms

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

6.2 Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Cloverdale, the largest proportion of households is *Married-couple Family Households* at 56.3% of total, while *Female-Headed Households* make up 9.1% of all households.

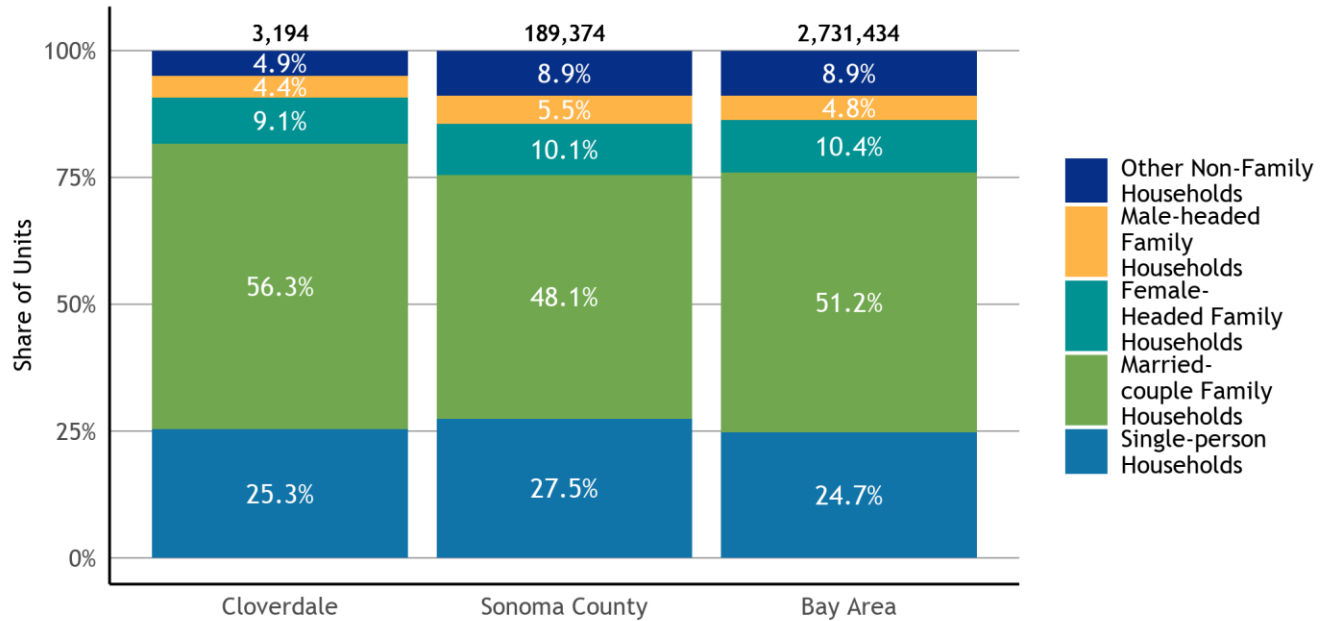


Figure 36: Household Type

Universe: Households

Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Cloverdale, 30.7% of female-headed households with children fall below the Federal Poverty Line, while 0.0% of female-headed households *without* children live in poverty (see Figure 37).

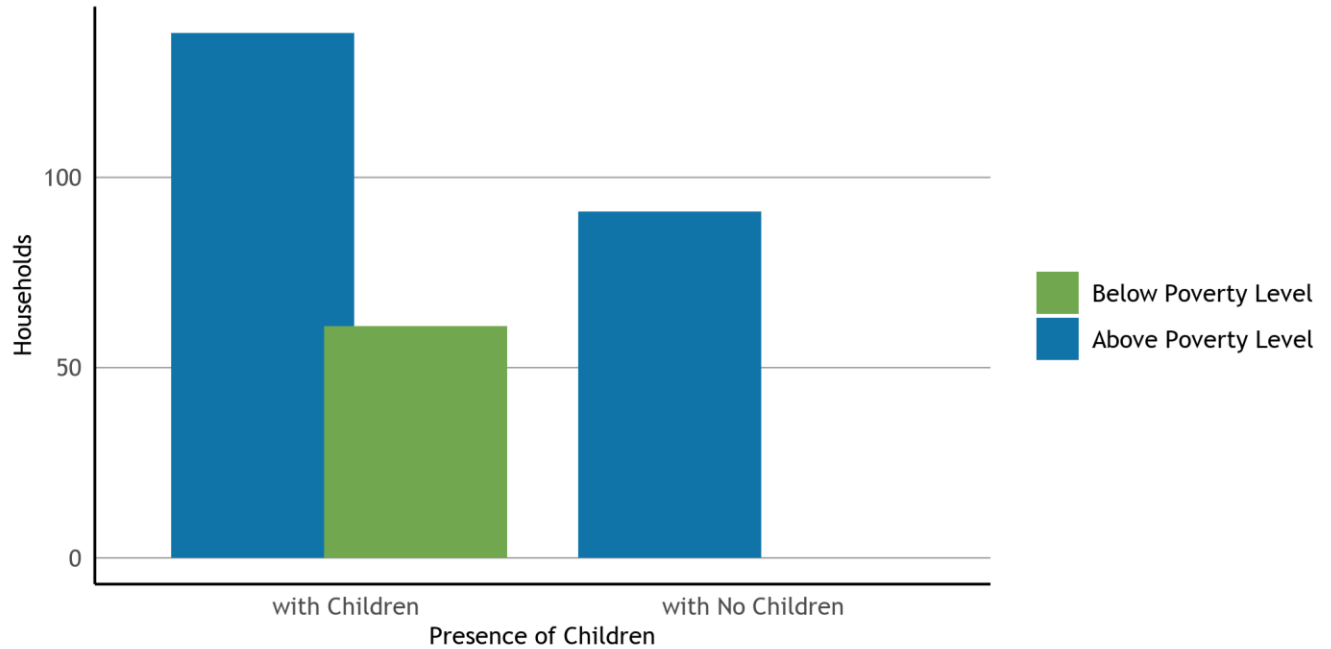


Figure 37: Female-Headed Households by Poverty Status

Universe: Female Households

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

6.3 Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make **51%-80% of AMI**, while the largest proportion of senior households who are homeowners falls in the income group **Greater than 100% of AMI** (see Figure 38).

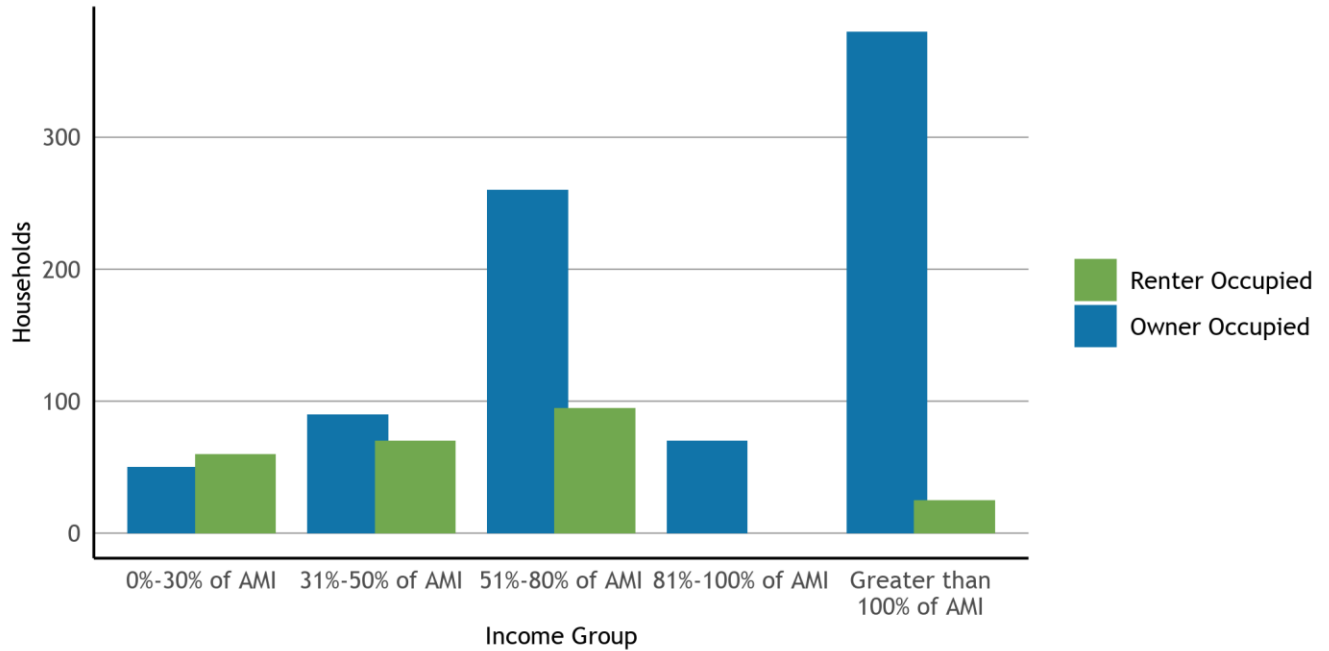


Figure 38: Senior Households by Income and Tenure

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

6.4 People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 39 shows the rates at which different disabilities are present among residents of Cloverdale. Overall, 14.1% of people in Cloverdale have a disability of any kind.²²

²² These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

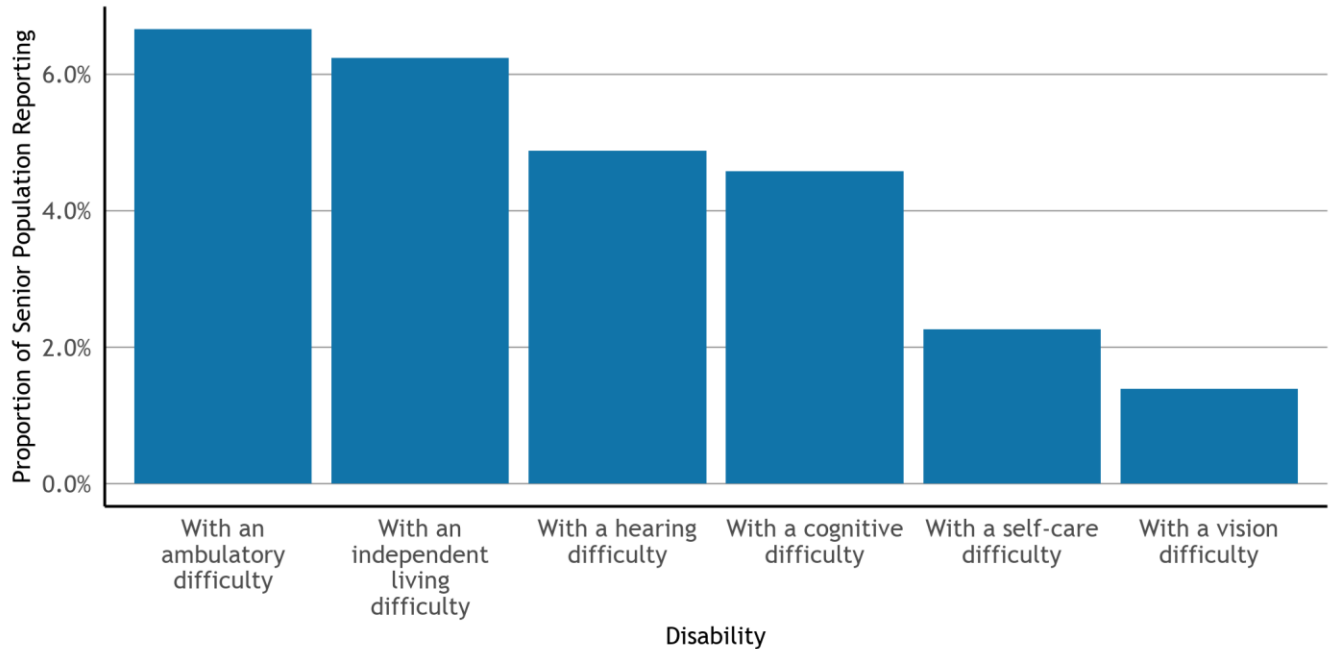


Figure 39: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor’s office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down’s Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.²³

In Cloverdale, of the population with a developmental disability, children under the age of 18 make up 36.6%, while adults account for 63.4%.

²³ For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

Table 5: Population with Developmental Disabilities by Age

Age Group	value
Age 18+	45
Age Under 18	26

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)
This table is included in the Data Packet Workbook as Table DISAB-04.

The most common living arrangement for individuals with disabilities in Cloverdale is the home of parent /family /guardian.

Table 6: Population with Developmental Disabilities by Residence

Residence Type	value
Home of Parent /Family /Guardian	61
Independent /Supported Living	9
Foster /Family Home	4
Other	0
Intermediate Care Facility	0
Community Care Facility	0

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)
This table is included in the Data Packet Workbook as Table DISAB-05.

6.5 Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In Sonoma County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 71.2% are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 40).

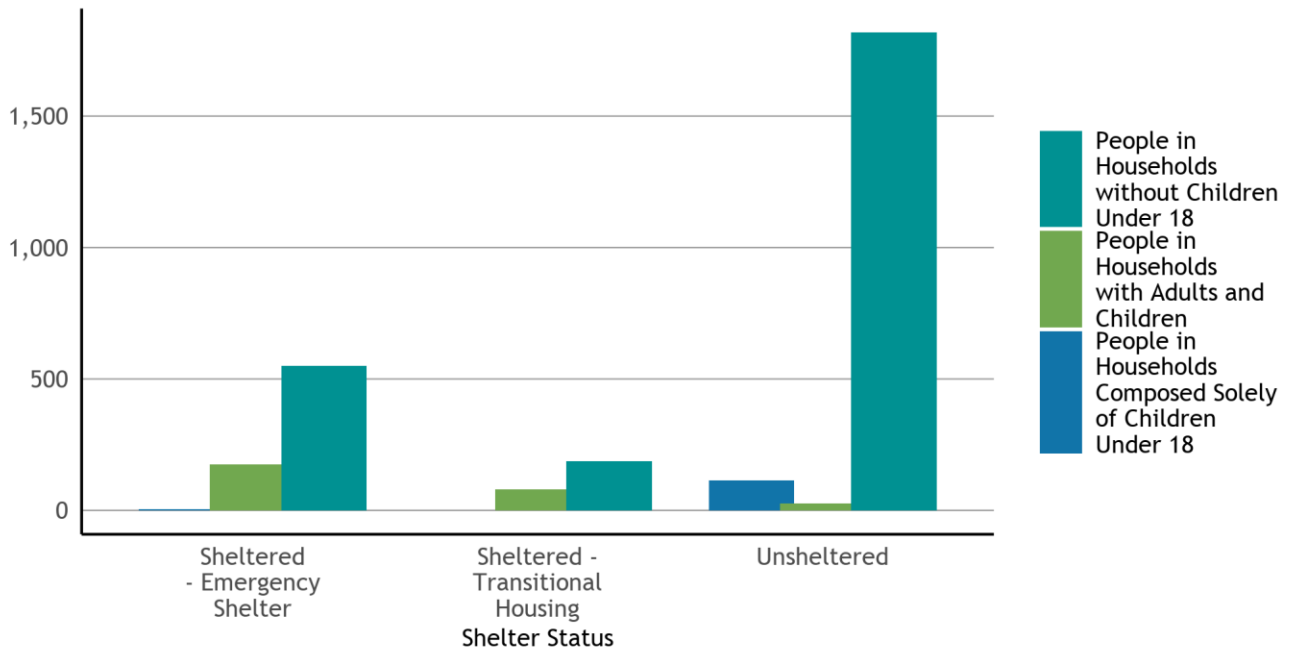


Figure 40: Homelessness by Household Type and Shelter Status, Sonoma County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Sonoma County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 64.7% of the homeless population, while making up 74.8% of the overall population (see Figure 41).

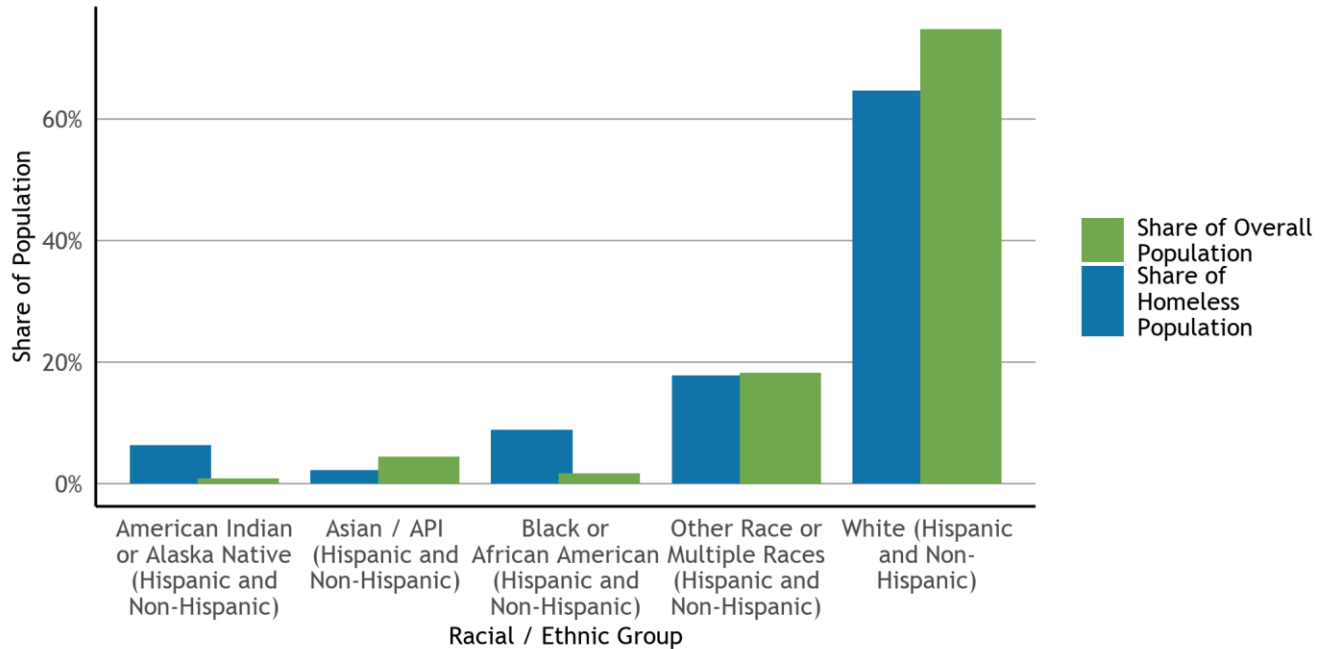


Figure 41: Racial Group Share of General and Homeless Populations, Sonoma County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.

In Sonoma, Latinx residents represent 28.2% of the population experiencing homelessness, while Latinx residents comprise 26.5% of the general population (see Figure 42).

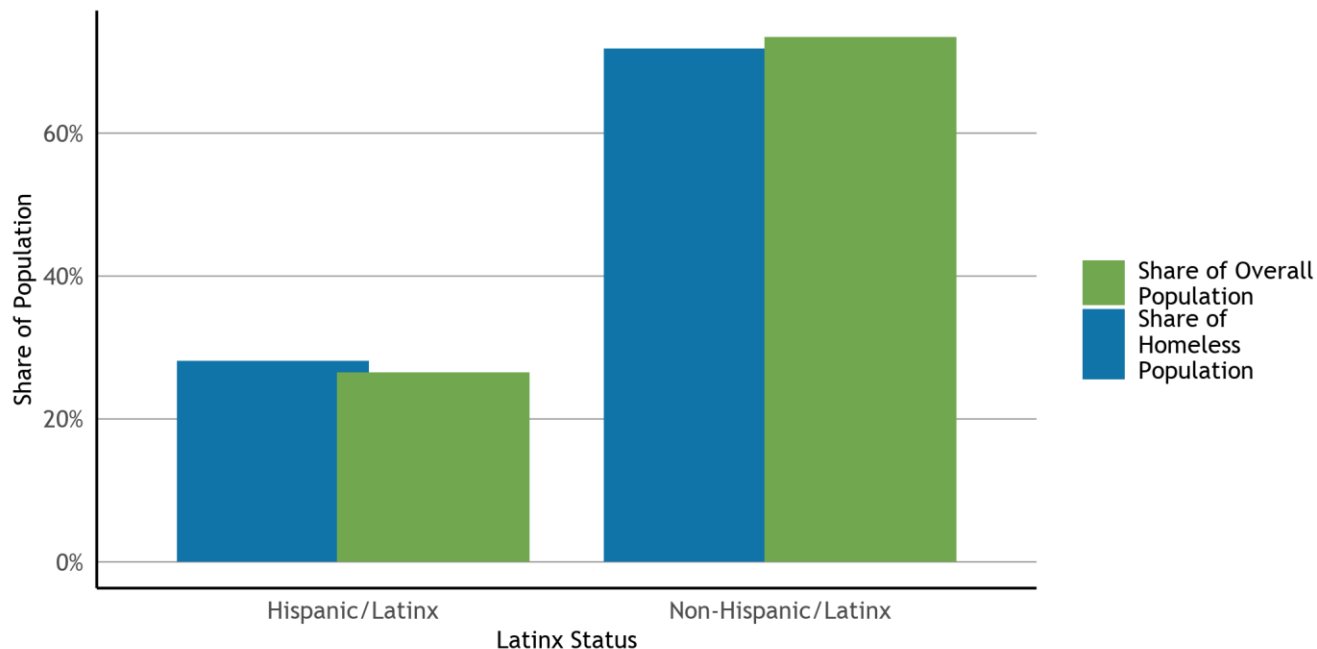


Figure 42: Latinx Share of General and Homeless Populations, Sonoma County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.

Many of those experiencing homelessness are dealing with severe issues - including mental illness, substance abuse and domestic violence - that are potentially life threatening and require additional assistance. In Sonoma County, homeless individuals are commonly challenged by chronic substance abuse, with 1,015 reporting this condition (see Figure 12). Of those, some 80.5% are unsheltered, further adding to the challenge of handling the issue.

Note on Homelessness Data

Notably all the data on homelessness provided above is for the entire county. This data comes from the Department of Housing and Urban Development’s (HUD) Point in Time count, which is the most comprehensive publicly available data source on people experiencing homelessness. HUD only provides this data at the county-level and not for specific jurisdictions. However, Housing Element law requires local jurisdictions to estimate or count of the daily average number of people lacking shelter. Therefore, staff will need to supplement the data in this document with additional local data on the number of people experiencing homelessness. If staff do not have estimates of people experiencing homelessness in their jurisdiction readily available, HCD recommends contacting local service providers such as continuum-of-care providers, local homeless shelter and service providers, food

programs, operators of transitional housing programs, local drug and alcohol program service providers, and county mental health and social service departments.²⁴

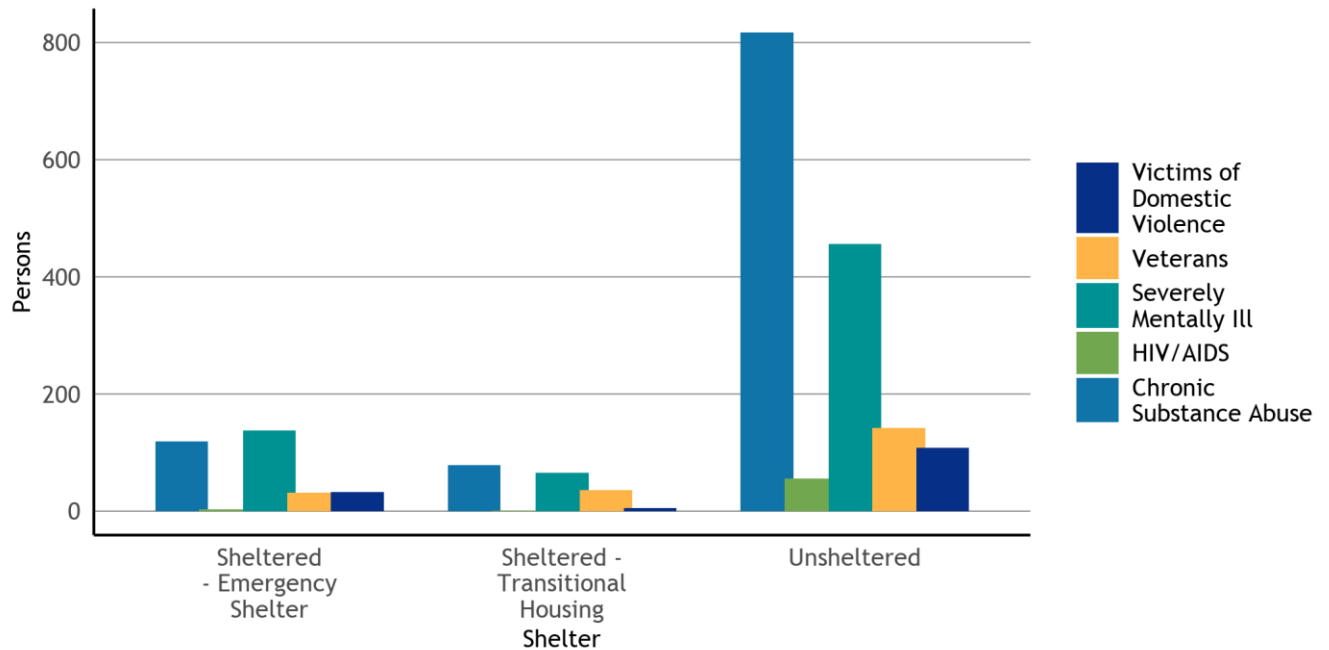


Figure 43: Characteristics for the Population Experiencing Homelessness, Sonoma County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.

In Cloverdale, the student population experiencing homelessness totaled 20 during the 2019-20 school year and decreased by 54.5% since the 2016-17 school year. By comparison, Sonoma County has seen a 12.9% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

The number of students in Cloverdale experiencing homelessness in 2019 represents 3.3% of the Sonoma County total and 0.1% of the Bay Area total.

²⁴ For more information, see HCD's Building Blocks webpage for People Experiencing Homelessness: <https://www.hcd.ca.gov/community-development/building-blocks/housing-needs/people-experiencing-homelessness.shtml>

Table 7: Students in Local Public Schools Experiencing Homelessness

AcademicYear	Cloverdale	Sonoma County	Bay Area
2016-17	44	690	14990
2017-18	54	1445	15142
2018-19	53	345	15427
2019-20	20	601	13718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table HOMEELS-05.

6.6 Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In Cloverdale, the migrant worker student population totaled 78 during the 2019-20 school year and has decreased by 1.3% since the 2016-17 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the county level is a 3.5% increase in the number of migrant worker students since the 2016-17 school year.

Table 8: Migrant Worker Student Population

AcademicYear	Cloverdale	Sonoma County	Bay Area
2016-17	76	825	4630
2017-18	78	789	4607
2018-19	78	738	4075
2019-20	75	854	3976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table FARM-01.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Sonoma County has increased since 2002, totaling 6,715 in 2017, while the number of seasonal farm workers has decreased, totaling 7,664 in 2017 (see Figure 44).

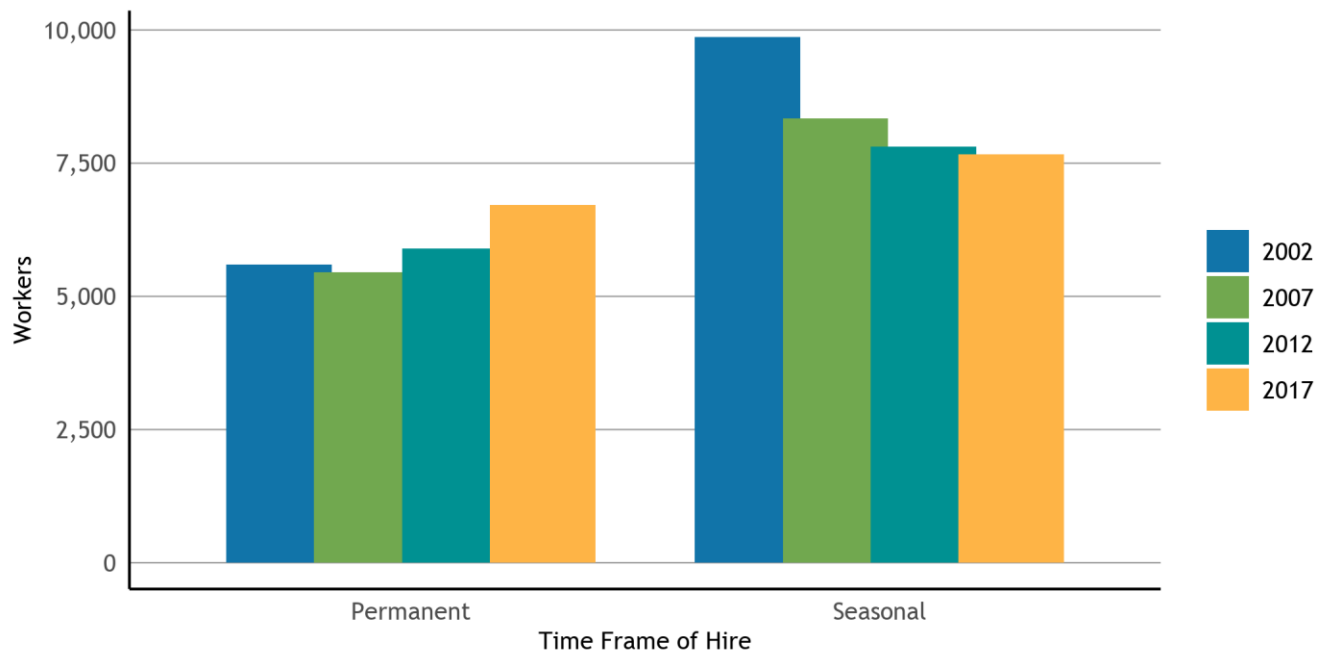


Figure 44: Farm Operations and Farm Labor by County, Sonoma County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

6.7 Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Cloverdale, 10.3% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for Sonoma County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

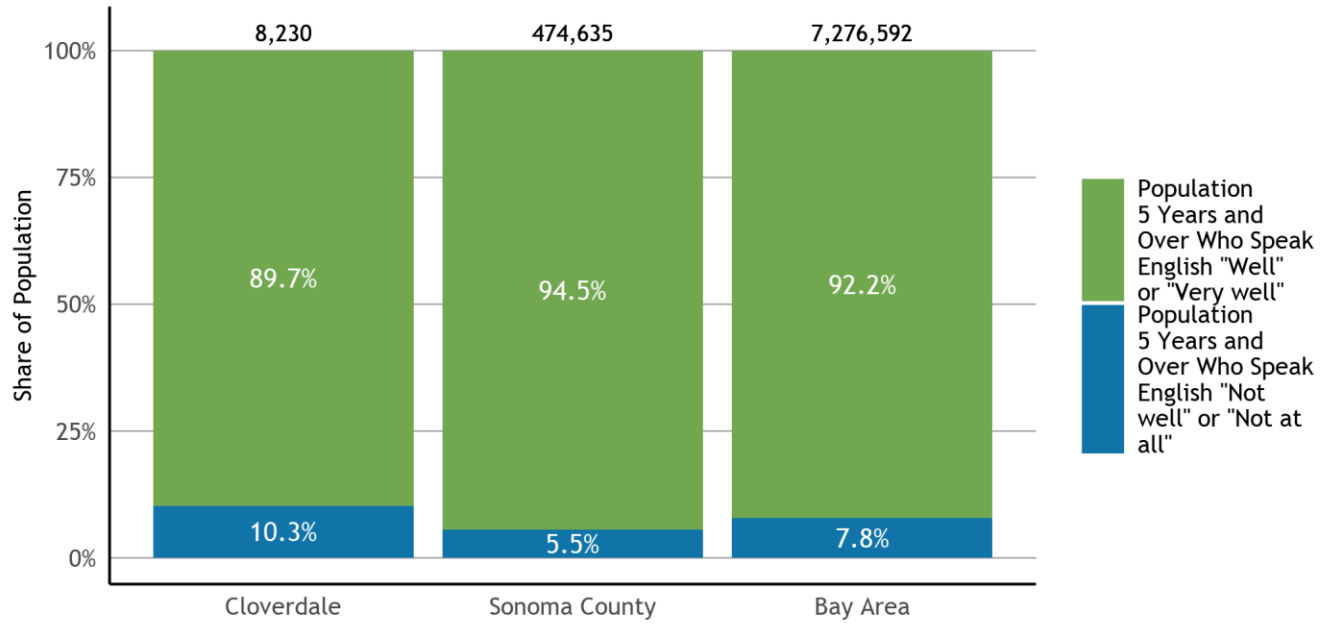


Figure 45: Population with Limited English Proficiency

Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005
 For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.