

# HOUSING MENDOCINO COAST WITH THE COMMUNITY LAND TRUST MODEL

2023

*Strategic Plan for a Community Land Trust Program Serving  
Low to Moderate Income Households of Fort Bragg and the Mendocino Coast Region.  
Paid for with California's SB-2, LEAP and REAP planning grant funds.*



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# INTRODUCTION

## Introduction

### BACKGROUND

The City of Fort Bragg's Housing Element provides a blueprint for City actions to address existing and future housing needs of the community. The Housing Element was significantly revised in 2019 to include many innovative and outstanding ideas from community members, non-profit managers, business owners, contractors, real estate agents, City staff and decision makers. These revisions include everything from removing regulatory or fiscal barriers, to forming deeper collaborations in order to address some of our more difficult challenges. It focuses on increasing housing opportunities - from tiny homes to single-family residences, and larger multi-family projects. One particularly innovative program involves the establishment of a community land trust to provide homeownership and housing opportunities for very-low, low- and moderate income households:

**Goal H-2** Expand affordable housing opportunities for persons with special housing needs such as the elderly, the disabled, households with very low to moderate incomes, and first-time home buyers.

**Policy H-2.4 Increase Affordable Housing Development:** Encourage the construction of housing units which are affordable to households with very low to moderate incomes.

**Program H-2.4.4 Consider Community Land Trust:** Complete research regarding Community Land Trust and consider working with community partners to establish a Community Land Trust that serves Fort Bragg.

The Fort Bragg City Council understands that land is a finite community asset, and wants to ensure that some land is preserved for housing that is affordable to working families. Funding allocated by the State of California through Senate Bill 2 (SB-2), Local, Regional Early Action Planning grants (LEAP/REAP), and Permanent Local Housing Allocation (PLHA) funds were dedicated to explore how the Community Land Trust (CLT) model could serve the coast in and around the City of Fort Bragg. Professional services were secured by Burlington Associates in Community Development, a national consulting cooperative specializing in the CLT housing model to assist in development of a CLT strategy, filing of the necessary paperwork to establish a 501c3 California public benefit corporation, and provide resources to build capacity within the newly formed organization.

### ISSUE

Throughout California housing prices are rising at a greater rate than income levels, which means every year more people are unable to become homeowners. As a result, overall homeownership

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rates are at their lowest since the 1940's; and homeownership is out of reach for most working households on the Mendocino Coast. In fact, the ratio of homeowners to renters in the City of Fort Bragg is nearly the opposite of the national average – 39% owner occupied housing to 61% renters versus the National Average of 65% homeownership rate to 35% renters<sup>1</sup>.

In a geographically isolated region, such as the Mendocino Coast, it is vital to ensure there is adequate housing stock for the workforce. Traditional ideas of commuting aren't feasible when it involves travel over difficult roads over long distances. Given this fact, it then becomes imperative for working households to find housing on the coast, and the current lack of housing opportunities has seriously impacted the ability of local businesses and organizations to recruit and retain employees. Government agencies, health care providers, school districts, and others all are reporting hardships associated with the inability of potential employees to secure stable and affordable housing.

Local government has a responsibility to ensure housing opportunities are accessible to all socio-economic segments of the community. The City of Fort Bragg has been successful at partnering with affordable housing developers to secure State and federal grant dollars to construct housing units affordable to our most vulnerable population – extremely low, very low, and low income households. The City is now looking to the community land trust model to create a supply of housing for low and moderate income working families.

## THE COMMUNITY LAND TRUST MODEL

The Community Land Trust (CLT) model provides a way to set aside homes that will remain affordable to households earning up to 120% of the area median income in perpetuity. CLTs are nonprofit organizations that own and hold title to land in order to preserve long-term affordability for housing and other community uses. Unlike most housing assistance programs, the affordability of a CLT home does not lapse after 15, 35, or 55 years. Instead, a CLT stewards the land, preventing the future loss of affordably priced homes, nurturing social and economic diversity, while promoting generational wealth. This is accomplished by altering how the property is structured, how subsidies are applied, and by delivering ongoing stewardship to homeowners to ensure long-term success.

Fostering home ownership and housing opportunities that are affordable to coastal workforce is a move toward community prosperity and resiliency because homeownership is one of the best ways to build long-term personal, generational, and community wealth. Individual homeowners benefit from having fixed housing expenses and a path toward financial stability. It allows

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<sup>1</sup> United States Census, Quick Facts: <https://www.census.gov/quickfacts/fortbraggcitycalifornia>

# INTRODUCTION

individuals to begin the process of building equity, which then nurtures household wealth, and in turn fosters generational wealth. Homeownership benefits the larger community because high owner-occupied housing rates are directly reflected in a community-based organization's ability to successfully encourage people to get involved in local activities and volunteer. Healthy and vibrant communities tend to rely on strong social networks – families that raise their children in local schools, businesses that support the local athletic teams, and neighbors that look out for one another.

# HOUSING MENDOCINO COAST

## Housing Mendocino Coast

### MISSION

There are several approaches to organizing and structuring a CLT, however, the purpose of all CLTs is to preserve land for the benefit of the community. Housing Mendocino Coast (HMC) functions as a California nonprofit public benefit organization in order to provide housing and homeownership opportunities to low- and moderate-income households within the City of Fort Bragg and greater coastal region of Mendocino County, while ensuring affordability to future generations through the CLT model. HMC believes that all working families deserve a home of their own and that communities with homeowners representing a broad socio-economic range are the strongest and most vibrant.

### LAND: A COMMUNITY ASSET

Land is a finite resource. Similar to how local organizations such as the Mendocino Land Trust conserve land for natural habitat and public access to scenic areas, HMC also preserves land to ensure its intended use is for the public good - the exclusive purpose to house families earning up to 120% of the area median income.

HMC will work closely with a variety of local organizations to acquire real estate and create home ownership opportunities for residents who could not otherwise afford it. Land can either be purchased by or donated to HMC. If the land is vacant, HMC will arrange for the development and construction of homes. If land is acquired with existing homes on it, HMC might renovate or conduct repairs to make it move-in ready. In all cases, the land is permanently owned by HMC, and the buildings are owned by the homeowners who purchase them.

The land is leased to the homeowners via a 99-year renewable ground lease. The homeowners and their descendants may use the land and buildings for as long as they wish to live there, and so long as it is used as their primary residence. A key benefit of this model is the ability to ensure prices stay affordable. When the homeowners decide to sell, HMC has the right to buy the home back and/or facilitate the purchase by a qualified buyer.

The resale price is based on the percentage increase in the area median household income from the time the home was purchased. This resale formula is designed to give homeowners a fair return on their investment, while keeping the price affordable to subsequent owners in the same income level.

# HOUSING MENDOCINO COAST

## GROUND LEASE: EXCLUSIVE RIGHTS TO LAND

The Ground Lease and Deed are recorded, enforceable, legally-binding documents. The Ground Lease is approved by Fannie Mae, and a CLT Rider is signed by both the CLT and Homebuyer<sup>2</sup>. The two primary functions of the Ground Lease are: 1) to convey the exclusive, long-term right of the homeowner to use and occupy the land; and 2) to outline expectations of both the homeowner and the CLT, including provisions requiring the continued use of property to eligible households.

HMC's Ground Lease includes requirements such as: owner occupancy; primary residency; prohibition to rent or sublet the home without HMC permission; prohibition of mortgaging home improvements and/or the home itself without written approval from HMC to the lender; limitations on the resale price of the home to ensure the home remains affordable to future qualified households; and stipulations related to care and maintenance activities, including making any additions or alterations.

All of the requirements of the lease and accompanying documents are explained in detail by HMC staff who deliver Homebuyer Education as part of the stewardship practice prior to documents being signed or recorded. HMC continues to nurture a connection with homeowners and to provide continued support for successful homeowner. When the time comes to sell, HMC facilitates the resale.



The price of the home is tied to household income

Land is community asset preserved for workforce housing

<sup>2</sup> Fannie Mae CLT Rider and Ground Lease: <https://selling-guide.fanniemae.com/Selling-Guide/Origination-thru-Closing/Subpart-B4-Underwriting-Property/Chapter-B4-1-Appraisal-Requirements/Section-B4-1-4-Special-Appraisal-and-Other-Valuation/1032992291/B4-1-4-06-Community-Land-Trust-Appraisal-Requirements-04-15-2014.htm>

# HOUSING MENDOCINO COAST

## STEWARDSHIP: NUTURING RELATIONSHIPS & ENSURING SUCCESS

The “C” in CLT stands for “Community”. Stewardship is a value, a principal and a practice that runs through every part of HMC. Stewardship is a unique feature of the CLT model. As important as it is to build housing, building resilient communities that are economically and socially diverse is the focus of HMC because living and working within one’s community has an impact on quality of life, the climate and economic resiliency in many aspects.

To be successful and to cause and support successful homeownership experiences, HMC is committed to strong relationships with the City of Fort Bragg, the County of Mendocino, developers, local employers and its residents. The successful administration of a housing program requires close and frequent attention in many forms including: scouting sites for projects; developing buildout strategy; pulling together funding; managing entitlements, construction and/or renovation efforts; qualifying applicants to ensure HMC criteria is met; educating first time homebuyers; assisting in mortgage financing and protecting buyers and homeowners from predatory lenders; preparing legal documents; working closely with local officials, staff and if applicable, developer attorneys.

HMC is prepared to serve as adjunct staff to the City of Fort Bragg and Mendocino County to bring capacity to deliver on goals and policy. For example, developers are often inclined to pay in-lieu fees, rather than build housing to fulfill inclusionary housing policies. One disincentive to developers is the burden of having to qualify buyers for the inclusionary units. However, if developers could be guaranteed assistance from HMC to identify a buyer, then the likelihood of participation in an inclusionary housing partnership increases.

HMC would ensure the City/County qualifying criteria is met and that the developer’s housing obligation to house a qualified buyer is also met. HMC would market homes to local businesses, school districts, and hospitals, making it easy for partners to participate in building housing and disseminate information on the availability of said housing.

A researcher from Vanderbilt University partnered with the National Community Land Trust Network to conduct a survey to better understand all-time high foreclosure trends within the housing market during 2009. Results from the survey found that conventional homeowners were eight times more likely to be in the process of foreclosure than community land trust homeowners at the end of 2009. The survey found that for homeowners in trouble, 57% of CLT homeowners were provided financial counseling, and 72% of CLTs were facilitating loan modifications with lenders. The benefit of stewardship in educating and safeguarding homeowners is clearly illustrated in the data.

# HOUSING MENDOCINO COAST

HMC is committed to providing long-term stewardship by monitoring eligibility, affordability, and occupancy controls, all while supporting CLT homeowners and protecting loss through deferred maintenance or mortgage foreclosure. HMC is committed to homeowner support, before and after moving in, and relies on a network of experts that can help address any challenges faced by the homeowner. When the time comes for a HMC home to change hands, HMC is prepared to facilitate the sale to qualifying households by calculating the resale price, developing and executing a marketing and sales plan, connecting with employers in the community to qualify and deliver homebuyer education to the next homeowner.

## AFFORDABLE IN PERPETUITY: THE RESALE CALCULATION

A key advantage of the CLT model is the ability to ensure prices stay affordable for future generations. In order to keep homes affordable to future buyers, HMC homeowners agree to sell their home for a limited price when they decide to move - sharing the affordability that was created for them, with future buyers. This is accomplished by tying the price of an HMC home to a household's area median income, rather than the market. When a homeowner decides to sell their home, the resale calculation is based on the percentage increase in Mendocino County's area median household income from the time the home was purchased.

This approach is designed to give homeowners a fair return on their investment, while keeping the price affordable for future families at the same income level. As a general rule, HMC income qualifying households are expected to spend about 33% of monthly earnings on total housing costs (principal, interest, hazard insurance, ground lease, home owner association fees and property taxes, which are based on the sales price of the home, as per to AB 196).

California sets income limits for extremely low-, very low-, low-, and moderate income households for all 58 counties on an annual basis<sup>3</sup>. The 2022 State income limits for Mendocino County are reflected in the table below.

INCOME LEVELS	NUMBER OF PERSONS IN HOUSEHOLD							
	1	2	3	4	5	6	7	8
Extremely Low	16,350	18,700	23,030	27,750	32,470	37,190	41,910	46,630
Very Low	28,150	32,150	36,150	40,150	43,400	46,600	49,800	53,000
Low	45,000	51,400	57,850	64,250	69,400	74,550	79,700	84,850
Median	56,200	64,250	72,250	80,300	86,700	93,150	99,550	106,000
Moderate	67,450	77,100	86,700	96,350	104,050	111,750	119,450	127,200

Source: California State Income Limits, 2022

<sup>3</sup> California Department of Housing and Community Development Income Limits: <https://www.hcd.ca.gov/grants-and-funding/income-limits#:~:text=%E2%80%9CAffordable%20housing%20cost%E2%80%9D%20for%20lower-income%20households%20is%20defined,is%2030%20percent%20of%20gross%20income%2C%20with%20variations.>

# HOUSING MENDOCINO COAST

Utilizing the Mendocino County's AMI fits easily and understandably into the guidelines of most state and federal housing subsidies and ensures that the resale price will remain affordable to future target incomes. Another advantage to this approach is that it simplifies the resale calculation to avoid the need for professional appraisal services or complicated itemized record keeping. The result is subsidy retention of the initial investment into the unit and affordability for generations to come in the coastal communities of Mendocino County.

## BOARD OF DIRECTORS

The HMC Board of Directors held the founding meeting on October 5, 2021. All members serve without remuneration and with a sincere interest in developing workforce housing. The bylaws restrict the number of Directors to no more than thirteen. From time to time the Board might designate by adopted resolution, Ad-Hoc Committees for special purposes. The Board of Directors also has the authority to create Advisory Groups and Task Forces to provide expertise and recommendations to the Board. There are currently no such groups.

# FUNDING SOURCES

## Funding Sources

### MUNICIPAL SUPPORT

#### **City of Fort Bragg**

All jurisdictions have a responsibility to create housing that is affordable to its residents. Understanding this responsibility, the City of Fort Bragg has invested considerable resources to initiate the development of a CLT to serve residents earning up to 120% AMI. The City Council dedicated grant funding through the State of California to pursue the CLT model and develop HMC. City staff currently serves as HMC's Homeownership Program Administer until such time that funding expires and/or until the HMC Board determines to appoint an Executive Director.

HMC is well positioned to serve as adjunct staff of the City and intends to advocate to be the priority recipient of housing subsidies made available by the City of Fort Bragg; protecting and leveraging the City's investment to create permanently affordable workforce housing that will be stewarded. Evidence of this working relationship is demonstrated by the previously mentioned administrative and financial support provided in the form of grants and City staff, as well as by the recent City Council decision for the City to enter into an Affordable Housing Agreement with HMC to steward the only inclusionary housing unit within City limits.

#### **County of Mendocino**

Mendocino County Board of Supervisors received a presentation about the CLT model, and specifically about HMC. The Board expressed support and interest in financially supporting HMC, and directed County staff to partner on funding opportunities with HMC. In addition, preliminary conversations have taken place at the staff level about utilizing HMC to steward upcoming inclusionary housing units within unincorporated Mendocino County, and further conversations on this matter are anticipated.

### GOVERNMENT GRANTS

Cities, counties, states and the federal Government invest tax dollars to support ideas and projects that provide a public service and stimulate the economy. HMC intends to pursue numerous grant opportunities in order to create homeownership opportunities for local households. Several programs have been identified and are described below.

#### **CDBG**

The Community Development Block Grant (CDBG) program partners with rural cities and counties to improve the lives of low- and moderate-income residents though creating/expanding

# FUNDING SOURCES

community and economic development opportunities in support of livable communities. Eligible activities include single and multifamily rehabilitation, rental housing acquisition and activities that support new housing construction. Both the City of Fort Bragg and County of Mendocino administer CDBG programs and HMC intends to participate in public hearings soliciting potential projects when Notice of Funding Availability (NOFA) are offered.

## **HOME Program**

The Housing and Community Development Act of 1992 allows CLTs to become eligible for HOME funds by integrating them into the Statute as a Community Housing and Development Corporation (CHDO). Funds can be used for project-specific activities, technical assistance, and operating expenses.

## **USDA**

The U.S. Department of Agriculture's (USDA) Rural Development Program is committed to improve the economy and quality of life in rural America. Their Rural Housing Service offers a variety of programs to build or improve housing through grants, loans, and loan guarantees. HMC has initiated conversations with the USDA to better understand how to best partner with the USDA to obtain technical assistance and funding.

## **LOCAL TAX INITIATIVE**

There is an active interest within the community to pursue a portion of local taxes to help meet housing needs. This could take the form of a Special Tax or a General Tax, and could be brought to voters residing within the City of Fort Bragg, or County wide. A Special Tax Measure must be approved by two-thirds of the voters and proceeds of the tax may only be used as designated. In contrast, a General Tax Measure requires only a simple majority of voter approval and the proceeds can be used for any government purpose. HMC is prepared to support and endorse such local tax initiatives.

## **LOCAL EMPLOYER SUPPORT**

Employers are deeply concerned about the lack of housing for employees as the housing crisis is having a direct impact on the ability of businesses to recruit and retain a qualified and stable workforce. As a regular program component, HMC will provide education and outreach materials to any interested employer in order to link their employees to HMC resources, at no cost.

Some employers may choose to partner with HMC to help fund housing opportunities prioritized for their organization's needs. Support can come in many forms, such as donating land, selling land at below market cost, co-grant writing for employee housing, being ambassadors of the

# FUNDING SOURCES

mission to raise awareness of HMC, and hosting events for community stakeholder meetings and fundraisers.

## EDUCATIONAL INSTITUTION PARTNERSHIPS

Education is the bedrock to influencing the trajectory of our next generation, and access to school resources within the community are essential. HMC's goal is to partner with educational institutions on every level. A collaborative relationship could take many forms including access to excess land or funding earmarked for dorms or teacher housing. For example, Housing Land Trust of Sonoma County partners with the Sonoma County Office of Education (SCOE) to house school employees county-wide, and has partnered with Sonoma State University to buy the land under a market rate home that is now permanently affordable and prioritized for their workforce.

HMC has introduced the community land trust model to the Fort Bragg Unified School District, as well as Mendocino-Lake Community College District. HMC is committed to pursue these potential partnerships, while including more educational institutions into conversation.

## PHILANTHROPISTS

Housing is a key area of interest for philanthropist. Unfortunately, much that is invested into housing tend to serve one or two generations due to the limited term of affordability in deed restrictions. Making an investment that keeps working in perpetuity is a concept embedded in the CLT model. A one-time investment to HMC serves multiple generations providing a legacy aspect to donations. Every dollar that goes into a home stays and retains the subsidy every time the home is sold. This form of giving eliminates the need for government and private subsidies in future years as units are resold because the subsidy is tied to the unit, not the families. This subsidy retention approach maintains income targeted workforce housing stock that fosters personal and community wealth, while maintaining future affordability.

Congressman Jared Huffman selected HMC to receive \$820,000 of federal earmark dollars during fiscal year 2022-23, the first (of-sorts) donation to HMC<sup>4</sup>.

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<sup>4</sup> Jared Huffman, U.S. Congressman Serving California's 2<sup>nd</sup> District: <https://huffman.house.gov/media-center/press-releases/huffman-secures-community-project-funding-in-first-round-of-appropriations-leads-on-additional-priorities>

# PILOT PROJECTS

## Pilot Projects

HMC intends to assemble a diverse portfolio of rehabilitated units, newly constructed units, as well as acquisition of vacant land both in Fort Bragg city limits and unincorporated Mendocino County. Several HMC Pilot Program(s) are being considered, including:

### INCLUSIONARY HOUSING UNITS

The City of Fort Bragg and Mendocino County require the inclusion of affordable units in market-rate housing developments. HMC is positioned to be the long-term steward for these housing resources. In the instance of a new inclusionary housing unit, the Developer would sell the home to an HMC-selected buyer, and simultaneously donate the land to HMC. HMC would be responsible for outreach and marketing efforts, identify a qualified buyer, provide homebuyer and education during the sale, on-going support during homeownership, and assistance during the resale of home to the next qualified buyer.

The City of Fort Bragg has one inclusionary housing unit that was recently sold. During the resale process, the City transferred stewardship of this unit to HMC. The City and HMC entered into an Affordable Housing Agreement in which HMC will take responsibility for ensuring the terms of the Affordable Housing Agreement are met, while also ensuring successful homeownership and that the home remains affordable to future homeowners in perpetuity.

### JAIMIE LANE MODEL

University of California, Berkeley's Turner Center for Housing Innovation worked with Housing Land Trust of Sonoma to highlight Jamie Lane, a five-unit, prefabricated, infill development in Cotati, CA<sup>5</sup>. The Jamie Lane project innovates the CLT model in two ways: 1) utilizing Fannie Mae's MH Advantage Program eligible homes to expedite construction and reduce building costs; and 2) leveraging national partners and government at different levels in order to share in the cost and challenges of funding affordable housing.

HMC is considering duplicating the Jamie Land prototype and has initiated conversations with MH Advantage manufacturers to discuss designing a craftsman style product that would fit within the character of north coast neighborhoods. This pilot project would involve acquiring raw land, installing utilities, constructing roads/driveways, coordinating delivery and installation of MH

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<sup>5</sup> Community Land Trusts and MH Advantage: A New Approach to Affordable Homeownership, by Julian Tucker and Cali Slepín, 2021, U.C. Berkeley Turner Institute for Housing Innovation. See website - <https://turnercenter.berkeley.edu/research-and-policy/clt-jamie-lane/>

# PILOT PROJECTS

Advantage homes. Although sitework would be completed in a single phase, the purchase and placement of homes could be added in phases as funding is secured.

## SB-9 LOT SPLIT

Senate Bill 9 (SB-9), also called the Housing Opportunity and More Efficiency (HOME) Act, was signed into law on September 16, 2021, and went in to effect January 1, 2022. SB-9 is a California state law that provides a streamlined process for homeowners to split their single-family residential lot into two separate lots and build up to two new housing units on each. Homeowners that split their lot must commit to occupying one of the units as their primary residence for a minimum of three years. HMC is considering SB-9 to create homeownership opportunities by identifying owners of single-family residential properties interested in dividing their lot and facilitating the purchase of new lot to HMC homeowner. This could result in HMC overseeing home improvements to address deferred maintenance or implement ADA upgrades, assisting with the development of a junior accessory dwelling unit to function as income or housing for in-house care worker, or possibly developing an additional unit to accommodate multigenerational households.

## PLANNED DEVELOPMENT

HMC is exploring locations for in-fill development near existing infrastructure. Several potential infill sites have development constraints, which have detoured investment. A Planned Development has the inherent flexibility to modify development standards in a way traditional zoning does not and therefore could be a solution to overcome obstacles to development. Planned Developments allow innovation in project design and site planning in order to respond to site features, uses on adjoining properties, and potential environmental impacts. The intent of a development by a Planned Development approval is to result in a high quality, energy efficient project that conserves resources and produces fewer environmental impacts than could otherwise occur in compliance with standard regulations.

## EMPLOYEE HOUSING

HMC has been approached by a local employer interested in partnering to create employee housing in the Village of Mendocino. Additionally, a private property owner with an interest in developing farmworker housing approached HMC to discuss a partnership to create a tiny home community on donated land. HMC will continue these conversations and reach out to other employers who want to buy into the land under a market rate home, which would then be prioritized for their workforce.

# NEXT STEPS

## Next Steps

### OUTREACH AND EDUCATION

The next step for HMC is to bring the conversation of the organization's mission to the community. Outreach and education will be tailored so the message is relevant to each of the stakeholders: public sector partners, local employers, and the target population we want to serve.

- HMC will meet with employers, and hold meetings at the workplace to introduce the community land model and the housing opportunities to our local workforce.
- Build a website with education on how the CLT model works and HMC qualifying criteria.
- Develop friendly, approachable outreach materials such as a Frequently Asked Questions Page and an Example of the Resale Formula
- Get involved in community events to present the CLT model, and introduce people to HMC.
- Encourage community participation by being responsive to inquiries.
- Establish an interest list of potential buyers who may qualify at the time a home is available.
- Make Housing Mendocino Coast a household name.

### CREATE HOMEOWNERSHIP OPPORTUNITIES

With the recent resale of a City of Fort Bragg inclusionary housing unit, HMC is currently stewarding one household and is well positioned to create more homeownership opportunities for local workforce. Active conversations are taking place with numerous local employers interested in buying into the affordability of market rate housing to create housing for their workforce. HMC is in conversation with a local property owner interested in donating land and is discussing a potential partnership with Mendocino College on development of a student housing project on the coast. Funding is secured to support operations for the next few years, and federal earmark funds identified by Congressman Huffman will kick-start the first pilot project.

Although HMC cannot solve all our housing issues, HMC is part of the solution and is ready to get to work.

# SPECIAL ACKNOWLEDGMENT

## Special Acknowledgment

To the community of Fort Bragg and Fort Bragg City Council for identifying and including the CLT in the 2019 Housing Element update and for supporting the creation of HMC in order to protect public investment through subsidy retention, support the ability of local employers to recruit and retain employees, foster personal, household and generational wealth, and nurture a vibrant community.

Bernie Norvell, Mayor  
Jessica Morsell-Haye (former Vice-Mayor)  
Jason Godeke, Vice-Mayor  
Lindy Peters, Councilmember  
Marcia Rafanan, Councilmember  
Tess Albin-Smith, Councilmember

To the community members who saw a need and took action to form the Board of Directors of HMC:

Fort Bragg Fire Chief, Steve Orsi – President  
North Coast Brewing CEO/CFO, Jennifer Owen – Vice-President  
Fort Bragg Unified School District CBO, Wendy Boise - Treasurer  
Mendocino Land Trust Director of Stewardship, Nicolet Houtz – Secretary

To Dev Goetschius, Partner at Burlington Associates in Community Development and the Executive Director of Housing Land Trust of Sonoma County for her expertise and support in the development of a CLT serving Fort Bragg and the wider Mendocino Coast, and her passion that all of us, regardless of socio-economic status, deserve to have a place to call home in the community we live.

Governor Newsom and the State of California for investing resources to develop much needed housing and for providing flexible funding to jurisdictions in pursuit of housing solutions unique to the needs and challenges of the community.

U.S. Congressman Jared Huffman who selected HMC as recipient of Community Project Funding through the federal earmark process in the amount of \$820,000 for pilot project.

Report prepared by, Sarah Million McCormick – A community member and employee of the City of Fort Bragg grateful for the opportunity to serve the Mendocino coastal region through the development and administration of the Housing Mendocino Coast program.

Presented to Fort Bragg City Council on March 13, 2023

