

# Workforce Home Ownership

A City of Fort Bragg

&

Housing Mendocino Coast  
Partnership

# Agenda

- Brief overview of Housing Land Trust model
- Housing Mendocino Coast - History and Cast of Characters
- Existing Funding Sources
- Potential for Public Private Partnership between City of Fort Bragg and HMC

# What is a Community Land Trust & How Does It Work?

- HMC owns and holds the title on “the land” forever.
- HMC leases land to homeowner through 99-year ground lease.
- Homes sold to families earning up to 120% of Area Median Income.
- Homeowner owns the home and all improvements
- HMC requires homeowner to share the affordability that has been created with future homeowners.

# Who is Housing Mendocino Coast (HMC) ?

- A Community Land Trust dedicated to providing home ownership opportunities to households earning up to 120% of area median income.
- A 501c3 non-profit initiated by the City of Fort Bragg.
- HMC received a Federal Appropriation of \$820,000 from Congressman Jared Huffman.
- In 2023, the City allocated the 5-year Permanent Local Housing Allocation (PLHA) Program funds to HMC
- In 2025, HMC received an infusion of expertise with the addition of several new board, including individuals who previously served on the Habitat for Humanity/Fuller Center board.

# HMC's Board Members and Expertise

- Cynthia Sharon, Board President, Licensed General Contractor and Housing Designer
- Nikki Houtz, Board Secretary, Director of Stewardship of the Mendocino Land Trust
- Lisa Cvecko, Treasurer and retired CPA
- Jay Andreis, Board member, architectural designer and former Planning Commissioner
- Cristina Mathews, Board member, attorney in private practice.
- Lacy Sallas, Board member, Grant Coordinator for the City.
- Sarah McCormick, Board member, Economic Development and Housing

# HMC Progress

## **Project Development**

- Land search and feasibility analysis of six different properties for purchase.
- In escrow to purchase 251 S Franklin.
- Prepared RFPs and have proposals to complete required studies for Planning Permits.
- Prepared Preliminary Site Plan
- Developed/Selected three base house designs.

## **Organization Development**

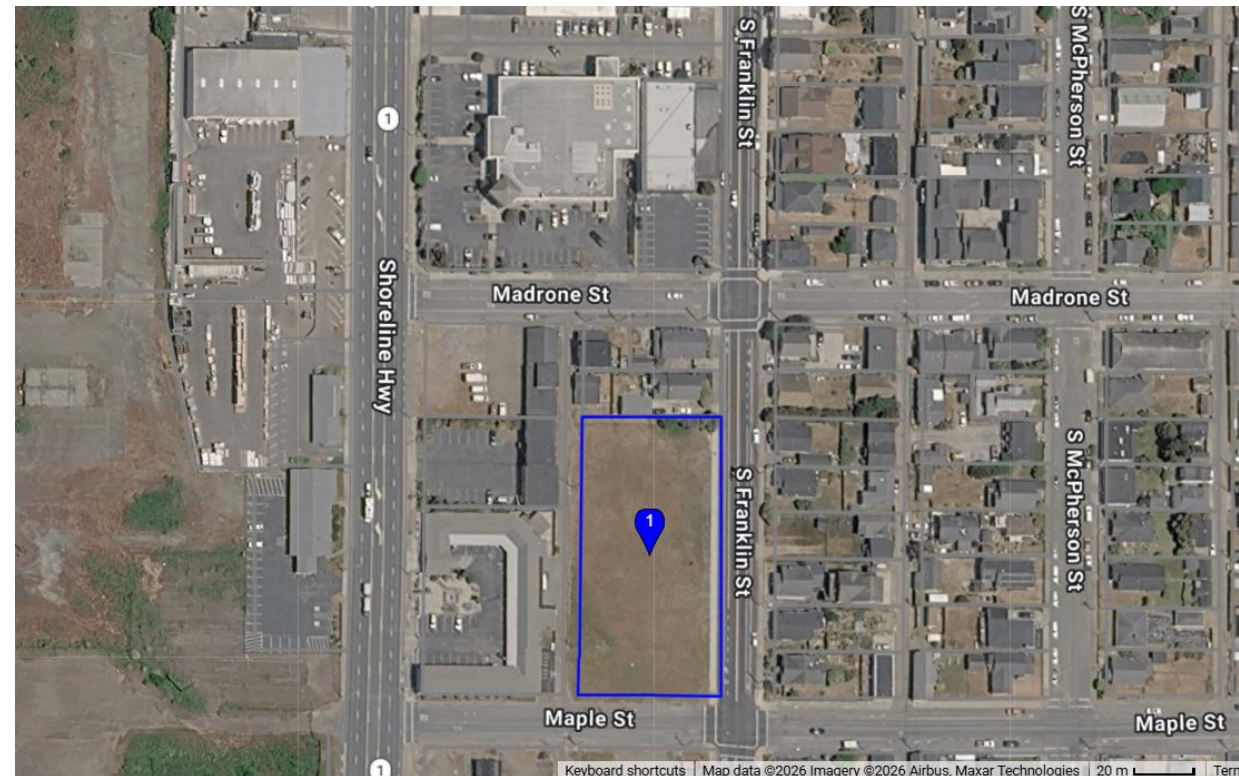
- Developed new active board
- Completed and resubmitted non-profit and reporting paperwork to Federal and State government.
- Researching grant requirements.
- Prepared and adopted organizational procurement policies
- Secured legal services to clarify conditions attached to funding sources

# First Project - 251 S Franklin

## Benefits

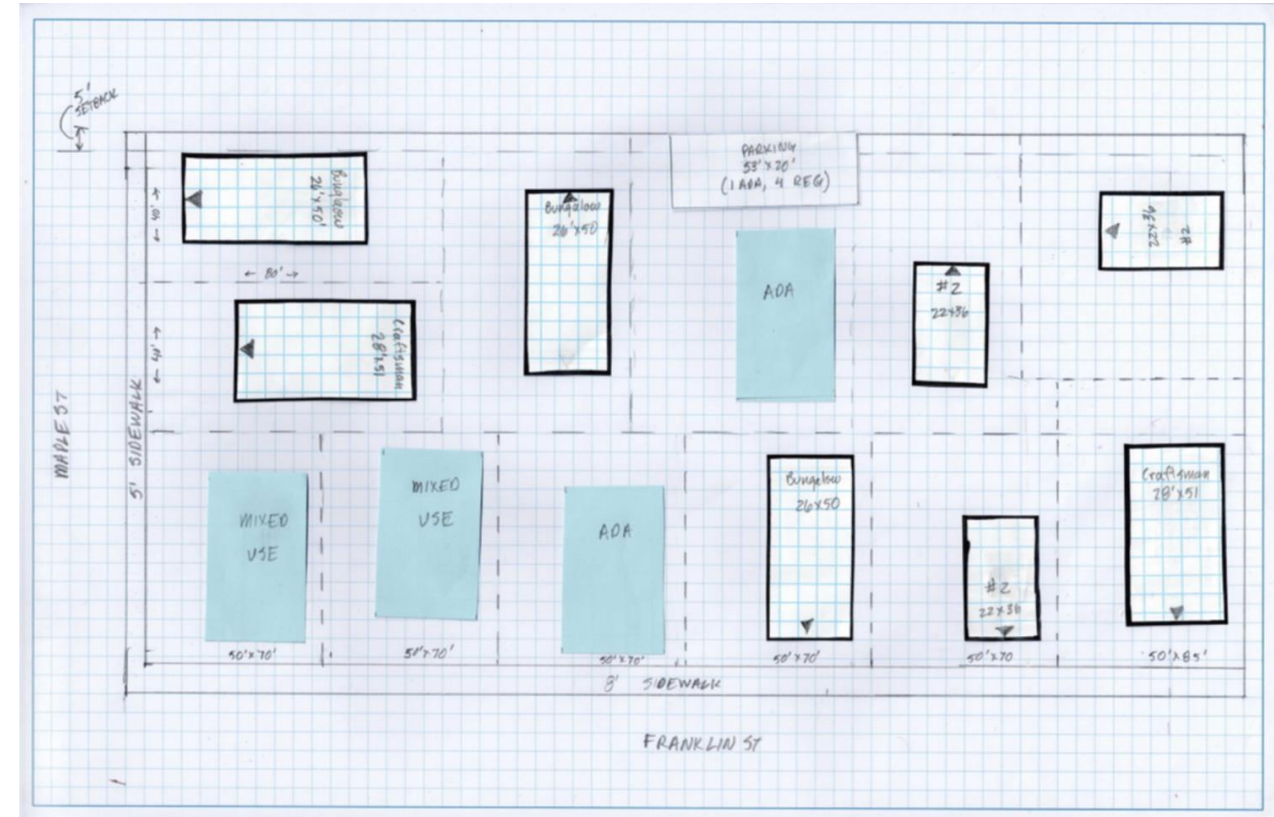
- Parcel is 1 acre
- Zoning allows up to 24 units/acre w commercial component
- Close to downtown/residential neighborhood
- All required utilities are on site

## 251 S Franklin



# Draft Site Plan

- 12 units
  - Three 2 story "farmhouse" units
  - Three "craftsman" units
  - Two "bungalow" units
  - Two mixed-use units (commercial space on first floor)
  - Two ADA units
- Each unit would include a yard



# Current View - vacant



# Potential View - with homes



# Project Funding

- HMC currently has \$1.39 million
- Opportunity for Public Private Partnership with the City.
  - Commit ARPA Funds to Public Private Partnership & spend them by Dec 2026 deadline.
  - Allows HMC to build more units more quickly.
  - HMC would set aside (or prioritize) 2-4 units for income-

<b>Project Funding</b>	
HMC- Federal Appropriation	\$ 840,000.00
HMC- PHLA Grant	\$ 550,000.00
Subtotal	\$ 1,390,000.00
<i>City Potential Funding - Prohousing Funds</i>	<i>\$ 500,000.00</i>
<i>City Potential Funding - ARPA funds</i>	<i>\$ 350,000.00</i>
Subtotal	\$ 850,000.00
<b>Total Funds</b>	<b>\$ 2,240,000.00</b>
Less funds committed to Land Purchase & Planning	\$ (663,500.00)
<b>Funds for Construction</b>	<b>\$ 1,576,500.00</b>

# Construction Schedule **with** Public Private Partnership

Construction Schedule	2027	2028	2029	2030	2031
Funds for Construction Funds for This Year	\$ 1,576,500.00	\$ 1,322,781.67	\$ 1,069,063.34	\$ 899,917.79	\$ 730,772.24
Number of Units Built	3	3	2	2	1
Total Construction Costs	\$ 1,213,718.33	\$ 1,213,718.33	\$ 809,145.55	\$ 809,145.55	\$ 404,572.78
Funds Remaining after Construction Costs	\$ 362,781.67	\$ 109,063.34	\$ 259,917.79	\$ 90,772.24	\$ 326,199.46
Funds from Sale of Permanently Affordable Units	\$ 960,000.00	\$ 960,000.00	\$ 640,000.00	\$ 640,000.00	\$ 320,000.00
Funds for construction in Next Year	\$ 1,322,781.67	\$ 1,069,063.34	\$ 899,917.79	\$ 730,772.24	\$ 646,199.46

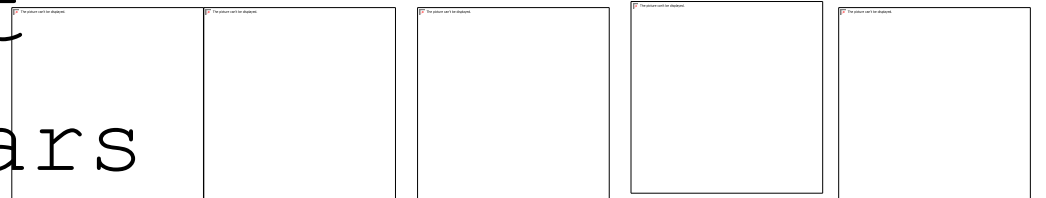
- Complete project in 8 years
- 11 units in 5 years, 14 units in 8 years
- 2-4 units reserved or

The image shows four empty vertical rectangular boxes arranged horizontally. Each box has a thin black border and is currently blank, serving as a placeholder for content.

# Construction Schedule **without** Public Private Partnership

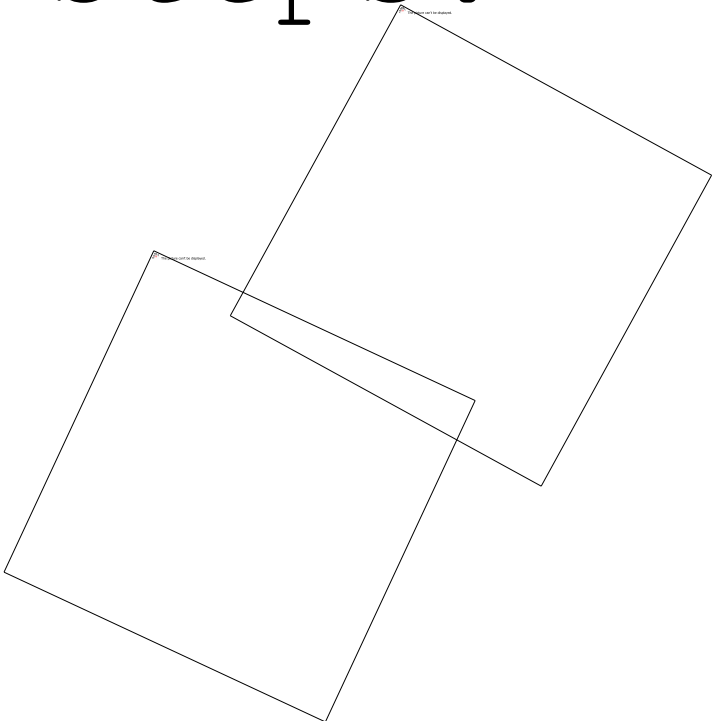
Construction Schedule	2027	2028	2029	2030	2031
Funds for Construction Funds for This Year	\$ 726,500.00	\$ 641,927.22	\$ 557,354.45	\$ 472,781.67	\$ 388,208.89
Number of Units Built	1	1	1	1	1
Total Construction Costs	\$ 404,572.78	\$ 404,572.78	\$ 404,572.78	\$ 404,572.78	\$ 404,572.78
Funds Remaining after Construction Costs	\$ 321,927.22	\$ 237,354.45	\$ 152,781.67	\$ 68,208.89	\$ (16,363.88)
Funds from Sale of Permanently Affordable Units	\$ 320,000.00	\$ 320,000.00	\$ 320,000.00	\$ 320,000.00	\$ 320,000.00
Funds for construction in Next Year	\$ 641,927.22	\$ 557,354.45	\$ 472,781.67	\$ 388,208.89	\$ 303,636.12

- Able to start project
- Only 5 units in 5 years



# Next Steps?

1. Develop Cooperative Agreement for ARPA Funds and disburse funds for planning studies (Summer, 2026)
2. Complete planning and permitting process for project (Fall, 2026)
3. Purchase property (Oct. 2026)
4. Start construction (Spring, 2027)
5. Sell homes to community families (Winter, 2027 - 2029)



6. Build out initial