Appendix D:

Regional Housing Needs Assessment Prepared by HCD

Incomplete Assessment as it is still being processed by HCD

Humboldt County Housing Needs and Affirmatively Furthering Fair Housing Technical Assistance

Technical Assistance for 7th Cycle Housing Element Update

August 2026

Table of Contents

These are sample tables that cover pretty much all of the minimum required quantification (small gaps for local estimate of housing conditions). In the next week or so and if there is interest, HCD will fill out all of the tables and prepare a cursory analysis (see the yellow highlighted areas). At that point, the only thing that needs to be done is a local community profile. Using this approach, you all just simply need to add the housing needs report in your element as an appendix and your housing needs assessment is done. But, there is a variety of other ways to use it. HCD will prepare a user guide and we can talk through it too.

Regional Housing Needs Report

This section provides a comprehensive assessment of housing needs as the basis for preparing responsive policies and implementation programs. This section summarizes demographic, employment, and housing characteristics for Humboldt County and the jurisdictions in Humboldt County. The main source of the information is the pre-approved data package for jurisdictions approved by the California Department of Housing and Community Development (HCD), which is noted in the sources for the data tables in this section. The preapproved data package uses several data sources, including the 2020 U.S. Census, 2021 American Community Survey, 2019 Comprehensive Housing Affordability Strategy (CHAS), and the California Department of Finance (DOF). Other sources of information in this section include the following: the California Employment Development Department (EDD), the U.S. Department of Agriculture (USDA), and local economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities.

Population

Population characteristics, such as growth rate, age, and income levels, affect the type and amount of housing needed in a community. Residents' age and income, employment trends, and other factors influence the type of housing needed and the community's ability to afford housing. The following section analyzes population characteristics and trends in the Humboldt County region.

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Table X: Population Change

Jurisdiction	Total Population				2000-2026	
	2000	2010	2020	2026	Total Change	Annual Average Growth
Arcata						
Blue Lake						
Eureka						
Ferndale						
Fortuna						
Rio Dell						
Trinidad						
Unincorporated County						
Total County						

Source:

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Table X: Population Projections - Countywide

Year	Population
2025	
2030	
2035	
2040	
2045	
2050	
Source:	

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are, therefore, important in planning for the changing housing needs of residents.

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Table X: Population by Age (XXXYEARXXXX)

Jurisdiction	5 to 17 Years	18 to 24 Years	25 to 44 Years	45 to 64 Years	65 Years and Over	Total Population	Median Age
Arcata							
Blue Lake							
Eureka							
Ferndale							
Fortuna							
Rio Dell							
Trinidad							
Unincorporated County							
Total County							
Source:							

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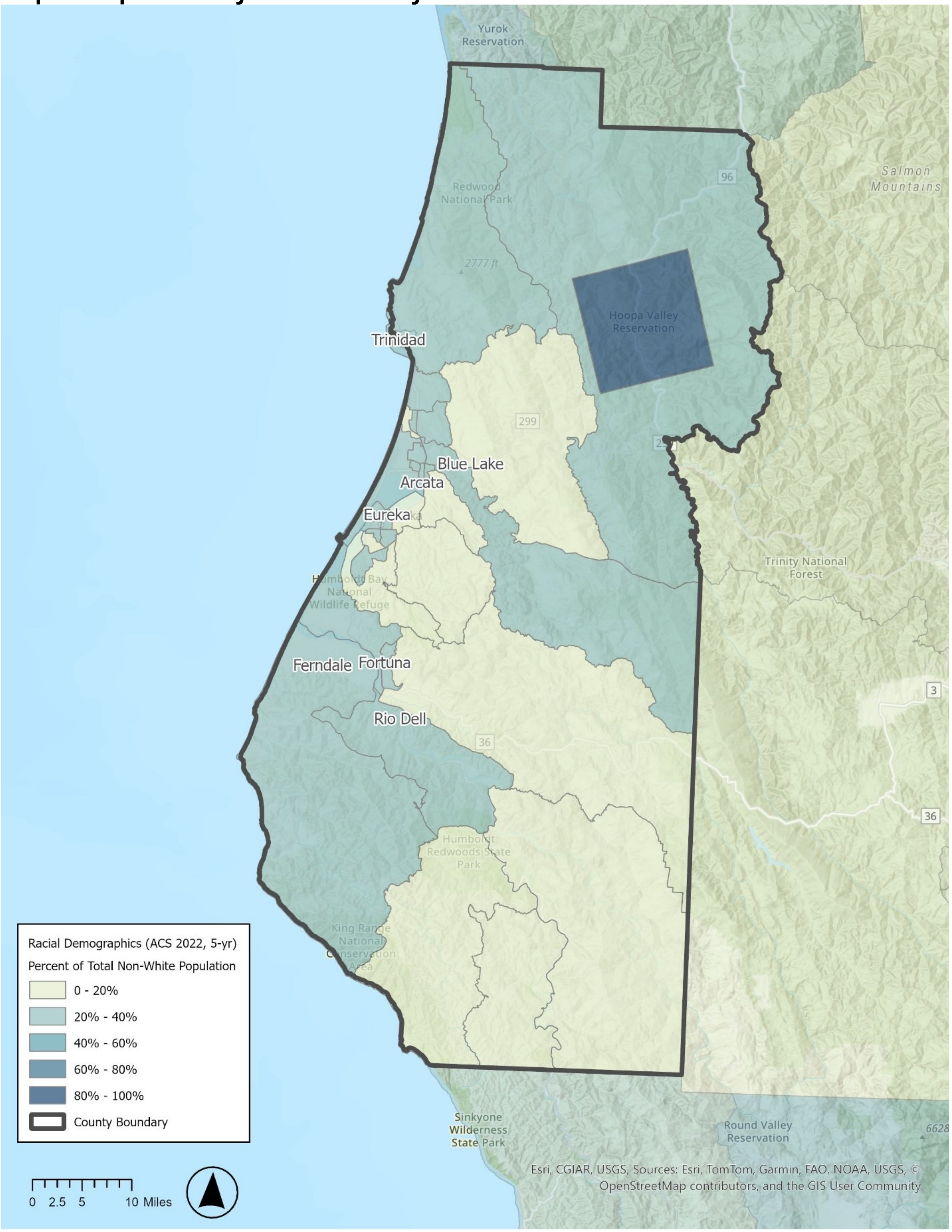
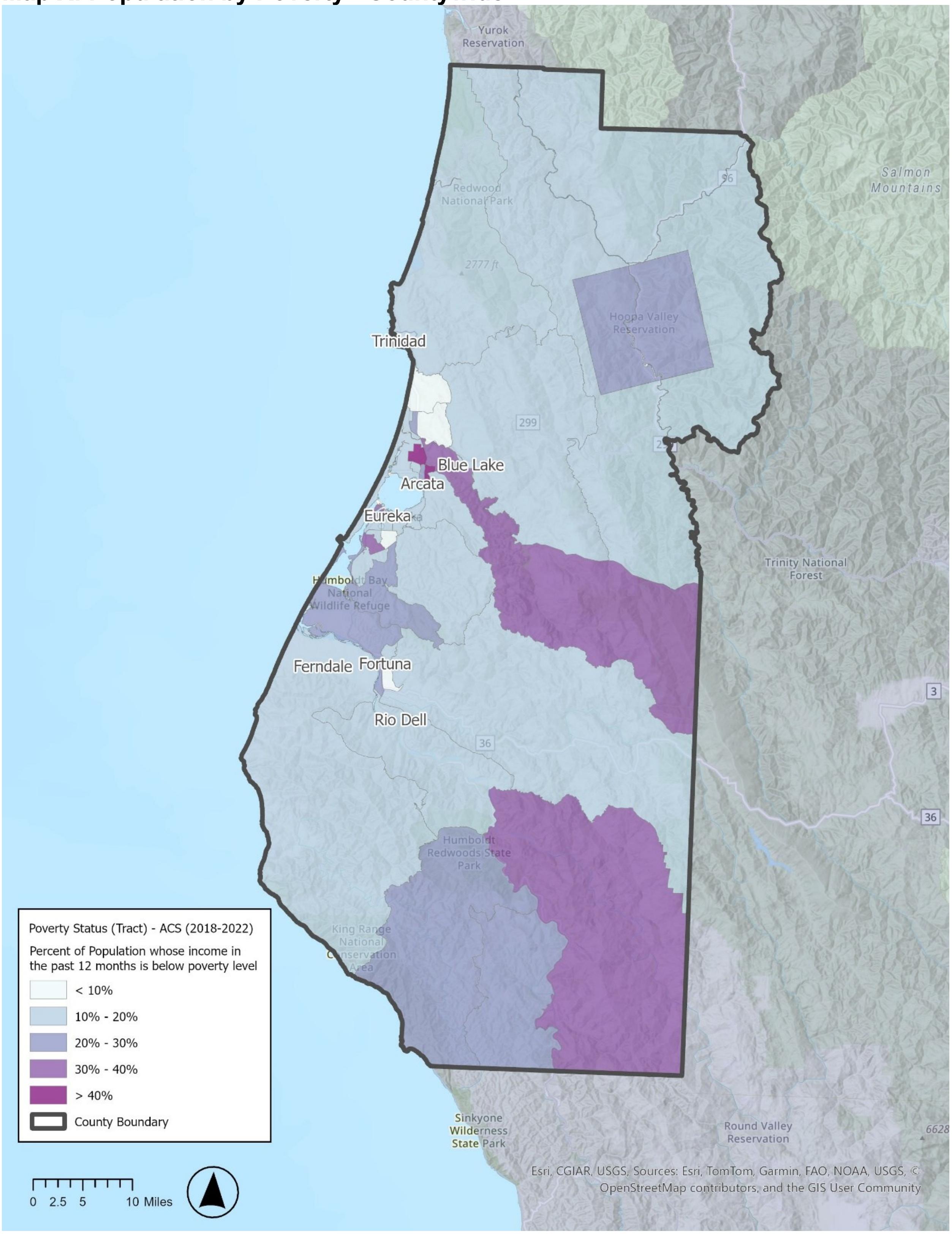
Table X: Population by Race (XXXYEARXXXX)

Jurisdictions	Other	Asian	American Indian	Black	White	Hispanic or Latino of Any Race
Arcata						
Percentage						
Blue Lake						
Percentage						
Eureka						
Percentage						
Ferndale						
Percentage						
Fortuna						
Percentage						
Rio Dell						
Percentage						
Trinidad						
Percentage						
Unincorporated County						
Percentage						
Total County						
Percentage						
Source:						

Map X: Population by Race – Countywide



Map X: Population by Poverty - Countywide



Employment

Humboldt County's economy has a significant impact on housing needs. Employment growth typically results in increased housing demand in areas that serve as regional employment centers. Moreover, the type of occupation and associated income levels for new employment also affect housing demand. This section describes the economic and employment patterns in Humboldt County and how these patterns influence housing needs.

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Table X: Employment by Industry (XXXYEAR) - Countywide

Industry	Number	Percentage
Agriculture, Forestry, Fishing and Hunting and Mining		
Construction		
Manufacturing		
Wholesale Trade		
Retail Trade		
Transportation, Warehousing and Utilities		
Information		
Financing, Insurance and Real Estate		
Professional, Scientific, Management and Administration and Waste Management Services		
Educational Service, Health Care and Social Services		
Arts, Entertainment, Recreation and Food Services		
Other Services		
Public Administration		
TOTAL		
Source:		

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Table X: Unemployment

Jurisdiction	Unemployment Rate
Arcata	

Blue Lake	
Eureka	
Ferndale	
Fortuna	
Rio Dell	
Trinidad	
Unincorporated County	
Total County	
Source:	

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Table X: Major Employers in Humboldt County (XXYEAR)

Employer	Number of Employees	Location	Industry

Household Characteristics

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. This definition does not include people living in group homes. Families with children often prefer larger homes, while single people often occupy smaller housing units with fewer bedrooms. Single-person households often include seniors living alone or young adults.

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Table X: Change in Households (2010-2020)

Jurisdiction	2010	2020	Number Change	Percentage Change	Average Annual Growth (2010-2020)
Arcata					
Blue Lake					
Eureka					
Ferndale					
Fortuna					
Rio Dell					
Trinidad					
Unincorporated County					
Total County					
Source:					

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Table X: Persons per Household (2020)

Jurisdiction	Average Persons per Household
Arcata	
Blue Lake	
Eureka	
Ferndale	
Fortuna	
Rio Dell	
Trinidad	
Unincorporated County	
Total County	
Source:	

Housing tenure (owner vs. renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing typically turning over at a much lower rate than rental housing.

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Table X: Households by Tenure (XXYEARXX)

Jurisdiction	Total Households	Renter Occupied		Owner Occupied	
		Number	Percent	Number	Percent
Arcata					
Blue Lake					
Eureka					
Ferndale					
Fortuna					
Rio Dell					
Trinidad					
Unincorporated County					
Total County					
Source:					

Household income is a key factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities. Income levels can vary considerably among households based on employment, occupation, educational attainment, tenure, household type, location of residence, and race/ethnicity, among other factors.

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Table X: Households by Median Income

Jurisdiction	Median Income
Arcata	
Blue Lake	
Eureka	
Ferndale	
Fortuna	
Rio Dell	
Trinidad	
Unincorporated County	
Total County	

Source:

The state and federal governments classify household income into several categories based on the relationship to the county area median income (AMI), adjusted for household size. The HUD estimate of AMI is used to set income limits for eligibility in federal housing programs. The income categories include:

- Acutely Low Income, which earn up to 15 percent of AMI
- Extremely low-income households, which earn between 16 and 30 percent of the AMI;
- Very low-income households, which earn between 31 and 50 percent of the AMI;
- Low-income households, which earn between 51 and 80 percent of the AMI;
- Moderate-income households, which earn between 81 and 120 percent of the AMI; and
- Above Moderate Income households, which earn more than 120 percent of the AMI

For all income categories, income limits are defined for various household sizes based on a four-person household as a reference point.

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Table X: State Income Limits

Income Category	Median Income	Persons per Household				
Acutely Low Income (0-15% of AMI)		1	2	3	4	5
Extremely Low Income (15-30% of AMI)						
Very Low Income (30-50% of AMI)						
Low Income (50-80% of AMI)						
Moderate Income (80-120% of AMI)						
Above Moderate Income (120% AMI or greater)						
Source:						

Map X: Households by Income - Countywide

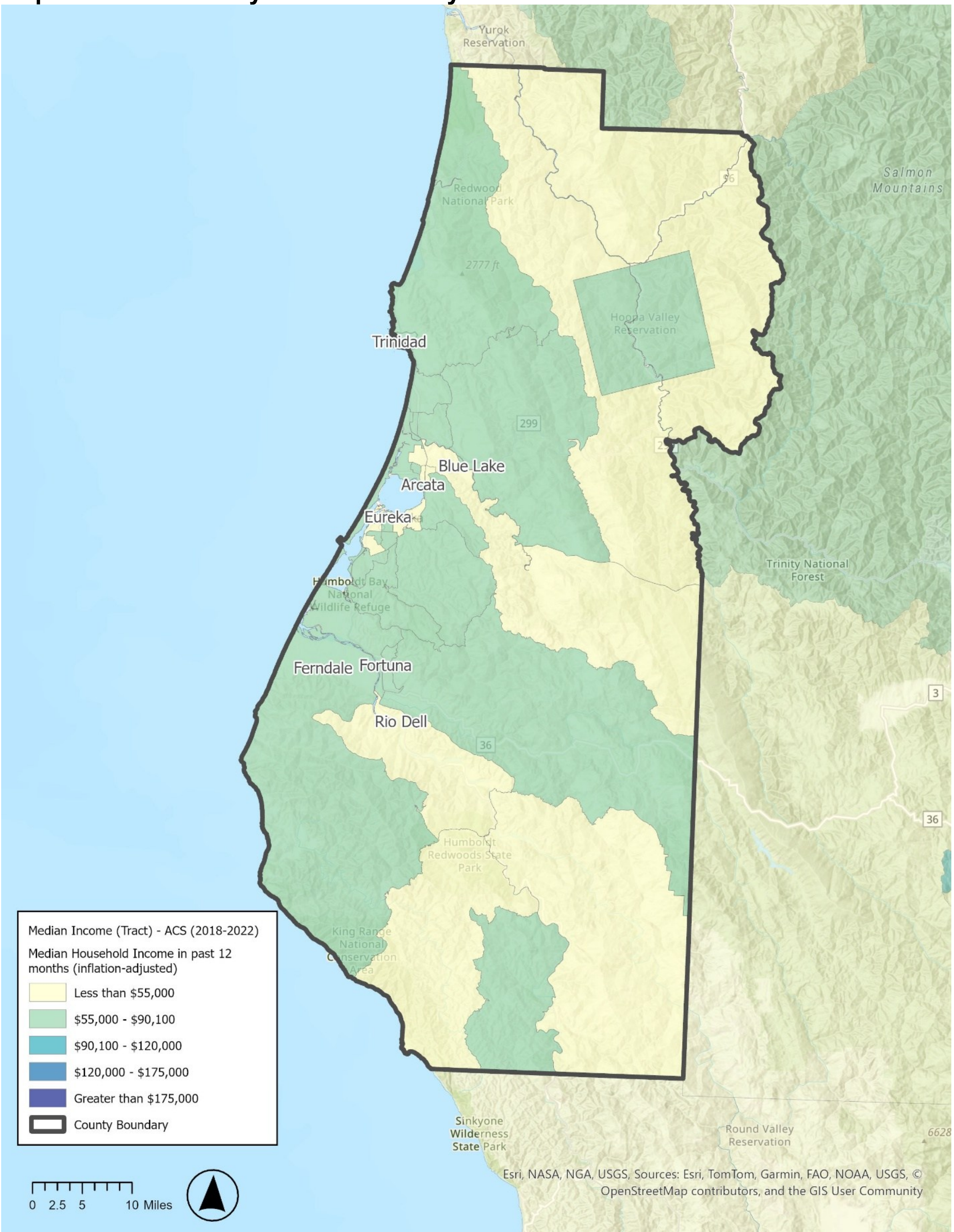

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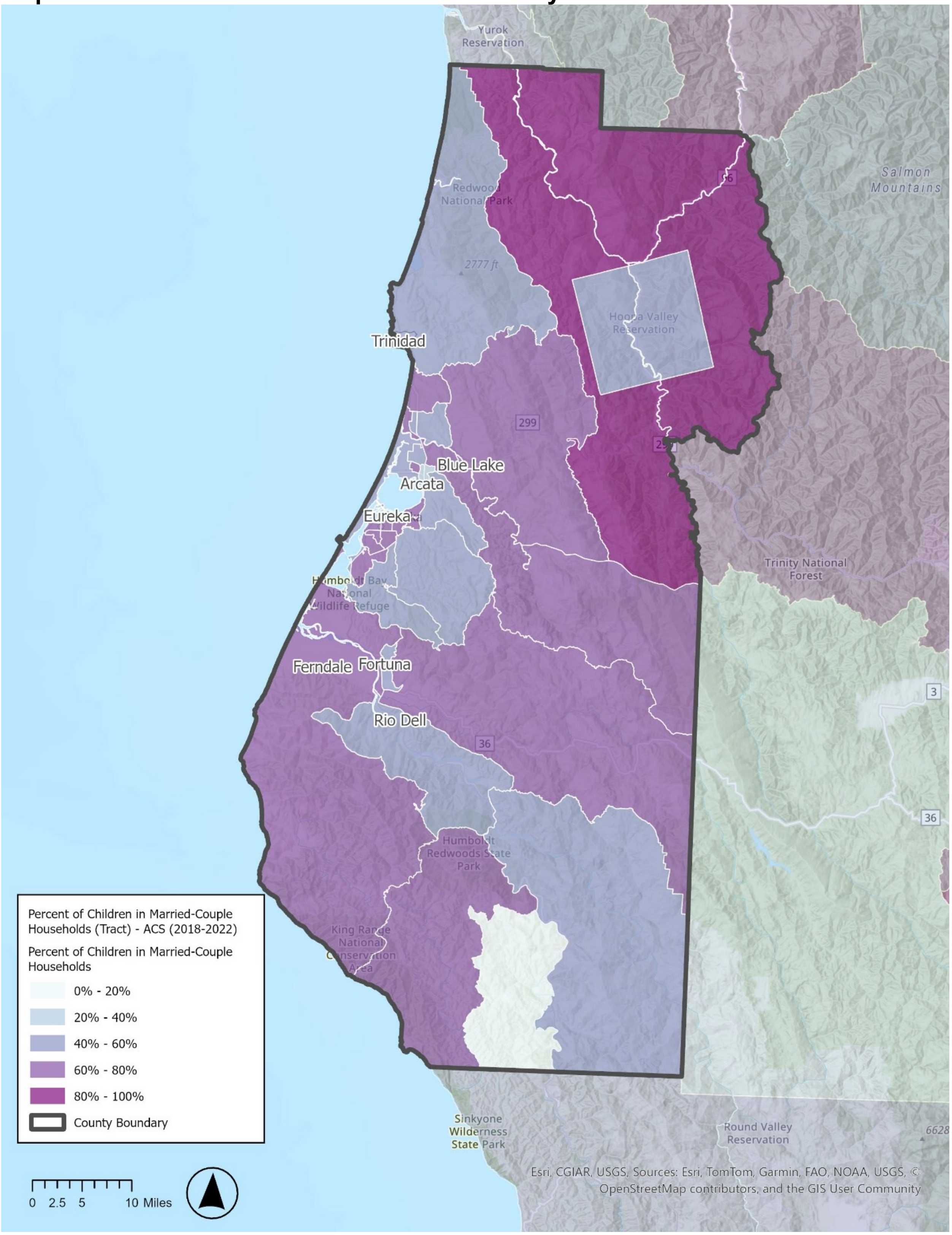
Table X: Households by Type

Jurisdiction	Total Households	Children		No Children	
		Number	Percentage	Number	Percentage
Arcata					
Blue Lake					
Eureka					
Ferndale					
Fortuna					
Rio Dell					
Trinidad					
Unincorporated County					
Total County					
Source:					

Map X: Children in Married Households - Countywide



Overpayment

State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30 percent of gross income for housing expenses and severe overpayment as a household paying more than 50 percent of gross income for housing expenses. Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses. Higher rates of overpayment indicate that these households are generally not able to find adequate and affordable housing opportunities within their income range and may be subject to substandard housing conditions and at-risk of experiencing homelessness.

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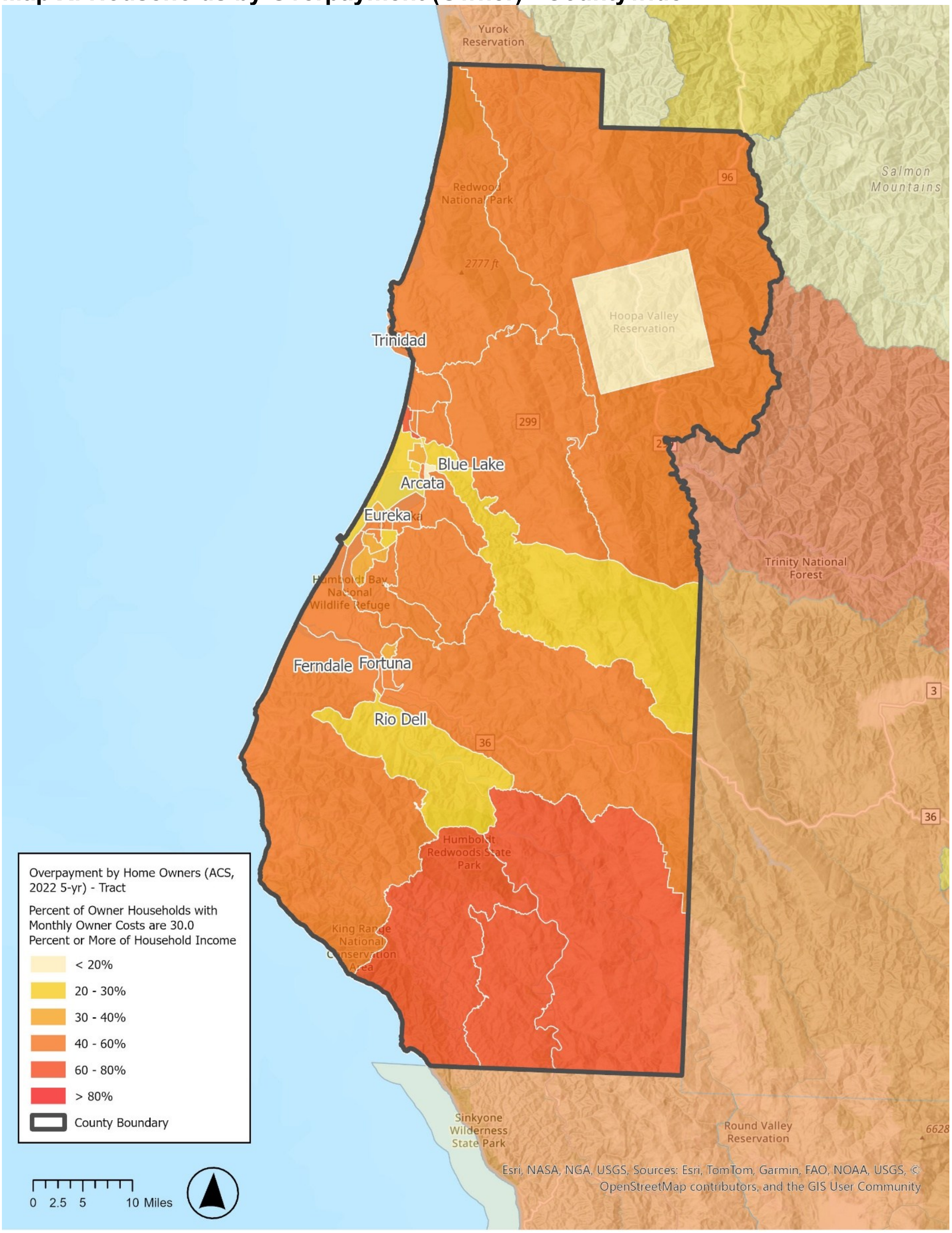
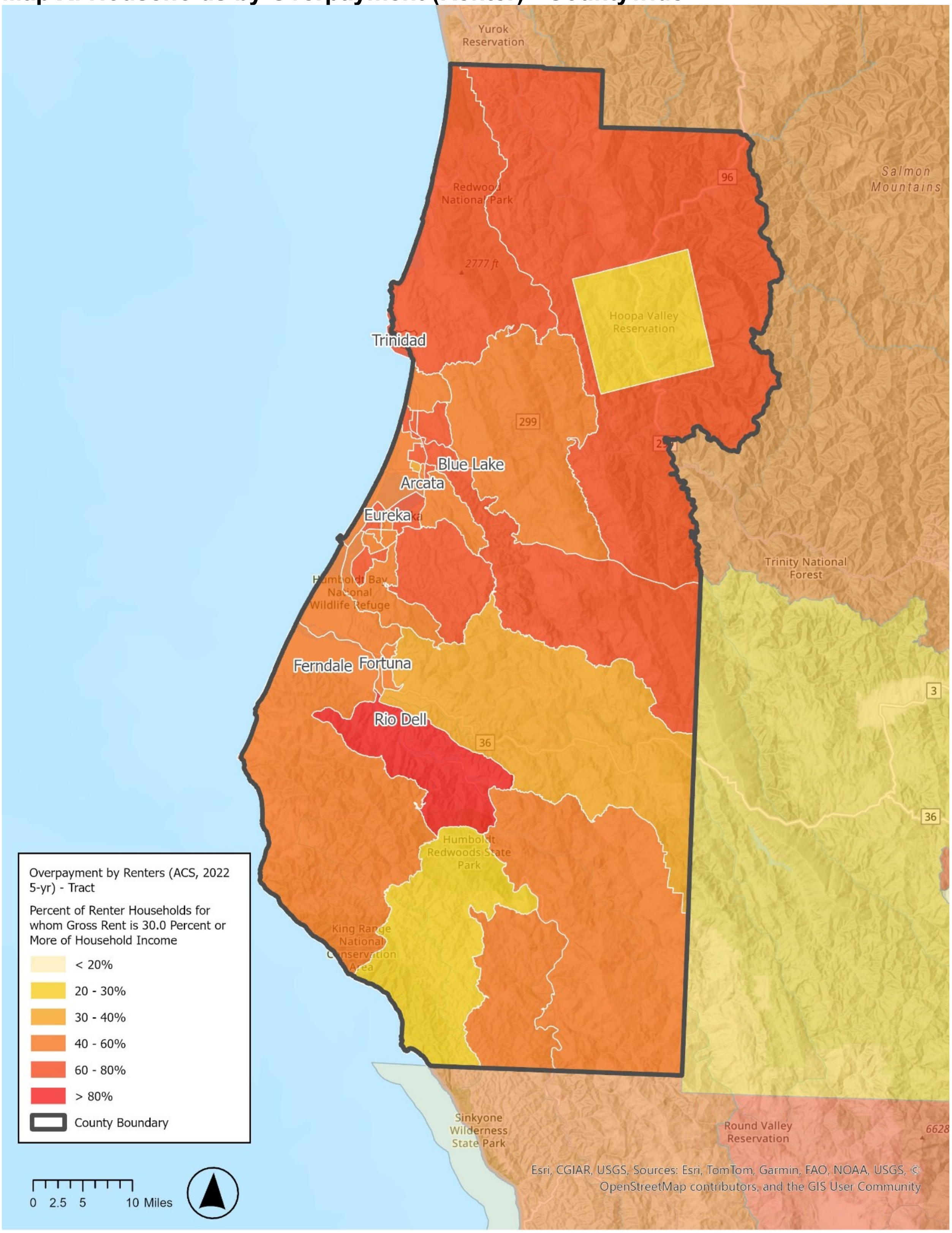
Table X: Household by Overpayment by Tenure (XXYEARXX)

Jurisdiction	Income Group	Owner Households			Renter Households			Total Households		
		Total	#	%e	Total	#	%	Total	#	%
Arcata	Lower									
	Total									
Blue Lake	Lower									
	Total									
Eureka	Lower									
	Total									
Ferndale	Lower									
	Total									
Fortuna	Lower									
	Total									
Rio Dell	Lower									
	Total									
Trinidad	Lower									
	Total									
Unincorporated County	Lower									
	Total									
County Total	Lower									
	Total									
Source:										

Map X: Households by Overpayment (Owner) - Countywide



Map X: Households by Overpayment (Renter) - Countywide



Overcrowded Households

HCD defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably-sized housing. Overcrowding in households typically results from either a lack of affordable housing (which may force more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. Generally, overcrowding levels tend to decrease as income rises, especially for renters (particularly for small and large families).

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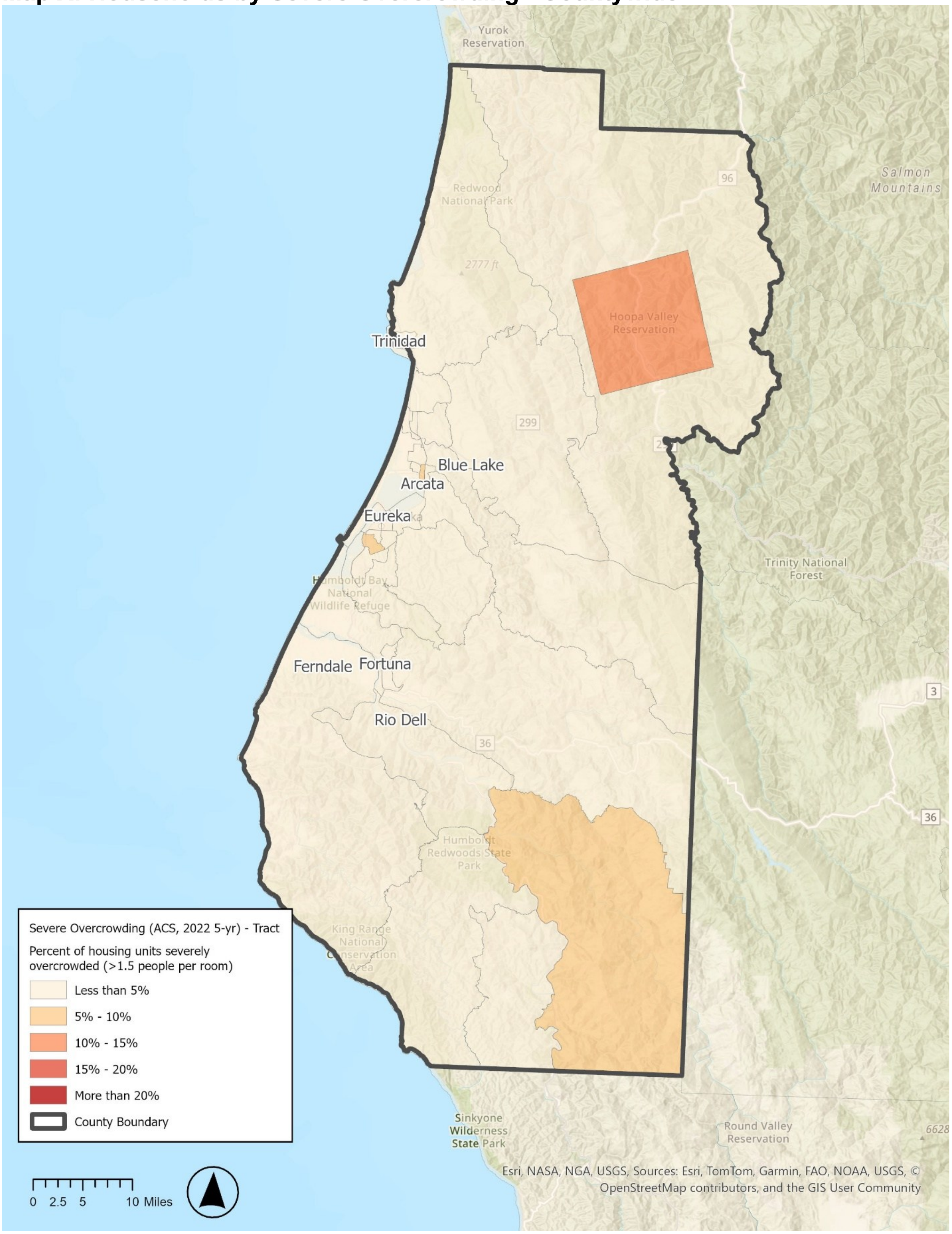
Table X: Households by Overcrowding by Tenure (XXYEARXX)

Jurisdiction	Owner-Occupied				Renter Occupied				Total Households			
	Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded		Overcrowded		Severely Overcrowded	
	#	%	#	%	#	%	#	%	#	%	#	%
Arcata												
Blue Lake												
Eureka												
Ferndale												
Fortuna												
Rio Dell												
Trinidad												
Unincorporated County												
Total County												
Source:												

Map X: Households by Severe Overcrowding - Countywide



Extremely Low-Income Households

Extremely low-income (ELI) households are defined as households with income under 30 percent of the county's median household income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, persons with disabilities, and farmworkers. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and/or shared housing, and/or rental subsidies or vouchers. Households in this income group are more likely than at other income levels to live in overcrowded and substandard housing conditions. In recent years rising rents, higher income and credit requirements imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

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Table X: Extremely Low Income Households by Tenure

Jurisdiction	Income Less than 30% of AMI			Total Households
	Owner Occupied	Renter Occupied	Total	
Arcata				
Percentage				
Blue Lake				
Percentage				
Eureka				
Percentage				
Ferndale				
Percentage				
Fortuna				
Percentage				
Rio Dell				
Percentage				
Trinidad				
-Pecentage				
Unincorporated County				
Percentage				
Total County				
Percentage				

Source:

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Table X: Extremely Low Income Households Overpaying by Tenure

Jurisdiction	Owner Occupied		Renter Occupied		Total ELI Households
	Overpaying	Severe Overpayment	Overpaying	Severe Overpayment	
Arcata					
Percentage					
Blue Lake					
Percentage					
Eureka					
Percentage					
Ferndale					
Percentage					
Fortuna					
Percentage					
Rio Dell					
Percentage					
Trinidad					
-Pecentage					
Unincorporated County					
Percentage					
Total County					
Percentage					
Source:					

Acutely Low-Income Households

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Housing Stock Characteristics

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. The following sections detail the housing stock characteristics of Humboldt County to identify how well the current housing stock meets the needs of current and future residents.

Age of the Housing Stock

Housing age can be an indicator of the need for housing rehabilitation. Generally, housing older than 30 years (i.e., built before 1990), while still needing rehabilitation, will not require rehabilitation as substantial as what would be required for housing units older than 50 years old (i.e., built before 1970). Housing units older than 50 years are more likely to require complete rehabilitation of housing systems such as roofing, plumbing, and electrical if they have not been maintained.

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Table X: Housing Units by Age (XXYEARXX)

Jurisdiction	Total	After 2000	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or earlier
Arcata									
Percentage									
Blue Lake									
Percentage									
Eureka									
Percentage									
Ferndale									
Percentage									
Fortuna									
Percentage									
Rio Dell									
Percentage									
Trinidad									
-Pecentage		r							
Unincorporated County									
Percentage									
Total County									
Percentage									
Source:									

Housing Costs

Housing Units by Type

General description

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Table X: Housing Units by Type (XXXYearXXX)

Jurisdiction	Single Family Detached	Single Family Attached	Duplex to Fourplex	Multifamily	Mobile Homes	Total
Arcata						
Blue Lake						
Eureka						
Ferndale						
Fortuna						
Rio Dell						
Trinidad						
Unincorporated County						
Source:						

Vacancy

The vacancy rate indicates the match between the demand for and supply of housing. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and reduced affordability.

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Table X: Housing Stock by Vacancy Rate

Jurisdiction	2010			2026		
	Total Housing Units	Vacant Units	Vacancy Rate	Total Housing Units	Vacant Units	Vacancy Rate
Arcata						
Blue Lake						
Eureka						
Ferndale						
Fortuna						
Rio Dell						
Trinidad						
Unincorporated County						
TOTAL						
Source:						

Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of six groups identified in state Housing Element Law (Government Code, Section 65583(a)(7): elderly, persons with disabilities (including developmental disabilities), large households, farmworkers, single female-headed households, and families and persons experiencing homelessness.

Persons with Disabilities

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. A disability is defined broadly by the Census Bureau as a physical, mental, or emotional condition that lasts over a long period of time and makes it difficult to live independently. The Census Bureau defines six disabilities: hearing, vision, cognitive, ambulatory, self-care, or independent living disabilities.

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Table X: Persons with Disability (XX YEARXX)

Jurisdiction	With a Disability	Percentage	Total Population
Arcata			
Blue Lake			
Eureka			
Ferndale			
Fortuna			
Rio Dell			
Trinidad			
Unincorporated County			
TOTAL			
Source:			

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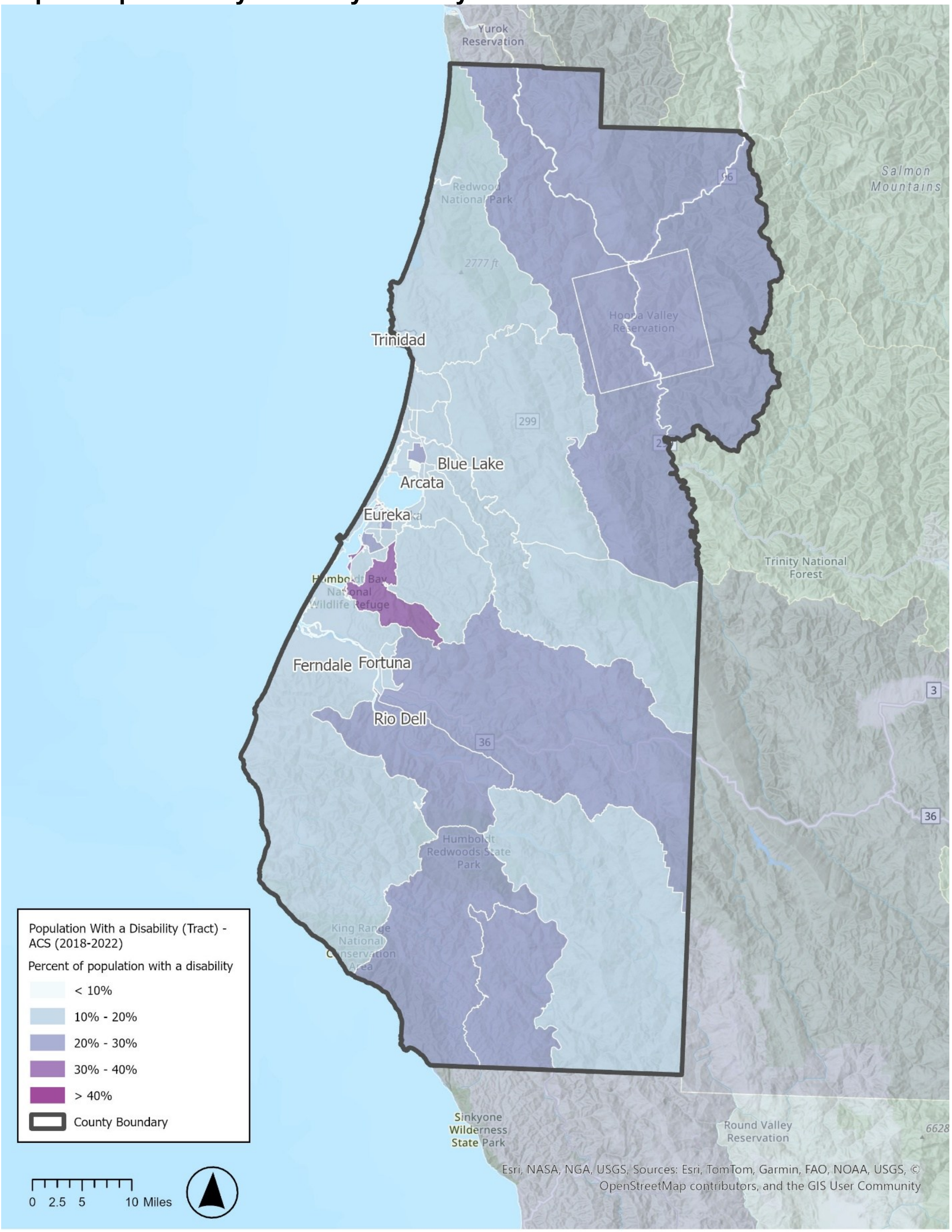
Table X: Percentage of Persons by Disability Type (XX YEAR)

Jurisdiction	Hearing Difficulty	Vision	Cognitive	Ambulatory	Self-Care	Independent Living
Arcata						
Blue Lake						
Eureka						
Ferndale						
Fortuna						
Rio Dell						
Trinidad						
Unincorporated County						
TOTAL						
Source:						

Map X: Population by Disability - Countywide



Persons with Developmental Disabilities

The California Department of Developmental Services (DDS) defines developmental disabilities as a group of conditions due to an impairment in physical, learning, language, or behavior areas. These conditions begin during the developmental period, may impact day-to-day functioning, and usually last throughout a person's lifetime.

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Table X: Clients with Developmental Disability by Age (XXYEAR)

Jurisdiction	0-17 Years	18 Plus Years	Total
Arcata			
Blue Lake			
Eureka			
Ferndale			
Fortuna			
Rio Dell			
Trinidad			
Unincorporated County			
TOTAL			
Source:			

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Table X: Clients with Developmental Disability by Characteristics (XXYEAR)

Jurisdiction	Total Residents	Residence Type					
		Home of Parent/Family Guardian	Independent/ Supported Living	Community Care Facility	Intermediate Care Facility	Foster Family Home	Other
Arcata							
Blue Lake							
Eureka							
Ferndale							
Fortuna							
Rio Dell							
Trinidad							
Unincorporated County							
TOTAL							
Source:							

Countywide Resources for Persons with Disabilities

Many mentally disabled persons can live and work independently within a conventional living environment. However, more severely disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment. There are several agencies serving Humboldt County residents with a disability, including:

- XXXXXXXXXXXXX

Elderly

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, and a wide variety of housing with health care and/or personal services. Various programs can help meet the needs of seniors including, but not limited to, congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For the elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. Senior housing with these accommodations can allow more independent living.

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Table X: Senior Households by Tenure (XXYEARXX)

Jurisdictions	Total All Households	Total Senior Households	Owner Occupied	Renter Occupied
Arcata				
Percentage				
Blue Lake				
Percentage				
Eureka				
Percentage				
Ferndale				
Percentage				
Fortuna				
Percentage				

Rio Dell				
Percentage				
Trinidad				
-Pecentage				
Unincorporated County				
Percentage				
Total County				
Percentage				
Source:				

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Table X: Seniors with a Disability

Jurisdiction	Population 65 Years or Over		
	Total	With a Disability	Percentage with a Disability
Arcata			
Blue Lake			
Eureka			
Ferndale			
Fortuna			
Rio Dell			
Trinidad			
Unincorporated County			
Total County			
Source:			

Countywide Resources for Elderly

General description

List organizations

Large Households

HUD defines a large household as one with five or more members. Large families may have specific needs that differ from other households due to income and housing stock constraints. The most critical housing need of large households is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. As a result, large households may be overcrowded in smaller units.

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Table X: Large Households by Tenure (XXYEARXX)

Jurisdiction	Total Households	Large Households		
Arcata		Owner	Rental	Total
Percentage				
Blue Lake				
Percentage				
Eureka				
Percentage				
Ferndale				
Percentage				
Fortuna				
Percentage				
Rio Dell				
Percentage				
Trinidad				
-Pecentage				
Unincorporated County				
Percentage				
Total County				
Percentage				
Source:				

Table X: Larger Housing Units (XXXXYEARXXXXXX)

Jurisdictions	4 Bedroom Units		5 or More Bedroom Units		Total
	Number	Percent	Number	Percent	
Arcata					
Blue Lake					
Eureka					
Ferndale					
Fortuna					
Rio Dell					

Trinidad					
Unincorporated County					
Total County					
Source:					

Farmworkers

Due to a combination of various characteristics and very low household incomes, the ability of farmworkers to secure rental housing or obtain housing loans for home purchase is extremely limited. Housing needs include permanent family housing as well as accommodations for migrant single men, such as dormitory-style housing, for seasonal employees.

Migrant and other seasonal farmworkers usually do not have a fixed physical address and work intermittently in various agricultural and non-agricultural occupations during a single year, with only casual employer-employee links. Many workers and/or their families live in rural, often remote areas and are reluctant to voice their housing needs and concerns to local government or housing authorities. According to California Employment Development Department, the median wage for farmworkers was $14.77 per hour in 2020 or approximately $34,561 per year for full-time work, which is considered extremely low-income in California. Many farmworkers are forced to pay market rate for their housing, since most farm owners do not provide housing for their workers, and many publicly owned or managed housing complexes are restricted to families. Because market-rate housing may be more than they can afford, many workers are forced to share a housing unit with several other workers, causing a severely overcrowded living situation. Migrant and seasonal farmworkers face several housing challenges, but primarily substandard housing conditions.

The nature of agricultural work also affects the specific housing needs of farmworkers. For instance, farmworkers employed on a year-round basis generally live with their families and need permanent affordable housing much like other lower-income households. Migrant farmworkers who follow seasonal harvests generally need temporary housing only for the workers themselves.

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Table XX: Farmworkers by Days Worked (XXYEAR) - Countywide

150 Days or More (Year Round)		
Total Farms	Farms	
	Workers	

Large Farms (10 or More Workers per Farm)	Farms	
	Workers	
Fewer than 150 Days (Seasonal)		
Total Farms	Farms	
	Workers	
Source:		

Female Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a related or unrelated child, or an elderly parent. Female headed households have special housing needs because they are often either single parents or single elderly adults living on low- or poverty level incomes. Female headed households with children often require special consideration and assistance because of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Moreover, because of their relatively lower household incomes, female headed households are more likely to experience difficulties in finding affordable, decent, and safe housing.

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Table XX: Female Headed Households (XXYEARXX)

Jurisdiction	Total Households	Female Headed Households with Children	Percentage
Arcata			
Blue Lake			
Eureka			
Ferndale			
Fortuna			
Rio Dell			
Trinidad			
Unincorporated County			
Total County			
Source:			

Countywide Resources for Female Headed Households

Add introduction with bullets for agencies in the County

Map X: Households with Female Headed Households with Children - Countywide

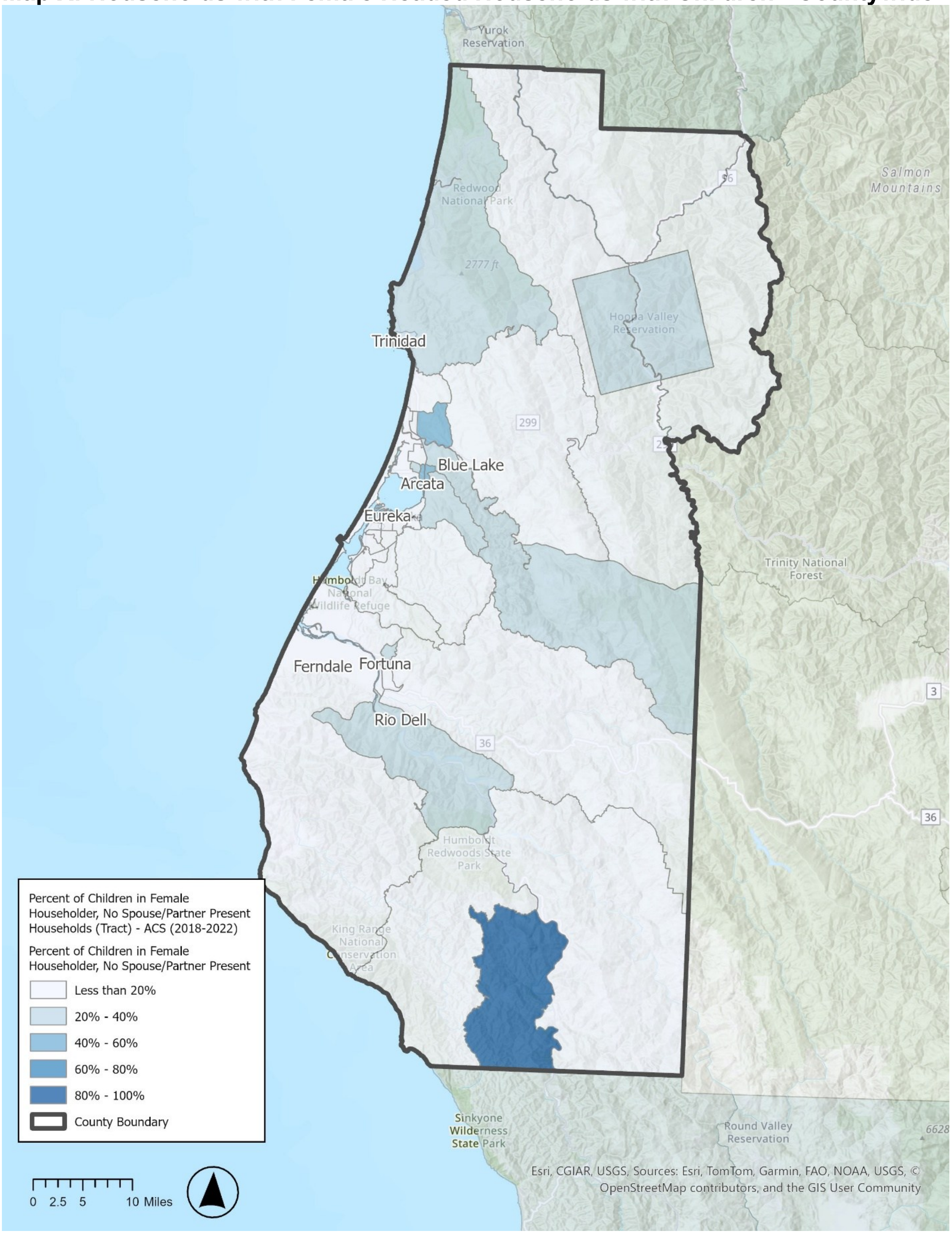

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Table XX: Female Headed Households in Poverty (XXYEAR)

Jurisdiction	Total Households in Poverty		Female Headed Households in Poverty	
	Number	Percent	Number	Percent
Arcata				
Blue Lake				
Eureka				
Ferndale				
Fortuna				
Rio Dell				
Trinidad				
Unincorporated County				
Total County				
Source:				

Persons Experiencing Homelessness

Most families become homeless because they are unable to afford housing in a particular community. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system quickly. The remainder live in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including youth whose parents will not allow them to live at home).

There are various reasons that contribute to a household experiencing homelessness. These may be any combination of factors such as loss of employment, inability to find a job, lack of marketable work skills, or high housing costs. For some, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, drug and alcohol addictions, or an inability to access support services and long-term care. Although each household has different needs, the most urgent need is for emergency shelter capacity and case management (i.e., help with accessing needed services). Emergency shelters have minimal supportive services for homeless persons and are not limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

For many, supportive housing, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist residents in retaining housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing is usually in buildings configured as rental housing developments, but operated with state programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. Transitional housing may be configured for specialized groups within the homeless population such as people with substance abuse problems, residents with mental health challenges, domestic violence victims, veterans, or people with HIV/AIDS. In many cases transitional housing programs will provide services for up to two years or more. Supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider.

XXXXXXXXXXXXXXXADD ANALYSISXXXXXXXXXXXXXX

Table X: Estimated Number of Persons Experiencing Homelessness (XXYEARXX)

Jurisdiction	Total Population	Estimated Homeless Population	Estimated Homeless Population (Unsheltered)	Percent of Population
		XXYEARXX		
Arcata				
Blue Lake				
Eureka				
Ferndale				
Fortuna				
Rio Dell				
Trinidad				
Unincorporated County				
Total County				
		XXYEARXX		
Arcata				
Blue Lake				
Eureka				
Ferndale				
Fortuna				
Rio Dell				

Trinidad				
Unincorporated County				
Total County				
Source:				

At-Risk Preservation

Inventory of At-Risk Units

State law requires that housing elements include an analysis of assisted housing projects that are eligible to change from low-income housing to market rate housing during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of affordability restrictions. Assisted housing developments include multi-family rental housing that receives assistance under certain federal and state programs, as well as local programs (e.g., in-lieu fees, inclusionary and/or density bonus programs).

Humboldt County and its seven incorporated cities have XX projects providing over XXX affordable rental units subsidized through local, state, and federal programs. Deed restrictions are used to maintain the affordability of publicly assisted housing as affordable to low- and moderate-income households. Over time, however, these use restrictions expire and must be renewed or renegotiated to ensure continued affordability of housing. Table XX shows the assisted rental projects in Humboldt County for which affordability controls are currently in place. Of the XX housing projects, there are 14 projects (highlighted in the table) that have affordability covenants expiring in the year 2037 or earlier, and therefore, are at risk of conversion to market rate.

Estimate of Replacement versus Preservation Costs

State law requires that housing elements include a comparison of the costs to replace the at-risk units through new construction or to preserve the at-risk units. Preserving at-risk units can be accomplished by facilitating a transfer of ownership to a qualified affordable housing organization, purchasing affordability covenants, and/or providing rental assistance to tenants. In general acquisition and rehabilitation is the most cost-effective way to preserve at-risk units, as follows:

- *Acquisition and Rehabilitation*: One method of ensuring long-term affordability of low-income units is to transfer ownership to a qualified nonprofit or for-profit affordable housing organization. This transfer would make the project eligible for re-financing using affordable housing financing programs, such as low-income housing tax credits and tax-exempt mortgage revenue bonds. These financing programs would ensure affordability for at least 55 years. Generally, rehabilitation accompanies a transfer of ownership. Actual acquisition costs depend on several variables such as condition, size, location, existing financing, and availability of financing (government and market). A recently acquired XX-unit affordable housing development in XXXXXXXXX (XXNAMEXX) cost a total of $XXXXXXXXX to acquire and rehabilitate or approximately $XXXXXX per unit.

- *Replacement (New Construction)*: Another strategy is to replace the units by constructing new affordable units. This includes purchasing land and then constructing affordable units. This is generally the most expensive option. A recently built XX-unit multifamily development in XXX cost about $XXX million, or $XXXXXXXX per unit.

- *Rent Subsidy*: Rent subsidies can also be used to preserve affordability of housing, although there are limited funding sources to subsidize rents. The amount of a rent subsidy would be equal to the difference between the HUD defined fair market rent (FMR) for a unit and the cost that would be affordable to a lower-income household based on HUD income limits. The exact amount is difficult to estimate because the rents are based on a tenant's income and, therefore, would depend on the size and income level of the household.

  Following are some general examples of expected subsidies: A lower-income family of four could afford up to $XXXX per month, and the fair market rent for a three-bedroom unit is $XXXXX. The subsidy needed to preserve a unit at an affordable rent for lower-income households would be an estimated $XXX per month, or $XXXXXX per year. For 55 years, the subsidy would be about $XXXXXXX for one household.

Qualified Entities

A cornerstone of the state's policy is preferential treatment for entities that are interested in buying an at-risk property to keep it affordable. Owners of specified, multifamily housing developments with rental restrictions must provide a Notice of Opportunity to Submit an Offer to Purchase (NOSOP) to Qualified Entities (QE) prior to or concurrent with the 12-month notice or anytime the owner is contemplating selling an assisted property within five years of the affordability ending. The NOSOP gives QEs a 270-day period to submit an offer to purchase the assisted housing development to keep it affordable.

Qualified entities for Humboldt County include:

- **ADD QE list here – See preservation team**

Financial Resources

- **Add list of financial resources for at-risk presrvation**

Complete analysis above – Reach out to DANCo for numbers

Humboldt County Assisted Housing Development At-Risk of Conversion to Market Rate Uses (2025)

Name	Address	City	Zip	Affordable Units	Total Units	Active Program(s)	Estimated End Year/Date	Risk Level (2025)
Humboldt Plaza	2575 Alliance Rd	Arcata	95521	135	135	HUD	6/30/2044	Low
River Community Homes	1061 Hallen Dr	Arcata	95521	40	40	HUD; CalHFA	5/1/2046	Low
Plaza Point	789 I Street	Arcata	95521	28	29	LIHTC; USDA; HCD; Local	3/15/2066	Low
Bayview Courtyard Apts.	550 Union Street	Arcata	95521	29	30	LIHTC; Local	12/31/2028	High
The Courtyards at Arcata	3101 Boyd Road	Arcata	95521	63	64	LIHTC; HCD; Local	12/31/2058	Low
The Courtyards at Arcata II	3110 Boyd Road	Arcata	95521	36	36	LIHTC; HCD; Local	6/28/2061	Low
Arcata Bay Crossing	280 E. Street	Arcata	95521	31	32	LIHTC; CalHFA; Local	2068	Low
Creamery Row Townhomes (Redwood Pond)	977 8th St	Arcata	95521	17	18	LIHTC; Local	12/31/2071	Low

Isackson's Multifamily Housing	601 I Street	Arcata	95521	43	44	LIHTC; HCD; Local	2073	Low
Yurok Homes #3	1400 30th Street	Arcata	95521	35	36	LIHTC	2074	Low
Meadowbrook Apartments	115 Samoa Blvd.	Arcata	95521	80	80	HCD	10/4/2045	Low
Windsong Duplexes	2121 Tina Court	Arcata	95521	4	4	HCD	10/11/2026	Low
Arcata Garden Apartments	2255 Alliance Road	Arcata	95521	36	37	HCD; Local	8/11/2050	Low
Juniper Apartments	4854 Valley East Blvd.	Arcata	95521	10	10	HCD; Local	1/5/2047	Low
West Village Studios	4975 Valley West Boulevard	Arcata	95521	79	79	HCD; Local	2077	Low
Valley West Studios/The Grove	4701 Valley West Blvd	Arcata	95521	60	60	HCD; Local	4/11/2077	Low
Eureka Central Residence	333 E. St	Eureka	95501	36	36	HUD	8/17/2034	Mod
Eureka Senior Housing	735 West Everding Street	Eureka	95503	22	22	LIHTC; HUD	6/10/2041	Low
Silvercrest Eureka	2141 Tydd St	Eureka	95501	150	152	HUD	5/31/2035	Mod
Eureka Family Housing (Site A)	615 W. Hawthorne Street	Eureka	95501	50	50	LIHTC; CalHFA	12/31/2062	Low

The Lodge at Eureka	428 8th Street	Eureka	95501	49	50	LIHTC; HCD	10/27/2070	Low
Eureka Homeless & Veterans Housing Project	108 4th Street	Eureka	95501	50	51	LIHTC; HCD	2072	Low
C Street Apartments	829 C Street	Eureka	95501	8	8	HCD	7/8/2036	Low
3rd Street Apartments	1528 Third Street	Eureka	95501	6	6	HCD	9/9/2027	High
Providence Eureka House	1140 4th Street	Eureka	95501	42	42	HCD	2075	Low
AHPYIHA Eureka Homeless Housing Project	1805 4th Street	Eureka	95501	18	18	HCD	2075	Low
Eureka 7th & Myrtle Affordable Housing	7Th Street & Myrtle Avenue Eureka, Ca 95501	Eureka	95501	35	36	LIHTC	2075	Low
Jaroujiji Youth Housing Project	1711 3rd Street	Eureka	95501	40	40	HCD	2077	Low
Eureka Scattered Site Project (Site 1)	1310 Myrtle Ave	Eureka	95501	87	90	LIHTC	2078	Low

Mountain View Village Apartments	2130 Smith Lane	Fortuna	95540	47	48	HUD; USDA	12/31/2031	Mod
Newburg Retirement Center	2321 Newberg Rd	Fortuna	95540	30	30	HUD	3/31/2033	Mod
WOODCREEK APTS	2296 Redwood Way	Fortuna	95540	38	38	USDA	5/30/2006	Very High
Redwood Court Apts.	2040 Jenny Lane	Fortuna	95540	50	50	USDA; HCD	9/15/2043	Low
Church Hill Townhomes (fka Rohner Village)	2601 School Street	Fortuna	95540	34	35	LIHTC; USDA	2067	Low
Fortuna Family Apartments	2040 Stockton Court	Fortuna	95540	24	24	LIHTC; HCD	12/31/2062	Low
Yarrow Village	2080 Stockton Court	Fortuna	95540	25	25	LIHTC	2068	Low
9th Street Apartments	320 9th Street	Fortuna	95540	16	16	HCD	6/10/2034	Mod
Loni Drive Apartments	1015 Loni Drive	Fortuna	95540	12	12	HCD	3/17/2035	Mod
Meadows Senior Village	2065 David Way	Fortuna	95540	40	40	HCD	3/17/2059	Low
Elders' Place		Hoopa	95546	25	25	LIHTC	2078	Low
Rio Dell Apartments	753 Rigby Avenue	Rio Dell	95562	48	49	LIHTC; USDA	12/31/2068	Low

RIO DELL TERRACE APARTMENTS	325 Center Street	Rio Dell	95562	24	24	USDA	12/14/2009	Very High
Rio Dell Rigby Affordable Housing Project	355 Center St	Rio Dell	95562	25	26	LIHTC	2072	Low
Cedar Street Senior Apartments	725 Cedar St	Unincorporated Humboldt	95542	10	10	HUD; HCD	3/31/2043	Low
703 Cedar Street	703 Cedar Street	Unincorporated Humboldt	95542	10	10	HUD; HCD	7/31/2045	Low
GOLDEN MANOR	1510 Railroad Drive	Unincorporated Humboldt	95519	30	30	USDA	10/8/2002	Very High
Murray Apartments	1423 Reasor Road	Unincorporated Humboldt	95519	49	50	LIHTC; USDA	12/31/2062	Low
Redwood Creek Apts.	1740 Sutter Road	Unincorporated Humboldt	95519	48	48	USDA	12/8/2039	Low
Summercreek Place	1636 Myrtle Avenue	Unincorporated Humboldt	95501	31	40	LIHTC; HCD	12/31/2056	Low

Misty Village Apartments	2313 McKinleyville Avenue	Unincorporated Humboldt	95519	23	24	LIHTC; HCD	12/31/2030	Mod
Willow Creek Apartments	51 Brannan Mountain Road	Unincorporated Humboldt	95573	24	24	LIHTC; HCD	12/31/2061	Low
Aster Place	2405 Aster Place	Unincorporated Humboldt	95501	39	40	LIHTC; HCD	12/15/2065	Low
Trinity River Elder's Village	20 Campbell Field Lane	Unincorporated Humboldt	95546	11	12	LIHTC	2068	Low
Samoa Coast Townhomes	26 Samoa Coast Lane	Unincorporated Humboldt	95564	79	80	LIHTC	2072	Low
Woo-Mehl LIHTC Homes		Unincorporated Humboldt	95546	16	17	LIHTC	2073	Low
Pine Hill Village	904 Alpha Street	Unincorporated Humboldt	95503	29	30	LIHTC	2074	Low

McKinleyville Duplexes	1457 Murray Road	Unincorporated Humboldt	95519	20	20	HCD	11/23/2033	Mod
Redwood Village	56 Orchard Lane	Unincorporated Humboldt	95560	20	20	HCD	3/15/2063	Low

Regional Housing Need Allocation

XXXXXXXXXXXXXXXXXADD GENERAL DESCRIPTION AND ANALYSISXXXXXXXXXXXXXXX

Jurisdiction	Acutely Low Income	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income	TOTAL
City of Arcata	103	160	117	206	89	367	1,042
City of Blue Lake	3	7	4	8	4	15	41
City of Eureka	179	267	193	328	154	619	1,740
City of Ferndale	6	9	7	11	5	19	57
City of Fortuna	50	75	53	93	44	164	479
Unincorporated County	211	333	244	397	253	1,043	2,481
City of Rio Dell	7	11	6	16	10	45	95
City of Trinidad	3	4	3	5	6	6	27
TOTAL	562	866	627	1,064	565	2,278	5,962