

## 2. Built Capital

Housing, Transportation, Infrastructure



“I think the target audience for turning renters into homeowners is the renters who already live in Cobb because those are people that have chosen to make that their home. There are obvious personal benefits of home ownership, such as controlling and making stable your personal living environment. And when you have homeowners, [they] take more pride in their [home], not just their landscaping and the upkeep of their home but in participating in their community through organizations like Lions, PTO, and just everything, Friends of Boggs Mountain, all of the things that we do, where we come together to help our communities thrive.”

*- experienced local realtor*

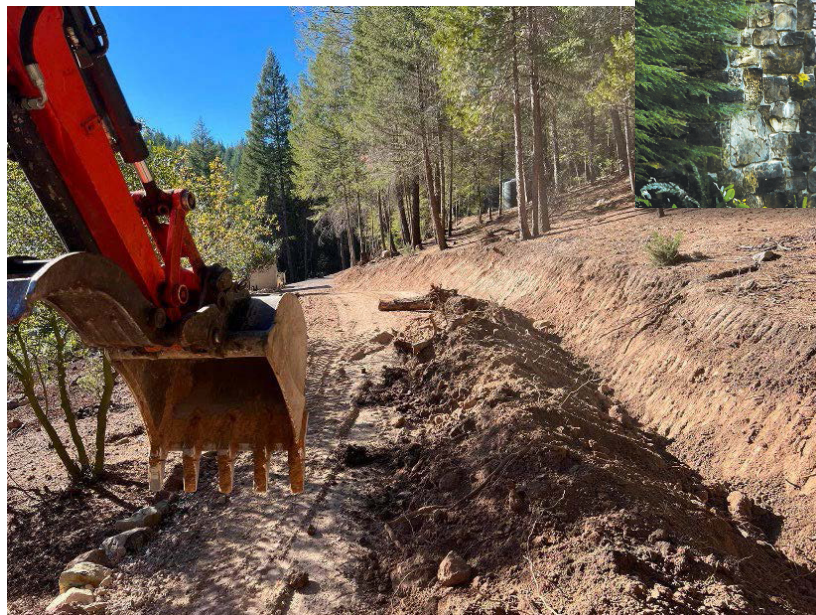
*Nothing is more central to the character and quality of a community than the homes where residents live, how those homes relate to the landscape and how they are clustered into neighborhoods (or set apart in relative isolation).*

Since settlement by white Europeans in the mid to late 19th century, the Cobb Mountain Area has grown a diverse mix of housing types including year-round residents and a large number of seasonal (summer) homes<sup>20</sup>. Many homes have been sited on large parcels (greater than five acres) and valued for seclusion and privacy. Others have been built in a series of subdivision clusters, mostly established in the 1950's and 60's<sup>21</sup>. In recent years, many summer residences have become year-round homes, influenced by rising prices in the Bay Area and the capacity for year-round employment based on internet connectivity<sup>22</sup>. The Valley Fire destroyed nearly 1300 homes, over 600 of them in the Cobb Mt. area<sup>23</sup>. Replacing those destroyed homes as well as

building the next generation of homes is a critical objective for the community. This must be understood in the context of what has been a “housing crisis” in California for at least a decade. In recent years construction costs have skyrocketed and, as of this writing, there is a state-wide housing shortage of unprecedented scale<sup>24</sup>. An important challenge for the coming decade will be to facilitate a new balance of year-round and seasonal population, with a higher number of permanent residents and a stable seasonal community that maximizes local economic resilience while not creating an overwhelming dependency. As mentioned above, present conditions, including relatively affordable prices compared to neighboring Napa and Sonoma counties, anticipated improvements in broadband access, plus continuing remote work trends, all portend an attractive local Cobb Mountain market for year-round residents.

### **Connections with other Community Capitals:**

Rebuilding the local population to pre-fire levels, including a seasonal cohort of 20-30% will allow the community to prosper. At that level, each of the seven community capitals can reach a fullness that can strengthen the whole system. Especially if we can carefully guide development so that the Cobb Mountain area has a strong and diverse mix of housing types, this will allow the development of a strong mixed income, multigenerational, culturally rich community. This will provide adequate local customers to keep a collection of eateries open and allow local retailers to feel secure. This level will also facilitate an active Cobb Area Council and a broad spectrum of social circles. The integrity of the community’s built capital will rest on the basic store of natural capital.

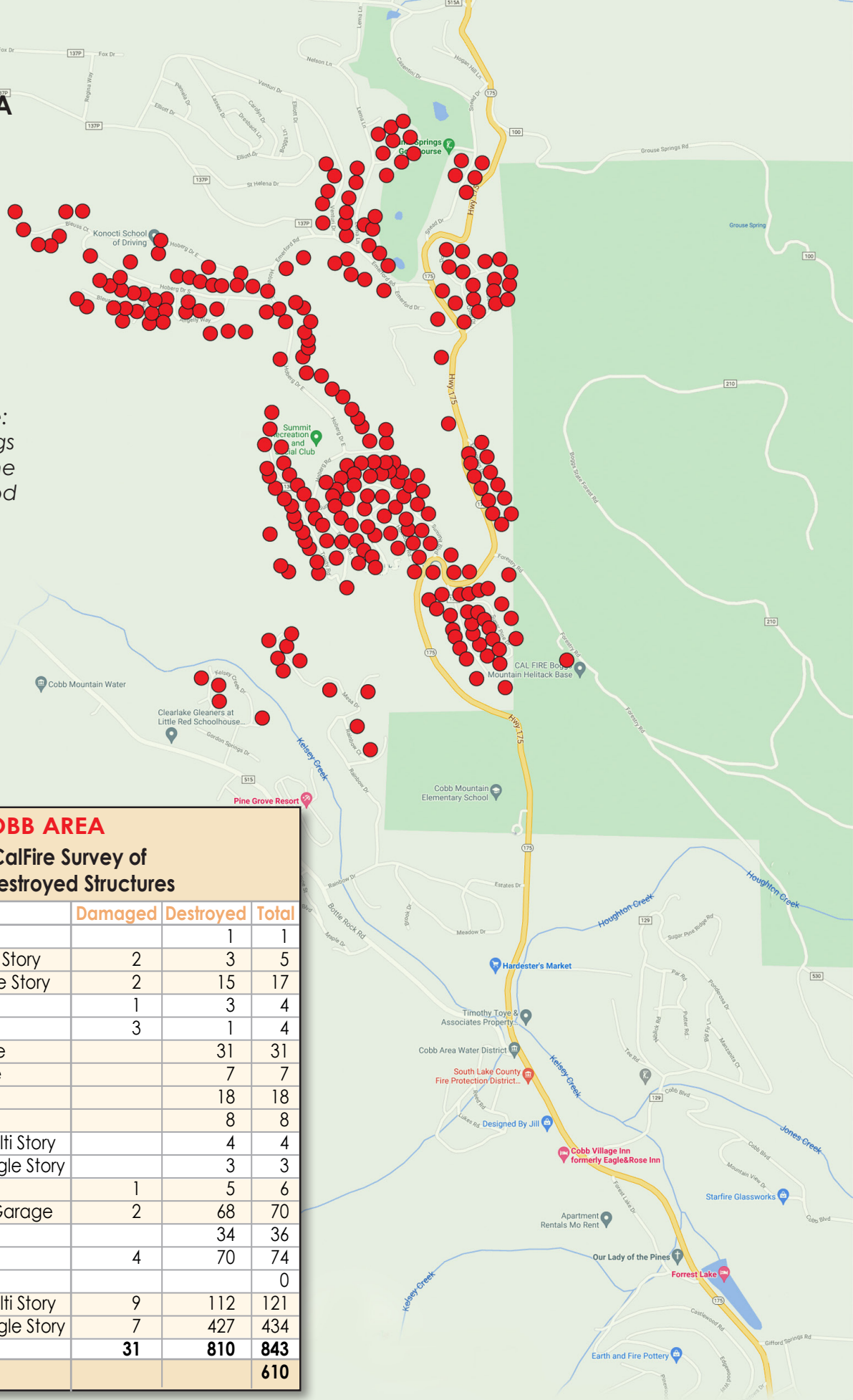




# BUILT CAPITAL DATA

## 1. HOUSING: Valley Fire Impact

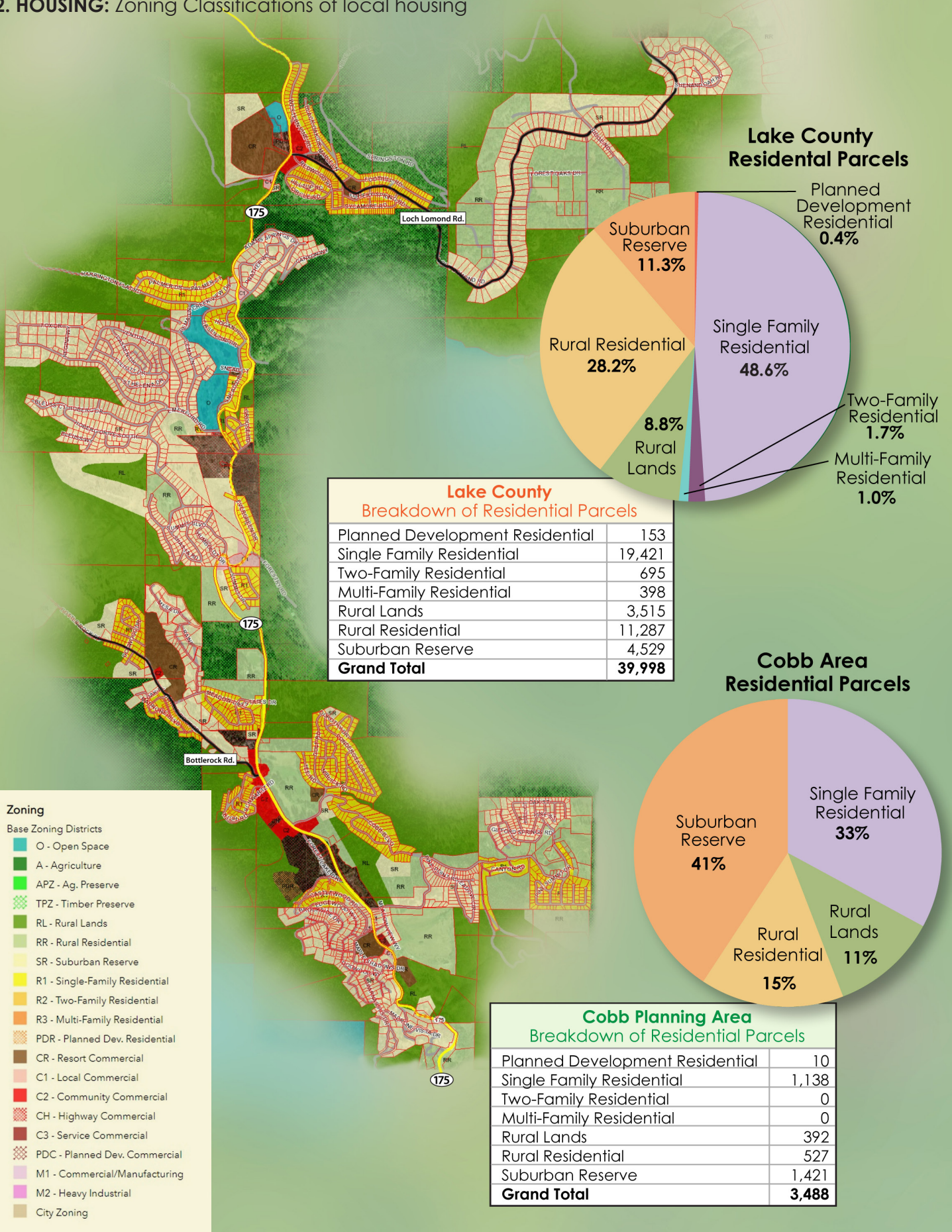
*Background Image:  
Close-up of Buildings  
Destroyed in just one  
Cobb neighborhood  
by the Valley Fire*



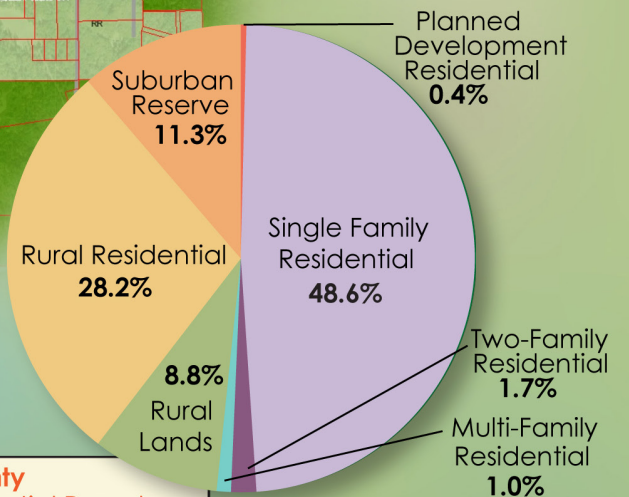
<b>COBB AREA</b>			
<b>Detail of CalFire Survey of Damaged/Destroyed Structures</b>			
<b>STRUCTURE</b>	<b>Damaged</b>	<b>Destroyed</b>	<b>Total</b>
Church		1	1
Commercial Building - Multi Story	2	3	5
Commercial Building - Single Story	2	15	17
Infrastructure	1	3	4
Miscellaneous	3	1	4
Mobile Home - Double Wide		31	31
Mobile Home - Motor Home		7	7
Mobile Home - Single Wide		18	18
Mobile Home - Triple Wide		8	8
Multi Family Residence - Multi Story		4	4
Multi Family Residence - Single Story		3	3
Non-habitable-Barn	1	5	6
Non-habitable-Detached Garage	2	68	70
Non-habitable-Shop		34	36
Outbuilding gt 10'X12'	4	70	74
School			0
Single Family Residence-Multi Story	9	112	121
Single Family Residence-Single Story	7	427	434
<b>Grand Total</b>	<b>31</b>	<b>810</b>	<b>843</b>
<b>TOTAL HOMES DESTROYED</b>			<b>610</b>

Source: CalFire Valley Incident Damage Inspection Report CALNU08670

## 2. HOUSING: Zoning Classifications of local housing



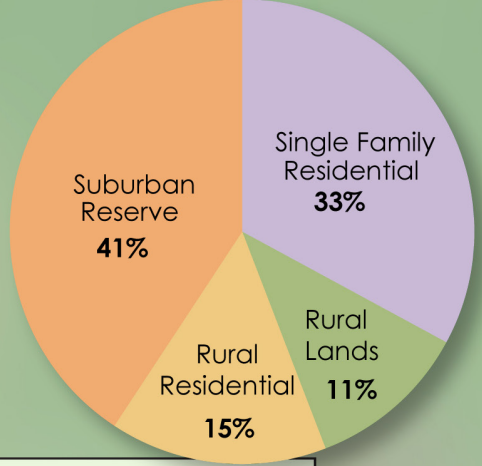
### Lake County Residential Parcels



**Lake County**  
Breakdown of Residential Parcels

Planned Development Residential	153
Single Family Residential	19,421
Two-Family Residential	695
Multi-Family Residential	398
Rural Lands	3,515
Rural Residential	11,287
Suburban Reserve	4,529
<b>Grand Total</b>	<b>39,998</b>

### Cobb Area Residential Parcels



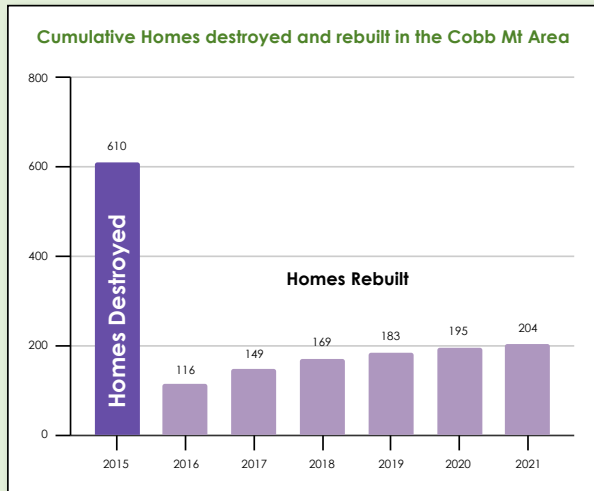
**Cobb Planning Area**  
Breakdown of Residential Parcels

Planned Development Residential	10
Single Family Residential	1,138
Two-Family Residential	0
Multi-Family Residential	0
Rural Lands	392
Rural Residential	527
Suburban Reserve	1,421
<b>Grand Total</b>	<b>3,488</b>

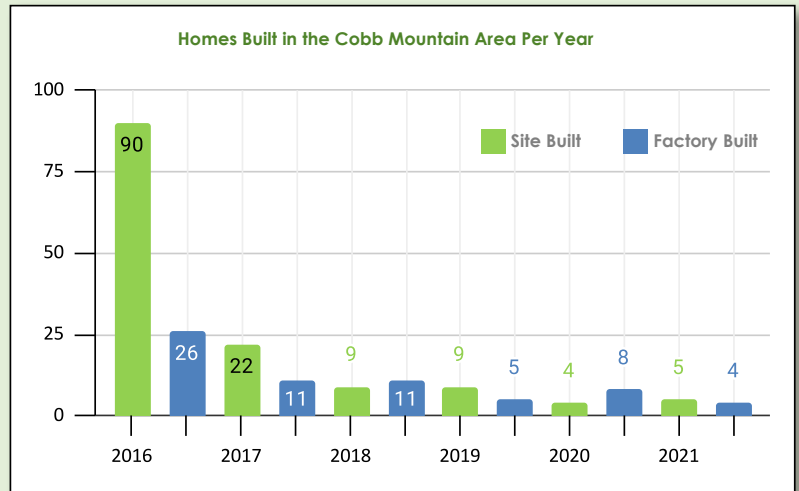
- Zoning**
- Base Zoning Districts
- O - Open Space
  - A - Agriculture
  - APZ - Ag. Preserve
  - TPZ - Timber Preserve
  - RL - Rural Lands
  - RR - Rural Residential
  - SR - Suburban Reserve
  - R1 - Single-Family Residential
  - R2 - Two-Family Residential
  - R3 - Multi-Family Residential
  - PDR - Planned Dev. Residential
  - CR - Resort Commercial
  - C1 - Local Commercial
  - C2 - Community Commercial
  - CH - Highway Commercial
  - C3 - Service Commercial
  - PDC - Planned Dev. Commercial
  - M1 - Commercial/Manufacturing
  - M2 - Heavy Industrial
  - City Zoning



### 3. HOUSING: Recovery 2016-2021



source: Lake County Community Development Department

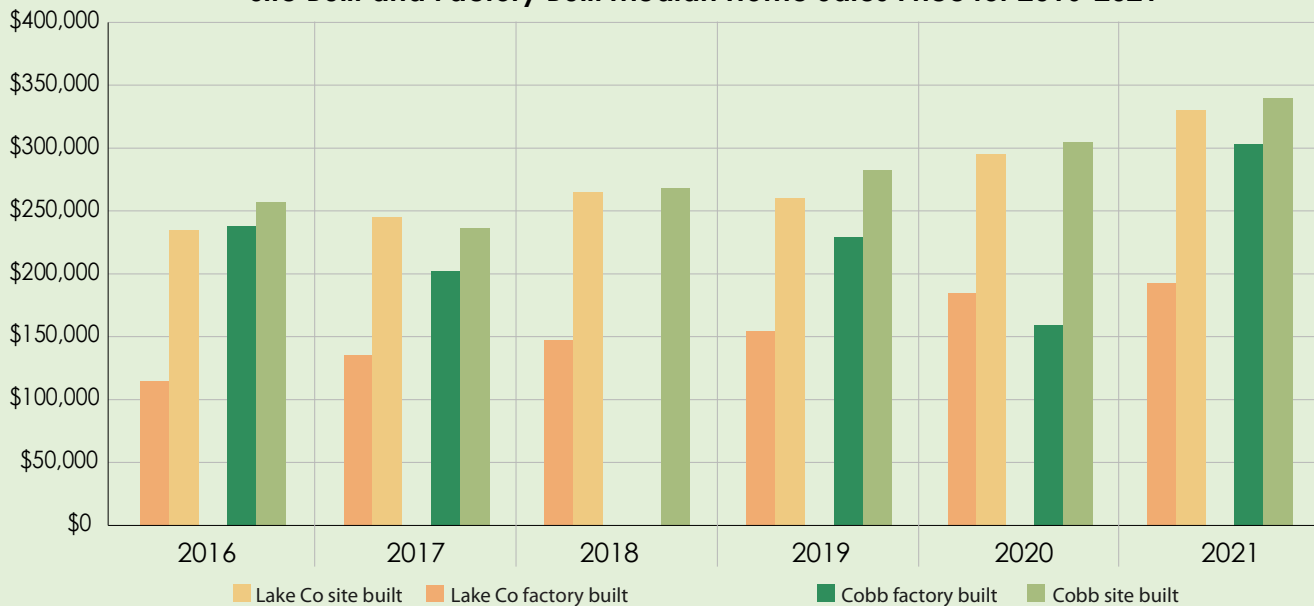


source: Lake County Community Development Department

Median Home Sales Price - Lake County and Cobb Mt.				
	Lake County		Cobb Area	
	Factory Built	Site Built	Factory Built	Site Built
2016	\$ 115,000	\$ 235,000	\$ 238,000	\$ 257,250
2017	\$ 136,000	\$ 245,000	\$ 202,500	\$ 236,250
2018	\$ 147,000	\$ 265,000	\$ 268,000	
2019	\$ 155,000	\$ 260,000	\$ 229,000	\$ 283,000
2020	\$ 185,000	\$ 295,000	\$ 159,500	\$ 304,500
2021	\$ 192,500	\$ 330,000	\$ 303,000	\$ 339,500

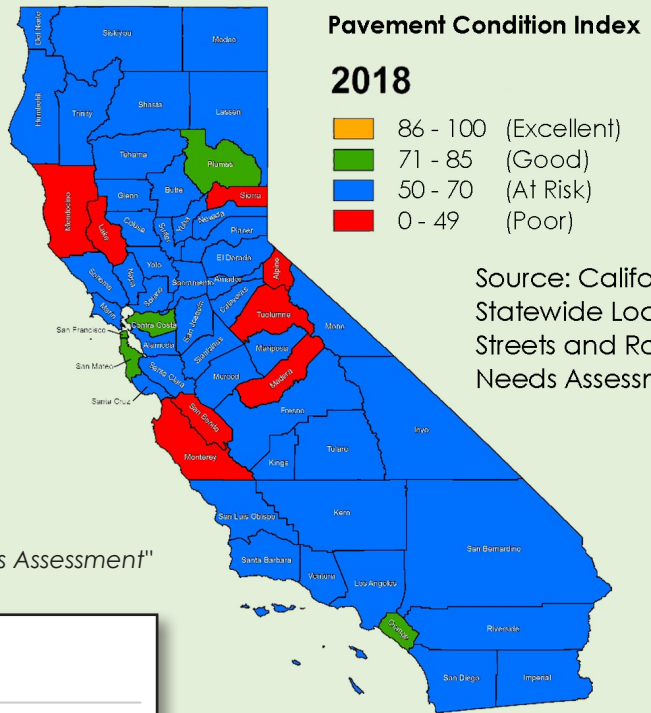
source: California Association of Realtors

#### Site Built and Factory Built Median Home Sales Price for 2016-2021



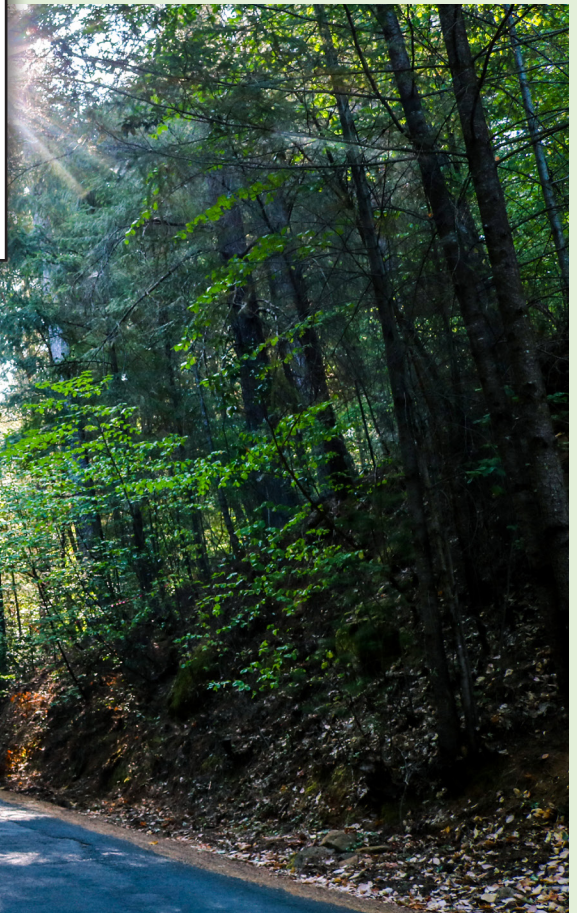
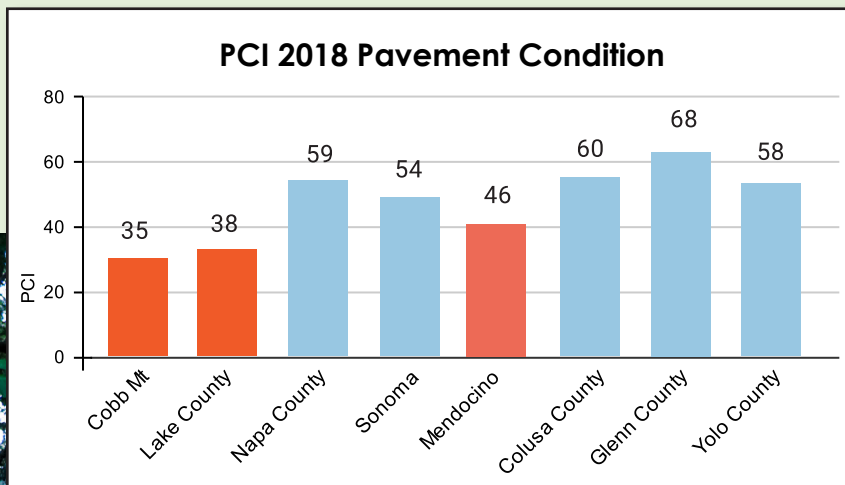
#### 4. INFRASTRUCTURE: TRANSPORTATION – Local Roads pavement condition index

The Statewide Pavement Assessment gives Lake County a score of **38** out of 100 (POOR). Lake County is responsible for the repair and maintenance of more than 510 centerline miles of pavement, including at least 45 miles in the Cobb Mountain Area. The latest County figures (2015) including those for Cobb Mountain Roads - report a composite local score of **35.3** for the Cobb Mountain Area, accounting for approximately 50% of local roads. Most (85%) measurements were taken in 2011<sup>25</sup>.

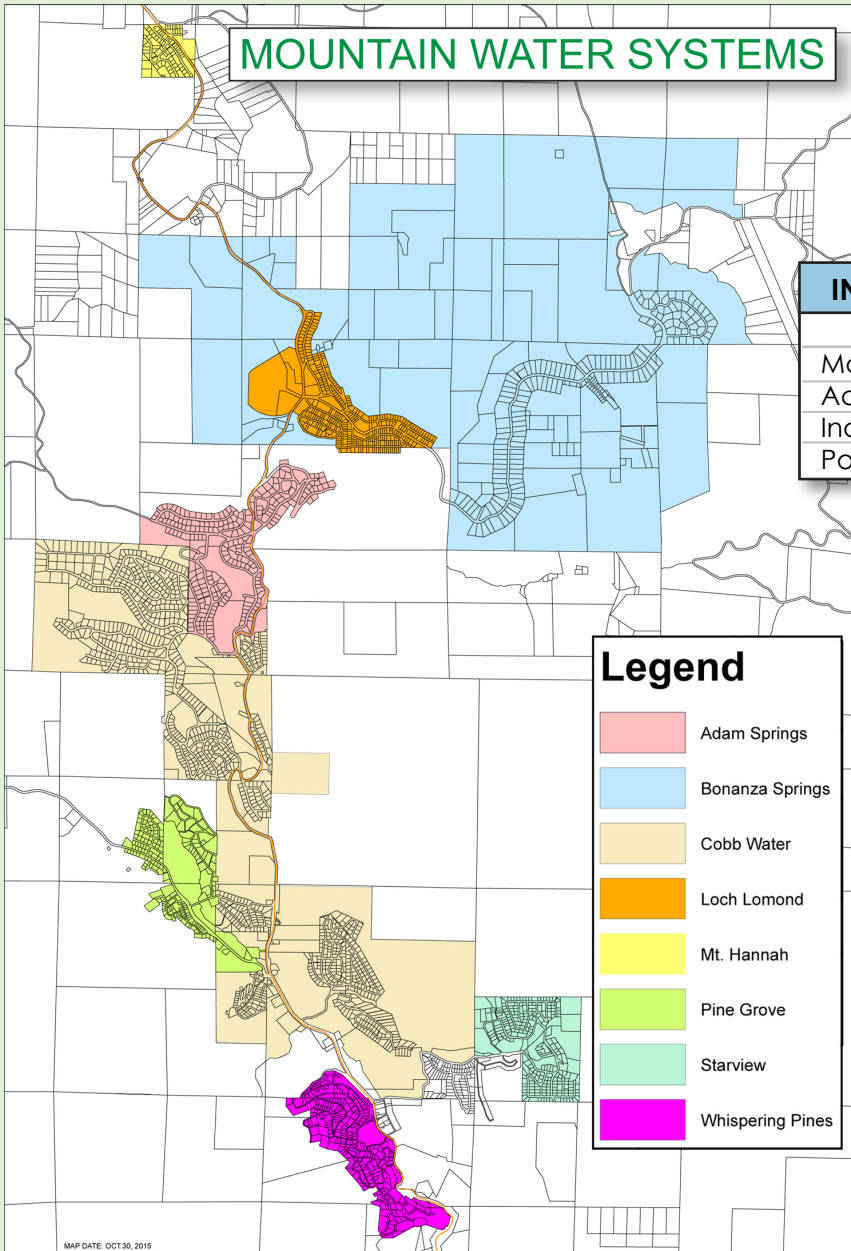


Source: California Statewide Local Streets and Roads Needs Assessment

Source: California Statewide Local Streets and Roads Needs Assessment"







## 5. INFRASTRUCTURE: LOCAL WATER SYSTEMS

INFRASTRUCTURE: LOCAL WATER SYSTEMS		
	Pre Fire	2021
Managed Local Systems	9	3
Active Local Accounts	1,495	1,371
Inactive Local Accounts		329
Potential Additional Accounts		1,500

In 2017, seven of the pre-fire Cobb Mountain Area water systems were consolidated under the management of the **Cobb Mountain Water Company**, which has overseen extensive repairs to water infrastructure across the community and which maintains a comprehensive program of development for the entire system.

### ADDITIONAL BUILT CAPITAL DATA WE WOULD LIKE TO HAVE

#### Housing

- Refine data on housing inventory
- Local residential parcels with mailing addresses outside of Cobb Area/Lake Co/ California (i.e. how many local homes are second/vacation homes)
- # Buildable empty lots
- Homelessness and housing stability
- Housing Affordability - homes affordable to residents with incomes below 80% of AMI

#### Infrastructure: Communications

1. Number of high-speed Broadband hookups
2. Number of households without broadband access

#### Infrastructure: Power Grid stats (from PG&E)

- power outages by year and # of affected customer

## Analysis:

The housing crisis in California has been building now for decades, especially “affordable” housing<sup>24</sup>. A pandemic-driven skyrocketing of building costs has only made it worse<sup>26</sup>. On top of this, prospective Lake County homeowners have to compete for labor with nearby Sonoma and Napa Counties, which have also lost thousands of homes in recent wildfires and where the pay is often double that in Lake County<sup>27</sup>. To overcome these obstacles and achieve the desired level of home recovery in Cobb will require a concentrated and multifaceted effort from the community. This is especially the case since we wish to attract a diverse mix of housing and residents. While summer visitors and second home owners will most likely continue to be a significant and vibrant portion of the Cobb Mountain community, we do need to increase the percentage of year-round residents to create a stable base of support for all the community capitals.

Another challenge is that local roads, especially County maintained local roads, are in serious disrepair. Raising pavement management scores must be an element of any long-term development strategy but financing that work will be difficult.

## Goals:

- Build enough new homes to raise the local population to pre-fire levels within another five years
- Significantly streamline the process of building new housing in the Cobb area in three main areas: permitting, real estate transactions and construction
- Increase the Pavement Condition Index score of local roads



## Strategies:

Create a comprehensive local program to attract new housing that includes:

- reducing visual blight from fire-scarred viewsheds
- partnering with local realtors to market the community - especially to higher income tech workers able to work remotely
- Involving banks and lenders
- lining up local contractors to serve new residents
- partnering with the Lake County Community Development Department to streamline permitting of new construction and renovation