

ADDITIONAL INFORMATION

2ND UNITS / ADUs

- Forgivable Loan Program, County of Santa Cruz
<http://www.sccoplanning.com/Portals/2/County/adu/Forgivable%20Loan%20Program.pdf>
- Second unit descriptions, estimator for construction costs, rental income and return on investment over time (San Mateo)
<http://secondunitcentersmc.org/calculator/>
- Pre-Fabs, Kits, Modulares, etc. (new build alternatives)
<http://www.dweller.com/>
<http://www.prefabadu.com/>
<https://littlehouseonthetrailer.com/>
- Second Unit Resource Center
<http://secondunitcentersmc.org/>
- New Bay Area housing trend: Living in the backyard
<http://bayareane.ws/2mg2MTG>
- Would you put a tiny house for a homeless person in your backyard? (article)
<https://www.yesmagazine.org/issues/solidarity/would-you-put-a-tiny-house-for-a-homeless-person-in-your-backyard-20171116>

LOCAL / REGIONAL HOUSING INFO

- Fort Bragg Free 2nd Unit Plans
<http://city.fortbragg.com/178/Free-Second-Unit-Designs-Building-Plans>
- Mendocino County Housing Conditions Survey 2015
<https://mendocino.legistar.com/LegislationDetail.aspx?ID=3580921&GUID=E5206165-9CDB-4D48-B842-A067A6323A51&Options=&Search=>
- Sonoma County Embraces Denser Urban Development
<https://www.pressdemocrat.com/news/8870843-181/sonoma-county-embraces-denser-urban>

STATE HOUSING INFO

- California Department of Housing and Community Development Funding and grants
<http://www.hcd.ca.gov/grants-funding/nofas.shtml>
- Resources and videos from the California Department of Housing and Community Development
<http://www.hcd.ca.gov/policy-research/AccessoryDwellingUnits.shtml#sample>

GENERAL HOUSING INFO

- Renters get one step closer to home ownership (article)
<https://www.nationofchange.org/2018/07/03/renters-get-one-step-closer-to-home-ownership-with-this-innovative-program/>
- House match-making and home-share
<https://www.sfchronicle.com/opinion/article/Affordable-housing-in-the-comfort-of-your-own-home-12898480.php>
- The Whole Story – America’s Housing Crisis (video)
https://www.youtube.com/watch?v=GZmUONxuZIE&feature=youtu.be&fbclid=IwAR0VGvnOiPcPeLD79_hQwYBpoJNxQLkR7oDh5S5rJqA8Gxk_iM7VL1nAe4
- Community Land Trusts
<http://cltnetwork.org/>

2ND UNIT WORKSHOP AGENDA

October 25, 2018



5:30 – 5:55 Meet and Greet

- Media Show of 2nd Units
- Talk to the Experts
- Beverages and Snacks

6:00 – 6:55 Panel Discussion: Building a Second Unit

- Introduction and 2nd Unit Basics – Thais Mazur, Healthy Mendocino
- Free Architectural Plans, City Regulations and Site Requirements – Marie Jones, Community Development Director, City of Fort Bragg
- New Opportunities to Build Second Units in Mendocino County – Dan Gjerde, Mendocino County Supervisor
- County Regulations and Site Requirements – Mike Oliphant, Mendocino County Chief Building Inspector
- Selecting a Contractor, Construction Options & Process – Cynthia Sharon, Dancing Dog Design Build
- Questions and Answers

7:00 – 7:55 Panel Discussion: 2nd Unit Economics

- How to Finance Your Project – Jennifer Tyler, Loan Officer, Savings Bank and Phillip Jago, Mortgage Broker, First Equity
- Tax Implications – Larry Flores, Certified Public Accountant
- Revenues, Expenses and the Business of Renting – Steve O'Mara, West Company Business Development Center Advisor
- Effect on Property Values – Meghan Durbin, President, Coastal Mendocino Association of Realtors
- Questions and Answers

7:55 – 8:00 Closing - Thais Mazur, Healthy Mendocino

8:00 – 8:30 Talk to the Experts

- A second chance to talk to the panelists and view the 2nd Units.





Housing Action Team (HAT)

HAT is a group of volunteers working to grow the supply of safe, decent housing for coastal residents. We're affiliated with Healthy Mendocino, a countywide organization working to improve the quality of life in Mendocino County. HAT meets in Fort Bragg the second Thursday of the month to create and execute projects which:

- Encourage Fort Bragg and Mendocino County policy makers to meet the demand for housing
- Engage and inform the north coast community about regional housing needs, challenges and opportunities.

Thank You for Attending our First Workshop

To learn more about HAT, to attend a meeting or become a member find us on Facebook under *Housing Action Team North Coast Mendocino County* or email housingactionteam@mcn.org.

Panelist Bios

Thaïs Mazur is the Healthy Mendocino Project Manager. She is a professor, author, social and environmental justice consultant. Thaïs is also a community health and integrative medicine professional and co-founder of the Karuna Center.

Marie Jones has been the Community Development Director for the City of Fort Bragg for 12 years. Prior to this she ran her own planning consulting business for six years and has over 15 years of work experience in economic development in the Bay Area and Michigan.

Dan Gjerde has been the 4th district Mendocino County Supervisor from 2013 to the present and on the Board of the Mendocino Council of Governments since 2003. Before moving to the County he served on the Fort Bragg City Council from 1998 to 2012.

Mike Oliphant has been a Senior Building Inspector for Mendocino County Planning and Building since 1997. Mike also worked as an engineering inspector; a hospital and school construction inspector; and spent 8 years as a general contractor building custom homes.

Cynthia Sharon has over 30 years of building experience. Cynthia was the lead carpenter for Desmidt Builders in the San Francisco Bay Area, lead carpenter for Master Builders and an instructor for the Building Education Center in Berkeley.

Jennifer Tyler began her banking career in 1996, moving to Fort Bragg to work for Savings Bank in 2000. Jennifer takes pride in her community involvement, serving as Board Treasurer for Three Rivers Charter School as well as volunteering in classrooms there and Redwood Elementary.

Phillip Jago became an owner and broker at RE/MAX First Equity Realty three years ago. Prior to that Phillip was President of First Equity from 1987. He specializes in real estate loans.

Larry Flores, CPA is a tax specialist with the firm of Jeremiah K. Murphy, CPA Inc. Larry moved to the Coast in 2014 and has over 15 years experience in US, cross-border and international taxation.

Stephen "SteveO" O'Mara has been helping folks start and grow their businesses since 1995. Working in Mendocino, Sonoma, Lake and Sacramento Counties. SteveO is currently a West Company business advisor, a Mendocino College business professor, a Mendocino County Employment readiness trainer and private investor.

Meghan Durbin is a 2nd generation realtor and a 6th generation local who moved back to the area in 2007 to work in her parents' brokerage. She served as the President of the Coastal Mendocino Association in 2016 and 2018. She is currently a Broker Associate with Mendo Sotheby's International Realty.