

**THE CITY OF ORLAND  
HOUSING CONDITION SURVEY  
August 2009**

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**I. EXECUTIVE SUMMARY FOR THE HOUSING CONDITION SURVEY**

The purpose of the housing condition survey is to provide an assessment of the condition of the housing stock in the incorporated portions of the City of Orland. This information will be used to evaluate the need for housing rehabilitation programs.

Specifically, the survey allows the City of Orland to determine the total number of residential units and to categorize the number and types of units according to rehabilitation need. The City of Orland contracted with Mercy Housing California, a non-profit housing company, to conduct the housing condition survey.

There were 2,129 residential housing units surveyed in the City of Orland, representing 100% of city units. Mobile homes were included in the survey. Multifamily housing structures constituted 4.7% of the surveyed housing stock. Forty three percent (43%) of the residential units surveyed were in need of repair or replacement; forty percent (40.3%) of those needed moderate to substantial repairs or replacement. These results were indicative only of the housing units' exterior conditions.

Additionally, over 84% of the housing stock is over 20 years old. In fact, more than 35% of the total housing stock is older than 50 years. Homes built prior to 1980 may also have lead-based paint concerns, furthering the need for housing rehabilitation. Lead based paint has been determined to be toxic when not encapsulated, especially to young children. More information about this toxic material and resulting health problems can be found at the following U.S. Department of Housing and Urban Development (HUD) website:  
<http://www.hud.gov/offices/lead/healthyhomes/lead.cfm>.

The survey rated all housing units surveyed within the incorporated areas of the City of Orland based on the methodology developed from the State Department of Housing and Community Development (HCD) survey format (**Exhibit A**). The condition of each unit was evaluated based upon HCD adopted criteria, which rate the condition of five exterior components: foundation, roofing, siding, windows, and electrical. The housing units, which are identified by address, are assigned a rating from 0-25 in each of these five elements, the total of which comprises the overall rating for each unit.

The housing condition survey can help the City in its objective to provide adequate housing for targeted income groups, those earning 80% of the area median income (AMI) or less. Information from this Housing Condition Survey can also be used to support future request for funds to provide additional housing resources to the City of Orland.

## II. Purpose

The purpose of the housing condition survey is to provide an assessment of the condition of the housing stock within the incorporated area of the City of Orland. This information will be used to determine the need for housing rehabilitation programs and/or identify strategies for low and moderate-income rental housing and owner-occupied housing. Specifically, the survey allows the city to determine the total number of residential units in need of rehabilitation. The data will be utilized as part of the updated Housing Element, which enables the city to proceed with the application process for additional housing rehabilitation funding from the State's CDBG and Home Investment Partnerships (HOME) programs and apply for other housing related grant programs, where available.

## III. Methodology

The survey methodology was developed from a standard State of California, Housing and Community Development Department (HCD) CDBG program survey format. The exterior condition of each unit was evaluated based upon state HCD adopted criteria, which rate the condition of five housing components: foundation, roofing, siding/stucco, windows and electrical. The units are identified by address and provided with a rating for each component. The ratings range from 0 to 25, with 0 representing that the component is in good condition and in no need of repair, to a component rating of 25, which indicates non-existence or excessive neglect. The total score of the five components determine the overall assessment, which is categorized in **Table 2.1**. (following page)

During July of 2009, Mercy Housing California rehabilitation inspectors conducted the visual assessment of the housing condition, rating each property. The data was collected, compiled and analyzed by MHC to see if there was evidence of deteriorating housing conditions.

It is important to note that units were evaluated from the outside only. While a drive-by inspection can determine whether or not a home needs a foundation or a new roof, it cannot identify whether the plumbing needs to be replaced or whether the home has an unsafe electrical system. However, the status of the items evaluated does suggest the condition of the overall structure. For instance, a wood frame structure, which does not have a foundation, probably will have an old electrical system. While the overall rating system accounts for this, the specific interior needs of any particular unit are not known until an individual inspection is conducted.

It is also important to note that a house could need to be repainted, have some shingles missing or a chimney that needs repair, and have some broken window panes and still be considered a house in "sound condition". It is also possible for homes needing minor repairs to be considered "substandard". This is because according to the CDBG manual, homes that score nine (9) or less points are considered to be sound and those that score ten (10) or more points are considered to be "substandard." Please see the scoring categorization that follows.

**Table 2.1**

<b>ASSESSMENT</b>	<b>POINTS</b>	<b>DESCRIPTION</b>
Sound	9 or less	New or well maintained Structurally intact and undamaged – straight roof lines - no signs of deferred maintenance
Minor	10 – 15	Shows signs of deferred maintenance – only one component needs replacement
Moderate	16 – 39	Repairs needed for one or more major component and other repairs -- i.e. roof replacement, painting, and window repairs
Substantial	40 - 55	Replacement needed for several major systems and possibly other repairs -- i.e. complete foundation work and roof replacement, along with painting and windows
Dilapidated	56 and over	Structurally unsound – not fit for human habitation – major rehabilitation needed - demolition suggested

Source: State of California, Department of Housing and Community Development, CDBG Manual

ANALYSIS OF FINDINGS

Mercy Housing California evaluated and recorded a total of 2,129 housing units in the City of Orland, which represents 100% of all housing units. **Table 3.1** shows that while fifty-seven percent (57%) of the housing units surveyed were found to be in sound condition and forty-three percent (43%) are not. Nine hundred and sixteen (916) units were considered substandard and in need of repair in order to be brought up to standard condition. These included 38 units (1.8%) in need of substantial repair and another 12 units (.6%) that are dilapidated and in need of replacement. Five hundred forty six (546), or 25.6% of all units surveyed, are considered to need minor rehabilitation since they scored between 10-15 points.

Table 3.1

<b>SURVEY FINDINGS FOR THE CITY OF ORLAND</b>		
<u>Condition</u>	<u>Number of Units</u>	<u>Percent of Total</u>
Sound	1213	57.0%
Minor	546	25.6%
Moderate	320	15.0%
Substantial	38	1.8%
Dilapidated	12	.6%
Total Substandard	916	43%
Total Standard	1,213	57%
<b>TOTAL UNITS</b>	<b>2,129</b>	<b>100%</b>

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland*. July 2009

**Table 3.2** shows that 370 units or 40.4% of the substandard units are in need of moderate to substantial repair or replacement.

It is also worth noting that even when a survey rates a unit as having a moderate need, the extent of the housing rehabilitation may be found to be more substantial if one conducted an interior inspection. In other words, the number of houses in the City of Orland that need extensive housing rehabilitation is potentially higher than what is reported because the housing condition survey does not factor the interior condition of homes. Consequently, continued housing rehabilitation programs will be needed to preserve the condition of the city's housing units.

Table 3.2

<b>TOTAL SUBSTANDARD HOUSING CONDITIONS: THE CITY OF ORLAND</b>		
<u>Condition</u>	<u>Number of Units</u>	<u>Percent of Total Substandard</u>
Total Substandard	916	100%
Minor	546	59.6%
Moderate	320	34.9%
Substantial	38	4.2%
Dilapidated	12	1.3

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland*. July 2009

### HOUSING UNITS

According to the MHC Housing Condition Survey, the majority of the housing units, ninety two percent (92.4%) are single-family residences. Mobile Homes and modulares consist of the next largest category of housing units, almost three percent (2.9%). **Table 3.3.**

Table 3.3

<b>HOUSING UNITS</b>	<b>NO.</b>	<b>PERCENT</b>
Single Family	1967	92.4%
Multi Family (Duplex)	44	2.1%
Multi Family (3+ units)	56	2.6%
Mobile Homes and Modulares (Single Family Detached)	62	2.9%
<b>TOTAL UNITS SURVEYED</b>	<b>2,129</b>	<b>100%</b>

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland*. July 2009

The structural composition of the housing stock in the City of Orland was recorded during the exterior inspection (**Table 3.4**). More than 96% of the units surveyed were found to be of wood construction.

**Table 3.4**

STRUCTURE	NO. UNITS	PERCENTAGE
Wood	2,053	96.4%
Masonry	14	.7%
Mobile Home	49	2.3%
Modular	13	0.6%
<b>TOTAL</b>	<b>2,129</b>	<b>100%</b>

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland*. July 2009

According to the 2000 census, 825 units, or thirty five percent (35%) of the total housing units in the City were constructed prior to 1960. Eighty four percent (84%) of the housing stock is over 20 years old. (**Table 3.5**) Those homes built before 1980 may possibly have lead based paint concerns, furthering the need for housing rehabilitation.

**Table 3.5**

Year Structure Built	No. Units	Housing Stock
1999 to March 2000	48	1,515 Units built after 1960
1995 to 1998	168	
1990 to 1994	147	
1980 to 1989	292	
1970 to 1979	544	
1960 to 1969	316	825 Units built before 1960
1940 to 1959	499	
1939 or earlier	326	
<b>Total</b>	<b>2,340</b>	

Source: 2000 Census of Housing & Population, Summary Tape File 3

### REHABILITATION NEED

Within the City, there were a total of 916 substandard housing units surveyed.

Children who live in substandard housing conditions are often negatively impacted by their living conditions, either in their health, behavior, or ability to focus in school. Finally, deteriorated homes add to the perception of community blight.

Again, the actual housing rehabilitation need is probably higher as the survey is only based upon an exterior drive-by inspection and does not reflect the interior need.

**OVERCROWDING**

Generally, overcrowding exists when the average number of persons per room is two or greater depending on gender. According to the 2000 Census, the city has 6.9% units with 1.5 or more occupants per room. **(Table 3.6)** This statistic provides a general indicator of overcrowding. These households may be eligible for rehabilitation loans to add a bedroom if they are income eligible.

**Table 3.6**

<b>OCCUPANTS PER ROOM (Owner &amp; Renter)</b>	<b>Number</b>	<b>Percent</b>
<b>Occupied owner &amp; renter units</b>	<b>2,223</b>	<b>100.0%</b>
1.00 or less	1,946	87.5%
1.01 to 1.50	123	5.5%
1.51 or more	154	6.9%

Source: U.S. Census Bureau, Census 2000

**VACANCY RATE**

The vacancy rate is the percentage of the total housing units available for rent or sale at any given time. The US Department of Housing and Urban Development (HUD) has determined a healthy vacancy rate as five percent (5%) for rentals, and two percent (2%) for ownership units.

The 2000 Census shows a 5.2% total vacancy rate in the city, with a homeowner vacancy rate of one point nine percent (1.9%) and a rental vacancy rate of four point five percent (4.5%).

**Table 3.7 – Vacancy Rate**

Total:	2,309
Occupied	2,190
Vacant	119
	5.2%

Source: U.S. Census Bureau, Census 2000

**MULTIFAMILY HOUSING DATA**

The Housing Condition Survey, an exterior analysis of housing stock, was developed from the State of California, Housing and Community Development Program survey format and applied by Mercy Housing California to the city's housing stock. According to state standards, each residential building is counted as one housing unit, whether it is for single or multifamily use.

\*Multifamily can be defined as a housing unit with generally two or more attached units. The following data focuses only upon the condition of the housing units utilized for multifamily residents.

**Table 3.8** displays the condition of the surveyed multifamily units as well as the percent of total units that are designated multifamily housing units. Four point seven percent (4.7%) of the total housing units surveyed in the City were multifamily units. Moreover, seven point one percent (7.1%) of the total substandard housing units are multifamily units.

**Table 3.8**

Condition of Structure	Total No. Units	No. Multifamily Sites	Multifamily Sites of Total Units	Percent
Sound	1,213	35	35/1,213	2.9%
Minor	546	46	46 / 546	8.4%
Moderate	320	19	18 / 320	5.9%
Substantial	38	0	0 / 38	0%
Dilapidated	12	0	0 / 12	0%
Standard	1,213	35	35 / 1,213	2.9 %
Substandard	916	65	64 / 916	7.1%
<b>Total Units</b>	<b>2,129</b>	<b>100</b>	<b>99 / 2,129</b>	<b>4.7%</b>

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland*. July 2009

Multifamily sites house a greater number of families than the single-family residences. It is therefore imperative to calculate the number of units per multifamily site in order to comprehend the full magnitude of impact the substandard multifamily housing condition has on the families that live in such structures. **Table 3.9** further analyzes the multifamily sites, displaying the number of units per multifamily site.

**Table 3.9** shows that although there are sixty-five (65) substandard multifamily housing condition sites, the total number of substandard multifamily units is three hundred fifty seven (357). All of these units would be in need of repair to bring the sites up to a standard condition. On the other hand, there are thirty five (35) multifamily sites in standard condition with the combined number of one hundred sixty (160) multifamily units for the sites. Thus, the sound units make up 31% (160/517) of the total number of units within each multifamily

site, meaning that the remaining 69% (357/517) of the individual units located on the multifamily sites are in substandard housing condition.

Table 3.9

Condition of Structure	No. Multifamily Sites	Total No. Units within the Multifamily Sites
Sound	35	160
Minor	46	278
Moderate	19	79
Substantial	0	0
Dilapidated	0	0
Standard	35	160
Substandard	65	357
<b>Total</b>	<b>100</b>	<b>517</b>

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland July 2009*

## **IV. CONCLUSIONS**

### **PRESERVATION**

Over 84% of the City of Orland's housing stock is over 20 years old. In addition to other housing rehabilitation needs, the City's homes that are more than 20 years old may have lead-based paint issues.

As time passes, if housing structures are not maintained, the need for more repairs will escalate. With construction labor and material costs continuing to rise, it is becoming increasingly difficult for lower-income or moderate-income homeowners to maintain the condition of their homes. As a result, the condition and livability of their dwelling units may be jeopardized.

Preservation of existing housing can be achieved by rehabilitating deteriorating housing units every year (both single family and multifamily units). There are 916 units in the City of Orland in need of rehabilitation; this figure may in fact be higher as the housing conditions survey is an exterior analysis only.

Moreover, the rising rental costs and sales price of single family homes over time make it increasingly difficult for families to purchase a newer home to avoid repair costs of their current unit. Therefore, it is critical to address the repair needs of the city's aging housing stock to eliminate health and safety problems in housing occupied by low-income persons.

Preservation of the existing housing stock through the utilization of available grant programs accomplishes two goals. First, it allows the residents that cannot afford the repair costs to continue to live in the same home, and improve their living condition. Second, preserving the existing housing stock means preserving affordable units in the City. If an old home is replaced with a new structure, the cost of the unit is likely to rise substantially according to current market conditions.

### **RESOURCES**

The Community Development Block Grant (CDBG) and HOME Investment Partnerships programs, both administered by the State Department of Housing and Community Development (HCD), are the best sources to fund housing rehabilitation. These programs can be applied for annually in amounts ranging from \$400,000 (CDBG) to \$800,000 (HOME). Another important single-family housing rehabilitation program is the USDA Housing Preservation Program, although this program typically awards less funds than CDBG or HOME. Other funding programs for addressing multi-family rehabilitation include CDBG, HOME, California TCAC Low-income Housing Tax Credits, and the Multifamily Housing Program (MHP).

Since 2006 the city has leveraged \$411,800 in CDBG and HOME funds and completed 13 single family housing rehabilitation projects. The city has been actively engaged in assisting low-income families with housing rehabilitation programs since the 1980's. Moreover, in 2004 the city assisted Orland Apartments, LLC and Gala Construction with the rehabilitation of substandard multi-family rental units through a HOME grant. The city should continue to

address the housing needs of lower-income households by maintaining and expanding existing rehabilitation programs.

In 2009, the City of Orland applied for a HOME grant and supported Mercy Housing California's USDA-HPG application to continue its productive housing rehabilitation program. The City has continued its 0% rehab loan program, which has proven to be a great incentive for residents to participate. Also, the City has increased its loan to value cap from 90% to 110% in its latest rehab guidelines. Given the softening of the market and the rapid drop in home values (as of August 2009 when this report was written), the increase in the loan to value limit will allow more families whose homes are already encumbered to participate in the rehab program.

## **STRATEGIES**

The Housing Condition Survey revealed that some streets had more than 50% of the homes surveyed scoring 10 or more points, indicating the need for housing rehabilitation (**Table 4.0**, following page). We recommend that the city consider targeting these streets for the rehab program. A focused rehab program can help revitalize and raise property values for an entire neighborhood. We also recommend that the city continue to partner with Glenn County Human Resource Agency for the weatherization of homes for low income families to reduce monthly utility bills. This will allow more families to participate and get the most out of both programs.

Table 4.0

STREET	% OF UNITS THAT SCORED 10+ POINTS
ALMOND WAY	60.00%
BONNIE	62.50%
CHERRY CIRCLE	90.91%
COLUSA	60.87%
CORTINA	68.09%
COUNTY ROAD 200	68.75%
DATE ST	85.48%
EVA DRIVE	70.00%
FIFTH	59.38%
FIRST ST.	55.00%
GLENN ORO	53.85%
HARRYMAN ST.	100.00%
LASSEN STREET	76.92%
MARIN	57.89%
MONTEREY	69.23%
NEWPORT	70.30%
PAPST AVE.	65.63%
PECAN CIRCLE	91.67%
RAILROAD	63.16%
RENNAT	58.33%
ROBBINS	50.00%
SACRAMENTO	60.00%
SECOND ST.	56.25%
SEVENTH	61.54%
SHASTA	80.30%
SIXTH	93.75%
SWIFT	72.13%
TEHAMA	52.11%
THIRD	51.02%
TRINITY	53.33%
WALKER	86.49%
WINTERPINE DR	89.29%
YOLO	56.98%

Source: Mercy Housing California: *Housing Condition Survey of the City of Orland* July 2009

**HOUSING CONDITION SURVEY**

Address: \_\_\_\_\_  
 Map # \_\_\_\_\_

City: ORLAND

	YES	NO
Vacant	<input type="checkbox"/>	<input type="checkbox"/>
For Sale	<input type="checkbox"/>	<input type="checkbox"/>

**CONSTRUCTION TYPE**

Wood Frame	<input type="checkbox"/>
Masonry	<input type="checkbox"/>
Mobile	<input type="checkbox"/>
Modular	<input type="checkbox"/>
Other	_____

**STRUCTURE TYPE:**

Single Family w/ Detached Garage	<input type="checkbox"/>
Single Family w/ Attached Garage	<input type="checkbox"/>
Duplex	<input type="checkbox"/>
Multi-Family	# of Units <input type="checkbox"/>

**FRONTAGE IMPROVEMENTS IF APPLICABLE**

	YES	NO
Curbs	<input type="checkbox"/>	<input type="checkbox"/>
Paved Street	<input type="checkbox"/>	<input type="checkbox"/>
Gutter	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
Sidewalks	<input type="checkbox"/>	<input type="checkbox"/>
Driveways	<input type="checkbox"/>	<input type="checkbox"/>
Adequate Site Drainage	<input type="checkbox"/>	<input type="checkbox"/>

**#1 - FOUNDATION:**

- 0 Existing foundation in good condition
- 10 Repairs needed
- 15 Needs a partial foundation
- 25 No foundation or needs a complete foundation

**#4 - WINDOWS:**

- 0 No repair needed
- 1 Broken window panes
- 5 In need of repair
- 10 In need of replacement

**#2 - ROOFING**

- 0 Does not need repair
- 5 Shingles missing
- 5 Chimney needs repair
- 10 Needs re-roofing
- 25 Roof structure needs replacement and re-roofing

**#5 - ELECTRICAL**

- 0 No repair needed
- 5 Minor repair
- 10 Replace main panel

**#3 - SIDING/STUCCO:**

- 0 Does not need repair
- 1 Needs re-painting
- 5 Needs to be patched and re-painted
- 10 Needs replacement and painting
- 10 Asbestos/Lead-Based

<b>STRUCTURAL SCORING CRITERIA</b>
Sound: 9 or less
Minor: 10 - 15
Moderate: 16 - 39
Substantial: 40- 55
Dilapidated: 56 and over

**DILAPIDATED UNIT**

56 A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, not fit for human habitation in its current condition, may be considered for demolition or at a minimum, major rehabilitation will be required.

Points based on criteria outlined above	#1 Foundation	#2 Roofing	#3 Siding/Stucco	#4 Windows	#5 Electrical	TOTAL POINTS
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments:

Surveyor \_\_\_\_\_ Date \_\_\_\_\_