

Cobb MOUNTAIN

Regeneration After Catastrophic Wildfire

A Community Resilience & Development Strategy

2022



Prepared for
Cobb Area Council



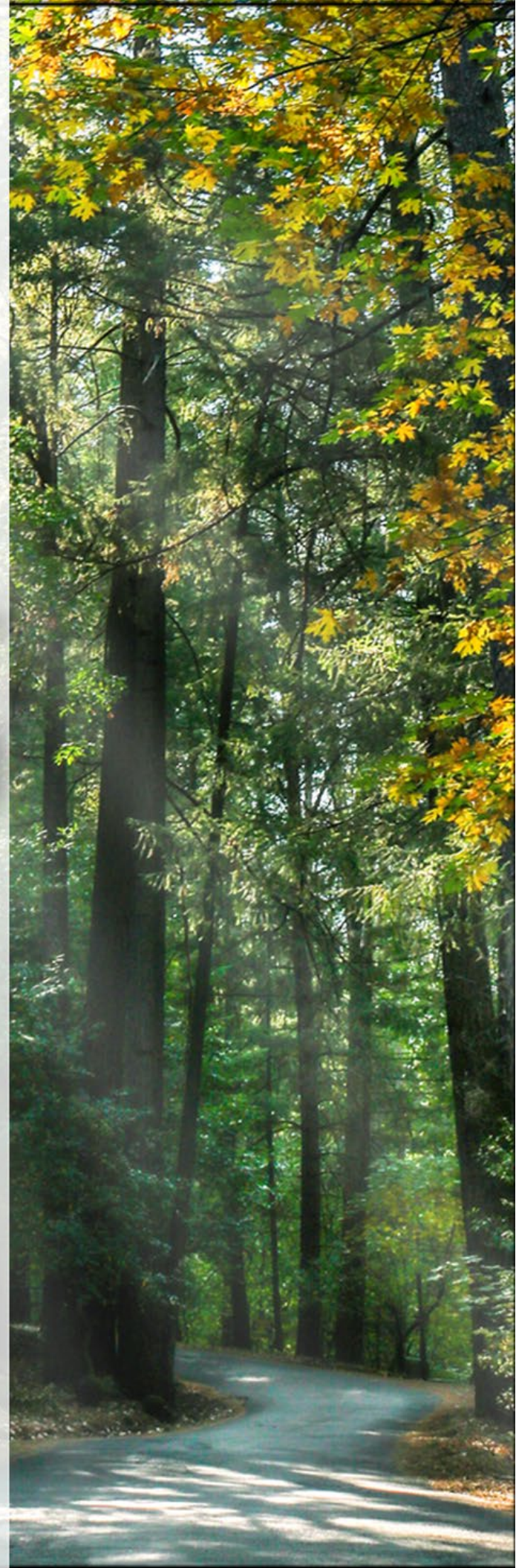
by
Seigler Springs Community
Redevelopment Association

FHLBank
San Francisco

with funding from the
Federal Home Loan
Bank of San Francisco



Community First Credit Union



Cobb Mountain Area Community Resilience and Development Strategy

Version March 2022



Prepared by
Seigler Springs Community Redevelopment Association, Seigler Springs CA -
Eliot Hurwitz, principal author

With assistance from
Community Development Services, Kelseyville CA

Cobb Area Council

Cathy McCarthy – Chair
Cindy Leonard - Vice Chair
Christopher Nettles - Secretary
Frank Lincoln - Treasurer
Jake Strickler – Member at large
Joe Schneider – Alternate

Economic Development Committee

Cathy McCarthy - Chair
Christopher Nettles - Council Member

Jessica Pyska - Lake County Supervisor, District 5

We acknowledge that the lands described in this document are the ancestral territories of the Pomo, Lake Miwok and Wappo peoples, who lived sustainably in the area for over 10,000 years, who were largely displaced by settlers and settlement policies beginning in the mid 19th century, and who are currently prominent participants in local community affairs.

Special thanks for participating in interviews for this project:

Dottie Bates, Christina Bougas, Richie Bucher, Jack Buell, John Carlisi, Renee Chastain, Greg Clouse, Michael Dabney, David Epstein, Raoul Goff & Chris Brodeur, Ron Haskett, Peter Hess, Deborah Hellenen, Tim Holmes, Glenneth Lambert, David Leonard, Maya Leonard, Danielle Matthews Seperas, Ben Murphy, Dean Nicolliades, Kyle Noble, Scott Parady, Gary Prather, Joel Pyska, Joe Schneider, Keith Smithson, Eric Sklar, Robert Stark, Jake Strickler, Debbie St. Cyr, Timothy Toye, Mike Wink

Funding for this document has been provided by the
**Federal Home Loan Bank of San Francisco AHEAD-DR Program and
Community First Credit Union**

Report Design - Bogie's Writing and Design, Cobb, CA

“ I’m very impressed with how your [Cobb Mountain] community is coming together and working together on all aspects of community engagement, activities, infrastructure, and fire mitigation. It’s great to see so much activity going on. We don’t always see that in the communities we visit across the country. So big applause to all of you for your efforts. ”

- Member of Federal Community Mitigation Assistance Team

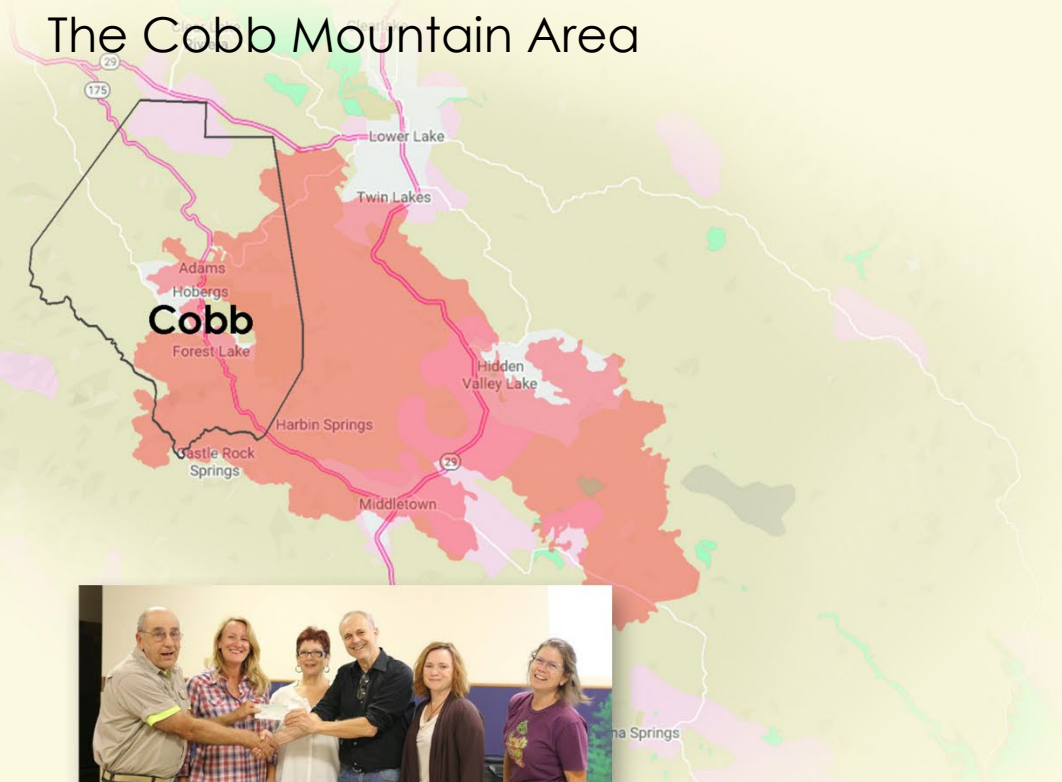
Contents

Executive Summary	i
Introduction	1
Natural Capital	9
Built Capital	14
Social Capital	22
Financial Capital	27
Cultural Capital	35
Political Capital	39
Human Capital	42
Implementation	48
Glossary	52
Endnotes	53



Executive Summary

Fire Recovery, Economic Development and Community Resilience - A Strategy for The Cobb Mountain Area



The Valley Fire tore through the small Cobb Mountain community in southern Lake County California on September 12, 2015. It was the third most damaging wildfire¹ in California history at the time, and sadly the harbinger of even more horrific disasters to come.² Recovery

from such a major disaster is as challenging as recovery from major surgery or a crippling injury - it takes time, and adaptation to a new pattern of life.^{4} With the right help and enough time, much of pre-disaster quality of life can be restored but it will not look the same.*



*note – footnotes in the Executive Summary follow the numbering established in the main text body



This Strategy seeks to chart a course of renewal and regeneration over the coming decade and beyond, especially in the face of intensifying climate disruption. It does this by taking a fresh look at the enduring assets of the community and focuses on building local capacity on the basis of those assets. The Strategy recognizes the critical role that County, State and Federal policies and programs will play in its future, but also claims a major role for home-grown intelligence, energy and innovation. It is hoped that this Strategy can be both a call to action, a high-level roadmap to implementation and a guide to ongoing evaluation of how we are progressing.

Finally, the Strategy looks at the community as a complex, evolving system, in which all of the elements of the community can support each other and looks to nurture positively reinforcing relationships throughout the area.⁶

THE SEVEN COMMUNITY CAPITALS: A FRAMEWORK FOR RESILIENCE

This Strategy uses a “Community Capitals Framework” that was developed in the early 2000's⁷ and is grounded in literature from multiple disciplines⁸ as a tool to help communities approach development from a systems perspective. Broadly, community capitals are assets or resources that can be utilized to produce additional resources.

The Seven Community Capitals⁹:

- Natural Capital:** *Natural and environmental resources*
- Built Capital:** *Physical structures and facilities, including housing and infrastructure*
- Social Capital:** *Groups and networks that help make things happen*
- Financial Capital:** *The “economy”; resources available for development*
- Cultural Capital:** *Values, norms, beliefs and traditions*
- Political Capital:** *Capacity to influence rules and standards; access to institutional resources*
- Human Capital:** *Attributes that give people the ability to thrive and contribute*

The seven community capitals represent all aspects of community life and can be invested and saved, or wasted and depleted. The objective of the present Strategy is to use the Community Capitals Framework to present an understandable economic development program, a fire recovery strategy and an overall approach to long term community resilience.

The Seven forms of Community Capital can also build a bridge to the seven legally required elements in the California General Planning model¹⁰. Thus, this Strategy can also help set the stage for the update to the Cobb Mountain community's formal Area Plan¹¹, a County planning document that must be consistent with its General Plan¹².



For each of the seven Community Capitals this document presents:

- a description of the importance of each form of Capital in the Cobb Mountain community,
- local data that describes the current condition of that form of capital,
- additional local data that we would like to have,
- an analysis of the current situation,
- recommended long term goals, and
- recommended strategies to meet those goals

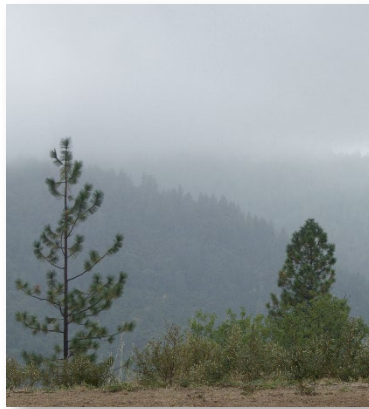
Lastly, the document recommends a prioritized list of strategies for the first year, including the suggested responsibilities and necessary resources. The top six priorities for year one are:

Priority	Strategy	Responsibility	Actions, Personnel, Tools and Resources needed
1	Establish Forest Stewardship working Group Natural Capital	Cobb Area Council (CAC) - new standing committee	Recruit Committee Chair, identify potential funding for specific projects via CalFire, RRA, FSC's, SSCRA*
2	Increase Broadband service - Pilot Project Built Capital	Community Development Services to manage contract with LCBS*	Full project scope of work and budget to be approved by CAC General Assembly, \$16,000 (already identified and appropriated)
3	Blackberry Cobbler Festival Cultural Capital	CAC ad hoc cobbler committee	Project coordinator and strong volunteer participation; local sponsors
4	Partner with KBA & MAMA* to promote Cobb businesses Financial Capital	CAC Economic Development Committee	Participation from Cobb businesses and KBA/MAMA management
5	Continue "Explore Cobb CA" Initiative Financial Capital	CAC Economic Development Committee	Keep website current, enroll more local business participants
6	CAC participation marketing campaign Political Capital	CAC Membership committee	Social media outreach, new CAC website, pamphlet, support for Cobb Resource Hub

*see glossary on Pg XX for list of acronyms

Introduction: A Strategy for The Cobb Mountain Area

Fire Recovery, Economic Development & Community Resilience



On September 12, 2015 the Valley Fire tore through the small Cobb Mountain community in southern Lake County California. It was the third most damaging wildfire in California history¹ at the time, and sadly the harbinger of even more horrific disasters to come². By 2021, Lake County had suffered wildfire destruction every year with over 65%³ of the County burned and fires throughout the state had far surpassed an

Recovery from such a major disaster is as challenging as recovery from major surgery or a crippling injury - it takes time, and adaptation to a new pattern of life⁴. With the right help and enough time, much of pre-disaster quality of life can be restored but it will not look the same.

Prior to the fire, Cobb Mountain was a comfortable, if somewhat remote place, a favored summer home location and getaway destination as well as home to many year-round residents who delighted in its cool forested hamlets, mountainside neighborhoods and historic retreat properties. With over 75,000 acres

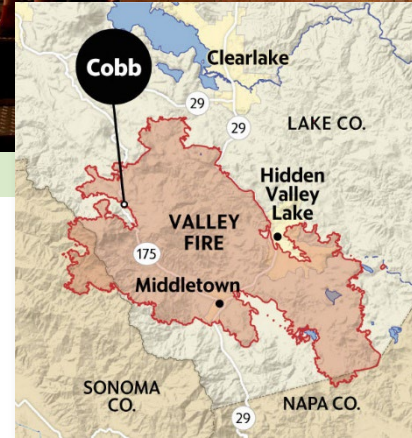
burned overall and over a thousand homes lost, that pre-fire pattern has been significantly disrupted, the fragile local economy traumatized and historic social relationships scrambled. Residents have awakened to the necessity of building a lifestyle that recognizes fire as a natural and inescapable part of the local ecosystem, especially given new dangerous trends driven by global climate change⁵. At the same time the COVID pandemic of 2020-21 has also demonstrated both the enduring appeal of Cobb Mountain's charms as well as its capacity to provide an alternative to urban

“

We moved to the area when we first got married in '81, fell in love with the place, and lived here for 10 years before our lives took us on other paths for a while. But when I retired in 2015, this was exactly where I wanted to be. Unfortunately the Valley Fire burned down our entire neighborhood a few months after we moved in. . But the fire also opened up all kinds of new vistas, both visually and socially, because we now connected with an amazing community of all sorts of folks that are doing remarkable work together to rebuild in a new way - smarter, stronger, safer.

- local retiree

”



or suburban living for those who can work remotely.

This Strategy seeks to chart a course of renewal and regeneration over the coming decade and beyond, especially in the face of intensifying climate disruption. It does this by taking a fresh look at the enduring assets of the community and focuses on building local capacity on the basis of those assets. The Strategy recognizes the critical role that County, State and Federal policies and programs will play in its future, but also claims a major role for home-grown intelligence, energy and innovation. It is hoped that this Strategy can be both a call to action, a high-level roadmap to implementation and a guide to ongoing evaluation of how we are progressing.

This Strategy also recognizes that people are different and, especially in a rural setting like Cobb Mountain that is still close to a major metropolitan area, residents have diverse views and varying levels of interest in community affairs.

Finally, the Strategy looks at the community as a complex, evolving system, in which all of the elements of the community can support each other and looks to nurture positively reinforcing relationships throughout the area⁶, especially as conditions in the County, the Region and the world continue to change rapidly and unpredictably. Therefore, this document must be understood as only a beginning, a guess at where we are and where we are headed. If the Cobb Mountain community is to thrive in the coming decades, we will have to continue to sharpen our understanding of the complex forces and influences affected our lives, and build our collective capacity to engage those influences with creativity and solidarity.

“

It actually begins before my father and grandmother arrived. My grandmother's younger brother moved to Cobb (in the 1870's) and lived for a while at the place that xxx now inhabits. That house was originally a saloon that catered to logging truck drivers going up Cobb during the early days of logging.”

- Fire Safety Activist

The Seven Community Capital

A Framework for Resilience



Over the past decade, researchers have found that the communities most successful in supporting healthy sustainable community and economic development paid attention to seven types of “capital” or assets: natural, cultural, human, social, political, financial and built⁷.

Communities are complex, dynamic systems and this Community Capitals Framework (CCF) has been used to address this challenge. The CCF was developed in the early 2000’s and is grounded in literature from multiple disciplines⁸ as a tool to help communities approach development from a systems perspective. Broadly, community capitals are assets or resources that can be utilized to produce additional resources. Focusing on community assets can play a transformative role in the way that the planning and development process unfolds in community settings

The Seven Community Capitals⁹:

Natural Capital:	Natural and environmental resources
Built Capital:	Physical structures and facilities including housing and infrastructure
Social Capital:	Groups and networks that help make things happen
Financial Capital:	The “economy”; resources available for development
Cultural Capital:	Values, norms, beliefs and traditions
Political Capital:	Capacity to influence rules and standards; access to institutional resources
Human Capital:	Attributes that give people the ability to thrive and contribute

The seven community capitals represent all aspects of community life and can be invested and saved, or wasted and depleted. Communities invest capital when they use those assets to improve the community. Taken together, these seven community capitals work as an integrated system, with overlapping activities and complex relationships, potentially reinforcing the strength and stability of each other and of the whole community. When the community capitals are all strong, balanced and well integrated, all kinds of creative and lively things can happen. Like a healthy forest, a well-balanced and strong community will show all the signs of life fullness that are possible in a thriving community.

Thus, the objective of the present Strategy is both to present an understandable economic development program, a fire recovery strategy and an overall approach to long term community resilience.

The Seven forms of Community Capital described in this Strategy can also build a bridge to the seven legally required elements in the California General Planning model¹⁰. Thus, the development Strategy presented here can also help set the stage for the update to the Cobb Mountain community's formal Area Plan¹¹, a County planning document that must be consistent with its General Plan¹².



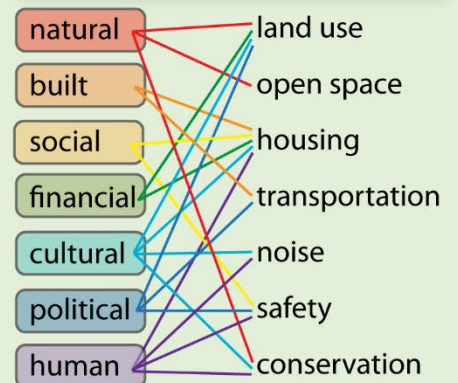
A guiding orientation for this Strategy is one that looks at our community as filled with “assets” to be mobilized, connected and amplified, rather than one with “needs” only that must be addressed by resources from outside. Yes, we recognize the importance of drawing

appropriate assistance from the institutions and government agencies responsible to serve our community, but we also assume that we must build our local capacity to make best use of those resources *and* that much of the work required to cultivate true community resilience must be nurtured and sustained by local enthusiasm and self-reliance. This approach of “asset-based community development” has also been extensively studied and validated¹³.

Note that each form of community capital will affect several General Plan/Area Plan Elements and that the policies and programs proposed under each General Plan element will be influenced by several areas in the community.

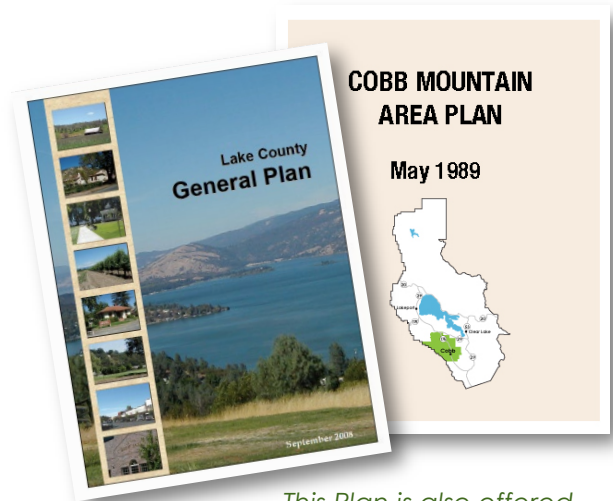


Seven Community Capitals	Required General Plan (and Area Plan) Elements
--------------------------	--



About the Data in this Strategy

It has been said that it is important to measure what you value, rather than only value what you can measure. Unfortunately, much of the publicly available measurements ("data") comes from either the government (Federal, State, County) or from large business organizations concerned with the large-scale movements of the economy. When it comes to focusing on what is happening at the relatively small scale of the local Cobb Mountain Community, there are two approaches that can be taken:

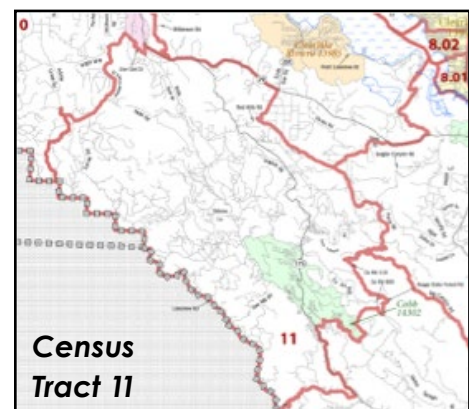
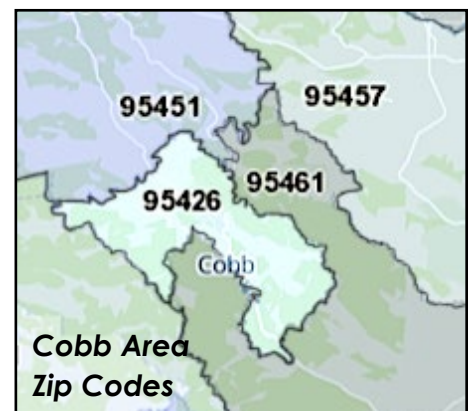
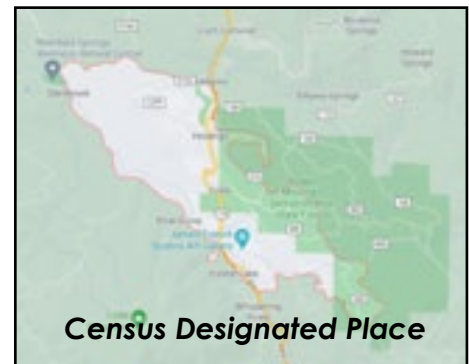


This Plan is also offered as a supplement to the Lake County Economic Development Strategy adopted in 2018

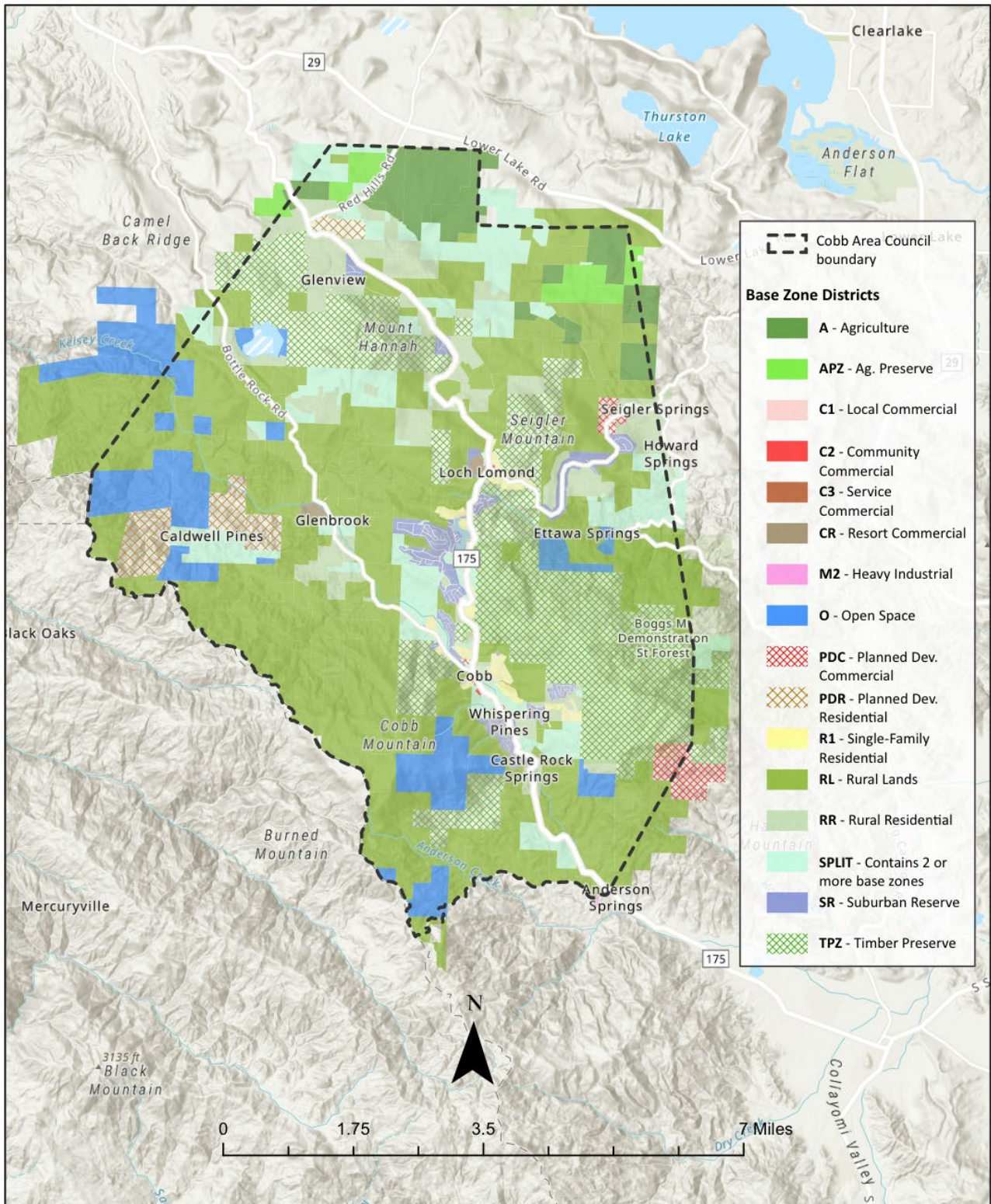
1. Using data that approximates our local area, with emphasis on "approximates". Extracting locally relevant information is imprecise and labor intensive. For this, there are four general categories available to us:
 - a. US Census: "Cobb Census Designated Place" (image) The Census provides many different kinds of data at different scales. Some (not all) Census information is available for this core community area, although it will NOT include information from the entire community.
 - b. US Census Tract 11: Another Census category that includes the Cobb Census Designated Place plus additional areas, again without covering ALL of the Cobb Mountain Community, and including some areas outside our Cobb Mountain Community.
 - c. Zip Codes: 95426 covers a relatively small area around the Cobb Post Office. Although mail addresses to this zip code will be delivered throughout the community, the formal data category is small. On the contrary 95461, which covers all of the Cobb Mountain Community, also covers all of Middletown except Hidden Valley.
 - d. Some existing local data sources that relate directly to the Cobb Mountain community, such as information from the Cobb Mountain Water Company and data collected by local realtors
2. Develop local sources of information. In each of the seven areas covered in this document, we will name some of the information that would provide better intelligence about how the system is operating.

In addition, this report also values less key non-numerical data, especially in the areas of social, cultural and human capital

Note that data from the 2020 decennial census is not yet available but the report will be updated as this information is released



Cobb Area Zoning Map



Cobb Area Council Area Boundary: with Lake County Zoning Classifications & Valley Fire Boundary

BASIC COMMUNITY DATA

Total Population				
	2014	2019	gain/loss	% change
Lake County	64,209	64,195	14	0.02%
Cobb Area: Tract 11	3,679	2,839	840	-22.83%

Sources: U.S. Census Bureau, ACS 5-year Estimates

Population Distribution by Age, 2019				
Age Range	Lake County		Cobb: Tract 11	
Under 5 years	3,731	5.8%	76	2.7%
5 to 14 years	7,346	11.4%	174	6.1%
15 to 19 years	3,695	5.8%	99	3.5%
20 to 24 years	2,997	4.7%	95	3.3%
25 to 39 years	10,956	17.0%	445	15.9%
40 to 54 years	10,713	16.7%	546	19.1%
55 to 64 years	10,424	16.2%	733	25.7%
65 to 74 years	8,902	13.9%	429	15.0%
75 to 84 years	4,148	6.5%	208	7.3%
85 years and over	1,283	2.0%	34	1.2%
TOTAL	64,195		2,839	
0-19		23.0%		12.3%
29-64		54.6%		64.0%
65+		22.4%		23.5%

Source: U.S. Census Bureau, ACS 5-year Estimates

Population Migration, 2019				
	Percent of Population		Percent of Population	
Moved from Within County	Lake County	9.3%	Cobb Mountain	4.5%
Moved from Different County	Lake County	6.0%	Cobb Mountain	6.3%
Moved from Different State	Lake County	1.8%	Cobb Mountain	0.2%
Moved From Abroad	Lake County	0.3%	Cobb Mountain	0.3%
TOTAL IN-MIGRATION		7.4%		11.3%

Source: U.S. Census Bureau, ACS 5-year Estimates

FINAL NOTE ABOUT THE DATA:

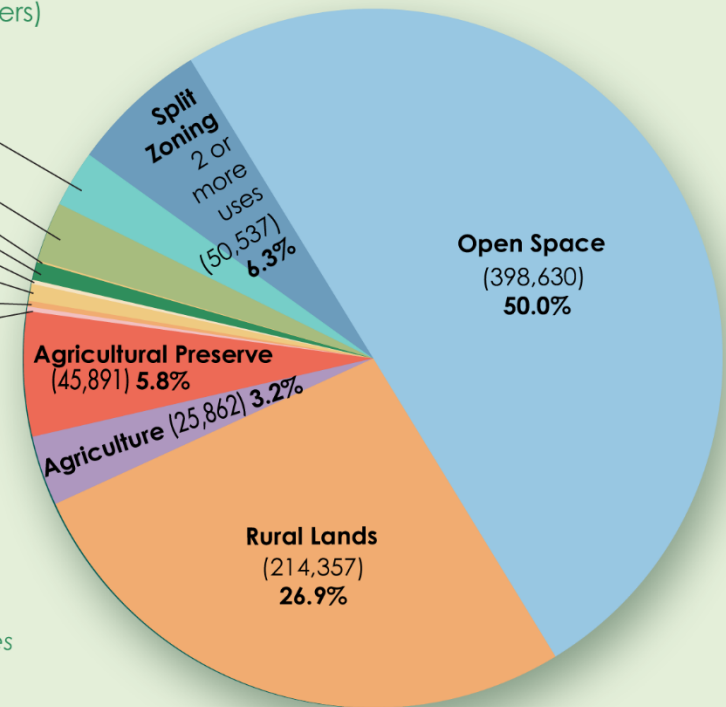
Using these approximate Data Numbers means that there is an inherent margin of error for most of the figures we are presenting in this report.

Cobb Area Zoning

Lake County Zoning Type

(Acres in parenthesis rounded to whole numbers)

- Timberland Preserve (20992) 2.6%
- Rural Residential (21943) 2.8%
- Multi-Family Residential (409) 0.1%
- Single Family Residential (6564) 0.8%
- Planned Development Residential (1574) 0.2%
- Suburban Reserve (6,210) 0.8%
- Planned Development Commercial (1,960) 0.2%
- Resort Commercial (959) 0.1%
- Two-Family Residential (288) 0.0%
- Heavy Industrial (121) 0.0%
- Commerical/Manufacturing (33) 0.0%
- Service Commercial (389) 0.0%
- Local Commercial (61) 0.0%
- Highway Commercial (39) 0.0%
- Community Commercial (284) 0.0%

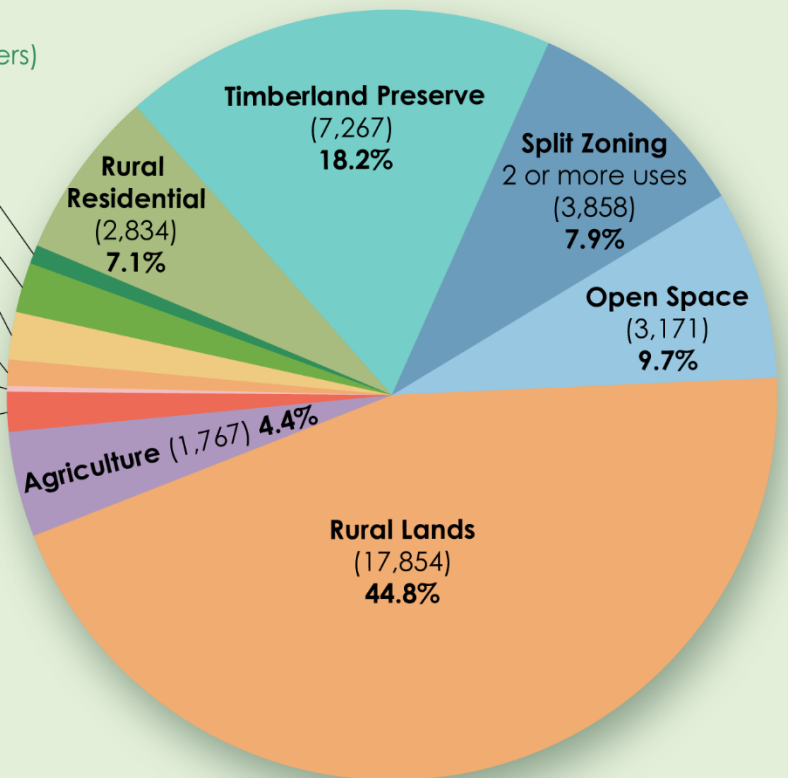


Source: Lake County GIS, 2019 ACS 5-year estimates
(Excludes cities of Clearlake and Lakeport)

Cobb Planning Area Zoning Type

(Acres in parenthesis rounded to whole numbers)

- Single Family Residential (317) 0.8%
- Planned Development Residential (835) 2.1%
- Suburban Reserve (794) 2.0%
- Planned Development Commercial (437) 1.1%
- Heavy Industrial (5) 0.0%
- Resort Commercial (90) 0.2%
- Service Commercial (.32) 0.0%
- Community Commercial (15) 0.0%
- Local Commercial (9) 0.0%
- Agricultural Preserve (637) 1.6%



Source: Lake County GIS, 2019 ACS 5-year estimates

1. Natural Capital

“ The Foundation Environment

I think the quality of life here is pretty exceptional in terms of environment, air quality, having space. After having lived here through this COVID-19 experience specifically, I was watching things unfold in urban areas and just counting my blessings every day that I could go step outside and walk on the nature trail and not cross paths with a soul, enjoy nature, as I always do. ”

- local school teacher



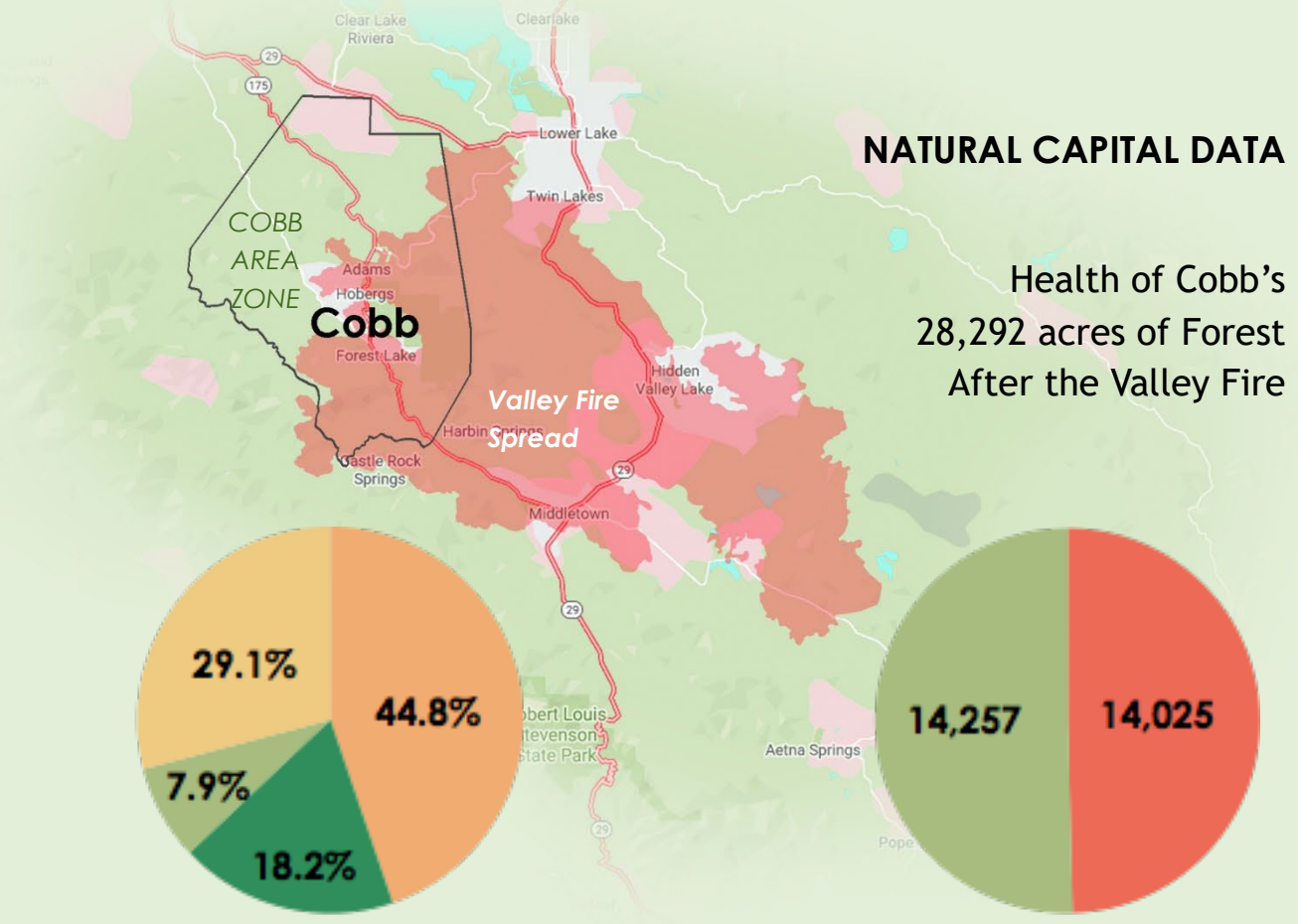
The local natural environment exerts a powerful influence on every dimension of a community, especially in rural areas like Cobb Mountain where so much of life and the economy has historically been based in agriculture and forestry and on the restorative quality of nature. Indigenous peoples occupied seasonal sites throughout the area. The first white settlers were attracted by the accessible stands of old growth timber and built the first local economy on that basis. Prior to the

completion of Interstate 80 to Lake Tahoe in the early 1960's, the Cobb Mountain Area was a significant getaway destination for the Bay

Area and the community supported dozens of small- to medium-sized resort hotels and spas where vacationers could enjoy the numerous hot and mineral springs in the area. Thus, the local natural environment and the community's relationship with it is a good starting point for building a strong resilience and development strategy¹⁵.

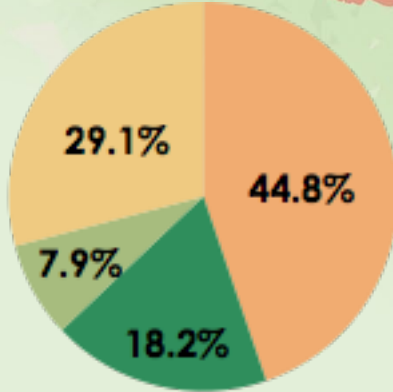
Connections with Other Community Capitals¹⁶

The natural environment sets the stage for the entire range of community development capitals. The Cobb Mountain community culture is based in a close relationship to the land. The fundamental natural capital of the area provides the basis for the community's economy. Dense trees and the area's complex topography are a challenge for built infrastructure such as water systems and broadband networks. Climate and soils provide the fundamental basis of both the local agricultural economy, as well as tourism, and residential appeal. The natural environment is a great source of healing and promotes overall wellness. Most of all, the natural environment is a wellspring of regeneration for all who live here.



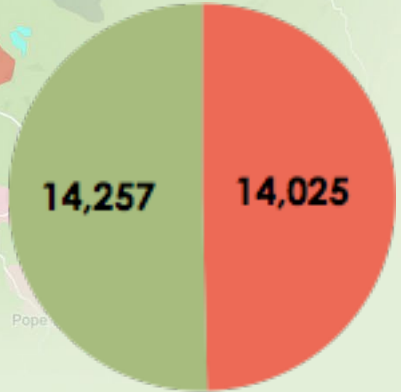
NATURAL CAPITAL DATA

Health of Cobb's
28,292 acres of Forest
After the Valley Fire



Cobb Area Forest/Non-Forest Lands

■ Rural Lands - 17,854
 ■ Timber Preserve - 7,267
■ Open Space - 3,171
 ■ Other, Non-Forest lands



Cobb Forest Acres

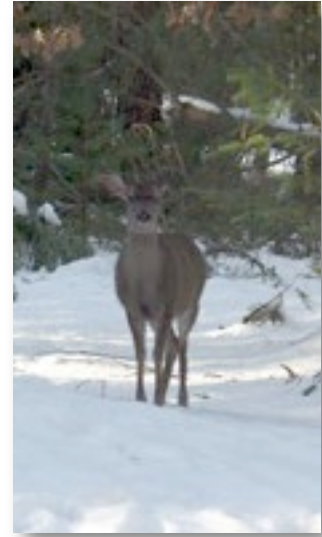
■ Acres not burned - 50%
■ Acres Burned - 50%

ADDITIONAL DATA WE WOULD LIKE TO HAVE

- Health of the Forest
 - Acres under timber management/ Forest Management plans
 - Extent of invasive species (especially spread of scotch broom)
 - Extent of hazardous brush accumulation (acres)
 - Location and status of fire breaks established and maintained
 - Priority list of new fire breaks desired
- Health of the Watershed
 - Description and status of local water basics/aquifers (micro-basin hydro geography, withdrawal rate, recharge rate)
 - Number of septic systems, number of failed local septic systems
 - Number, location and status of local wells,
- Status of the "Viewshed" – the natural environment that can be seen from a particular viewpoint, especially in this context, from local roads and home sites. The beauty of the Cobb Mountain views is a key natural asset of the community
 - Blighted views
 - Pristine views
 - Restored views

Analysis

The Cobb Mountain ecosystem was significantly damaged by the Valley Fire in 2015 and, as of 2021, is still in the early stages of recovery. Even prior to the fire, the forest had been (and continues to be) stressed by infestation by the pine bark beetle. The remaining stands of unburned forest remain at risk and beetle-killed trees and hazardous brush accumulations remain a source of concern. Fire scarred areas have also become subject to invasive species such as Scotch Broom that increase fire danger. Persistent drought and longer term warming due to climate change will continue to stress local forest and wildland health. Steady work by local residents has begun to establish sustainable stewardship practices but much work remains to be done to bring this to a sufficient level to secure the local environment. Finally, six years of new growth have begun to cover burned hillsides but significant stands of dead trees remain as a blight on viewsheds in key view corridors.



Wildfire and Ground Water - a Tight Connection

A connection between groundwater depletion and increasingly destructive and frequent forest fires has been observed in the United States and across the globe. Forests depend on both surface water and groundwater for survival. Inadequate monitoring and study of these ecosystems corresponds with a general lack of awareness that they are in trouble, especially during parching summers and droughts¹⁷.

It will be critical for the Cobb Mountain community to develop a much more detailed understanding of local groundwater resources, especially as new residents move in and drought continues to stress the resource. Local septic systems can also have a significant effect on groundwater. Without centralized or community scale wastewater treatment facilities, nearly all local residences and businesses rely on onsite septic systems, which do not allow for economic reuse of water resources and which can pose danger to the watershed over the long term¹⁸.

Climate Change - a crucial factor in the Cobb Mountain future

According to the US Fish and Wildlife service, virtually all future climate scenarios predict increases in wildfire in western North America due to higher summer temperatures and earlier spring snowmelt. Fire frequency and intensity have already increased in the past 50 years, and most notably the past 15 years in the forested regions of the West. The area burned by fire regionally is projected to double by the 2040s and triple by the 2080s. Researchers have linked these trends to climate changes. Drought and hotter temperatures have also led to an increase in outbreaks of insects, such as the mountain pine beetle, increasing the risk of fire¹⁹.

Natural Capital Goals:

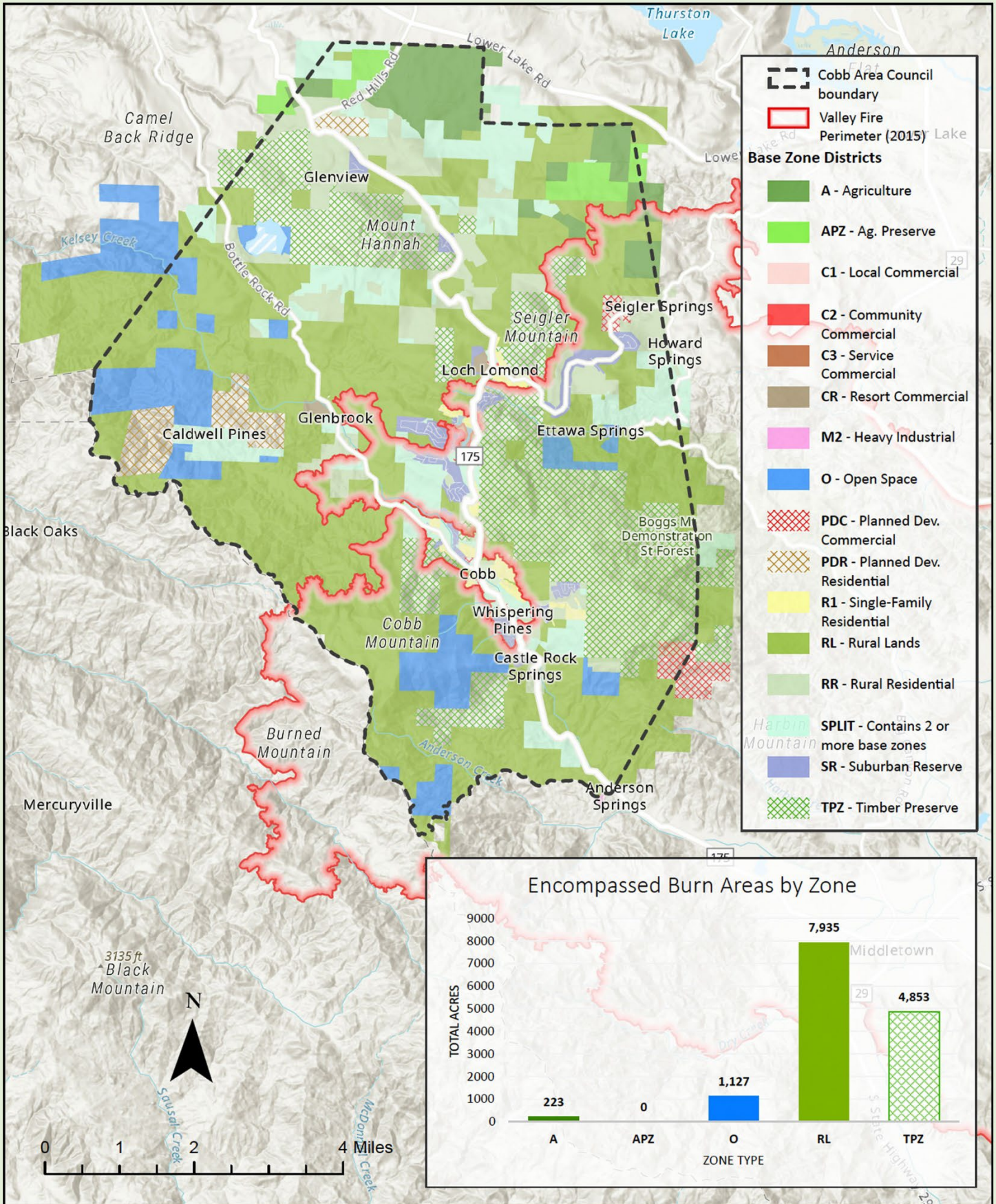
- Establishing a robust system of forest and watershed stewardship that can reduce the community's vulnerability to projected climate change threats, particularly wildfire, and to protect the forests that provide the community with its fundamental character
- Increase in total acreage under formal forest management plans
- Increase establishment and maintenance of community fire breaks
- Increase landowner responsibility for proper forestland management
- Increase understanding and management of local aquifers and the total watershed.
- Provide support to homeowners and neighborhoods to manage hazardous brush and stressed trees

Strategies:

- Establish a Forest Stewardship Working Group of the Cobb Area Council to convene local forest health practitioners and develop a comprehensive Cobb Mountain Area Forest Stewardship Plan that identifies funding sources and an economic model for sustainable management of local forest and watershed resources.
- Establish a Watershed Education Program (WEP) for local community leaders and volunteers
- Revise the Cobb Mountain portion of the Lake County Community Wildfire Protection Plan (CWPP) and keep it current
- Conduct an area wide hydrologic survey, identifying the location and range of local water basins, especially in areas from which groundwater is being withdrawn.



Cobb Area forest lands burned in the Valley Fire 2015



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) homes²⁰. 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's²¹. 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 connectivity²². The Valley Fire destroyed nearly 1300 homes, over 600 of them in the Cobb Mt. area²³. 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 scale²⁴. 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:

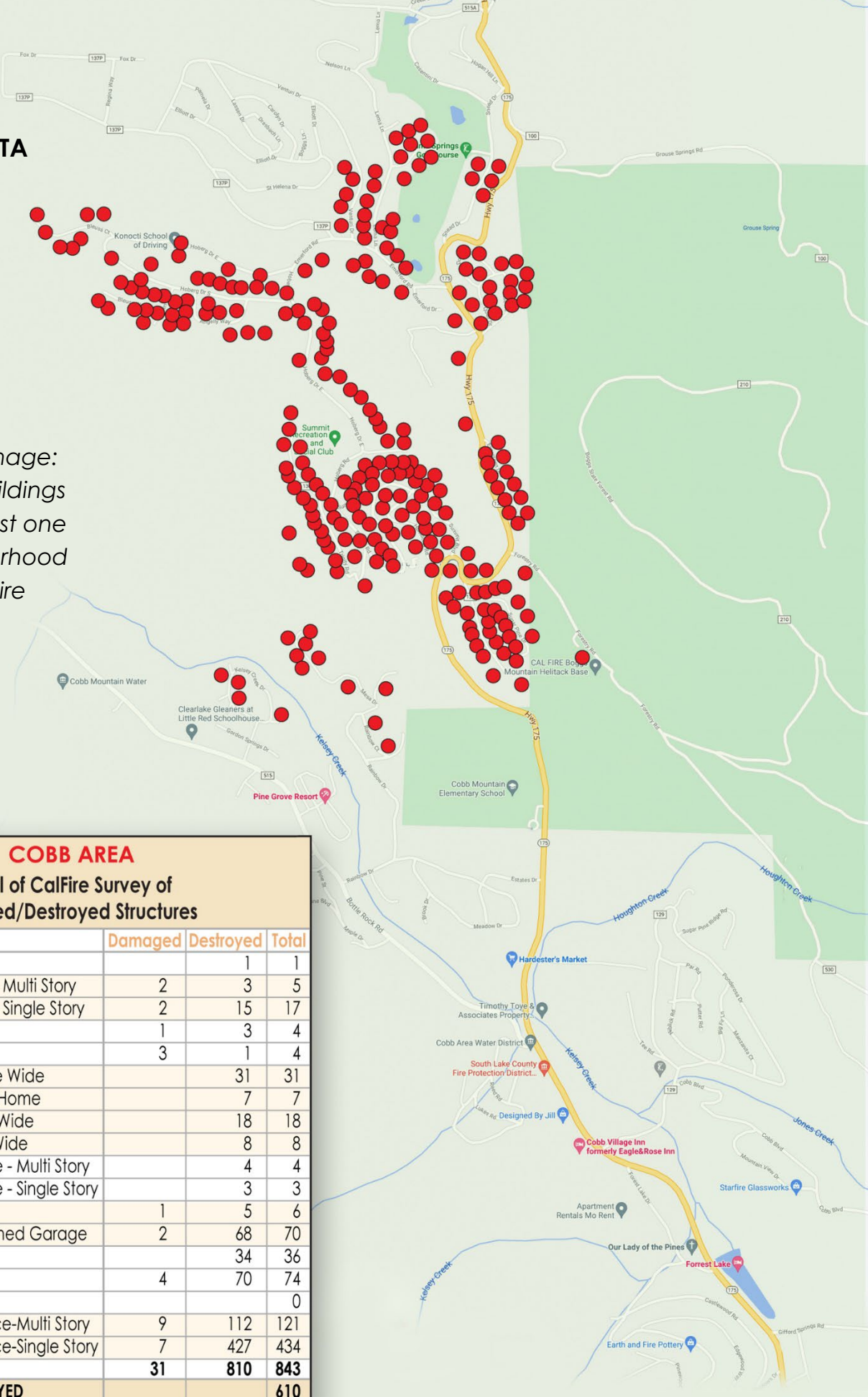
Rebuilding the local population to pre-fire levels, including a seasonal cohort of 20-30% will allow the community to prosper. At that level, each of the seven community capitals can reach a fullness that can strengthen the whole system. Especially if we can carefully guide development so that the Cobb 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

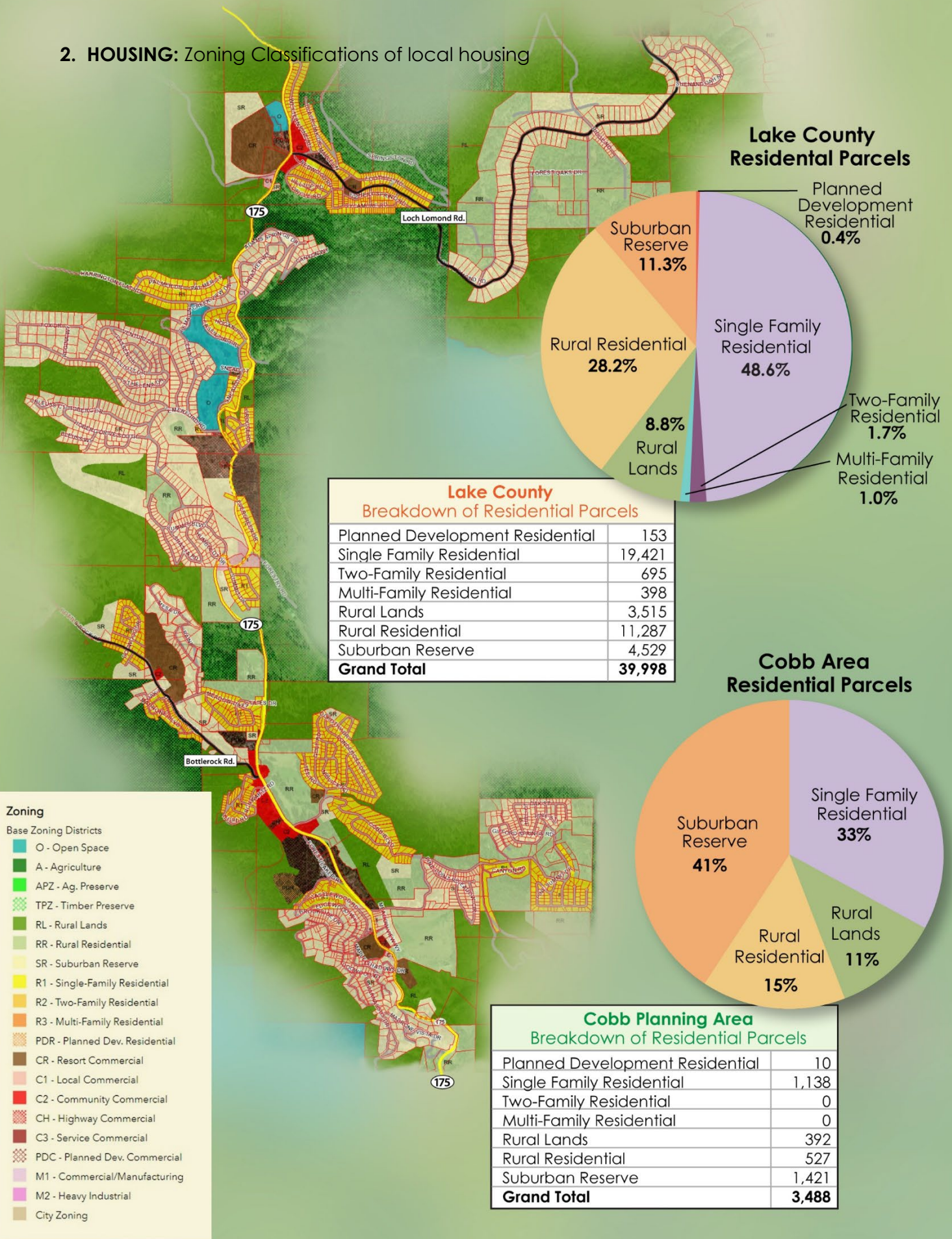
Background Image:
Close-up of Buildings
Destroyed in just one
Cobb neighborhood
by the Valley Fire



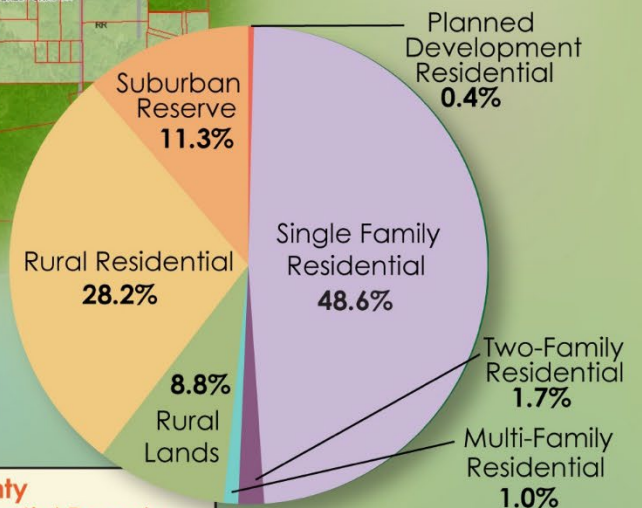
COBB AREA			
Detail of CalFire Survey of Damaged/Destroyed Structures			
STRUCTURE	Damaged	Destroyed	Total
Church		1	1
Commercial Building - Multi Story	2	3	5
Commercial Building - Single Story	2	15	17
Infrastructure	1	3	4
Miscellaneous	3	1	4
Mobile Home - Double Wide		31	31
Mobile Home - Motor Home		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
Grand Total	31	810	843
TOTAL HOMES DESTROYED			610

Source: CalFire Valley Incident Damage Inspection Report CALNU08670

2. HOUSING: Zoning Classifications of local housing



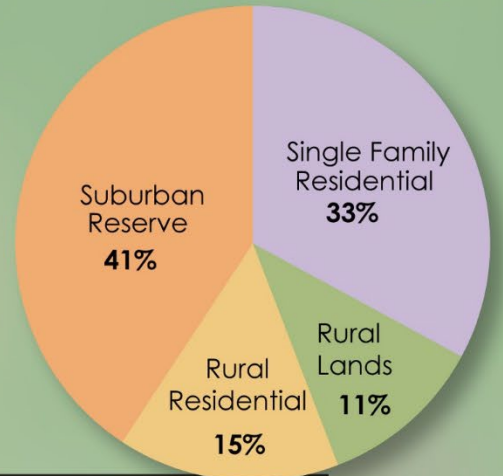
Lake County Residential Parcels



**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
Grand Total	39,998

Cobb Area Residential Parcels

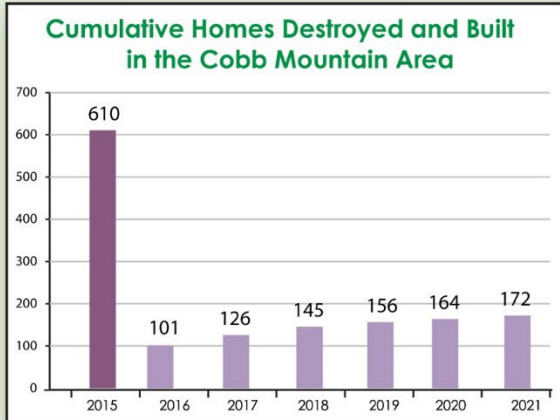


**Cobb Planning Area
Breakdown of Residential Parcels**

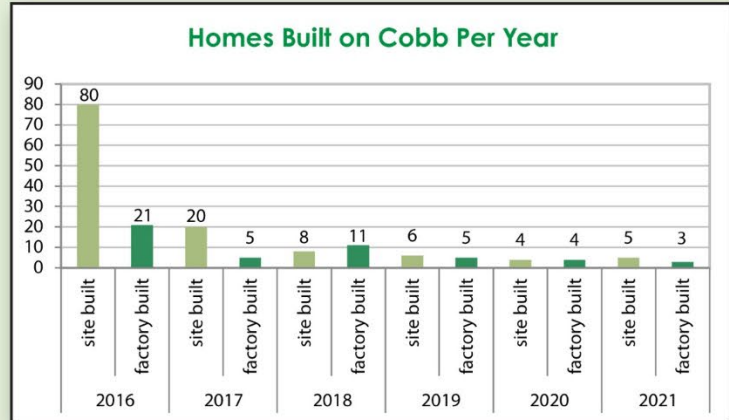
Planned Development Residential	10
Single Family Residential	1,138
Two-Family Residential	0
Multi-Family Residential	0
Rural Lands	392
Rural Residential	527
Suburban Reserve	1,421
Grand Total	3,488

- 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



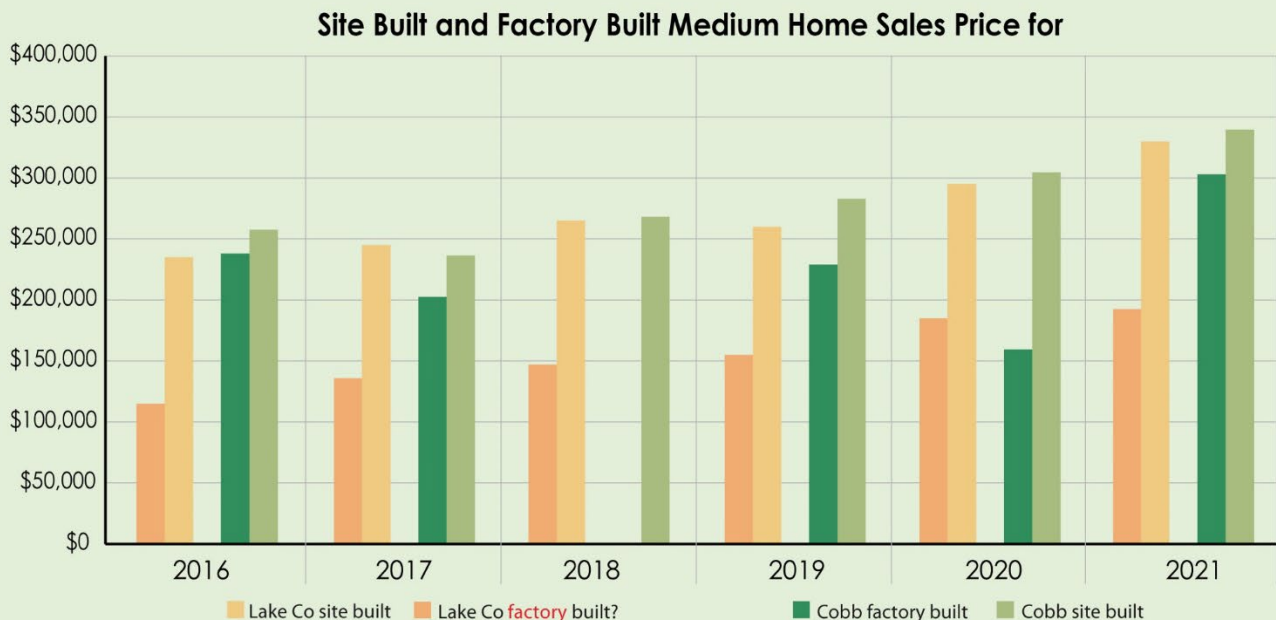
Source: Lake County Community Development Department



Source: Lake County Community Development Department

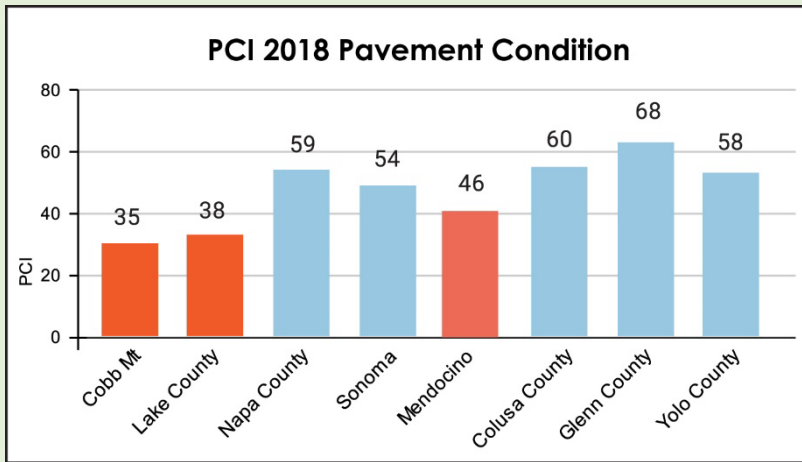
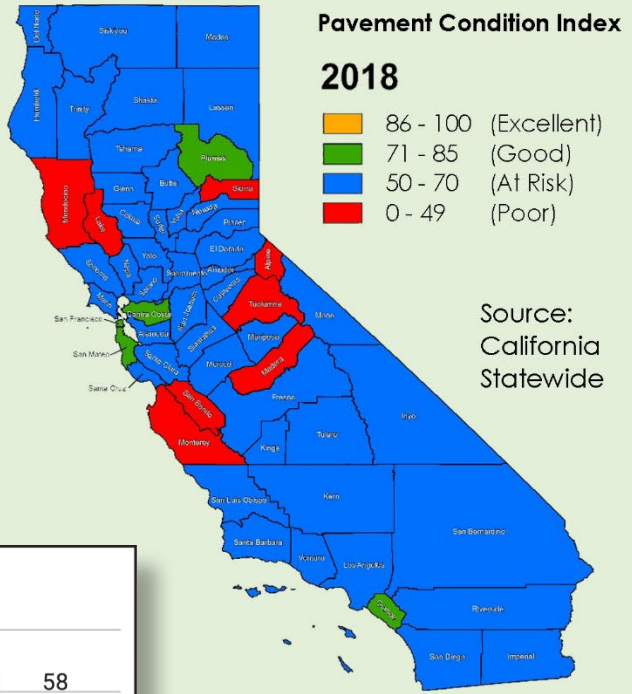
Median Home Sales Price - Lake County and Cobb Mt.				
	Lake County		Cobb Area	
	Factory Built	Site Built	Factory Built	Site Built
2016	\$ 115,000	\$ 235,000	\$ 238,000	\$ 257,250
2017	\$ 136,000	\$ 245,000	\$ 202,500	\$ 236,250
2018	\$ 147,000	\$ 265,000	\$ 268,000	
2019	\$ 155,000	\$ 260,000	\$ 229,000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

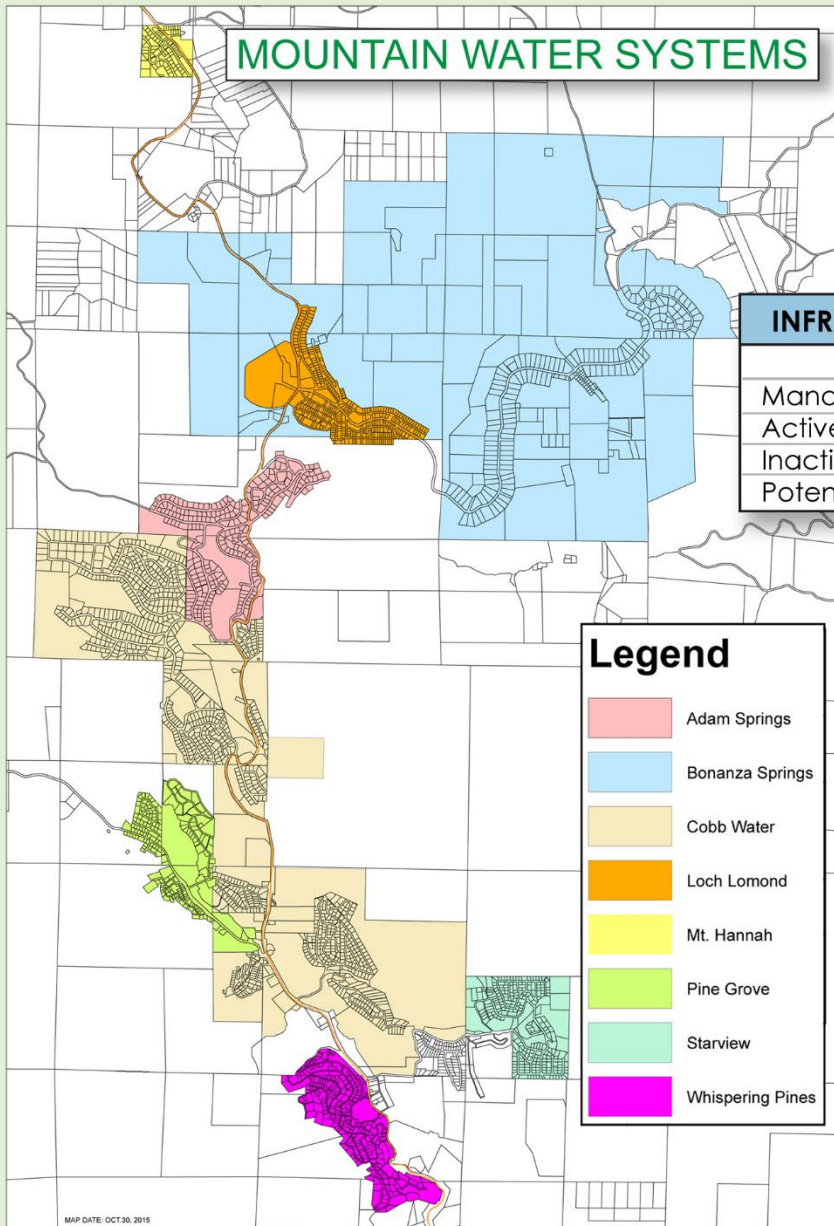
source: California Association of Realtors



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 2011²⁵.





**5. INFRASTRUCTURE:
LOCAL WATER SYSTEMS**

INFRASTRUCTURE: LOCAL WATER SYSTEMS		
	Pre Fire	2021
Managed Local Systems	10	2
Active Local Accounts	1,537	1,000
Inactive Local Accounts		300
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

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” housing²⁴. A pandemic-driven skyrocketing of building costs has only made it worse²⁶. 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 County²⁷. 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

3.

Social Capital

Essential Human Connections



“All my neighbors are fantastic. Every single one of them. I mean, on every side I've got a lot of guitar players around me. I don't know how that happened, but I like it. And it's a great mix of progressives, but also down-home folks. And I really like that mix. We wave at each other when we drive by.”

– *Local builder (and guitar player)*

The concept of social capital has been used for decades in the United States to refer to the goodwill, fellowship, sympathy, and social intercourse among individuals, families and groups. Some writers refer to social capital as the links, shared values and understandings in society that enable individuals and groups to trust each other and to work together²⁸.

One common approach divides Social Capital into three main categories:

- **Bonding:** Connects to people based on a sense of common identity (“people like us”) – such as family, close friends and people who share our culture or ethnicity.
- **Bridging:** Links that stretch beyond a shared sense of identity, for example to distant friends, colleagues and associates.
- **Linking:** Connects to people or groups outside someone’s usual economic or social sphere²⁹.

The potential benefits of social capital can be seen by looking at social bonds. Friends and families can help us in lots of ways – emotionally, socially and economically. For example, several studies support the common assumption that personal contacts are a significant factor for job searches and career advancement³⁰.

Connections with other elements

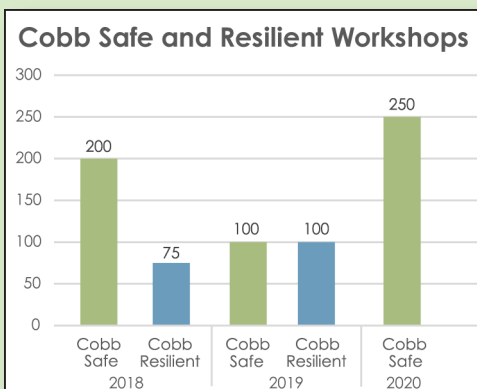
Social networks affect every area of life, including our ability to work and to participate in every dimension of community life. The reverse is also true and the state of each of the other six forms of community capital will have a strong effect on the strength of the community's social networks. Social Capital has a particularly strong connection to Cultural Capital because cultural traditions are primarily preserved and cultivated in social groups.

SOCIAL CAPITAL DATA

Although there is a large literature on the significance of Social Capital, it is also notoriously difficult to measure and analyze³¹. The Cobb Mountain community has some active groups that can be identified, but informal or family or neighborhood networks are inherently hard to quantify. Nonetheless, formal interviews and informal queries consistently report that the Cobb community is home to a dense web of social relationships.

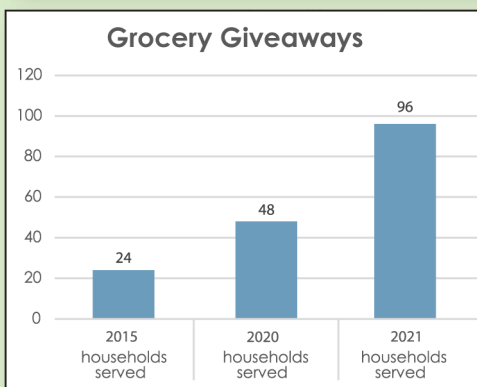
1. Cobb Safe and Resilient Workshops:

Following the Valley Fire, and prior to the Covid pandemic, the Cobb Area Council partnered with other community groups to offer two annual fire safety workshops and neighborhood organizing events. In the Spring, Cobb Safe focuses on preparing for the upcoming fire season and in the fall Cobb Resilient focuses on doing the necessary "wet season" work, such as controlled burns or home hardening.



2. Community food distribution:

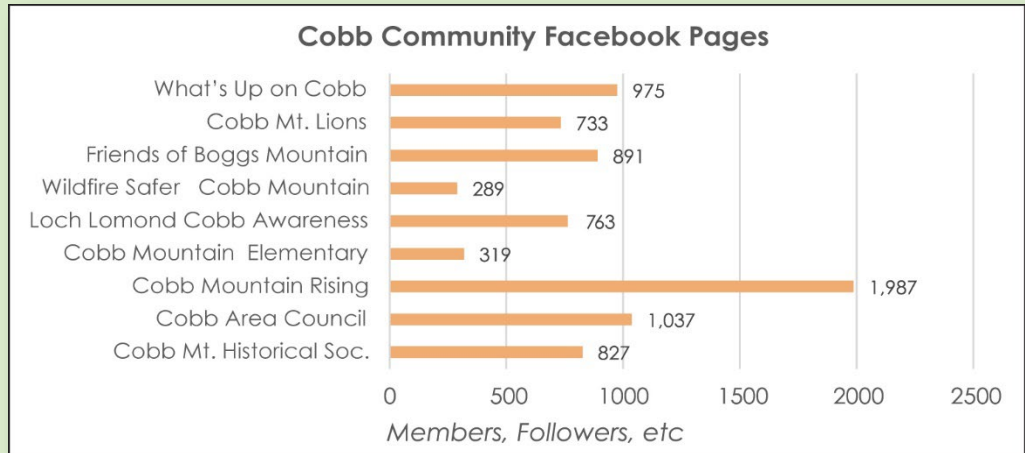
The Cobb Mountain Lions Club manages the Cobb Community Center as a community resource center and provides facilities and community service activities. The Cobb Community Center has been central to the Cobb area for decades. In addition to meeting space, the Cobb Community Center includes a commercial kitchen that has provided meals for residents during and after disasters. The club offers free grocery distribution twice each month, serving 48 households each time.



source: Cobb Mountain Lions Club

3. Blackberry Cobbler Festival:

In August 2019, the Cob Area Council Economic Development Committee put on the first annual Blackberry Cobbler Festival to celebrate local community character and resilience.



4. Social Media:

For many in the Cobb Mountain Community, social media has become an important place where community members can interact. Some of the most active Facebook pages are: (see graph)

5. Cobb Alert Net:

In 2018 the Cobb Area Council Communications Committee initiated a local radio connection network using inexpensive hand-held radios and anchored by experienced HAM operators. Over the first four years of operations the group has installed "repeater" stations that now allow all areas to communicate even if cell phone service is interrupted. The group holds weekly radio check-ins during fire season.

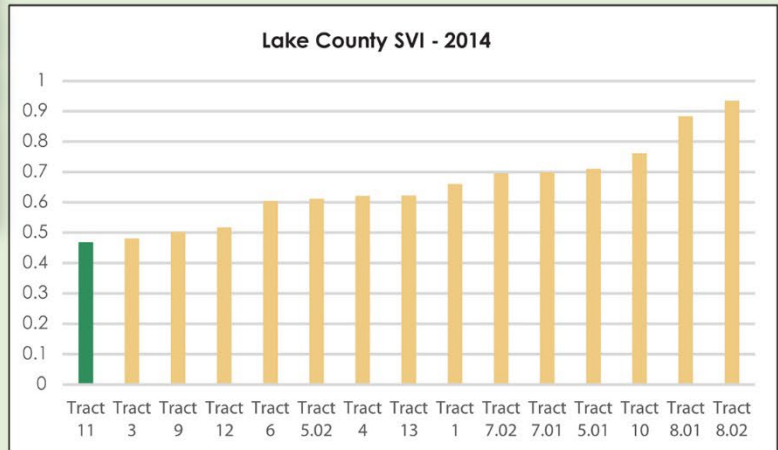
	Neighborhood Subnets	Members
2018	0	15
2019	5	48
2020	6	121
2021	9	198

6. Social Vulnerability Index³²:

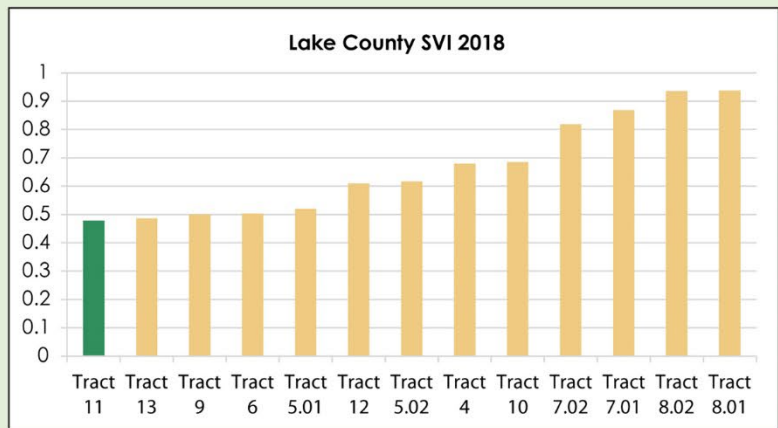
What is Social Vulnerability? Every community must prepare for and respond to hazardous events. The degree to which a community exhibits certain social conditions, including high poverty, low percentage of vehicle access, or crowded households, may affect that community's ability to prevent human suffering and financial loss in the event of disaster. These factors describe a community's social vulnerability. The US Centers for Disease Control and Prevention (CDC) created the Social Vulnerability Index (SVI) to help public health officials and emergency response planners identify and map the communities that will most likely need support in the case of a hazardous event. The SVI indicates the relative vulnerability of every U.S. Census tract, ranks them on 15 social factors and further groups them into four related themes. Note that SVI is a relative index, so the county figures are in relation to all California counties and the census tract figures are in relation to all California census tracts. Thus, Lake County as a whole is significantly more vulnerable (score of .72) than California counties while the Cobb Mountain community (census tract 11) is slightly less vulnerable than all California census tracts (score of .48). Prior to the onset of major fires in 2015, Lake County SVI was still higher than most California counties (score of .70) and the Cobb Area was the least vulnerable Census tract in the County (score .47). See charts on next page.

Overall Vulnerability	Socioeconomic Status	Below Poverty
		Unemployed
		Income
		No High School Diploma
	Household Composition & Disability	Aged 65 or Older
		Aged 17 or Younger
		Civilian with a Disability
		Single-Parent Households
	Minority Status & Language	Minority
		Aged 5 or Older who Speaks English "Less than Well"
	Housing Type & Transportation	Multi-Unit Structures
		Mobile Homes
		Crowding
		No Vehicle
		Group Quarters

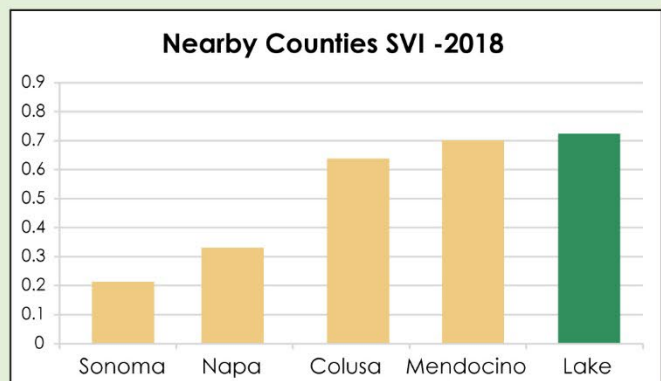
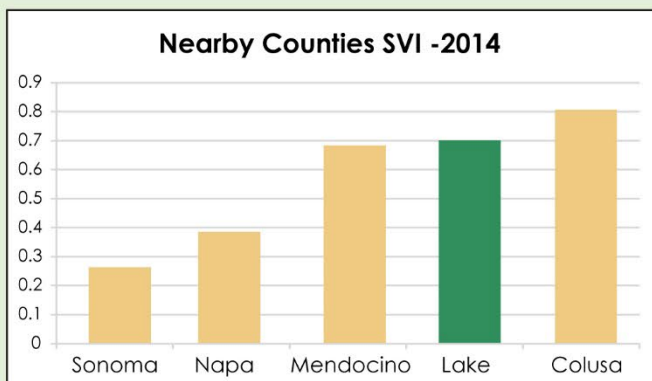
Prior to the onset of major fires in 2015, Lake County SVI was still higher than most California counties (score of .70) and the Cobb Area was the least vulnerable Census tract in the County (score .47).



LEFT:
Lake County SVI
Compared with other census tracts in Lake County, Cobb Mountain (Tract 11) has consistently had a lower Social Vulnerability Index³³



BELOW:
Nearby Counties SVI
Compared with neighboring counties, the Social Vulnerability of Lake County has increased since the 2015 Valley Fire



ADDITIONAL SOCIAL CAPITAL DATA WE WOULD LIKE TO HAVE:

- More complete data on local social media activity – tracking activity on key sites
- Attendance at local community events: Cobb Night Out, Blackberry Cobbler Festival etc.

ANALYSIS

Although difficult to quantify, local sentiment (and anecdotal report) is that Cobb is rich in Social Capital, shown in multigenerational families, a family-oriented summer culture and, not least, the strong cooperative response after the Valley Fire. Although the community is predominantly white (see racial demographics, page XX), it is also politically, socially and economically diverse, a quality that seems to be valued by community members.



SOCIAL CAPITAL GOALS:

- Support a wide variety of gatherings throughout the community (with due respect for safety during the Covid pandemic)
- Bring different “identity” groups together

SOCIAL CAPITAL STRATEGIES:

- Promote events and gatherings (shared strategy with Human Capital)



4.

Financial Capital

The Economy: Local Industry and Business

“ Part of this national trend that's happening in response to Covid that people are waking up to a lifestyle that they could have in the Cobb area is actually pretty much the optimum lifestyle. Like connection with local community health and wellness activities, food and diet and wanting to know where your food comes from and a farm to table awareness. And it's a lifestyle that is about balance and sustainability. ”

- Local Resort Developer

Financial Capital includes the money and service that are critical to the operation of a healthy, resilient, sustainable and thriving community. Financial Capital provides a principal means by which the various elements of the community relate to each other by giving and receiving, buying and selling, serving and being served. Under the right circumstances, these flows are mutually reinforcing and build every kind of capital³⁴.



In a healthy, thriving community each sector is stable and full of the required energies needed to function and adapt. This energy may be in the form

of money, either spent in exchange for goods and services or given as patronage or a gift. The energy may be in the form of direct service, which can take a thousand forms of exchange. It can be an exchange or gift of food, labor or things.

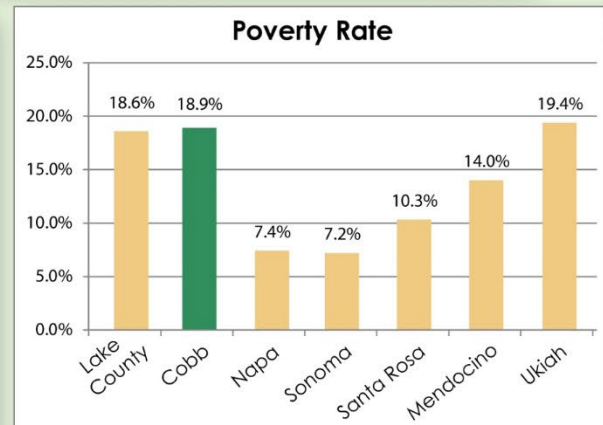
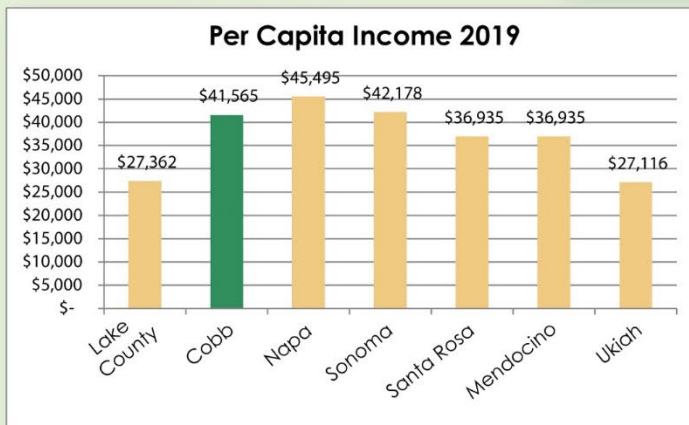
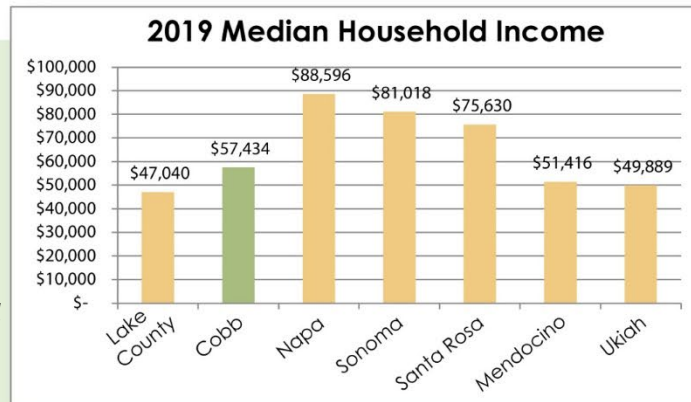
Connections with other Community Capitals

The state of “The Economy”, or the flow of financial capital, is the most widely used perspective from which the resilience and overall state of the community is gauged. This generally refers to the local “gross product” - the total amount of goods and services transacted for money, with the base presumption that the more the better. It is certainly true that the level of economic

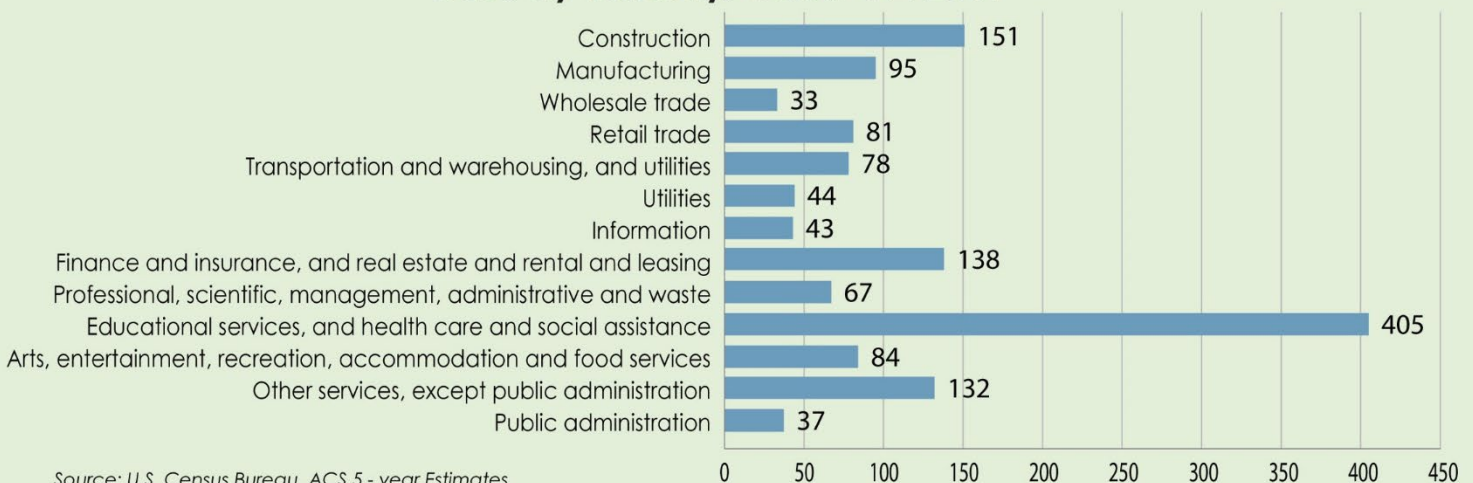
activity influences every other form of community capital. Economic wealth generally results in the capacity to strengthen the stewardship of the natural environment, support local culture, promote active participation in local affairs, finance local housing, health and recreation. However, there are now enough examples of wealthy communities where economic capacity has not resulted in the strengthening of other community capitals but rather has led to unbalanced systems where community culture, health, housing, and even the local environment, has not been well cared for, to the detriment of the whole system. Therefore, it is critical that economic expansion be closely integrated with the development of the other forms of local community capital.

1. GENERAL FINANCIAL CAPITAL DATA

Data provide by North State Planning and Development Collective, California State University, Chico



Jobs by Industry, Cobb CA 2019

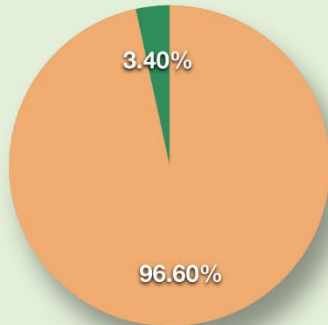


Source: U.S. Census Bureau, ACS 5 - year Estimates

2. AGRICULTURAL PRODUCTION

Lake County Agricultural Lands

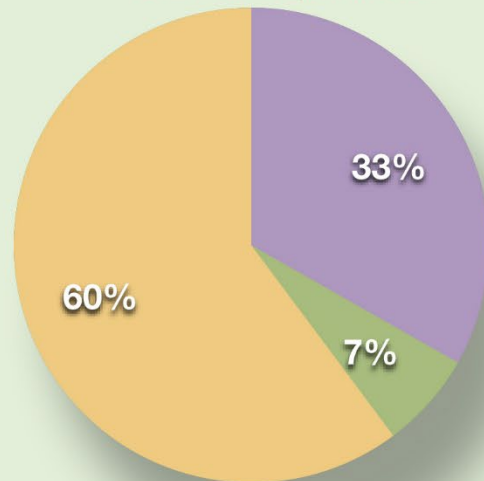
Total Acres: 71,753 Acres
(zoned Ag or Ag Preserve)



- Cobb Mountain Area: 2,405 Acres
- Other Lake County Areas: 69,348 Acres

Value of Cobb Mountain Agriculture 2019

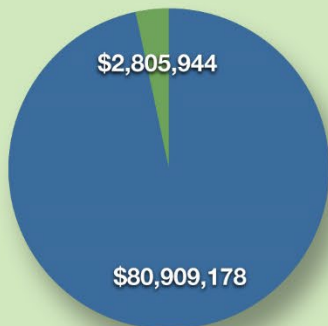
Total Value: \$8,447,254



- Winegrapes: \$2,805,944
- Timber: \$556,310
- Cannabis: \$5,085,000

Lake County WINE GRAPES Value 2019

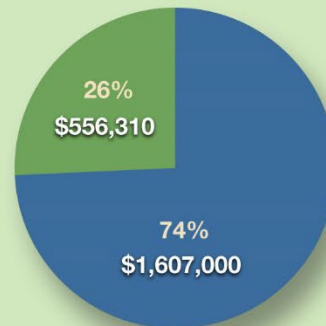
Total Value: \$83,715,122



- Cobb Mountain Area: 313 acres (based on % of county agricultural lands)
- Other Lake County Areas: 9,026 acres

Lake County TIMBER PRESERVES Lands

Total Acres: 20,992



- Cobb Mountain Area: 7,267 Acres (MFB 3,934)
- Other Lake County Areas: 13,725 Acres (MFB 11,365)

Lake County CANNABIS Agriculture 2019-2021

2019 Totals

As per the Lake County Community Development Dept.



- Cobb Mountain: 3.39 acres
- Other Lake Co. Areas: 84.05 acres

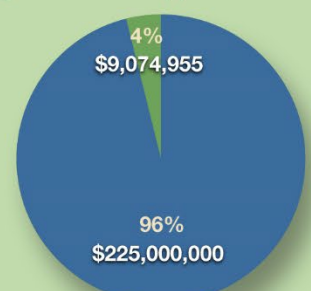
2020 Projections

Acres and value projections (\$1.5M/acre in 2020, \$750K/acre in 2021) based on interviews with local licensed growers and suppliers



- Cobb Mountain: 8.07 acres
- Other Lake Co. Areas: 220 acres

2021 Projections



- Cobb Mountain: 12.10 acres
- Other Lake Co. Areas: 300 acres

3. TOURISM AND SUMMER VISITORS

Cobb Mountain has been a getaway destination for over 100 years, and the features that have attracted people here remain important elements of the local character. The community faces key challenges rebuilding this critical sector of the economy - it is a classic case of "chicken and egg": we need the residents and visitors to support a critical mass of local attractions, and we need the local attractions to draw the visitors.

These are some of the core visitor serving businesses in Cobb today:

- **WHISPERING PINES RESORT:** Family owned and operated for five generations of the Strickler family, an authentic yet comfortable cabin experience
- **PINE GROVE RESORT:** a forest retreat bordered by Kelsey Creek with spring-fed pools, year round cabin overlooking the creek, treehouse retreat, and glamping tents
- **MANDALA SPRINGS RESORT:** A 200-acre wellness retreat, vegetarian, substance free with a variety of cottages, country lodges, cabins and RV and camping spots to accommodate up to 500 guests
- **COBB VILLAGE INN:** 19 guest rooms close to the center of Cobb
- **VARIOUS B AND B VENUES.**



Many local attractions closed following the Valley Fire, including:

- **BLACK ROCK GOLF COURSE AND RESTAURANT**
- **VILLAGE PUB**
- **MATT AND JESS CAFÉ**
- **BOGGS MOUNTAIN** hiking and mountain biking trails (see section 7 on Human Capital for rebuilding activity)

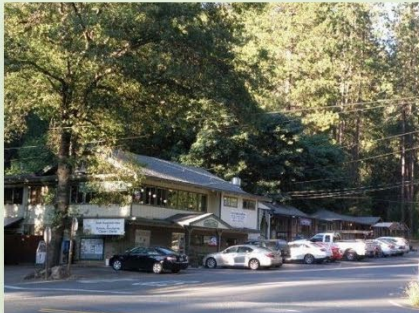
4. CORE LOCAL BUSINESSES

Here are some of the core local businesses that have survived and still provide the core retail economy for the community, attracting and serving both visitors and local residents.

- **HARDESTER'S GROCERY:** A locally-owned full-service grocery and key local "anchor" institution
- **MOUNTAIN HIGH COFFEE** – A classic "third place" gathering hole complete with chess board and comfy reading room
- **COBB MOUNTAIN PIZZA** – An essential "family night out" destination for visitors and locals alike
- **LOCH LOMOND CORNER** – convenience store, deli, mail stop and coffee shop
- **ADAMS SPRINGS GOLF COURSE** – nine holes and new clubhouse restaurant
- **COBB PACIFIC - GAS STATION**

ADDITIONAL DATA WE WOULD LIKE TO HAVE:

- Taxable retail sales in Cobb Area
- Lodging occupancy and ADR (average daily rate) in Cobb Area including AirBnB and VRBO
- Number and nature of home-based businesses
- Remote workers depending on broadband





ANALYSIS:

Based on all of the information gathered for this report, on the eve of the 2015 Valley Fire, the Cobb Mountain economy was already in the midst of a transition. A core year-round population maintained a stable base “on the mountain.” This provided a base for a consistent presence of seasonal residents and visitors from the Bay Area who fueled a vibrant resort culture. This summer economy, which once supported over a dozen resorts, was significantly diminished by the 1960s and ‘70s

when the construction of I-80 made the Tahoe area the go-to getaway destination for the region³⁵. In the years leading up to the fire, the Cobb community was experiencing an increase in year-round residents, including many who may have enjoyed summers on the mountain and decided to move up permanently as well as a new cohort attracted by the conversion of historic resorts to private retreat facilities. Another important sector was the flourishing illegal cannabis grow operations that provided a cash infusion to local

retailers around harvest time.

In 2015 this population of old-time locals, new year-round residents, pot growers, and a diminished but still important summer population supported a modest local business community concentrated in one central business center in Cobb and one satellite commercial area in Loch Lomond. Establishments included several eateries, a full-service grocery, a gas station, the post office, a deli/convenience store, two golf courses, two coffee shops, a motel and a collection of other service providers. All of this was very negatively affected by the Valley Fire and by five subsequent years of more, even larger fires nearby that poured smoke into the area for weeks on end. Additional burdens due to the COVID-19 pandemic have added further challenges to recovery and development.

For the Cobb Mountain Area, the most significant comparisons are to the rest of Lake County and to the three areas where Cobb residents most commonly may work and shop - Napa (especially the city of Napa), Sonoma (especially the city of Santa Rosa) and Mendocino (especially the city of Ukiah). It is also useful to think about Cobb Mountain as a central point in a commercial, cultural and social axis that runs from Middletown to Kelseyville. These two larger neighboring communities, each about 15 miles away, are home to businesses that provide both goods and services to Cobb. They also provide some employment opportunities for Cobb residents and attract visitors that add potential markets for Cobb Mountain visitor -serving businesses.

The principal economic goal for the Cobb Mountain community is to restore population to the pre-Valley-Fire level. This will give local businesses the necessary base to thrive. There is of course something of a chicken-and-egg situation in that it is the existence of local businesses and services that are part of the attraction for new residents. On another note, the COVID pandemic demonstrated that the community has a good potential to attract new residents who are able to work remotely and increase the base economic level of the community. Cobb Mountain shares with the rest of California the daunting challenge of building new housing, including replacing homes destroyed by fire.

Cobb also shares with other rural communities the challenge of bringing high quality broadband connectivity to all local households and businesses. Another key important factor for home-based employment is good quality Broadband access.

FINANCIAL CAPITAL GOALS:

- Restore local business activity to pre-fire levels
 - re-open the three local eateries (or equivalent) that are currently closed as key attractors for new residents and important contributors to the community's quality of life
 - approval of a development plan for the Hoberg's Resort Property
- Nurture the development of a balanced economy where vulnerability is limited by having the economy distributed across a variety of local sectors. Encourage a balanced mix of
 - visitor-serving businesses
 - local retail establishments
 - local agriculture - vineyards, cannabis, timber
 - local service businesses - construction, forest maintenance, FIRE (finance, insurance, real estate)
 - transfer income (residents drawing retirement pensions, Social Security and other passive income)
 - home-based businesses and remote workers
- Create a cohesive "Village Center" in the Cobb commercial center, with space for public gathering

FINANCIAL CAPITAL STRATEGIES:

- Move aggressively to increase the Broadband capacity, starting in selected neighborhoods
- Continue to expand and promote activities and programs that improve local forest health and fire safety and make this a key element of the “brand” image of the Cobb community - (use quote from CMAT rep about Cobb’s strength in this)
- Partner with the Middletown Area Merchants Association (MAMA) and the Kelseyville Business Association (KBA) to support local businesses
- Continue the “Explore Cobb” cooperative marketing of Cobb as a destination
- Continue to promote the CAC local small business loan program
- Continue to court regional mountain bike racing events to return to Boggs Mountain for major races
- Commission a design study of the Cobb commercial center to tie together the disconnected elements
- Identify key development parcels, such as the former Hoberg’s resort property and actively promote projects that meet community goals

5. Cultural Capital

Character, History and Traditions

Humans first migrated into the Cobb Area over 10,000 years ago (some studies say nearly twice that long). During that whole time, and until very recently, the land was occupied by a thriving culture of indigenous people well-integrated with the natural landscape and living well on the abundant local resources³⁶. Once Europeans arrived in Cobb, the new human inhabitants built a culture based on extracting as much short- to medium-term value as possible from the land. Initially established as individual land stakes around prime stands of old growth timber³⁷, these pioneer outposts thrived on a spirit of fierce individuality and self-reliance that remains a strong strand of the local character.



Blackberry Cobbler Festival 2019

Over the next 100 years, as the Northern California region grew, folks from as far away as the San Francisco Bay Area learned of the sweet and restorative qualities of the Cobb Mountain woodlands, and a whole collection of “resort” settlements sprang up, many located around the abundant natural springs sprinkled through the area³⁸. This spirit of restoration and renewal remains an essential element of the human community and guides our relationship with each other

and the land. The building of culture and traditions takes time to develop and mature and how these cultural qualities will manifest in the next cycle of Cobb Mountain’s history remains to be seen. But they are certain to guide whatever emerges.

“ I moved up here basically because I like the eclectic culture of the mountain. I like the fact that we have all sorts of different people with different stripes. I actually enjoy that interaction. My guess is that lots of the people that live here live here for that reason. I still enjoy that aspect of it.

- local shopkeeper

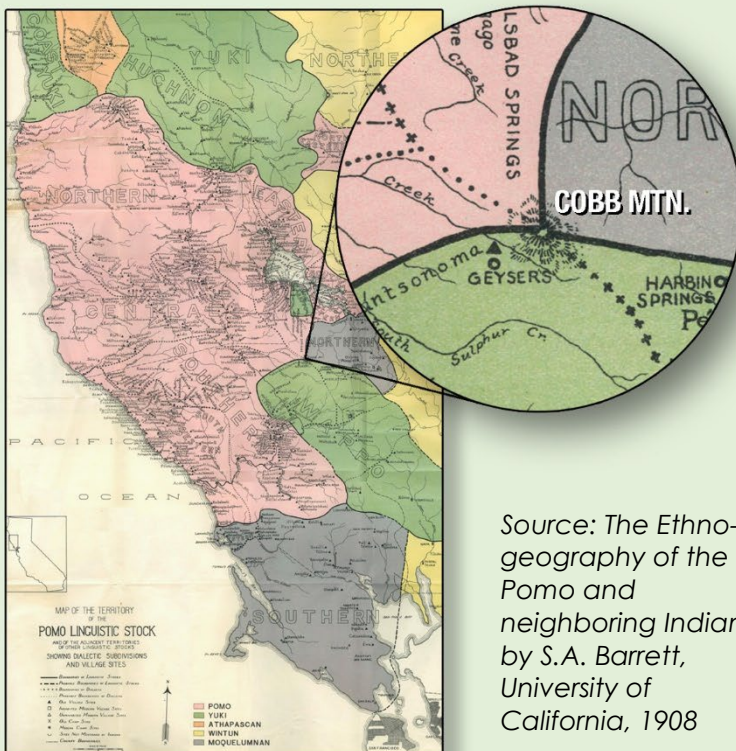
”

Connections with Other Community Capitals

The local culture has a definite influence on the other forms of community capital. Politically, as with many communities in the West, a spirit of individualism can be a barrier to building collective action for the common welfare. In the Cobb Mountain community, this is also reinforced by the large percentage of property-owners and home-owners who do not live in the community year-round, but have other homes and communities which claim their primary allegiance. The local community culture is also a key economic resource, and local sentiment to support local businesses is strong. The strength of local artists, who may be seen as “cultural entrepreneurs”, adds to local economic vitality. Additionally, the presence of families who have been here for many generations provide a living link to the past and also a storehouse of wisdom about how to steward the natural environment.

CULTURAL CAPITAL DATA

1. First Peoples: In pre-settlement times, Cobb Mountain marked the boundary of three significant indigenous groups, the Pomo, the Lake Miwok and the Wappo, plus two significant subgroups among the Pomo and the Wappo. Today (2021) the First Peoples remain a significant center of local culture in Lake County. Two of our five County Supervisors are tribal members and the Twin Pine Casino, managed by the Middletown Rancheria of Pomo Indians in nearby Middletown, provides a significant “center of gravity” for the community and economy of south Lake County, which includes Cobb Mountain.

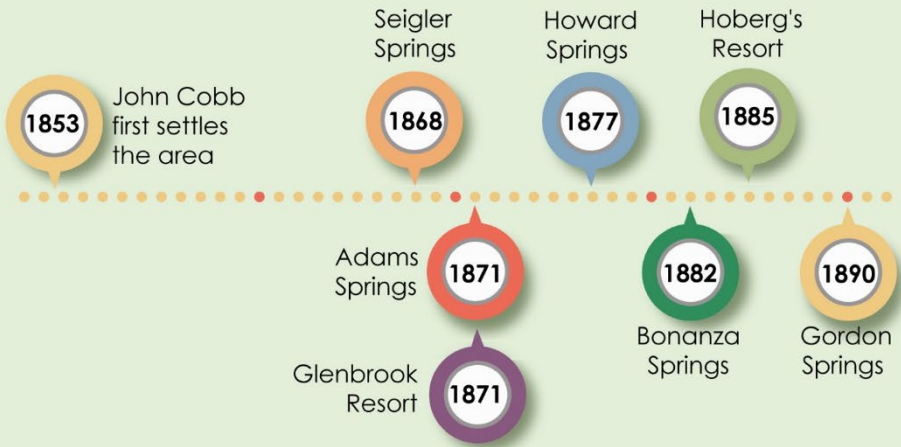


Source: *The Ethno-geography of the Pomo and neighboring Indians*, by S.A. Barrett, University of California, 1908

2. The “Little Red Schoolhouse” - built in 1871, was the last remaining one-room schoolhouse in the state when it stopped operating in 1971. Today, it is the Cobb Community Center, managed by the Cobb Mt. Lions Club.

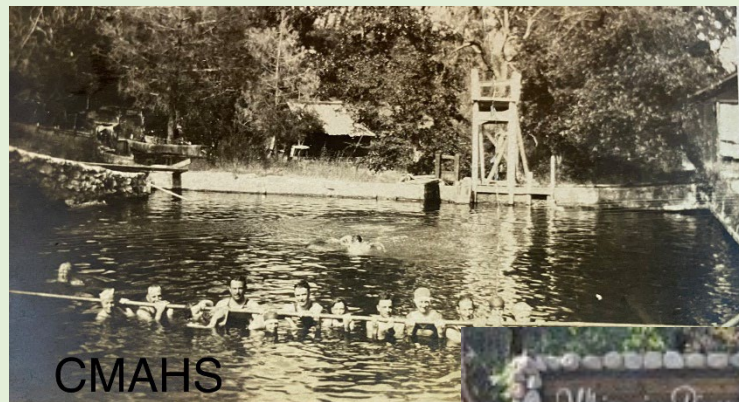


3. Resort History - For over 100 years much of the culture and character of the Cobb Mountain area was strongly influenced by the many summer resort communities nestled along the wooded roadways.



ADDITIONAL CULTURAL CAPITAL DATA WE WOULD LIKE TO HAVE

1. Complete history of the area's resorts and early settlers
2. More complete understanding of the Native people's life in the area



Analysis:

Today's community culture of Cobb Mountain draws on several strands. The community is fortunate to have several families here that go back four, five or six generations and keep a culture of strong land stewardship alive, as well as a sense of continuity through the history of the past hundred years. Another strong strand of the culture is carried by many local residents who first came here as summer visitors, either at one of the many resorts or at modest summer homes and who experienced the local mountain environment in a mode of enjoyment and exploration, with happy memories of community swimming pools, forest trails and evening social activities. Especially following the Valley Fire, the community has demonstrated a powerful strand of cooperative enterprise, shown in the work of the Cobb Area Council and in the many informal ways neighbors have been collaborating to recover, rebuild and strengthen local fire safety.

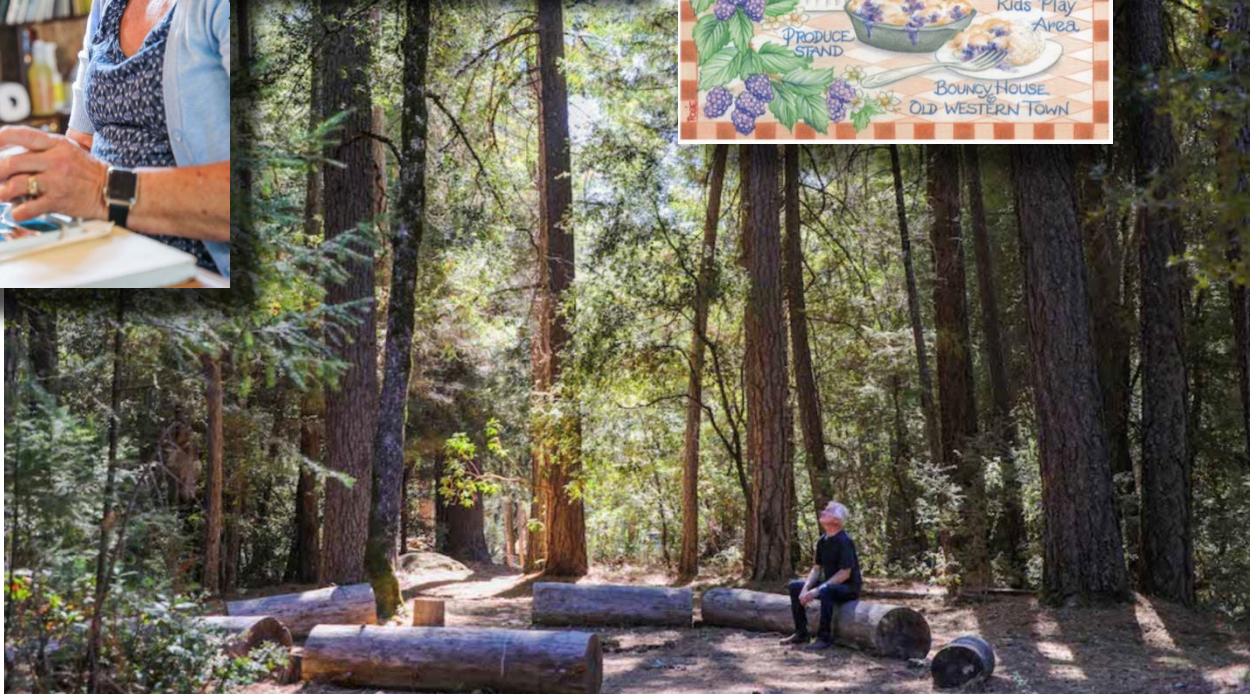
Many of the local neighborhoods with strong summer-resident populations have their own strong sense of community and culture related to the summer season. A third strand of the local culture emerged in the 1970's when some of the old resort properties were acquired by a variety of non-mainstream spiritual communities which also values the quality of retreat from the bustle of urban life as well as the deep restorative qualities of the natural world. A fourth strong element of the local culture is that the community has become home to a variety of local artists of all types, including musicians, painters, sculptors, potters and many others.

Goals:

- Highlight and strengthen the community's sense of its history
- Support specific activities that express the community's history and culture
- Celebrate and strengthen cooperative enterprises

Cultural Capital Strategies:

- Create a Cobb Mountain History Center to curate objects and oral histories
- Continue to develop the annual Blackberry COBBLER Festival and include, as an element in it, ways to highlight and celebrate elements of the Cobb Mountain culture and history
- Explore ways to partner with tribal members to acknowledge and honor the First Peoples of the Cobb Mountain Area



6.

Political Capital

Accessing Resources, Facing Turbulence

“ Well, my interest in what's happening with Cobb Area Council - get this community back and get more people here. And then just better define what we have here, what we want it to be. I really like the visioning ideas. ”

- Local Artist

The Cobb Mountain community is not an island unto itself. It exists in a may-layered framework within which significant resources are allocated and rules established. Local political capital is, to a significant degree, the capacity to influence those resource allocations and rule making.

Broad-based local participation in local affairs and strong alliances with County, State and Regional institutions, are bedrock assets that can help energize and guide the entire community's growth and development. A knowledgeable and involved citizenry raises the bar for intelligent development in the community that takes the whole system into account. Building strong local participation in



community decision making and intelligent participation in County affairs have three key benefits. **First** is that in the current environment, where Lake County

government is struggling to meet the needs of local communities, a strong local community organization can step in and advocate intelligently for and even augment County services. **Second**, the community organization can be a forum where diverse viewpoints can be heard from local residents. **Third**, robust local community involvement can mobilize local talent and concern to directly serve the community's efforts to meet common goals.

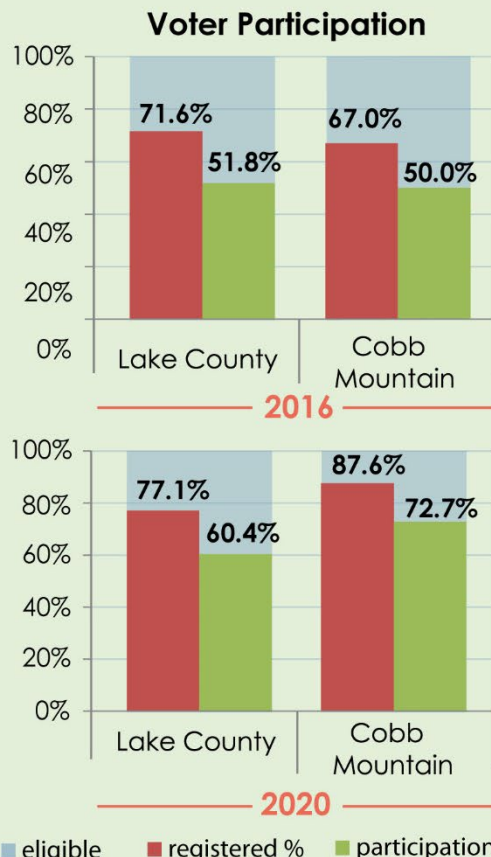
Connections with other Community Elements

Local engagement in local affairs has direct implications for the economy, local culture, and local housing development. A strong community forum like the Cobb Area Council also builds community cohesion (Social Capital).

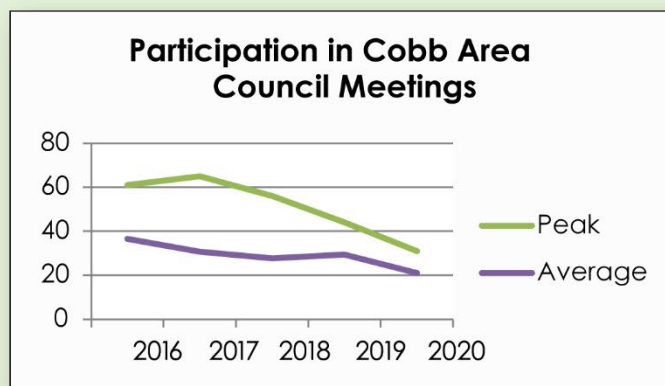
Analysis:

One of the unexpected positive outcomes of the Valley Fire is that it uncovered a wealth and depth of local community care and commitment to work together to rebuild stronger than ever. The establishment of the Cobb Area Council (CAC)³⁹ eight months after the fire was a watershed moment that brought together a cadre of novice organizers and leaders who have kept community awareness of local challenges and assets. One major accomplishment of the Council has been to obtain funding from the Federal Home Loan Bank of San Francisco and the Community First Credit Union to draft this strategy as well as to implement critical recovery initiatives including a local small business loan program. Each month the Cobb Area Council brings important information and speakers to the community, focusing on fire safety and preparedness but also on longer range development issues. The CAC has also been a key organizer for special local events that keep the community spirit up. Going forward over the coming decade, it will be important to expand and strengthen local participation in the CAC and find ways to identify and activate more community members to take leadership and functional roles in the organization.

POLITICAL CAPITAL DATA



sources: California Secretary of State Report of Registration, Lake County Statement of Vote, US Census ACS report



** March and April meetings canceled - May began Zoom meetings

ADDITIONAL POLITICAL CAPITAL DATA WE WOULD LIKE TO HAVE:

- More precise tracking of participation in Cobb Area Council activities, including volunteer hours and committee work.

Political Capital Goals:

- Increase local participation in the Cobb Area Council activities
- Expand CAC activities to address key local issues, especially forest stewardship, economic development and housing
- Revise the Cobb Mountain Area Plan in cooperation with the Lake County Community Development Department
- Raise awareness of Cobb Mountain priorities with elected representatives at all levels: County, Regional, State and Federal

Political Capital Strategies:

- Do a CAC marketing campaign to increase participation in meetings and committees
- Expand hours and services at Cobb Resource Hub
- Investigate the establishment of a Cobb Mountain Community Development Corporation and/or Community Services District
- Begin work on update to the County's Cobb Mountain Area Plan
- Build relationships with State and Federal funders
- Work with County government leaders and departments to maximize local effects of County programs



“

I really appreciate the diversity; let's just speak of Loch Lomond first and foremost, because even just within Loch Lomond, there's so many different types of people. I really appreciate that -I had a gentleman come in this morning who I don't really know what his political affiliations were, but he commented that he felt safe enough there to engage with another patron yesterday, who was on the opposite end of the political spectrum as him. And they were able to have a respectful and engaging conversation, not a debate or an argument, but a respectful discourse with each other about what makes them tick. And I really appreciate that about the Cobb area in general.

- local shopkeeper

”

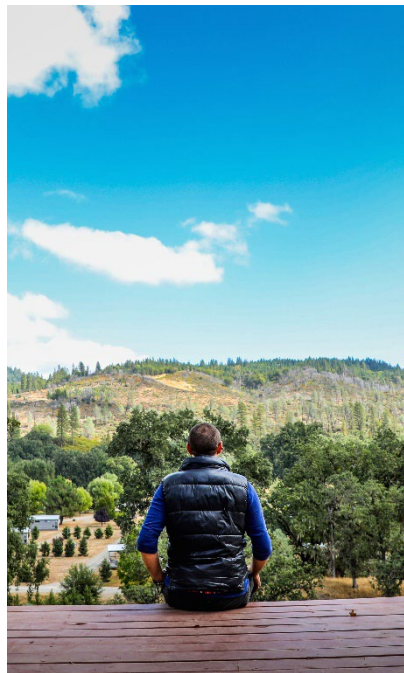
7. Human Capital

Health, Recreation and Renewal, Education, Art

“ It's a high number; at least 75%, of the people that live there are either artists, musicians, or folks who are involved in theater. I'm not saying they do it for a living, but that's what they would prefer to be doing, and they actively do it. And I think that's an important element of our community. ”

- *Local Artist*

The concept of Human Capital has played a part in economic theory since the 1950's with roots going back to the turn of the century⁴⁰. In the current context, human capital reflects the investments that people make in their education, on-the-job training, and overall wellness, including the benefits of recreation. All of these “investments” can translate into greater personal and household income. Human capital can also refer to the interpersonal and leadership



skills that can magnify the overall human capital in a community⁴¹. A high level of human capital is a valuable community asset because the community as a whole benefit from the creativity, knowledge and interpersonal skills of its members resulting

in increased initiative, responsibility and innovation.

Another key component of human capital, harder to quantify, is the capacity of community members to work cooperatively, especially in the face of

chaotic circumstances, such as

disaster or other significant community disruption. The human capacity for cooperation, tolerance, and compassion is a significant resource which supports a community's capacity to respond to change, even catastrophic change, with creativity and a commitment to life. If change is an inevitable, even essential aspect of life, then the perpetual unfolding of new forms of life and community will only be nurtured by these springs of human virtue.

Connections with other Community Capitals

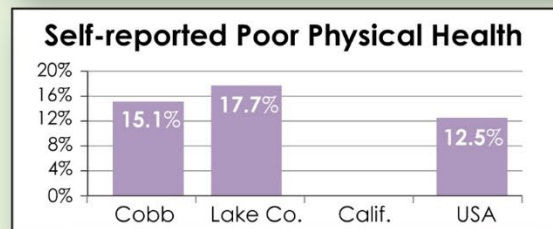
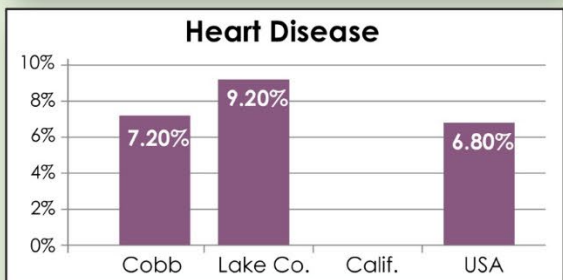
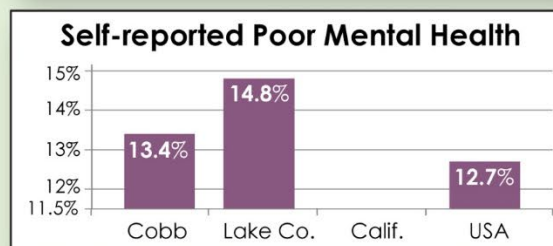
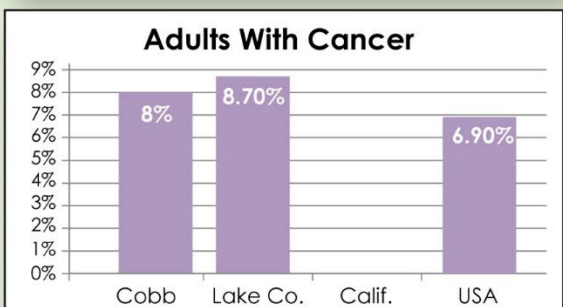
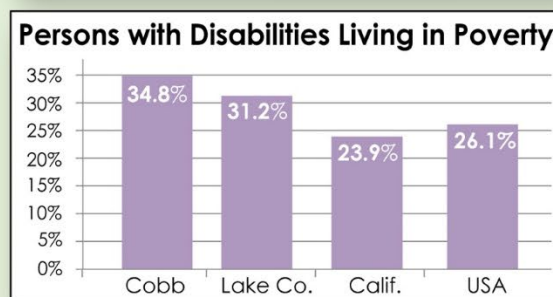
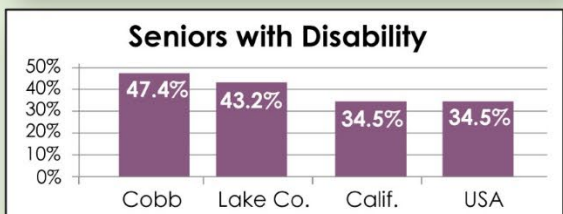
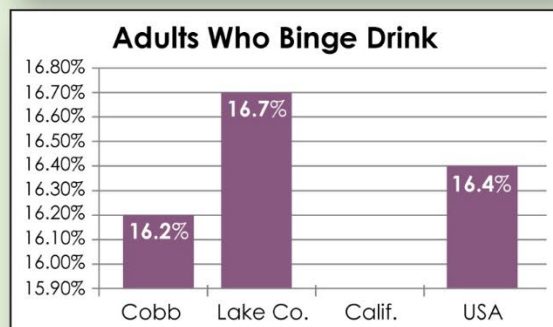
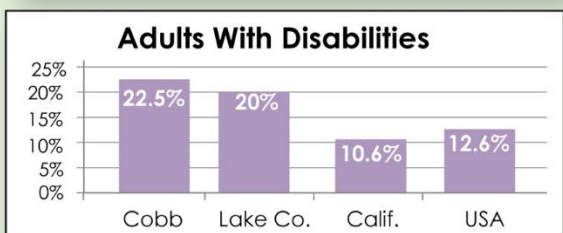
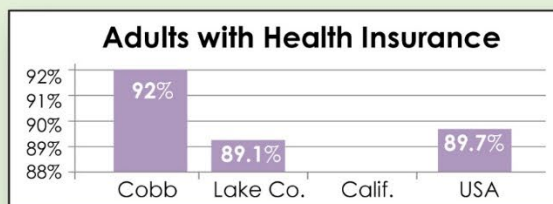
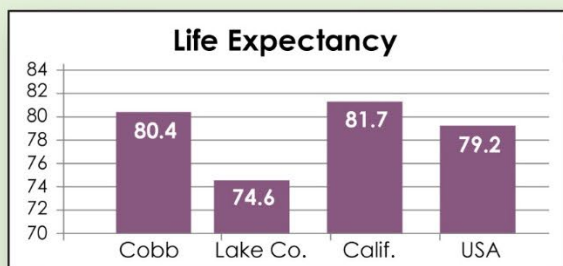
Because the people that make up the community are, in a sense, at the very center of the development process, the state of our common human capital will affect every other community capital. New skills acquired, new training programs, better health and wellness opportunities, better childcare, a more educated workforce and a community skilled in dialog and cooperative enterprise, will feed every area of community life. Also, recognizing that we continue to be in a very dynamic changing environment, these core human capital assets will be critical support for the community's ongoing process of growth and transformation.



Human Capital Data

1. HEALTH: Cobb Mountain Health Profile (from the Lake Co. Community Health Needs Assessment)⁴²

The Lake County Community Health Needs Assessment, completed in 2016, is a comprehensive statistical evaluation of all aspects of health and wellbeing. It collects over 250 measures countywide. As noted in the “About Data” section of this report, information can be collected in many areas. Of the indicators reported in the Countywide Assessment, 90 of them are also available at the Census Tract Level. Some of these measures are also available for the State of California and/or the whole United States and we have included these when possible. Of these 90 indicators, we have selected ten to give a snapshot of the wellness of the Cobb Mountain community.



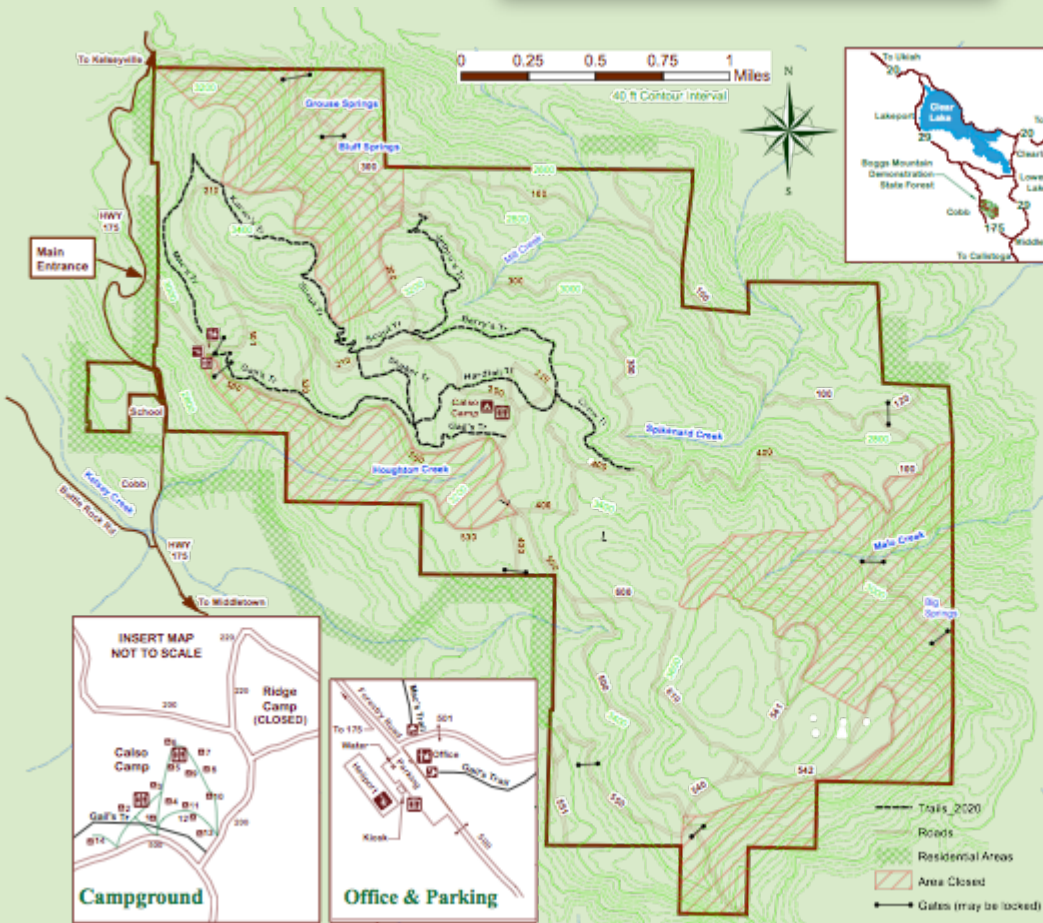
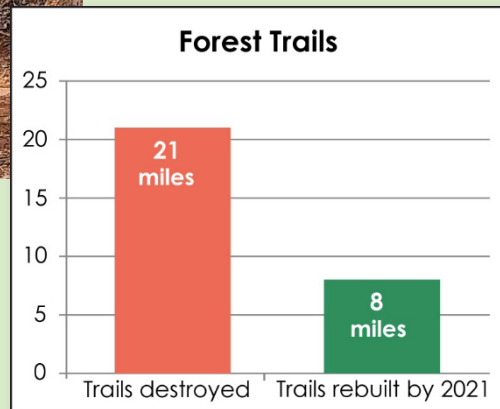
2. RECREATION: Restoration of Boggs Mountain State Demonstration Forest Trail System



miles of trail each year.

The Boggs Mountain State Demonstration Forest was established in 1949, after most of its 3,400 acres had been clear cut for timber. All of the twenty-one miles of trails in the Boggs Mt. Forest (hiking, biking, equestrian) were destroyed in the Valley Fire. The Friends of Boggs Mountain has been spearheading an ambitious effort to rebuild and has already reconstructed over five miles of

multi-use trails. The Covid-19 pandemic has slowed this work down some, but current plans are to bring back two-three



No day use parking in campground
Restrict motor vehicle use on numbered roads
Observe all posted closures
Target shooting prohibited



Maps printed by:
FCBM
 Enhancing the visitor's experience
 Friends of Boggs Mountain
 P.O. Box 735
 Cobb, CA 95428
 boggsmountain.org
 friends@boggsmountain.org
 Donations are appreciated

UNAUTHORIZED TRAIL BUILDING PROHIBITED ON BMSDF PROPERTY

The Friends of Boggs Mountain is a non-profit 501(c)(3) organization enhancing your experience by:

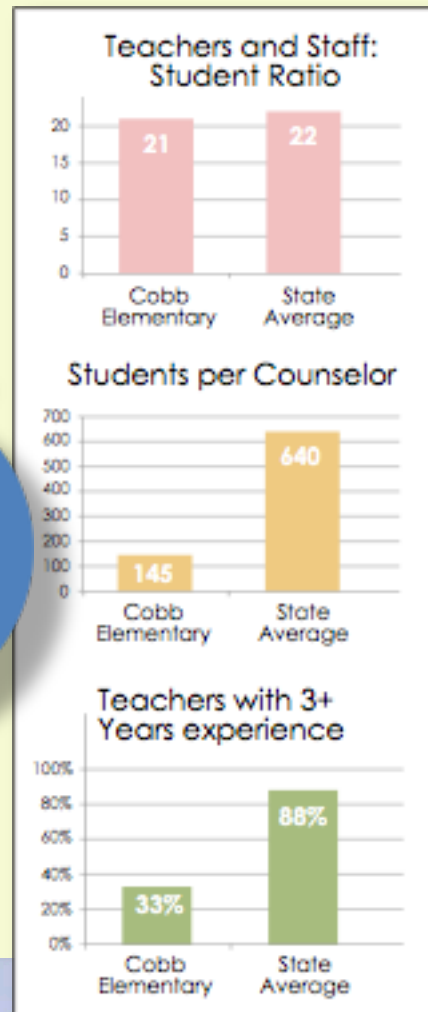
- UPDATING: improving and financing the forest trail maps
 - REBUILDING: maintaining and improving trails
 - ADDING: and replacing signs along all designated forest trails
 - MAINTAINING: and updating information posted on kiosks
 - SPONSORING: free outdoor programs with guest speakers
- WORKING TOGETHER** with all forest visitors to care for Boggs trails, foster trail etiquette, and courtesy

Please visit our website at boggsmountain.org and support our work by becoming a member!
 Visit us <https://www.facebook.com/FCBMCA>

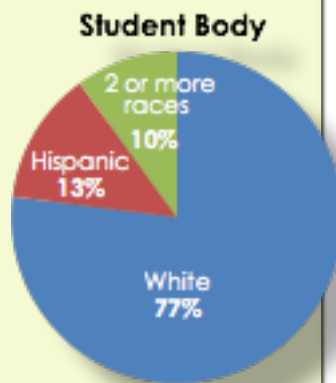
3. EDUCATION:

Cobb Mountain Elementary School - A source of community pride and hope

Built in 1985, the Cobb Elementary School celebrated its 30th anniversary just two days before the Valley Fire swept through the community in 2015. Even before the fire, maintaining a top quality elementary school in a small rural community had taken tremendous dedication and love. After the fire, keeping the school viable has been a continuing effort. With less than 150 students in K-6th grade, the schools has garnered many top honors over the years and continues to do well



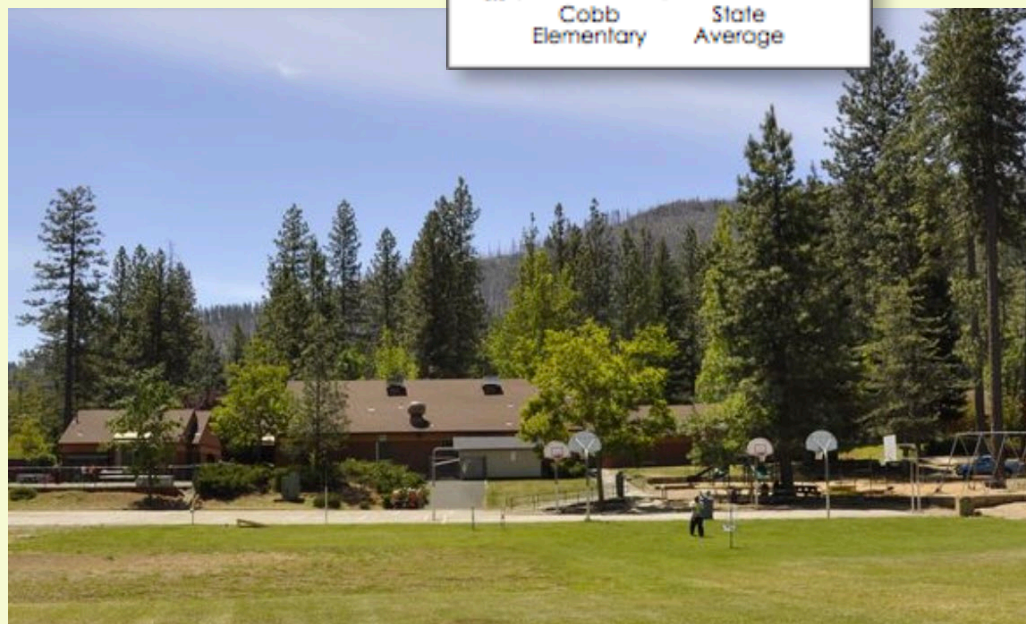
A special feature of the Cobb Mountain School is its School Garden - the oldest organic school garden in the State of California!



A cob (mud/straw/adobe) oven built with help of students is the site of home baked pizza, using veggies from the school garden.

Additional Human Capital Data We Would Like to Have

- Educational profile of Cobb Area residents
- Local training programs
- Local childcare facilities



Analysis:

The Cobb Mountain has a strong reservoir of resources that can help local residents address the inevitable challenges we face, including economic uncertainty in a rapidly changing world and environmental disruption from wildfires and other effects of global climate change. The Cobb Elementary School has been a key anchor institution for decades and local pride in the exceptional programs there (such as the exceptional school garden program) continues to be a way for local folks to connect with the community. We do continue to have challenges with the education system beyond our local elementary school that will be important to address over the longer term. As has been referred to throughout this strategy, the fundamental natural resources of the community, such as the Boggs Mountain State Demonstration Forest and other local trail sites provide ready access to the healing and renewing influence of nature. And the vibrancy of our local arts scene is a major asset that should be further cultivated and brought to more visibility.

Human Capital Goals:

- Establish a community park
- Increase support to and visibility of local artists
- Raise local awareness of Cobb as a special place
- Increase local access to health services

Human Capital Strategies: and resources needed

- Establish a public park in the community
- Establish a community arts center in partnership with the Middletown Arts Center
- Hold local festivals including the annual Blackberry Cobbler Festival as well as other mini festivals such as “Cobb Night Out”
- Initiate a Cobb Mountain “seminar” series on local history, ecology and environment
- Review this Strategy annually

“ It's an amazing school. They do it well, the environment is incredible. There's no school like that. If there is, they're very few and far between in terms of the ideal setting; having that school garden that's been ongoing for over 30 years, having that nature trail behind you. I mean, how many schools have a nature trail? Then that big soccer field and surrounded by the trees, it's just the setting is perfect. ”

- former local teacher

Implementation

Moving Priority Strategies Forward Mobilizing Local Assets Building Capacity for Local Self-Management

A principal premise of this Community Development Strategy is that for the present and for the foreseeable future, the necessary changes required by our community, and the resources needed to make those changes, will be difficult to obtain from our County, State and Federal governments. We recognize that these governments will continue to provide needed resources and be active partners with the community, but that they (particularly our County) are stretched extremely thin and not well equipped to focus on the kinds of community level micro programming that



is necessary to “build the soil” of our local sustainability. We do know that, especially at the State and Federal level, there are potentially considerable resources, both technical and financial, that may be available, if we are prepared to access and use these resources. We also know that even to make effective use of this help we must grow locally in at least three ways - active participation by a significant

group of concerned community members, acquisition of some of the latest tools and basic as well as specific training in techniques of self-management

Expanding the Circle of Participation

We know that our community is filled with an amazing collection of people with a depth of intelligence, talent and commitment to the community. Many of these have retired to Cobb Mountain after careers that have given them extensive skills and training that can still be of critical support for the community. Many others who are still working care deeply about our future and are prepared to help. A key objective of the Implementation Strategy is to create ways for people to contribute to our common efforts on terms that work for them - even for a few hours a month. Participating in the community programs and strategies outlined here will make all the difference in our efforts to thrive in the years ahead. The Cobb Area Council, and its committees, can serve as the central coordinating hub for this service.

Acquiring the Tools

There are many ways that we can maximize the effectiveness of the service provided by community members. One key tool will be an effective online portal where information and projects can be collectively managed. Of particular interest will be to acquire “Geographic Information Systems” (computer-based mapping and analysis tools) that can help us monitor and plan community projects⁴³. Also, as shown in this Strategy document, clear visualization of key data sets and ways to keep data current are important to keep us focused and on track.

Getting the training and skills

Of course, adequate training is necessary to bring these two resources - service and tools - together. As a small rural community with scarce financial capital resources (as captured in the numerous data points in this document) but abundant other capital resources, we need to build our local technical capacity to access the tools and training that we can use to implement this Strategy. This will require hard technical assistance, for example, in financial management, grant administration, geographic information systems, database management, as well as a certain level of staff support to do this work. In addition to specific training, the long term viability of community self-management will depend on growing local capacity for leadership, networking, and navigating complex civic and political relationships. Training in these skills is also important.

Cobb Mountain Community Strategy Timeline

The Following table summarizes the many strategies presented in the document above. Recognizing that these strategies are of differing priority and that the community must build capacity over time to engage the work necessary, this table projects a five-year program of action, with the understanding that this will be continually revised and updates, including a comprehensive annual review.

Capital Strategies	Year				
	1	2	3	4	5
1 – Natural Capital Establish a Forest Stewardship Working Group sources. Establish a Watershed Education Program Revise the Cobb Mountain portion of the CWPP Conduct an area wide hydrologic survey	x x		x		x x
2 – Built Capital Housing attraction program		x	x	x	
3 – Social Capital Support local social gatherings	x	x	x	x	
4 – Financial Capital Increase Broadband capacity Continue the “Explore Cobb CA” marketing initiative Improve Forest Health and Safety Partner with KBA and MAMA Court regional mountain bike racing to Boggs Forest Commission a Cobb Center design study Develop Key parcels	x x x x	x x x x x	x x x x	x x x	x x x
5 – Cultural Capital Develop a Cobb Mountain History Center Produce the Blackberry Cobbler Festival	x	x	x x	x x	x x
6 – Political Capital Create CAC marketing campaign Expand CAC activities Revise the Cobb Mt. Area Plan Build Funding relationships with State and Federal agencies Annual Strategy Review	x x x	x x x	x x x	x x x	x x x
7 – Human Capital Develop a community Park Increase community participation in school affairs Promote a series of local mini festivals Create a Cobb Mountain Seminar series	x x x x	x x x x	x x x x	x x x x	x x x x

Year One Strategies in priority order

Priority	Strategy	Responsibility	Actions, Personnel, Tools & Resources needed
1	Establish Forest Stewardship working Group	CAC - new standing committee	<ul style="list-style-type: none"> • recruit Committee Chair, • liaise with Blue Ribbon Committee for Clear Lake, • identify potential funding for specific projects via CalFire, RRA, FSC's, SSCRA,BRC • 3-5 hrs/ wk coordinator • 1-3 hrs/wk x 5-7 committee members
2	Increase Broadband service - Pilot Project	Community Development Services to manage contract with LCBS	<ul style="list-style-type: none"> • Full project scope of work and budget to be approved by CAC General Assembly • \$16,000 (already identified and appropriated)
3	Produce next Blackberry COBBler Festival	CAC ad hoc cobbler committee	<ul style="list-style-type: none"> • Project coordinator and strong volunteer participation • local sponsors
4	Partner with KBA & MAMA to promote Cobb businesses	CAC Economic Development Committee	Participation from Cobb businesses and KBA/MAMA management
5	Continue "Explore Cobb CA" Initiative	CAC Economic Development Committee	<ul style="list-style-type: none"> • keep website current, • enroll more local business participants
6	CAC participation marketing campaign	CAC Membership committee	<ul style="list-style-type: none"> • Social media outreach, • new CAC website, pamphlet/ post office campaign • Support for Cobb Resource Hub
7	Improve Forest health and fire safety	local FireWise communities	Active local volunteer management of each FireWise community, including annual recertification process
8	Establish local Park	CAC General Assembly	tbd
9	Promote local mini-festivals	CAC Development Committee	<ul style="list-style-type: none"> • promotion • organizing
10	Revise Cobb portion of CWPP	Forest Stewardship working group	
11	Review and update this document	CAC Community Development Committee	Committee makes recommendations to CAC General Assembly

GLOSSARY

Acronyms used in this document

ACS - American Community Survey (US Census Bureau)

BRC- Blue Ribbon Committee for the Rehabilitation of Clear Lake

CCF - Community Capitals Framework

CWPP - Lake County Community Wildfire Protection Plan

FSC - Fire Safe Councils

LCBS - Lake County Broadband Solutions

KBA - Kelseyville Business Association

MAMA - Middletown Area Merchants Association

RRA - Lake County Risk Reduction Authority

SVI - Social Vulnerability Index

WEP - Watershed Education Program

ENDNOTES

- 1 Wikipedia article on the Valley Fire: https://en.wikipedia.org/wiki/Valley_Fire
- 2 since the 2015 Valley Fire, California has experienced 8 of the top 10 wildfires in the State: https://en.wikipedia.org/wiki/List_of_California_wildfires
- 3 According to Lake County (<http://www.lakecountycalifornia.gov/Assets/Departments/Administration/Vision/CumulativeImpact.pdf>) 60% of the county land had burned by 2018. In 2020 two additional major fires added an additional 5% of county lands burned: <http://gispublic.co.lake.ca.us/portal/sharing/rest/content/items/e84558f0d1b5483a8a7ea627f95f9f52/data>
- 4 These discussions of post wildfire recovery also discuss the future disaster potential and the necessity for preparation: <https://wildfirerisk.org/reduce-risk/post-fire-recovery/> , <https://www.swca.com/news/2018/04/after-the-fire-when-the-ash-settles-the-recovery-work-begins>
- 5 Climate change has been a key factor in increasing the risk and extent of wildfires in the Western United States. Wildfire risk depends on a number of factors, including temperature, soil moisture, and the presence of trees, shrubs, and other potential fuel. All these factors have strong direct or indirect ties to climate variability and climate change. Climate change enhances the drying of organic matter in forests (the material that burns and spreads wildfire), and has doubled the number of large fires between 1984 and 2015 in the western United States: <https://www.c2es.org/content/wildfires-and-climate-change/>
- 6 Several different disciplines look at communities as complex systems - here are a few examples: https://www.atsdr.cdc.gov/communityengagement/pce_concepts.html , <https://www.jstor.org/stable/2577041>, <https://www.proquest.com/openview/9d2a25300c5cd49fd1e22fd8ece1e3b4/1?pq-origsite=gscholar&cbl=34671> , <https://s31207.pcdn.co/wp-content/uploads/2019/08/CRSI-Final-Report.pdf>
- 7 The Community Capitals Framework has been broadly developed by Cornelia and Jan Flora, of Kansas State University and Ohio State University, initially in their landmark book "Rural Communities: Legacy and Change" 1st ed 2004, Routledge. Currently in its 5th edition (2015), it has been regularly updated and extensively cited in the literature on community development.

Some examples of the use of the CCF include:

1. Empowering Palestinian Community Water Management Capacity: Understanding the Intersection of Community Cultural, Political, Social, and Natural Capitals by S. Gasteyer, Tahreer A. Araj in Community Development Vol 40 #2 2009, found at <https://www.tandfonline.com/doi/abs/10.1080/15575330903012288>

2. Ecotourism influence on community needs and the functions of protected areas: a systems thinking approach, by Moren Tibabo Stone &Gyan P. Nyaupane in Journal of Ecotourism Vol 16 #3 2017 found at <https://www.tandfonline.com/doi/abs/10.1080/14724049.2016.1221959?journalCode=reco20>

3. Gender-based constraints and opportunities to women’s participation in the small ruminant value chain in Ethiopia: A community capitals analysis by A. Mulema, C. Farnworth, K. Colverson in Community Development Volume 48 #3 2017 found at <https://www.tandfonline.com/doi/abs/10.1080/15575330.2016.1267785?journalCode=rcod20>

4. An Assessment of Farmer Participation in the United States Department of Agriculture, Natural Resources Conservation Services’ Conservation Technical Assistance Program in West Virginia by Matt D. Oliver, West Virginia University, PhD dissertation 2019 found at <https://researchrepository.wvu.edu/etd/3912/>

5. Walkable scores for selected three east Texas counties: physical activity and policy implications by W. Simiyu, Fletcher J. Njororai, B. Jivetti in International Journal of Human Sciences Vol 12 #2 2015 found at <https://www.i-humansciences.com/ojs/index.php/IJHS/article/view/3256>

⁹ definitions adapted from "Promoting Community Vitality and Sustainability - The Community Capitals Framework" by Lionel Beaulieu, Perdue University

¹⁰ California General Plan Guidelines: <https://opr.ca.gov/planning/general-plan/>

¹¹ Cobb Mountain Area Plan (1989).
<https://www.lakecountyca.gov/Assets/Departments/CDD/Area+Plans/Cobb+Mountain+Area+Plan.pdf?method=1>

¹² Lake County General Plan (2008)<http://www.lakecountyca.gov/Page3939.aspx>

¹³ <https://resources.depaul.edu/abcd-institute/Pages/default.aspx>

¹⁴ map, charts and tables created by Geographical Information Center, North State Planning and Development Collective, California State University, Chico with data provided by the Lake County Information Technology Department

- 15 A good summary of the early economy of the Cobb Mt. area, including early timber and resort operations can be found in "*History and Prehistory of Boggs Mountain State Demonstration Forest*" Volume 1 by Brian D. Dillon PhD, prepared for the California Department of Forestry and Fire protection in 1995, especially pp148-166. This volume also presents a summary of the significant pre-settlement archeological sites in the area.
- 16 In 2006 Cornelia Flora, one of the developers of the Community Capitals Framework, reported on work that demonstrated the dynamic linking of the various forms of capital in a "spiraling up" dynamic in which "as one capital is increased, it is easier for increases, instead of declines, in the other community capitals to occur". - Spiraling Up: Mapping Community Transformation with Community Capitals Framework by Mary Emery and Cornelia Flora in *Community Development Vol 37 #1 2006*. For this report, the connections among community capitals are offered as suggestions and a means to stimulate further consideration in the community.
- 17 <http://reflectionsonwater.org/blog/2016/8/1/b3oj3rdn8lg4veczo4649fvgwf8060> retrieved July 2021
<https://www.fluencecorp.com/wildfires-linked-to-groundwater-depletion/>
- 18 Assessing the Socio-Environmental Risk of Onsite Wastewater Treatment Systems to Inform Management Decisions by Krista A. Capps, Jacob M. Bateman McDonald, Nandita Gaur, and Rebecca Parsons in *Environmental Science & Technology 2020 54 (23)* <https://pubs.acs.org/doi/10.1021/acs.est.0c03909#>;
<https://www.circleofblue.org/2015/world/alabama-clean-water-polluti/>
- 19 <https://www.fws.gov/pacific/climatechange/changepnw.html>
- 20 anecdotal - confirmation of this is pending receipt and analysis of data from Lake County showing mailing address for residential parcels
- 21 Of the approximately 3500 parcels zoned for residential use, including, R1, SR and RR classifications, approximately 2300, zoned R1 and SR, are clustered in 20 subdivisions established in the 1950's and 60's, including Gordon Springs, Rainbow/Mesa, Maple/Madrone, Whispering Pines, Gifford Springs, Star View, Alpine Meadowss, Cobb./ Mt. View, Fox/Venturi, Hobergs, Pine Summit, Adams Springs, Loch Lomond, Seigler Springs and Salmina Meadows/Mt. Hannah
- 22 anecdotal per local real estate agents
- 23 Calfire Vally Incident Damage Inspection Report CALNU08670
- 24 "California has been experiencing an extended and increasing housing shortage,[1]:3 such that by 2018, California ranked 49th among the states of the U.S. in terms of housing units per resident" - Wikipedia - https://en.wikipedia.org/wiki/California_housing_shortage
- 25 California Local Streets and Roads Needs Assessment Final Report October 2018
<https://www.savecaliforniastreet.org/wp-content/uploads/2018/10/2018-Statewide-Final-Report-1.pdf> Local road scores from Lake Area Planning Council
- 26 <https://www.faegredrinker.com/en/insights/publications/2021/7/material-cost-escalation-delays-and-covid-19-managing-risk-in-challenging-times>
- 27 anecdotal reports from local contractors and trades people
- 28 <https://www.socialcapitalresearch.com/literature/definition/>
- 29 <https://www.socialcapitalresearch.com/literature/theory/types/>
- 30 <https://onlinelibrary.wiley.com/doi/abs/10.1002/j.2161-1920.1993.tb00963.x>,
https://faculty.babson.edu/krollag/org_site/org_theory/granovet_articles/granovet_job.html,
<https://www.cnn.com/2019/12/27/how-to-get-a-job-often-comes-down-to-one-elite-personal-asset.html>

- 31 "There is almost universal agreement that social capital is difficult to measure with a high degree of validity. Demand for relevant empirical measures has continued to outstrip supply.":
<https://www.socialcapitalresearch.com/measure-social-capital/>
- 32 <https://www.atsdr.cdc.gov/placeandhealth/svi/index.html>
- 33 for a map showing the Lake County census tract boundaries see:
https://www2.census.gov/geo/maps/dc10map/tract/st06_ca/c06033_lake/DC10CT_C06033_001.pdf
- 34 reference to come from Chris N
- 35 Construction on Interstate 80 in California began in 1956. Construction through the Sierra occurred mostly in the early 1960 and was completed in 1964. The 1960 winter Olympic, held at Squaw Valley also provided a tremendous boost to that area's tourism and resort economy.
- 36 *History and Prehistory of Boggs Mountain State Demonstration Forest Volume 1* by Brian D. Dillon PhD, prepared for the California Department of Forestry and Fire protection in 1995, especially pp28-74
- 37 *ibid* pg 149
- 38 *Resorts of Lake County* - by Donna Hoberg, Arcadia Publishing 2007
- 39 www.cobbareacouncil.org
- 40 for a review of how economics has used the concept of "human capital" see
https://en.wikipedia.org/wiki/Human_capital
- 41 The concept of human capital is explored further in "Rural Communities: Legacy and Change" by Flora and Flora (see note 7 above)
- 42 https://www.adventisthealth.org/documents/community-benefit/2019-chna/ClearLake_2019_CommunityHealthNeedsAssessment.pdf

How this document was created

This first published version (March 2022) of the Cobb Mountain Community Resilience and Development Strategy has been drafted by the **Seigler Springs Community Redevelopment Association (SSCRA)** for the **Cobb Area Council (CAC)** with funding from the **San Francisco Federal Home Loan Bank's** Access to Housing and Economic Assistance for Development - Disaster Recovery (AHEAD-DR) program via the **Community First Credit Union**, awarded in September 2019. Technical assistance was provided by **Community Development Services** of Kelseyville, CA.

Major input for the project was a series of 33 in-depth interviews with a range of community members. Suggestions for interview subjects were collected at the Cobb Area Council public session of November 2019.

Work on the project began in January 2020. The Cobb Resource Hub - a storefront information and meeting space, opened in February 2020 with information on the project available. Effects of the Covid-19 pandemic began that month, limiting traffic and additional in-person input from the public. Initial drafts were reviewed by members of the Cobb Area Council Board in March 2021 and were posted on the Cobb Area Council website that month with links to a public comment page. This resulted in a significant revision of the document.

Public review drafts were presented to the full Cobb Area Council in open session in June and July 2021 during hybrid online/in-person meetings.

External review of the document was provided by Marc Nemanic, Associate Director of 3Core Economic Development Corp and Wilda Shock, Chair of the Lakeport Economic Development Committee.

Photo Credits include:

XXXXXX, XXXXXXX, XXXXXXX,
XXXXXX, XXXXXXX, XXXXXXX, XXXXXXX, XXXXXXX, XXXXXXX,
Kelly Fletcher, Christina Bougas

About the Cobb Area Council



The Cobb Area Council (CAC) is a California “Municipal Advisory Council” established following the 2015 Valley Fire as provided for by the California Government Code, section 31010, which states:

The board of supervisors of any county may by resolution establish and provide funds for the operation of a municipal advisory council for any unincorporated area in the county to advise the board on such matters which relate to that area as may be designated by the board concerning services which are or may be provided to the area by the county or other local governmental agencies, including but not limited to advice on matters of public health, safety, welfare, public works, and planning. Unless the board of supervisors specifically provides to the contrary, a municipal advisory council may represent the community to any state, county, city, special district or school district, agency or commission, or any other organization on any matter concerning the community.

The Lake County Board of Supervisors passed the CAC establishing resolution on July 19, 2016 with an initial Board of five community members. The CAC has met each month since that date, with a brief hiatus in 2020 at the outset of the COVID pandemic. More information, including all meeting agendas and minutes, as well as the full establishing resolution can be found on the CAC website at www.cobbareacouncil.org

About the Seigler Springs Community Redevelopment Association



SSCRA is a 501(c)3 nonprofit corporation established in Lake County California in the aftermath of the 2015 Valley Fire. SSCRA focuses on community-building, helping disaster-vulnerable communities of 3-5,000 people self-organize the full range of their resources and assets to plan for and realize a sustainable, resilient and regenerative development program. This work is backed by whole-systems thinking and field theories in ecology, community organizing, architecture, healing, intentional community and group process and the most advanced community development practices.