

Cobb MOUNTAIN

Regeneration After Catastrophic Wildfire

A Community Resilience & Development Strategy

2022



Prepared for
Cobb Area Council



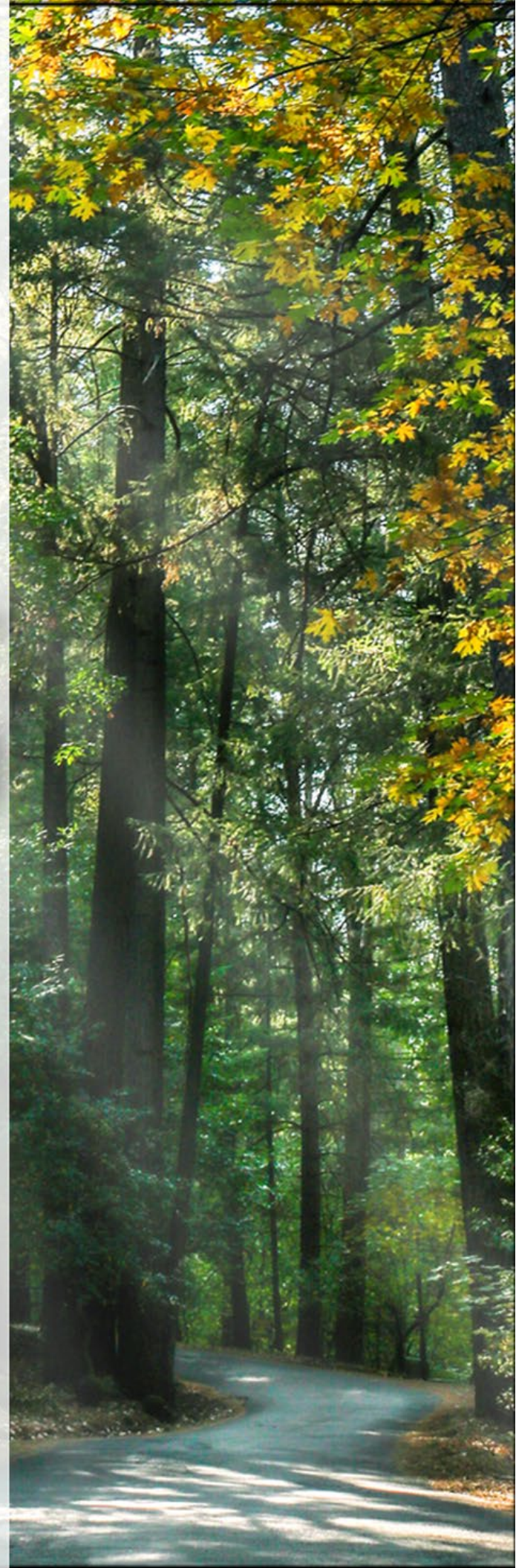
by
Seigler Springs Community
Redevelopment Association

FHLBank
San Francisco

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Federal Home Loan
Bank of San Francisco



Community First Credit Union



Cobb Mountain Area Community Resilience and Development Strategy

Version March 2022



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Cobb Area Council

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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.

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“ 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. ”

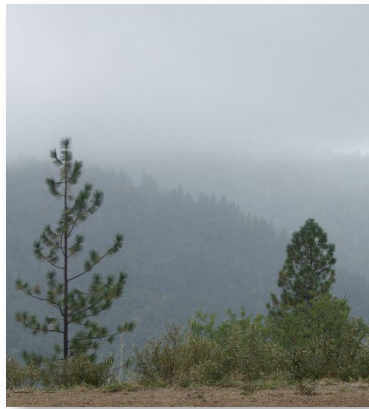
- Member of Federal Community Mitigation Assistance Team

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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

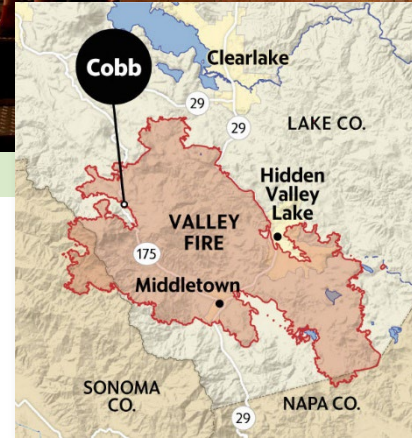
burned overall and over a thousand homes lost, that pre-fire pattern has been significantly disrupted, the fragile local economy traumatized and historic social relationships scrambled. Residents have awakened to the necessity of building a lifestyle that recognizes fire as a natural and inescapable 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.

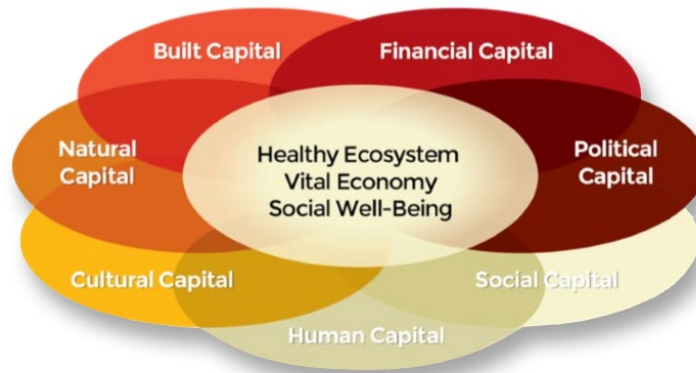
Finally, the Strategy looks at the community as a complex, evolving system, in which all of the elements of the community can support each other and looks to nurture positively reinforcing relationships throughout the area⁶, especially as conditions in the County, the Region and the world continue to 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.



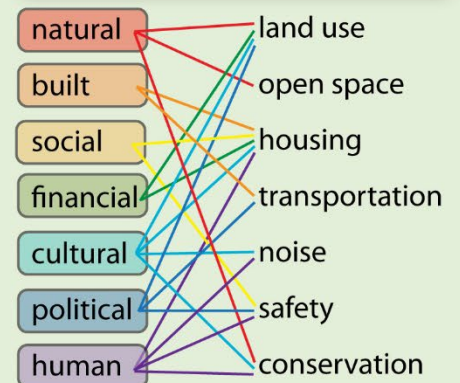
A guiding orientation for this Strategy is one that looks at our community as filled with “assets” to be mobilized, connected and amplified, rather than one with “needs” only that must be addressed by resources from outside. Yes, we recognize the importance of drawing

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.

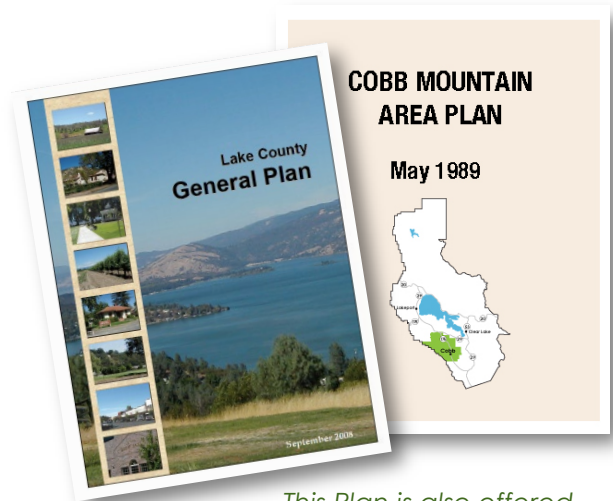


Seven Community Capitals	Required General Plan (and Area Plan) Elements
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About the Data in this Strategy

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:

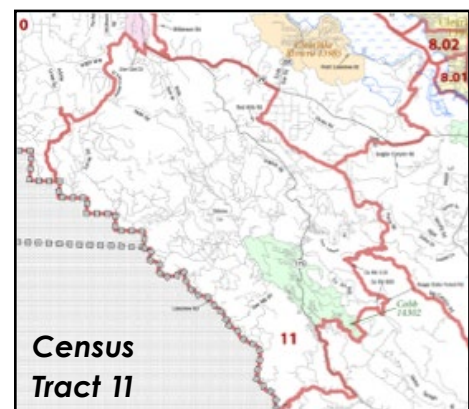
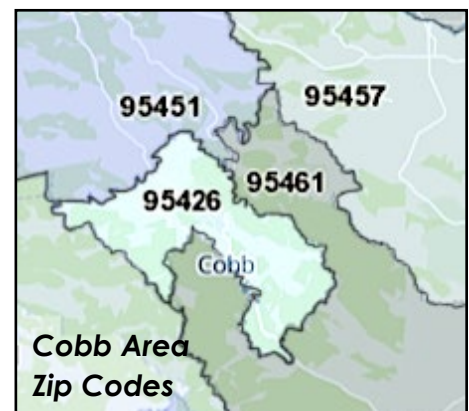
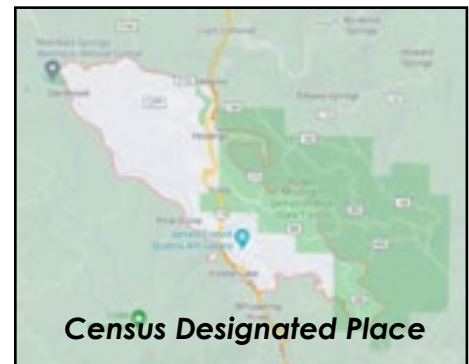


This Plan is also offered as a supplement to the Lake County Economic Development Strategy adopted in 2018

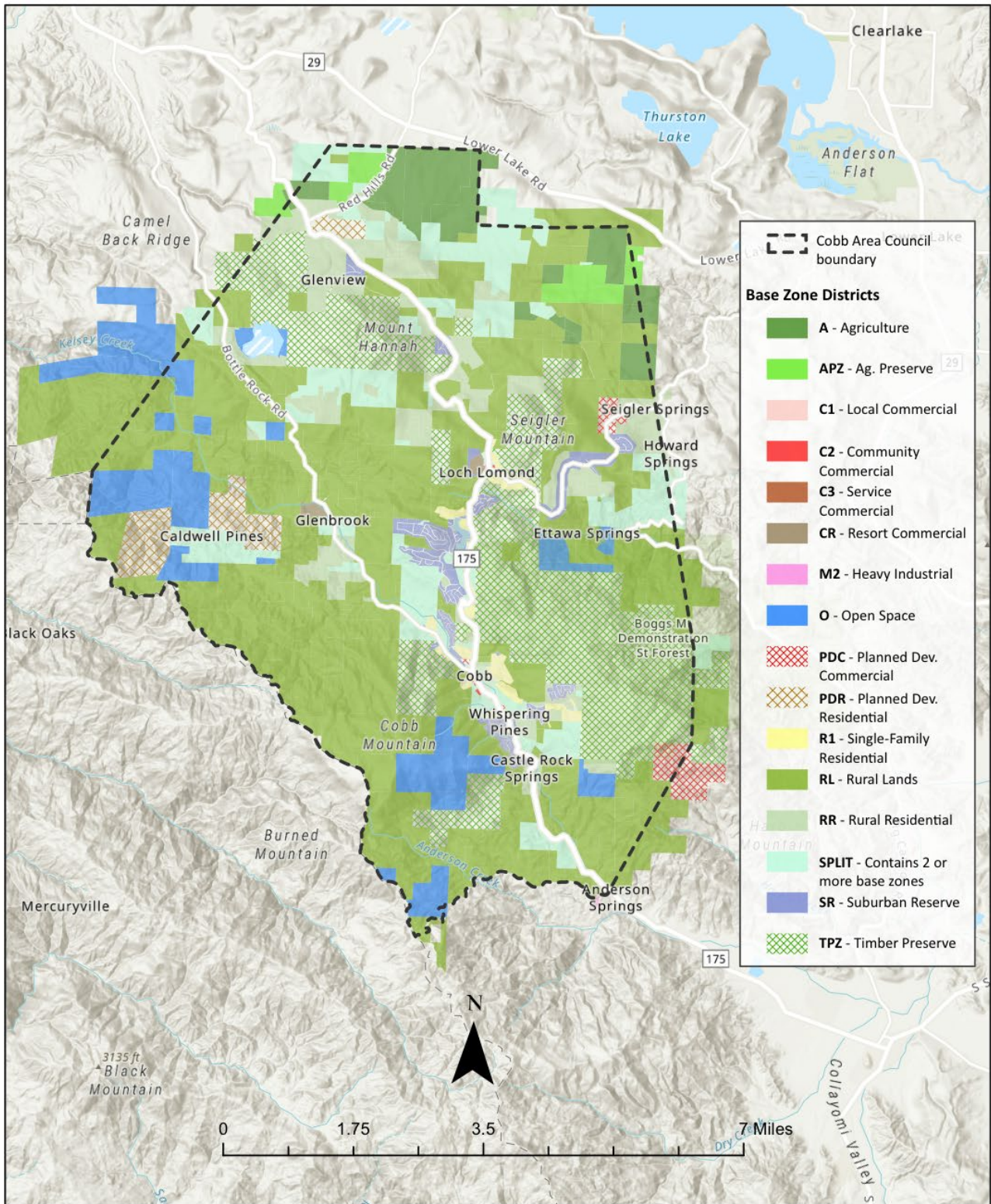
1. Using data that approximates our local area, with emphasis on "approximates". Extracting locally relevant information is imprecise and labor intensive. For this, there are four general categories available to us:
 - a. US Census: "Cobb Census Designated Place" (image) The Census provides many different 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:

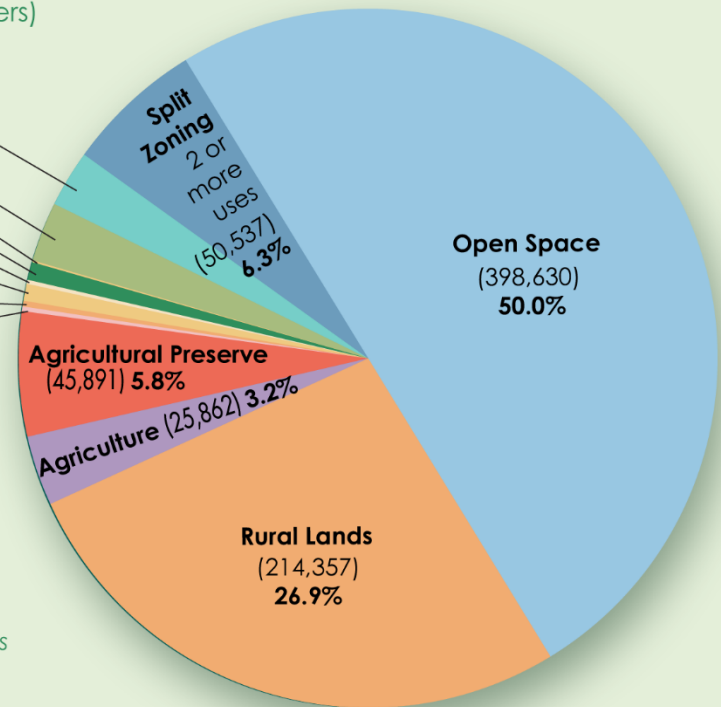
Using these approximate Data Numbers means that there is an inherent margin of error for most of the figures we are presenting in this report.

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%

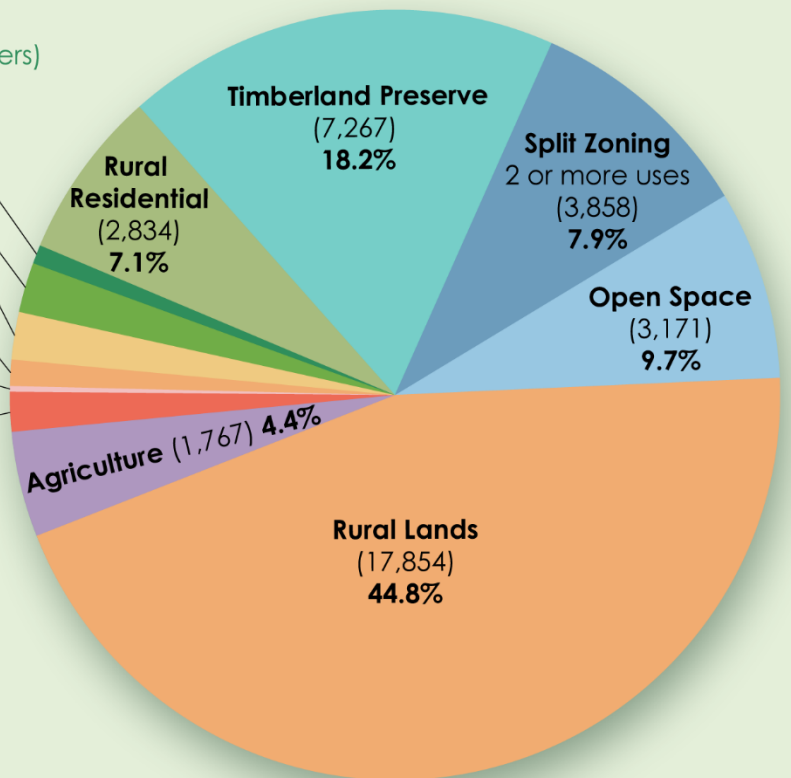


Source: Lake County GIS, 2019 ACS 5-year estimates
(Excludes cities of Clearlake and Lakeport)

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