

Section 5

Housing Background — Housing in Napa Today

The following subsections describe current conditions and projected trends related to population, employment and housing in the City of Napa. Specifically, they present data that characterize the City of Napa’s demographics, employment, housing, overpayment and overcrowding, and special housing needs. Data sources include the 2000 and 2010 decennial Census, Census Bureau American Community Survey (ACS), Association of Bay Area Governments Sustainable Communities Strategy (SCS), State of the Cities Comprehensive Housing Affordability Strategy (CHAS) census information, and State Department of Finance data, or others as noted.

5.1 Population, Housing and Job Trends

In 2010, the City of Napa had a population of 76,915 persons (US Census). Although the population increased from the 1990 level of 61,842, the city has seen a declining rate of growth, falling from 1.6 percent per year 1990-2000 to 0.6% from 2000-2010. ABAG projections show that the rate of growth is expected to continue at a slow rate, averaging 0.5-0.6% a year to 2040.

Figure 5.1 — Population Trends and Projections for the City of Napa 1990-2035

Year	Population	Numerical Change	Percent Change	Average Annual Growth Rate
1990	61,842			
2000	72,585	10,743	17%	1.6%
2010	76,915	4,330	6%	0.6%
2020	80,717	3,802	5%	0.5%
2030	85,090	4,373	5%	0.5%
2040	90,288	5,198	6%	0.6%

Source: ABAG Draft Preferred Scenario of the Sustainable Communities Strategy (SCS), May 2013; US Census, 1990, 2000, 2010

The following table shows the existing and projected population, households and jobs for Napa County and its cities.

Figure 5.2 — Population, Household and Employment Projections 2000-2040

County/City Name	Forecasts				Percent Change		
	2010	2020	2030	2040	2010-20	2020-30	2030-40
Population							
Napa County Total	136,484	144,246	153,160	163,677	5.7%	6.2%	6.9%
American Canyon	19,454	21,513	23,739	26,239	10.6%	10.3%	10.5%
Calistoga	5,155	5,298	5,453	5,630	2.8%	2.9%	3.2%
Napa	76,915	80,717	85,090	90,288	4.9%	5.4%	6.1%
St. Helena	5,814	5,960	6,119	6,314	2.5%	2.7%	3.2%
Yountville	2,933	3,129	3,440	3,798	6.7%	9.9%	10.4%
Uninc. Napa County	26,213	27,629	29,320	31,409	5.4%	6.1%	7.1%
Household							
Napa County Total	48,876	51,359	53,832	56,311	5.1%	4.8%	4.6%
American Canyon	5,657	6,309	6,966	7,633	11.5%	10.4%	9.6%
Calistoga	2,019	2,065	2,103	2,133	2.3%	1.8%	1.4%
Napa	28,166	29,443	30,726	32,023	4.5%	4.4%	4.2%
St. Helena	2,401	2,450	2,491	2,525	2.0%	1.7%	1.4%
Yountville	1,050	1,077	1,097	1,110	2.6%	1.9%	1.2%
Uninc. Napa County	9,583	10,015	10,449	10,887	4.5%	4.3%	4.2%
Jobs							
Napa County Total	70,651	81,213	84,300	89,539	14.9%	3.8%	6.2%
American Canyon	2,918	3,546	3,845	4,163	25.0%	5.4%	8.3%
Calistoga	2,218	2,453	2,525	2,639	10.6%	2.9%	4.5%
Napa	33,949	39,638	41,611	44,522	16.8%	5.0%	7.0%
St. Helena	5,339	5,854	5,961	6,227	9.7%	1.8%	4.5%
Yountville	1,602	1,803	1,871	1,982	12.6%	3.8%	5.9%
Uninc. Napa County	24,627	27,819	28,487	30,006	13.0%	2.4%	5.3%

Source: ABAG Draft Preferred Scenario of the SCS, May 2013

5.2 Employment and Income Characteristics

Between 2000 and 2010, the City of Napa saw an increase in jobs, although growth was slower than anticipated due primarily to the national recession from 2008-2011. The projected increases in jobs over the next decade shown in Figure 5.2 are in part regaining jobs growth momentum lost during the past several years. Both the City of Napa and Napa County as a whole are job rich, meaning they have more jobs than households and that trend is expected to continue. However, when looking at the employed civilian population over 16 in the City and County, the difference is much less. In the City there were more employed residents than jobs both in 2000 and in 2010.

Figure 5.3 — Jobs and Employed Residents 2000-2010

	2000	2005	2010	Percent Change
Napa City Jobs	32,950	33,449	33,949	3.0%
Napa City Employed Residents	34,378	N/A	36,994	7.6%
Napa County Total Jobs	66,353	68,502	70,651	6.5%
Napa County Total Employed Residents	58,501	N/A	64,899	10.9%

Source: ABAG Draft Preferred Scenario of the SCS, May 2013;
US Census Bureau, 2000 Decennial Census and 2007-11 ACS 5 year Estimates

A healthy jobs/housing/employed resident relationship bodes well for the city's economy and suggests that most residents can theoretically find work here, and that local residents do not have to commute long distances. Accordingly, 70 percent of Napa residents commuted in less than 30 minutes (Claritas, 2008). However, the match between types of jobs, types of housing, workers and residents also means that many workers must commute to Napa from elsewhere, and longer commute distances contribute to congestion, air pollution, and increased greenhouse gas emissions. In 2000, 73% of Napa residents drove alone to work, 15% carpooled, 1% used public transit, 5% walked, 1% bicycled, and 5% worked at home (US Census, 2000).

Figure 5.4 — Travel Time to Work in Napa (2008)

Travel Time	Number	Percent
Less than 15 minutes	14,125	41%
15 to 29 minutes	9,894	29%
30 to 44 minutes	5,552	16%
45 to 59 minutes	1,988	6%
60+ minutes	3,111	9%

Source: Claritas 2008

About one third of Napa residents worked in management, as a professional, or in a related occupation and another quarter of residents held sales or office jobs (US Census 2000). Almost 60 percent of the population held a white-color job, with the remainder of positions falling in blue collar, service and farming positions (Claritas 2008).

Figure 5.5 — “Blue Collar”/“White Collar” Jobs in Napa (2008)

Job Type	Number	Percent
Blue Collar	7,923	22%
White Collar	20,719	57%
Service and Farm	7,967	22%

Source: Claritas 2008

Figure 5.6 — Projections for Types of Jobs in Napa 2000-2040

	2000	2010	2020	2030	2040	Percent Change
Napa County						
Agriculture and Natural Resources	3,088	5,790	6,043	6,099	6,666	15%
Manufacturing, Wholesale, and Transportation	14,688	14,848	16,557	16,133	16,067	8%
Retail	7,019	6,415	7,019	7,085	7,268	13%
Financial and Professional Services	8,632	8,061	10,448	11,571	13,048	62%
Health, Education and Recreational	24,148	20,788	23,987	25,579	27,689	33%
Other	8,778	14,750	17,160	17,833	18,802	27%
Napa City						
Agriculture and Natural Resources	497	610	637	643	703	15%
Manufacturing, Wholesale, and Transportation	5,050	4,715	5,488	5,410	5,465	16%
Retail	4,589	3,385	3,702	3,737	3,833	13%
Financial and Professional Services	5,294	4,589	6,239	7,016	8,037	75%
Health, Education and Recreational	12,353	11,325	12,155	13,472	14,474	28%
Other	5,167	9,324	10,527	10,893	11,426	23%

Source: ABAG Draft Preferred Scenario of the SCS, May 2013

The economic impacts of inadequate workforce housing on businesses include: (1) the cost of recruitment and retention of employees; (2) loss of experienced personnel; (3) lost investment in staff training; and (4) money earned locally is spent elsewhere. The economic vitality of smaller businesses and very low wage jobs may also be disproportionately impacted. Public agencies, school districts, social services, and child and elder care will continue to have a difficult time attracting people to work in Napa as affordable housing becomes more difficult to find.

Providing affordable housing and improving the jobs-to-housing relationship is anticipated to reduce the need for residents to endure long commute times. Creating transit-oriented development focused on transit modes is also beneficial, as is creating mixed-use developments that avoid the need for many “midday trips”. This not only has implications for traffic, but also for the people employed, businesses and services available in the community.

Napa Economy

The City of Napa is a significant force within the Napa County economy, which is in turn part of the overall Bay Area economy. The historic strength of the County’s economy in agriculture and the wine industry, as well as flood control improvements along the Napa River, have led to increases in jobs in other sectors, particularly hospitality and tourism (jobs primarily in the service and retail trade industries), food and beverage (jobs in the manufacturing, retail trade, and services industries), and technology (jobs in the service and manufacturing industries).

The *General Plan Economic Element* finds that the local economy must be supported by housing affordable to the local workforce, quality education and training, adequate transportation and infrastructure systems and a quality of life that is vibrant and attractive to the city’s diverse population. The *Element* notes that each sector of the economy has an important role to play. Office based businesses—including high technology firms, financial services and professional services—generate a wide range of jobs and increase personal income but have modest city fiscal impacts. The retail and tourism/hospitality sectors have relatively low wages but are major contributors to the City’s budget.

Major policy objectives of the City’s General Plan Economic Element are to:

- (1) Encourage full use of the City’s vacant and underutilized nonresidential land.
- (2) Promote mixed-use development.

- (3) Retain and expand existing businesses which serve as a foundation for Napa's future economic growth.
- (4) Attract a diversity of retail uses that complement and broaden the existing retail mix.
- (5) Continue to promote the City as a visitor destination and help local businesses capture visitor dollars—this includes promoting hotel development.
- (6) Attract and expand industrial, high technology, and region-serving office development that diversifies the local economy and produces higher wage jobs.
- (7) Coordinate the City's *Economic Strategic Plan* with the City's housing strategy to promote a mix of housing types to meet the needs of Napa's existing and future workforce.
- (8) Improve regional access to Napa and local access linkages throughout the city.

5.3 Population and Household Characteristics

Age groups remained fairly stable in Napa between 2000 and 2010, though the percent of people between the ages of 60 and 74 decreased somewhat – from 12 to 10 percent of the total. All other age groups remained stable or changed by one percent or less. Overall there was still an increase in the median age from 36.1 years to 37.4 years. This 2010 median age is younger than for Napa County overall, which is 39.7 years, but is older than the median age of 35.2 years for the entire State.

Figure 5.7 — Population Age Groups Distribution in Napa

Age Group	2000		2010	
	Number	Percent	Number	Percent
Under 5 years	4,906	7%	5,058	7%
5 to 19 years	15,607	21%	15,807	22%
20 to 34 years	14,541	20%	15,205	20%
35 to 44 years	11,232	14%	10,435	15%
45 to 59 years	13,660	20%	15,683	19%
60 to 74 years	7,111	12%	9,442	10%
75 years and over	5,258	7%	5,285	8%

Source: US Census Bureau, 2000 and 2010 Decennial Census

Historically, Napa has been a diverse City, and this continues today. People who identified as non-Hispanic White declined both in real numbers and in percent of the total population between 2000 and 2010. During the same time frame, the Hispanic population of Napa increased to nearly 29,000 people, raising the percent of ethnic Hispanics in Napa to 37.6 percent of the total City population.

Figure 5.8 — Race and Ethnicity in Napa (2000-2010)

Race	2000		2010	
	Number	Percent	Number	Percent
White (not Hispanic)	49,536	68.2%	43,963	57.2%
Black (not Hispanic)	304	0.4%	370	0.5%
Asian (not Hispanic)	1,218	1.7%	1,685	2.2%
Other Race (not Hispanic)	584	0.8%	533	0.6%
Multi-racial (not Hispanic)	1,468	2.0%	1,441	1.9%
Ethnicity	Number	Percent	Number	Percent
Hispanic	19,475	27%	28,923	37.6%
Total	72,585	100%	76,915	100%

Source: US Census Bureau, 2000 and 2010 Decennial Census Counts

Only approximately one-third of the City of Napa's population has children, which contributed to a relatively low household size of 2.6 persons per household in 2010. The number and percentage of households renting increased from 2000 to 2010.

Figure 5.9 — Household Types

Household Type	Number	Percent
<i>Total Households</i>	<i>28,779</i>	<i>100%</i>
Single Person	7,692	27%
Family, no children	9,466	33%
Family, with children	9,499	33%
Multi-Person non family	2,122	7%

Source: US Census Bureau, 2007-2011 ACS (5 year Estimates)

Figure 5.10 — Average Size of Households

	1990	2000	2008
City of Napa	2.5	2.6	2.6
Napa County	xx	2.6	2.6

Source: US Census 1990 and 2000, Department of Finance E5 Report (DoF E5)

Figure 5.11 — Households by Tenure

Age Group	2000		2010	
	Number	Percent	Number	Percent
Owner	16,362	61%	16,148	57%
Renter	10,616	39%	12,018	43%

Source: CHAS, based on 2006-2010 ACS (5-year Estimates)

Median Household income in 2011 dollars was just over \$62,600. When compared to the 2000 median household income, adjusted for inflation to 2011 dollars, there was a 5.6% decrease in household income over the decade. Still, over one quarter of Napa city households earned more than \$100,000 in 2011, a large percentage increase from 2000.

Figure 5.12 — Median Household Income

Year	Amount
Year 2000 (Income in 1999 dollars)	\$49,154
Year 2000 (Income in 2011 dollars)	\$66,358
Year 2007-11 (Income in 2011 dollars)	\$62,642
<i>Percent change 2000 to 2011</i>	<i>-5.6%</i>

Source: US Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS (5-year estimates)

Figure 5.13 — Household Income by Quartile

	2000*		2007-2011*	
	Number	Percent	Number	Percent
<i>Total Households</i>	27,032	100%	28,779	100%
Under \$25,000	5,767	21%	5,123	18%
\$25,000 to 49,999	7,978	30%	6,810	24%
\$50,000 to \$74,999	5,557	21%	4,996	17%
\$75,000 to \$99,999	3,498	13%	3,571	12%
\$100,000+	4,232	16%	8,279	29%

Source: US Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS (5-year Estimates)

*Year 2000 expressed in 1999 dollars; 2007-11 expressed in 2011 inflation adjusted dollars.

The poverty rate in Napa in 2000 was almost nine percent (US Census 2000). The poverty rate in 2007-11 is estimated as part of the American Community Survey to be 11.2%. There remain many lower income individuals that may have trouble affording housing and are at risk for displacement.

Figure 5.14 — Poverty Status

	Percent
Poverty Rate 1999	8.9%
Poverty Rate 2007-11	11.2%

Source: US Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS (5-year estimates), ABAG Data package 2013

5.4 Housing Characteristics

This housing section characterizes the City of Napa's housing prices, rental rates, age, number of units by type, building permits issued and vacancy rates.

After years of steady increases, housing prices peaked at over \$600,000 in 2005, fell steeply during the national economic recession and continued falling until 2012, when prices finally stabilized and began to rise again. While Median Sales Prices have risen substantially in the last year, they remain well below peak levels.

Figure 5.15 — Median Sales Price 2005-2013

Year	Amount
November, 2005	\$601,000
January, 2006	\$557,000
January, 2007	\$547,000
January, 2008	\$534,000
January, 2009	\$393,000
January, 2010	\$332,000
January, 2011	\$311,000
January, 2012	\$366,000
January, 2013	\$446,000
August, 2013	\$601,000

Source: US Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS (5-year estimates)

Figure 5.16 — Owner Affordability

Household size	Annual Income	Affordable Purchase Prices	Median Sales Price (8/2013)**	"Gap" between Affordable Purchase Price and Median Sales Price
Single Person, Moderate Income*	\$68,760	\$285,226	\$446,000	\$160,774
3 person household, Moderate Income	\$88,400	\$330,933	\$446,000	\$125,067
4 person household, Moderate Income	\$96,720	\$350,980	\$446,000	\$95,020

Source: 2013 Napa County Income Limits and Affordable Purchase Prices,

*City of Napa Housing Division using 2013 HUD income limits and defined purchase assumptions,

**Zillow.com

Figure 5.17 — Rental Affordability

Household Size and Income Category	Rent @ 30% of Monthly Income*	Expected Unit Size	Average Market Rents	Ability to Pay Gap
Two Person Household		1 Bedroom		
Extremely Low Income (30% of median)	\$553		\$1,232	-\$679
Very Low Income (50% of median)	\$921		\$1,232	-\$311
Low Income (80% of median)	\$1,405		\$1,232	--
Moderate Income (120% of median)	\$2,211		\$1,232	--
Three Person Household		2 Bedroom		
Extremely Low Income	\$614		\$1,406	-\$792
Very Low Income	\$1,023		\$1,406	-\$383
Low Income	\$1,610		\$1,406	--
Moderate Income	\$2,418		\$1,406	--

Source: HUD Affordable Rent Limits, Napa County January 2013, City Housing Division *If appliances are provided by tenant and/or utilities are paid by tenant, the maximum allowable rent is to be reduced. Rent survey by R. Gularte, January 2013 including more than 1,900 older and newer (since 2003) units.

Like housing prices, rental rates have also been increasing in Napa since 2012, although at a lower rate than housing prices. RealFacts, a national company that tracks apartments over 100 units in size in suburban markets like Napa, reported a 5.5% increase in Napa County rents from the second quarter 2012 through the second quarter 2013. The average rents compiled by a local realtor in January 2013 for more than 1,400 older apartments and another 500 newer apartments constructed since 2003 found that the average rent for 1 bedroom older units is \$995; and for 2 bedroom older units is \$1,287. However, newer 1 bedroom units rented for an average \$1,477 and 2 bedroom units for \$1,762. The average rent for all surveyed 1 bedroom units was \$1,232 while 2 bedroom units averaged \$1,406. This local survey has corresponded well with similar City surveys in the past; further, it captures many smaller apartment complexes.

In comparing affordable rents with market rate rents, it is clear that market rate rents are affordable to moderate income households, and that market rents for older units are generally affordable to lower income households. Very low and extremely low income households are unable to afford market rents without subsidies, doubling up and/or paying very high amounts of their income towards rent, as described further under Housing Needs Section 5.5.

Figure 5.18 – Year Structure Built

Decade Constructed	Number	Percentage
2000 or later	2,621	9%
1990-1999	3,348	11%
1980-1989	4,433	15%
1970-1979	6,126	20%
1960-1969	4,326	14%
1950-1959	4,442	15%
1940-1949	2,287	8%
1939 or earlier	2,806	9%

Source: US Census Bureau 2000 Decennial Census, American Community Survey 2007-11 (5 year Estimate)

Housing Condition and Age

Just over one-third of housing structures in Napa have been built since 1980, and nearly a third of all units were built before 1960. The number of housing units in need of rehabilitation can only be estimated. The last housing condition ‘windshield’ survey, conducted in 1990, concentrated upon the four oldest core neighborhoods in the city: the “downtown core”, “Old Town” adjacent to downtown, the A-B-C Streets, and Westwood. Only 8% of the homes in these four neighborhoods needed exterior repair. Informal staff surveys of these areas indicate the estimate remains the same or less in recent years. Very few housing units in Napa are in need of complete replacement. The Housing Element includes several programs to address housing and neighborhood conditions in Napa as needs arise, such as rental and owner rehabilitation programs, code enforcement, and capital improvement programs for neighborhood improvements.

Housing Types

Napa has just over 30,000 housing units in 2010, mostly detached single-family homes, which make up 62 percent of all units. Nearly one fifth of housing units are large apartment buildings (five units or more) and this type of housing has been a growing type of housing in Napa since 2000 (California Dept. of Finance).

Figure 5.19 – Housing Units by Type 2000-2010

Unit Type	2000		2010	
	Number	Percent	Number	Percent
Single-Family	17,342	62%	18,694	62%
Single-Family (attached)	2,059	7%	2,018	7%
2-4 Units Multi-Family	2,766	10%	2,949	10%
5+ Units Multi-Family	4,220	15%	5,123	17%
Mobile Home & Other	1,389	5%	1,365	4%
<i>Totals</i>	<i>27,776</i>	<i>100%</i>	<i>30,149</i>	<i>100%</i>

Source: US Census 2000 Decennial Census; State of California Department of Finance E-5 Population and Housing Estimates for Cities, Counties and the State, 2011-13 with 2010 Census Benchmark

From 2000 to mid-2013, approximately 2,660 building permits were issued for projects in Napa, according to City building permit records. There was a major drop off in the number of permits beginning in 2008 as a result of the national recession. In 2013, project applications and construction began to pick up again.

Figure 5.20 — Housing Permits Issued 2000 to 2013

Year	Single-Family	Multi-Family
2000	226	4
2001	99	130
2002	116	581
2003	150	36
2004	142	45
2005	176	118
2006	121	95
2007	126+ 3 second units	52
2008	55+ 3 second units	20
2009	16	4
2010	45 + 5 second units	0
2011	59 + 1 second unit	26
2012	40 + 6 second units	0
8 / 2013	17 + 5 second units	136

Source: City of Napa

Vacancy Rate

The overall housing vacancy rate remained constant in Napa from 2000 to 2008 at 2.9% (US Census, 2000, Claritas, 2008). However, apartment vacancies are tighter with only a 2.3% vacancy rate in mid-2013 (City multi-family vacancy survey).

The City's Zoning Code Section 17.52.080 B.2 provides that each year the Planning Commission shall hold a public hearing by September 1 to establish the multi-family vacancy rate based upon a sample of at least 80% of apartments over 20 units in size, excluding apartments that also provide meal or maid service. The vacancy rate is important in determining whether Condominium Conversion Use Permits may be applied for and how many units might be converted during the following year time frame.

The vacancy rate is used in determining whether a “rental housing shortage” exists for that year. A “rental housing shortage” exists if the vacancy rate is less than 5%. If the vacancy rate is less than 5%, no condominium conversions may occur during that year. If the vacancy rate is 5% or greater, the number of units that may be converted is equal to either the number of multi-family rental units for which building permits were issued during the one year period ending on the preceding July 31st, or the difference between the established multi-family vacancy rate and 5%, whichever number is greater. In the decade since the code section was adopted, there has been only one year during which the vacancy rate was over 5%.

5.5 Housing Needs

Of the estimated 12,535 lower income households in Napa, two thirds spent more than 30 percent of their monthly income on housing. Of the 7,475 extremely and very low and income households in Napa, 77 percent had a cost burden of over thirty percent and 51 percent spent more than half of their monthly income on housing costs. Of the 5,060 low income households, 52 percent spent over 30 percent, and 20 percent spent over 50 percent of their income on housing.

Figure 5.21 –Housing Overpayment for Lower Income Households (HHs) 2006-2010

Household Income Category	Total Renters		Total Owners		Total Households	
	Count	Percent	Count	Percent	Count	Percent
Extremely and Very Low Income Households	1,410	100%	2,685	100%	7,475	100%
Paying 30.1-49% of income	1,410	29.4%	570	21.2%	1,980	26.5%
Paying over 50%	2,500	52.2%	1,280	47.7%	3,780	50.5%
Paying over 30%	2,910	81.6%	1,850	68.9%	5,670	77.0%
Low Income Households	2,435	100%	2,625	100%	5,060	100%
Paying 30.1-49%	1,125	46.2%	525	20.0%	1,650	32.6%
Paying over 50%	260	10.7%	735	28.0%	995	19.7%
Paying over 30%	1,385	56.9%	1,260	48.0%	2,615	52.3%

Source: (CHAS) based on American Community Survey (ACS) 2006-10

As incomes rise, not surprisingly, the percentage of households spending more than 30 percent of their income on housing declines. Of households making approximately \$50,000-\$75,000, about 40 percent still spend more than 30 percent of their income on housing. Only 21 percent of households earning over \$75,000 spend more than 30 percent of their income on housing. As the preceding data suggests, there are many households at all income levels in Napa that pay more than 30 percent of their income for housing. Over 51 percent of all rental households overpay compared to 40 percent of all homeowner households (CHAS based on ACS 2006-10).

One result of high housing prices is that people may settle for housing that is too small for their household. In Napa, 7.6 percent of households are overcrowded. Of the overcrowded units, 3.8 percent of owner-occupied units are overcrowded, while 13.2 percent of renter occupied units are overcrowded (CHAS based on ACS 2006-10).

Figure 5.22 — Overcrowding

	Number	Percent
Not Overcrowded (<1 person per room)	26,440	92.4
Overcrowded (1.5 people per room)	1,480	5.2
Very overcrowded (1.5+ people per room)	685	2.4

Source: CHAS based on ACS 2006-10

5.6 Special Housing Needs

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special needs be addressed — homeless people, seniors, people with disabilities, large families, female-headed households, and farmworker households. The Housing Element should take into account any local factors that create an extraordinary need for housing, and should quantify those needs as best possible.

“Special Needs” groups include many persons in our community from homeless and those with substance abuse or domestic violence problems — to farmworkers and lower income families who face economic challenges in finding housing. While many persons in this broad group need permanent low income housing, others require more supportive environments and assistance.

Consolidated Plan

The “*Consolidated Plan 2010-2015*” developed for the City’s Federal Community Development Block Grant Program, is a comprehensive planning document that identifies Napa’s overall housing needs for affordable and supportive housing for extremely low, very low, and low income households and community development assistance, and outlines a strategy to address those needs. It has three basic goals: (1) to provide decent affordable housing, (2) to provide a safe and suitable living environment, and (3) to expand economic opportunities for lower income persons.

The report concludes that household income has the largest impact on housing needs. The extent of cost burden and housing problems directly correlate to household incomes, with extremely low income households having the biggest problem with housing cost burden. The lowest income households also have the most non-cost housing problems, such as overcrowding or insufficient facilities. Needs are also influenced by family characteristics. Large households and Hispanic households are more likely to have housing problems than the typical Napa household. Lastly, special needs groups such as seniors, disabled and farmworkers all have unique housing problems including deterioration of housing, lack of accessible housing and overcrowding. People with HIV/AIDS also have a disproportionate problem with housing costs.

The five year Consolidated Plan strategy focuses programs and resources from federal and other sources using the following priorities, based on analysis of priority housing needs. Following are the Consolidated Plan’s priorities for Housing:

- Assisting extremely-low, very-low and low-income renter families with the construction of new affordable rental units, the acquisition and rehabilitation of existing units and provision of rental assistance;
- Assisting low-income households in purchasing their first homes and low-income homeowners in making repairs and improvements to their homes;
- Assisting low-income elderly homeowners with maintenance, rehabilitation and reasonable modifications to their homes, to allow them to “age in place”; and
- Assisting homeless persons and non-homeless persons with special needs through the development of new permanent supportive housing and transitional housing, rental assistance, and construction of new rental housing units.

The five-year Plan strategy also prioritizes the following activities to assist the homeless:

- Continued financial support towards the operation of the emergency shelter system, including financial support of a bi-lingual Hispanic counselor position at the domestic violence shelter;
- Development of new permanent supportive housing and transitional housing, rental assistance and construction of new rental housing units for homeless persons; and
- Funding capital improvements to homeless shelters.

Priority *non*-housing community development activities include:

- Information, referral and outreach activities to connect the Hispanic population with available community services;
- Fair housing activities, including outreach and group training on fair housing, and tenant/landlord counseling regarding housing discrimination complaints;
- Supportive services for children aging out of the foster system;
- Capital Improvement Projects (CIP) for non-profit owned facilities, including ADA improvements;
- In-fill sidewalk projects in low-income neighborhoods, especially in proximity to senior housing, bus stops and schools;
- ADA improvements to City-owned public facilities; and
- Park improvements, including ADA accessible restroom facilities at O'Brien Park and Westwood Hills Park and lighting improvements at Fuller Park.

Finally, the Consolidated Plan places a priority on assisting non-homeless persons with special needs through:

- Development of new permanent supportive housing and transitional housing;
- Rental Assistance; and
- Construction of new rental housing units.

The *Consolidated Plan* was developed by the City of Napa with the help of staff from the County Health and Human Services Agency, and input from local non-profit organizations, including Napa Valley Community Housing, Community Action of Napa Valley, Napa Emergency Women's Shelter, Fair Housing Napa Valley, Care Network for HIV/AIDS patients, Progress Foundation, Catholic Charities, Area Agency on Aging, and Puertas Abiertas Community Resource Center. The City's CDBG Citizen's Advisory Committee was responsible for promoting and encouraging citizen participation in the Plan's development.

Sources of funding: Annual strategic plans developed from the Consolidated Plan are adopted by the City Council for the allocation of Federal Community Development Block Grant (CDBG) funds, which is the City's only federal entitlement program. The City's Housing Authority also applies for possible sources of additional funding that can be used to achieve Consolidated Plan goals, including HOME Funds, Low Income Housing Tax Credits, Federal funds targeted to Homeless, and others. The Housing Authority also supports the efforts of non-profit housing developers in their efforts to utilize these funds.

Housing priorities and programs developed for the 2010-2015 *Consolidated Plan* are largely consistent with this Housing Element so that the Housing Element reinforces and coordinates with this important planning effort.

Senior Households and Housing

Senior households can be defined, in part, by the age distribution and demographic projections of a community's population. This helps identify the maximum need for senior housing. Particular needs, such as the need for smaller housing types, for barrier-free and accessible housing, and for a variety of housing with health care and/or personal services should be addressed, as should providing a continuum of care as senior households become less self-reliant.

The senior population in Napa was 13.8 percent of the total population in 2000 and declined slightly to 13.6 percent in 2010. While the total number of seniors aged 65-74 and 85+ grew, this was offset in part by a decrease in seniors aged 75-84.

Figure 5.23 – Persons 65+ 2000 - 2010

2000 Total Population	2010 Total Population	Seniors	2000 Numbers	2000 Percent	2010 Numbers	2010 Percent
72,585	76,915	Total 65+	10,037	13.8%	10,491	13.6%
		65-74	4,509		5,206	
		75-84	3,853		3,375	
		85-94	1,535		1,761	
		95+	140		149	

Source: Census 2000 and 2010

When 2007-2011 incomes of seniors are compared with the total population, there are more seniors making less than \$50,000 and a smaller percentage in upper income brackets.

Figure 5.24 – Senior Household Incomes Compared to Total Population

Income	Senior Households	Percentage	Percentage Total Napa Households (from Figure 5.13)
<\$30,000	2,207	33%	N/A
\$30,000-\$49,999	1,689	25% (58% <\$50,00)	42% <\$50,000
\$50,000-\$74,999	876	13%	17%
\$75,000-\$99,999	666	10%	12%
\$100,000+	1,187	18%	29%

Source: US Census Bureau, 2007-11 ACS (5 year Estimates)

The small increase in the oldest portion of the senior population group may create some additional need for affordable housing and specialized housing. Other housing needs related to seniors typically include:

- (1) Senior households on fixed incomes have limited resources for home improvements to maintain their homes.

- (2) Seniors are often limited to fixed incomes, although many may have considerable equity in their homes.
- (3) Adapting units to physical needs.

Despite not making as much income as younger residents, a smaller percentage of Napa seniors are in poverty than the population as a whole, due mainly to Social Security. In 2000, Napa's poverty rate was nearly 9 percent, but for seniors 65 to 74 it was 4.8 percent and there was a 6.7 percent poverty rate for those persons over the age of 75.

In 2010, the poverty rate for the population as a whole had grown to 11.2 percent, while for seniors 65 to 74 it was 7.1 percent and for seniors over 75, 5.2 percent. (US Census Bureau, 2000 decennial census and ACS 5 year estimates 2007-11). In 2010, home ownership rates among seniors were far higher than for the population as a whole. More than 75 percent of seniors 65-85 owned homes compared to 57 percent of the total population. Only in the 85+ age bracket did the home ownership rate come down to 60 percent. In addition, about half of seniors over 65 lived alone (48 percent) (US Census Bureau ACS 5 year estimates 2007-11).

Figure 5.25 – Senior Owner and Renter Rates Compared to the Total Population-2010

Total Population Owner Percentage 57%		Total Population Renter Percentage 43%	
Age 65-74	Owner Percentage 77%	Age 65-74	Renter Percentage 23%
Age 75-84	75%	Age 75-84	25%
Age 85+	60%	Age 85+	40%

Source: US Census Bureau, 2010 Decennial Census

People Living with Disabilities

Disabilities – physical, mental, sensory, or self-care – can limit a person's ability to work and earn income, and they can also require special types of housing. Nearly 8,000 persons, or 11 percent of Napa's civilian non-institutionalized population over 5 years of age, has some type of disability (US Census Bureau, 2000 Decennial Census Counts, ACS 3-year estimates 2009-11). Of the 3,613 persons aged 18-64 with any disability, 38 percent are employed, 15 percent are unemployed and 47 percent are not in the labor force.

Figure 5.26 – Persons with Disability by Job Status and Disability Type (2009-11)

	Total	Not in Labor Force	Employed	Unemployed
Total civilian population 18-64	47,214	9,076	34,318	3,820
With any Disability Age 18-64	3,613	1,711	1,361	541
Hearing Difficulty	678*	202	394	82
Vision Difficulty	535*	206	234	95
Cognitive Difficulty	1,529*	795	383	351
Ambulatory Difficulty	1,781*	1,115	542	124
Self-Care Difficulty	801*	556	185	60
Independent Living Difficulty	1,286*	948	230	108
No Disability	43,601	7,365	32,957	3,279

Source: US Census Bureau, 2009-2011 ACS (3-year estimates)

*Disabled persons may have more than one type of difficulty

People with disabilities represent a wide range of different housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. ‘Barrier-free design’ housing, accessibility modifications, proximity to services and transit, and group living opportunities represent some of the types of considerations and accommodations that are important in serving this need group.

Persons with a disability quite often need special housing facilities and/or supportive services, and those unable to work may need financial assistance for housing. One consideration related to housing for physically disabled people is handicapped dwelling conversion (or adaptability) and site design in new or renovated construction.

More than half of the 2009-11 disabled population was over 55 or under 5 years of age.

Developmentally Disabled

As defined by Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other disabilities that are solely physical in nature.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5%. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The North Bay Regional Center (NBRC) is one of 21 nonprofit regional centers contracting with the State of California to provide assistance and coordination of supportive services to children and adults with developmental disabilities in Napa, Sonoma and Solano Counties. NBRC serves as a clearinghouse in these counties through which a person with a developmental disability and his or her family can obtain services and be linked to other community resources in the area. It is the philosophy of the Regional Center that all people with developmental disabilities should have the same opportunities as are available to all other citizens. In keeping with this premise, it is the philosophy of NBRC that its efforts be directed to promoting normalization, least restrictive alternative and dignity of risk for citizens with developmental disabilities and their families.

As of 2013, NBRC served 737 clients that live in the (largely) City of Napa zip code areas 94558 and 94559. These clients live in a variety of housing types. Younger people may live with their parents, in foster homes or in a group home. Clients over the age of 18 may continue to live with their parents, live in their own apartments with come-in support and assistance, live in small licensed group homes (6 beds or less), live in health care licensed facilities (nursing services provided) or live in certified family homes.

Many of the City's programs described in Section 4 address the needs of lower-income persons, and others directly address the needs of persons with disabilities. In 2010 the City Council adopted a Reasonable Accommodation ordinance, which establishes administrative procedures for reviewing and approving requests from disabled persons for modifications to planning or building regulations when necessary to accommodate their needs.

Large Households

Large households, defined as households with 5 or more persons, have special housing needs. Large households tend to have difficulties purchasing housing because large housing units are rarely affordable, and rental units with 3 or more bedrooms are not common in Napa. Large Households of 5 or more persons have median incomes that are lower than 2 or 3 person households in Napa. (US Census Bureau, 2007-11 ACS; 2011 Inflation adjusted dollars). Further, only 20 percent of rental units are 3 bedrooms and only 4 percent of rental units have 4 or more bedrooms. (US Census Bureau, 2000 decennial census, 2007-11 ACS (5 year estimate)). According to the 2010 Census, the total number of households with 5 or more persons was 3,797, or about 13 percent of all households. Of those, 57 percent (2,169) are renter households and 43 percent (1,628) are owner households. Thus, large households comprise about 18% of the renter-occupied units in the City, and about 10 percent of the owner-occupied units.

Female-headed Households

Female-headed households need affordable housing with day care and recreation programs on-site or nearby, in proximity to schools and with access to services. Households with female heads, like large households, may have difficulty in finding appropriate-sized housing. And despite fair housing laws and programs, discrimination against children may make it more difficult for this group to find adequate housing. Women in the housing market, especially the elderly, low and moderate income and single-parents, face significant difficulties finding housing, and both ownership and rental units are extremely expensive relative to the incomes of many people in this population category.

Based on the 2010 U.S. Census about 3,000, or 17 percent of all families in Napa, are headed by women, and two thirds of these families have children under 18 living with them, while one third do not. Female-headed families are much more likely than other families (or households) to be living below the poverty level. While 8.3 percent of all families were below the poverty level in 2007-11, 20 percent of all female-headed families and 31 percent of female-headed families with children under 18 were living below the poverty line.

Figure 5.27 – Family Types Below Poverty Level

Family Type	2000	2007-11
All Families	6%	8%
All Female-headed families	18%	20%
Female-headed family with children under 18	25%	31%

Source: US Census Bureau, 2000 Decennial Census Counts, 2007-2011 ACS (5-year estimates)

First-time Homebuyers

The task of finding an affordable home, meeting down-payment and closing costs, and qualifying for a mortgage for the first-time homebuyers creates a special category of housing need as identified in the 2010-2015 Consolidated Plan. The Housing Element contains a First-Time Homebuyers Assistance program to help this group obtain housing.

Farmworkers

The Napa County agricultural industry, known for its grape vineyards and fine wineries, forms the backbone of the local economy. Farmworkers have a variety of special housing needs in terms of affordability, location, and duration of residence. BAE Urban Economics, a consulting firm, prepared a “2012 Napa County Farmworker Housing Needs Assessment” that updates farmworker housing needs in the county. Findings from the report include:

- (1) Data from the California Employment Development Department (EDD) indicate that agricultural employers located in Napa hire approximately 5,000 farmworkers on average every year, not counting farmworkers employed informally or those who work for labor contractors based outside of the County. Since these unreported farmworkers are most likely to supplement the existing workforce during peak suckering (May-June) and harvesting (August-October) seasons, it is likely that farmworkers employment during peak seasons exceeds the EDD estimates of 7,000 peak season workers on average. Although the exact numbers of farmworkers are difficult to pin down, the general trend in the figures suggest that demand for farmworkers increased during the 1990’s and that the increase in demand for year-round or almost year-round farmworkers has been particularly notable. As a result, an increasing number of the County’s farmworkers are living in the County year round.

- (2) Demand for farmworker labor is determined in part by the agricultural management techniques that farm owners and managers choose to implement. In order to produce the highest quality product possible, Napa vineyards have implemented more labor-intensive canopy management procedures than in the past and a denser spacing of vineyard rows, which increase demand for skilled farmworker labor. Conversely, the push to produce an extremely high quality product has limited the trend towards mechanization used in some other grape growing regions. However, the past two decades have also been marked by the consolidation of smaller wineries into large corporations that have taken measures to reduce labor costs including the outsourcing of labor management to outside labor contractors. These contractors tend to import farmworkers with fewer skills and less experience than local farmworkers who work directly for vineyards and growers.
- (3) According to Napa wine industry surveys conducted by UC Davis Professor Robert Yetman, the County's vineyard workers earn 30 percent more per hour, receive more benefits and are more likely to be employed full time than the average agricultural worker elsewhere in the State. In addition, local farmworkers hired directly by growers are more likely than farmworkers hired by labor contractors to need both housing and transportation as the latter are more likely to live outside the County and be transported to the worksite by their employer. As the economy recovers, there is likely to be a growing demand for workers in other sectors such as construction, landscaping, etc. and Napa County agricultural employers may have more difficulty filling farmworker positions if competing sectors offer better wages or benefits.
- (4) At present, fewer farmworkers cross the U.S. border on an annual basis or have no permanent place of residence. More common are trends of residing permanently in adjacent counties or in the Central Valley, and either commuting to work in Napa on a daily basis or residing in temporary accommodations during the peak season and returning to the permanent place of residence following the completion of the harvest. Also, as a result of the current immigration situation and increased demand for year-round farm labor, an increasing number of farmworkers are choosing to reside in Napa County on a permanent or semi-permanent basis. This trend increases the need for local affordable farmworker housing and introduces issues regarding housing household types other than single adult men. The study's stakeholder outreach process indicated a growing trend of farmworkers seeking family housing and services and neighborhood amenities associated with raising families.
- (5) With the exception of vineyard supervisors, most farmworker households qualify as "very low" or "extremely low" income households relative to Napa County's area median income.

The County has a limited supply of market-rate housing that is affordable at such income levels, which leaves many farmworkers with few options other than shouldering an excessive housing cost burden, living in overcrowded accommodations to share rent, or commuting in from housing located outside of the county.

- (6) Existing Countywide housing options include:
- 180 beds in 3 farmworker centers for unaccompanied men where they receive a dormitory bed and 3 meals for a low, subsidized cost per day. Since 2007 these centers have housed an increasing number of lodgers through extended periods.
 - 106 beds in 6 permitted private facilities. (A seventh facility with 24 beds has closed).
 - About 80 farm labor dwellings that can accommodate up to 5 farmworkers each, or up to 400 beds.
 - Market rate rental housing where farmworkers compete with other renters for housing and most units are unaffordable to farmworkers.
 - Subsidized rental housing available to lower income households. The City has a small number of units available to farmworkers-only based on funding restrictions. As described in other sections, while City policies and incentives encourage the production of affordable housing, local governmental financial resources available to support new development has been reduced by the 2012 elimination of redevelopment agencies and reductions in state and federal funding.
 - Market rate ownership housing, also unaffordable to most farmworkers.
- (7) A 2012 survey of 350 local farmworkers at various locations throughout the county found that the most common types of housing units inhabited by respondents included:
- Apartments – 34%
 - Farmworker centers – 31%
 - Mobile homes – 14%
 - Single family homes – 12%
 - Bunk houses/dormitories – 9%

Seasonal workers surveyed were equally as likely to live in apartments/houses as in farmworker centers.

- (8) The survey found that year round jobs are relatively uncommon (7%) with the average respondent working 6 months of the year in Napa agricultural jobs. These gaps in employment prompted over 70 percent of all respondents to work outside the County part of the year. However, 27 percent hold permanent Napa agricultural jobs and another 50 percent work seasonally in agriculture and hold other jobs in Napa County during the rest of the year. Only 18 percent are migrant workers who expected to remain in Napa temporarily. Nearly two-thirds of respondents have been working in the local industry for 5 or more years, and over half feel that Napa County is their permanent home.
- (9) While the vast majority of Napa County farmworkers responding to the survey were reasonably satisfied with the physical condition of their current housing, 45 percent complained of overcrowding issues. Almost half have a spouse and/or at least one child who does not live with them while they work in Napa County, due primarily to the family members' immigrant status as well as financial constraints. While respondents' ideal housing situation would be family housing, they had mixed opinions regarding the ideal location of housing. Some preferred to live near schools and other amenities while others preferred to be located near work. 57 percent would prefer to rent compared to 27 percent who expressed a preference for homeownership.

The farmworker assessment concludes that a large segment of the County's permanent and seasonal farmworkers face shortages of affordable housing, with needs ranging for permanent housing for families to shared housing for single migrant workers. Seasonal farmworker housing is provided in the unincorporated areas of the County while the City of Napa provides a primary location for permanent rental housing for farmworkers and other lower income households. City sites identified for multi-family residential construction, including Single Room Occupancy (SRO) projects, would therefore also provide sites for new construction to serve this group.

In 1965 the Legislature passed the Employee Housing Act. It has been updated a number of times since then, including recent amendments requiring that "employee housing occupied by six (6) or fewer employees in a single family structure, shall be treated the same as a family dwelling of the same type in the same zone." This same legislation also amended an existing statute to allow "housing accommodating twelve (12) or fewer employees to be viewed as having an agricultural land use designation requiring that the housing be treated the same as any other agricultural activity in the same zone." Employee housing of 36 beds or less or 12 units or less is also

considered to be an agricultural use. There can be no Use Permit, variance, etc, beyond what is required for other agricultural uses. Such housing is also not subject to additional businesses taxes. In 2009, the City modified its zoning ordinance to comply with the most recent updates to this legislation.

Homeless Individuals and Families

Since 2008, SB2 (Chapter 633, Statutes of 2007) requires that Housing Elements include a detailed analysis of emergency shelters and transitional and supportive housing.

This section of the Housing Element provides a detailed outline of the steps each jurisdiction should follow in order to meet these requirements. These steps are divided into the following four major sections:

- (1) Identify and estimate the housing and service needs of homeless persons and families and assess the unmet need for emergency shelter, and transitional and supportive housing;
- (2) Designate zoning district(s) adequate to accommodate the identified need for emergency shelters;
- (3) Develop a program to reduce constraints on the development of transitional and supportive housing; and
- (4) Comply with the broadened scope of the Housing Accountability Act (Government Code 65589.5) which now includes emergency shelters, and transitional and supportive housing.

In 2006 the Homeless Services Planning Council prepared the Napa County Ten Year Plan to End Homelessness, which is committed to a "Housing First" model. Recognizing that preventing loss of housing is both a cost effective and humane way to address homelessness, Napa County has long been committed to strategies to help people retain their housing. The countywide approach is first to provide services to support ongoing housing stability. The second priority is to assist these households in finding and maintaining employment. The third priority is to focus on early identification and intervention with households at-risk of homelessness.

The fourth priority is to help those who become homeless to get off the streets and back into housing as quickly as possible. This requires the development of affordable permanent housing for people with extremely low incomes, and permanent supportive housing for people with disabilities in need of long-term service supports. In accordance with this approach, the Ten Year Plan

recommends shifting the focus from emergency shelters and transitional housing to a housing system designed to get people back into permanent housing. To better meet these needs, the plan seeks to increase the supply of permanent housing available to people with extremely low incomes and the supply of permanent supportive housing for those with disabilities. To help achieve these increases in supply, alternative housing models--including single room occupancy units and shared housing for youth, seniors and families -- are being explored in addition to standard apartments.

Continuum of Care

The Housing Element also draws from the Napa County Continuum of Care (CoC)'s strategies for homeless programs. The CoC is a broad-based countywide planning body that coordinates supportive housing services and other support services for homeless families and individuals in Napa County and is comprised of local government agencies and local non-profit social service organizations.³ The Napa County Health and Human Services Agency provides technical and administrative support and is the Collaborative Applicant that submits the annual application for the federal Housing and Urban Development (HUD) CoC homeless assistance program.⁴

Consistent with the Ten Year Plan, Napa's CoC strategy is based on a collaborative vision for combating homelessness that stems directly from its members' decades of collective experience on the issue. The CoC's vision is to be a broadly representative community working together to end homelessness in Napa County by developing a system of supportive housing and services that is accountable to the community, measures progress toward ending homelessness, treats homeless people with respect, and provides assistance in a culturally appropriate and sensitive manner. The CoC's strategy is the following:

- (1) Prevent homelessness before it starts;
- (2) Provide outreach, engagement, and information and referral to those living outdoors;
- (3) Furnish emergency shelter and services for those in crises;

³ Family Service of Napa Valley, Buckelew Programs; Napa County Health and Human Services; Community Action Napa Valley; Legal Aid of Napa Valley; McAllister; Catholic Charities; Greater Napa Fair Housing Center; Napa Emergency Women's Services; VOICES; Napa Valley Community Housing; Napa Police Department; Community Resources for Independence; Clinic Ole; Napa County Training and Employment; Cybermill; Progress Foundation; Wolfe Center; Alternative for Better Living; Sister Anne's Dental Clinic; Napa Boys and Girls Club; The Salvation Army; The Volunteer Center; First Impression, and The Housing Authority of the City of Napa.

⁴ While the Napa County Health and Human Services is the lead agency for the Continuum of Care, the agency contracts with HomeBase to coordinate efforts of all providers and to prepare annual funding applications to HUD.

- (4) Make transitional housing and services available to those who will benefit from time to develop self-sufficiency;
- (5) Provide permanent supportive housing to homeless people facing serious lifetime disabilities;
- (6) Create permanent affordable housing exits from homelessness for those ready for lives of complete self-sufficiency; and
- (7) Respond to special needs of all homeless populations.

Napa's CoC system is "mainstreamed" in that homeless-specific services and housing are integrated with those for the broader low-income population. This is a necessity in Napa, which lacks resources to set up completely separate systems of care for different populations. Mainstream systems reach out to homeless people and work closely with homeless programs. At the same time, this system is not generic, but is highly responsive to the unique needs of all subpopulations which make up Napa's homeless population, including adults, families, youth, seniors, and those with mental disabilities, substance abuse problems, HIV/AIDS, physical and developmental disabilities, multiple diagnoses, veterans, victims of domestic violence, farmworkers, and other economically challenged or underemployed workers.

Emergency Shelters

Many homeless people first enter the *Continuum of Care* through emergency shelters – various short-term housing options, including permanent shelters with services and case management, temporary winter shelters, and overflow and hotel/motel vouchers. Some shelters target particular homeless subpopulations, such as families, while others target the general homeless population. Napa's four emergency shelters currently provide 105 year-round beds (including 14 dedicated to victims of domestic violence) and 55 winter shelter beds. The 2013 Housing Inventory County identified an estimated need for another 18 emergency shelter beds.

Figure 5.28 — Napa Area Emergency Shelters 2013

Provider Name	Facility Name	Year Round Beds			Total Year-Round Beds	Total Seasonal Beds
		Family Units	Family Beds	Indiv Beds		
Community Action Napa Valley	Samaritan House	7	28	0	28	0
Community Action Napa Valley	Winter Shelter	0	0	0	0	55
Community Action Napa Valley	South Napa County Shelter	0	0	63	63	0
Napa Emergency Women's Services	Napa Emergency Women's Services	4	14	0	14	0
Total Emergency Shelter		11	42	63	105	55

Source: Continuum of Care, Housing Inventory Count, 2013

As of August 2013, the two primary emergency shelters have significant waiting lists (around 25 individuals at the South Napa Shelter and 15 families at the Samaritan Family Center).

If there is an unmet need, the City must identify whether there is capacity in the zone(s) where emergency housing must be a permitted use under State SB2 legislation. A review of recently proposed and constructed shelter facilities indicates that a shelter facility for 25 individuals and 15 families would need up to one acre of land. Staff reviewed the potential of the publicly owned sites in the "Public/Quasi Public" zoning category (excluding school/college owned sites) to accommodate this potential site need. Such sites in the City include the City Corporation Yard, City Hall, the County of Napa complex and parking lot; County Health and Human Services complex, the Expo and fire station sites. These sites contain several acres of vacant or underutilized land that have the capacity to meet potential shelter needs.

Transitional Housing

Transitional housing provides temporary accommodations to individuals and families, usually 3 months to 2 years, in preparation for self-sufficiency. Comprehensive supportive programs typically include case management, housing placement assistance, and after care. As with emergency shelters, many transitional programs target particular subpopulations. The ability to place participants into permanent housing upon program completion is central to the effectiveness of this program. Napa County Health & Human Services Agency, Progress Foundation, Catholic Charities and Napa Valley Community Housing are the agencies that provide existing transitional housing or supportive services transitional housing programs. The new Hartle Court facility was completed in 2012. According to the Housing Inventory Chart, there is an unmet need in of 20 transitional housing beds in 2013.

The Gasser Foundation has announced plans, and the City and County have pledged more than one million dollars in loans to rehabilitate a dilapidated, market rate apartment, including a Victorian home, into 15 affordable apartment units and transitional housing. The proposed project would provide an 8 bedroom transitional housing facility in the home for homeless families.

Figure 5.29 — Transitional Housing

Provider Name	Facility Name	Year Round Beds			Total Year Round Beds
		Family Units	Family Beds	Indiv. Beds	
Catholic Charities	Rainbow House	7	19	0	19
Catholic Charities	Rainbow House	5	14	0	14
Co. Health & Human Services	TRAIN	6	19	5	24
Progress Foundation	Hartle Court	0	0	12	12
Napa Valley Community Housing	Whistlestop Apts.	4	13	2	15
Total		22	65	19	84

Source: Continuum of Care, Housing Inventory Count, 2013

Permanent Supportive Housing

Permanent supportive housing is low-cost housing with supportive services provided to the many families and individuals with disabilities or other special needs. According to the 2013 Housing Inventory Count, there is an unmet need for another 65 permanent supportive housing beds. Permanent supportive housing is critical to the success of the CoC system in re-integrating homeless persons into mainstream society. It is also critical to the many lower income workers and families as well as seniors facing increasing challenges living in Napa.

Figure 5.30 — Permanent Supportive Housing

Provider Name	Facility Name	Year Round Beds			Total Year-Round Beds
		Family Units	Family Beds	Indiv/ (CH) Beds	
Buckelew Programs	Napa Supported Living Program	0	0	4 (0)	4
Buckelew Programs	Good News Too!	0	0	7 (1)	7
CalVet	Veterans Home	0	0	2 (2)	2
Community Action Napa Valley	Supportive Housing 1	1	3	0 (3)	3
Family Services of Napa Valley	Permanent Housing Program	0	0	8 (2)	8
Housing Authority of the City of Napa	Good News	0	0	1 (1)	1
Housing Authority of the City of Napa	Shelter Plus Care	0	0	1 (1)	1
Housing Authority of the City of Napa	Shelter Plus Care	0	0	8 (8)	8
Progress Foundation	Hartle Court	0	0	17 (17)	17
Total Permanent Supportive Housing		1	3	48 (35)	51

Source: Continuum of Care, Housing Inventory Count 2013

Point in Time Count

The January 2013 Napa point-in-time count (PIT)⁵ identified 245 homeless individuals in Napa County, of which 119 were housed in emergency shelters, 58 were in transitional housing, and 68 were unsheltered. Of the unsheltered homeless population, only one household had children under the age of 18, which was comprised of an unaccompanied child.

Of the total homeless, the following homeless subpopulations were identified:

Chronic Substance Abuse	72
Chronically Homeless	64
Domestic Violence Victims	19
Severely Mentally Ill	39
Veterans	19
Persons with HIV/AIDS	0
Unaccompanied Children under 18	1
Children under 18	46

The CoC states their semi-annual counts tend to find more homeless clients during the summer count due to an influx of farm workers during harvest times in the valley. When cross-comparing winter counts, however, there is a slight decrease in the number of homeless clients, attributed to an increased focus on permanent supportive housing. The CoC finds very few families during the unsheltered count, because Napa aggressively places unsheltered families into temporary shelter.

Zoning for Emergency Shelters, Transitional Housing and Supportive Housing

As described in Section 6, the City implemented zoning changes in 2009 pursuant to State law to provide a zone with adequate land that allows emergency shelters as a permitted use. In Napa emergency shelters are allowed as permitted uses in the Public/Quasi Public (P/QP District) which was determined to have capacity to meet emergency housing needs as further described in

⁵ The PIT count is required by HUD annually for the sheltered homeless population and biennially for the unsheltered homeless population. The accuracy of the PIT count is limited for the following reasons: 1) the PIT count represents only one night; 2) the methodology is flawed because certain populations that are difficult to find are under-represented (for example, families with children often hide and/or sleep in the living rooms or garages of acquaintances making it difficult for census volunteers to locate them on the night of the PIT count).

Section 5.6. The City also added definitions for transitional and supportive housing identifying these housing types as subject to the same regulations as the housing type they are most similar to.

5.7 Termination of Housing Subsidies

Government Code Section 65583 requires each city and county to adopt analysis and programs for preserving “assisted housing developments” that are eligible to change from low income housing within 10 years of the Housing Element due date or January, 2025 as a result of termination of subsidy contracts, mortgage prepayment, or expiration of the restrictions on use. When rent subsidies and restrictions expire, lower income tenants may face steep rent increases or even be displaced outright. The affected housing units are referred to as “at risk”.

“Assisted housing developments” means:

- Multi-family rental housing developments that receive federal assistance under federal programs or the Community Development Block Grant program; state and local revenue bond programs, local redevelopment programs, or local Housing Trust Fund in lieu fees.
- It also includes multi-family rental units developed pursuant to a local inclusionary housing program or used to qualify for a density bonus.

The analysis is to include a list of each development, the governmental assistance received (if applicable), the earliest possible date of change and the total number of low income units that could be lost during the 10 year period. The 2013 review of assisted multi-family rental housing development in the City of Napa found no units at risk due to a loss of subsidies, or expiration of other restrictions by the January, 2025 timeframe. The following Inventory information regarding Federal and State assisted multi-family rental housing developments was provided by the California Department of Housing and Community Development (HCD), California Housing Partnership Corporation (CHPC) and California Housing Finance Agency (CalHFA), as well as the City Housing Authority (HA), as noted.

Figure 5.31 — Inventory of Assisted Low Income Multi-family Rental Units in City of Napa Reviewed for Possible Termination of Federal, State or local Subsidies or Expirations of Other Restrictions by the Year 2025 and Status

Rolf’s Memorial Manor, 209 unit senior low income apartments
2400 Fair Drive
Status: Purchased 9/2008 by Ecumenical Association for Housing, a non-profit

Type of Government assistance received: 202 New first mortgage and tax credits put in place a 55 year term of restriction to 2062.

Not at risk until beyond 2025 time frame (HCD and CHPC lists)

Concordia Manor, 146 unit senior low income apartments

2435 Sutherland Drive (jointly owned with and adjacent to Rolff's Manor)

Status: Purchased in 9/08 by Ecumenical Association for Housing, a non profit

Type of Government Assistance Received: 236 (j)(1) New first mortgage and tax credits put in place new 55 year term of restriction, to 2062. The City Housing Authority also has a Regulatory Agreement that runs until 2064.

Not at risk until beyond 2025 time frame (HCD list, HA).

Napa Park Apartments, 140 unit low, very low and extremely low income apartments

790 Lincoln Avenue

Status: Purchased by tenants in 1995 with assistance of \$275,000 City equity loan and \$7 million in bond funds. Preserved as a low income complex.

Financing Program 223(f), 223 (a)(7)/202

Maturity date: 12/1/2042 and 5/1/2046 (HCD)

Not at risk until beyond 2025 time frame (HCD list)

Charter Oaks, 75 unit low income apartments

3017 Browns Valley Road at Laurel Street

Status: In 2000, City assured preservation of this apartment as a low income complex through loans, tax credits and guarantee of bond funds. Owned by Charter Oaks Associates. Tax credit affordability is at least 30 and typically 55 years for projects built/financed in 2000's. (Cal Housing Partnership Corp) Housing Authority Covenants run through 7/13/2026, while the bond restrictions run through 2056.

Not at risk until beyond 2025 time frame (HA, CHPC)

Napa Creek Manor, an 84 unit senior low income senior apartment

1300 Jefferson Street

Status: Owned by Napa Housing Foundation, a non-profit

Financing programs: 542(c) HUD 202/8 NC

Maturity: 11/1/2037 (CalHFA) and 5/31/2029 (CHPC)

Not at risk until beyond 2025 time frame (CalHFA, CHPC)

Schoolhouse Court, 14 low and very low income rentals

2175 N. Shurtleff

Status: Owned by Schoolhouse Court Associates c/o non-profit NV Community Housing

Financing Program: 542(c)

Maturity 1/1/2040 (CalHFA and CHPC)

Not at risk until beyond 2025 timeframe (HCD, CalHFA, CHPC)

Pecan Court, 25 low and very low income rental apartments

2020 Clay Street

Status: Owned by Pecan Court Associates c/o nonprofit NV Community Housing;

Financing Programs: 542(c), tax credits

Maturity Date 4/1/2040 (CalHFA, HCD and CHPC)

Not at risk until beyond 2025 timeframe (CalHFA, HCD, CHPC lists)

Jefferson Street Senior Apartments, 78 unit senior low income apartments

3400 Jefferson Street

Status, owned by Jefferson Street Senior Housing, a Non Profit

Financing Program: 202

Maturity Date: No financing termination prior to 2025 (HCD) Restrictions from HUD 202 financing, HCD, City, Housing Authority and County loans run through 2063 (HA).

Not at risk until beyond 2025 timeframe (HCD, HA)

Magnolia Park, 29 low and very low income apartments

Shurtleff Avenue

Apartment constructed in 2004-05 and owned by Napa Valley Community Housing, a nonprofit. Received tax credits.

Not at risk until beyond 2025 timeframe (HCD and CHPC lists)

Hartle Court Apartments, 24 very low income apartments

200 Hartle Court

Mental Health Services Act (MHSA) subsidy reserve projected to last until 2043, and carry restrictions from HCD and CalHFA. (CalHFA, HA) Regulatory Agreements with County and City Housing Authority run through May 2067.

Not at risk until beyond 2025 timeframe (HA, CalHFA)

Creekside Park II, 118 units

2632 First Street

Program 223(a)(7)/221(d)(4)M

Loan Maturity Date 11/1/2025 (CHPC)

Not at risk until beyond 2025 timeframe (CHPC)

Mayacamas Village, 51 very low and low income family apartments

Calaveras Court

Status: Owned by nonprofit Mayacamas Village Associates

State HCD reports no funding termination before 2025. City Housing Authority records show HCD restrictions run through 2055.

Not at risk until beyond 2025 timeframe (HCD, HA)

Silverado Creek Apts., 102 very low and low income family apartments

3550 Villa Lane, Napa

Status: Apartments constructed 1999-2001. Owned by Silverado Creek Partners (BRIDGE Housing and Napa Valley Community Housing)

Funding: tax credits

Affordability period for tax credit projects is at least 30 and typically 55 years, thus will not expire before 2025 (CHPC) HA Regulatory Agreement runs through 2057.

Not at risk until beyond 2025 timeframe (CHPC, HA)

The Reserve, 117 senior low and very low income apartments

Trancas Blvd.

Received tax credits

Status: Apartments constructed 2001-03. City agreement requires ongoing rental restrictions in perpetuity.

In addition, affordability period for tax credit projects is at least 30 and typically 55 years, in this case to 2056 (CHPC)

Not at risk until beyond 2025 timeframe (CHPC, HA)

The Vintage, 115 senior low income apartments

Redwood Blvd.

Status: Apartments constructed 2002-03.

Received tax credits. Affordability period for tax credit projects is at least 30 and typically 55 years (CHPC) and in this case is 2056 (HA). In addition, City agreement requires ongoing rental restrictions in perpetuity.

Not at risk until beyond 2025 timeframe (CHPC, HA)

Notes:

Bayberry House, owned by Bayberry, Inc., a nonprofit, operates Bay House that is considered low risk for loss on a CHPC list. It is not multi-family rental housing development but a shared house with 6 residents.

Homebase Apartments identified as 2 units on an HCD list are also not multi-family rental housing, but two homes that provide shared, transitional housing and are now called Rainbow House. They are owned by Catholic Charities who intend to keep operating them. State HCD has provided an EHAP rehabilitation loan to one of the homes that is forgiven as long as the home continues to be operated as transitional housing. The City Housing Authority also has financing restrictions that run through 2023.

The following additional information is provided by the City of Napa Housing Authority on other multi-family assisted developments that are not monitored by the State but that may have received State or federal loans or local revenue bond programs, local redevelopment funding, or local Housing Trust Fund in lieu fees, or that were developed pursuant to a local inclusionary or density bonus housing program.

Bridgeview Apts., 41 units senior disabled including 10 low income units
116-154 Brown Street
Status, owned by Bridgeview Apt. Associates
City Housing Authority agreement requires 25% low income Section 8 units; permit restrictions run beyond 2025.

Abaco Apts., 12 units low income senior/disabled
1555 Third
Status, Privately owned
City Housing Authority agreement require that rents not be more than federal subsidized rents; permit restrictions run beyond 2025.

Redwood Retirement Residence, 97 units senior/disabled including 14 low income
2350 Redwood Rd
Status: Privately owned
City agreement requires 15% low income; permit restrictions run beyond 2025.

Fourth Street Apts., 12 units senior/disabled, 3 of which are low income
1415 Fourth
Status: Privately owned
City agreement requires 23% low income rent; permit restrictions run beyond 2025.

Bequia Apts., 12 units senior/disabled, 3 of which are low income
1443 Division
Status: Privately owned
City agreement requires 24% low income (or Sec. 8) rent restrictions and 76% moderate income. Permit restrictions run beyond 2025.

Brown St. Manor, 12 unit apartment low and moderate income apartments
1976 Brown Street
Status: Privately owned
City Agreement requires 3 low and moderate income rentals and permit restrictions run with beyond 2025.

Laurel Manor, 50 senior low income apartments
3201 Laurel
Status: Owned by Napa Housing Authority; no risk for conversion until beyond 2025 Formal restrictions recorded with CDBG rehabilitation loan made in March 2013 run through March 2033.

Brown St. Senior Village, 2 low income and 10 moderate income senior/disabled units
270 Brown

Status: Privately owned; City agreement requires 16% low income rents and permit restrictions run beyond 2025.

6-unit apartment, 1 of which is low income,
2010 Morlan Drive

Status: Privately owned; City agreement requires 1 low income unit (priority to Section 8) permit restrictions run beyond 2025.

Folks Landing, 14 units senior/disabled, all very low and low income
1350 Calistoga

Status: Privately owned; City Agreement requires ongoing restrictions beyond 2023; permit restrictions run beyond 2025.

Brown St. Apts., 8 Single Room Occupancy very low income units
2143 Brown St.

Status: Privately owned; City agreement requires all very low income through 2025.

Oran Court, 13 very low and low income apartments
120-144 Oran Court

Status: Owned by nonprofit NV Community Housing; City agreement requires ongoing rent restrictions to 2028.

Whistlestop Townhomes, 17 very low and low income apartments
2220 Yajome St.

Status: Owned by Napa Valley Community Housing; City agreement requires ongoing rent restrictions beyond 2023; HOME funding restrictions run through 2034.

Villa de Adobe, 12 low and very low income apartments
2270 Clay Street

Status: Owned by Napa Valley Community Housing; purchased and rehabilitated 2000-2001. City agreement requires ongoing rent restrictions through November 2020. However, County loan including rent restrictions run to 2030.

Montrachet Apts., 200 unit apartment including 20 lower income units
Soscol Avenue

Status: Apartment constructed in 2002-03. City agreement requires 20 lower income inclusionary units in perpetuity.

Hawthorne Apts., 200 unit apartment including 20 lower income units
Solano Avenue

Status: Apartment constructed in 2002-03. City agreement requires 20 lower income inclusionary units in perpetuity.

Hawthorne Village II, 44 unit apartment including 3 lower income units

Solano Avenue

Status: Apartment constructed in 2006-08. City agreement requires 3 lower income inclusionary units in perpetuity.

Villa Lane Villas, 18 unit apartment including 2 lower income units

Villa Lane

Status: City agreement requires 2 lower income inclusionary units in perpetuity.

Lincoln Gardens, 30 unit apartment including 3 lower income units

California Blvd.

Status: Apartment constructed 2003-04. City agreement requires 3 lower income inclusionary units in perpetuity.

Saratoga Downs, 124 apartments including 18 lower income units

Atrium Parkway

Status: Apartments constructed in 2004-06. City agreement requires 28 lower income units in perpetuity.

Pueblo Orchard, 15 low income rentals

Pueblo Ave.

Status: Multi- Family rentals constructed 2004. City agreement requires ongoing rental restrictions in perpetuity.

La Homa Village, 24 unit apartment including 4 lower income units

La Home Drive

Status: Apartments constructed 2002-03. City agreement requires 4 low income inclusionary in perpetuity.

The Grove Townhomes, 1 low income rental as part of a for sale development

El Centro Ave.

Status: Townhomes constructed 2005-06. City agreement requires 1 low income rental, a density bonus unit, to be restricted in perpetuity.

Hickory Street Duplexes, 4 low income rental units

Hickory Street

Status: 2 duplexes (4 units) constructed in 2009. Low income rents required in perpetuity as a result of receiving a density bonus.

Alexander Crossings

Saratoga Drive

Status: Apartments Under Construction 2013 to include 27 very low income units. City loan agreement will restrict these units to well beyond 2025.

Note: Skyline Apartments at 2009 Imola is outside Napa City Limits

While **NO** multi-family assisted housing developments are considered to be “at risk” it is important to recognize that the cost of preserving existing rental housing is far less than the cost of producing new rental housing comparable in size and rent levels. Total development costs of two recent Napa Valley Community Housing family apartments in Napa (Magnolia Park 2005) and Yountville (2010) were \$317,000 and \$320,000 per unit. The larger mixed income Alexander Crossings Apartments cost \$225,000 per unit, while pro forma’s for two other approved but not yet built affordable projects are \$294,000 per unit for Napa Creekside and \$357,000 per unit for Oak Creek Terrace. If the costs per unit for the 5 projects together are averaged, similar costs would translate to more than \$3.1 million for 10 units in 2013.

By comparison, the potential cost of preserving 10 existing low income units through the purchase of affordability covenants for a period of time can be approximated.⁶ Preservation cost is estimated as the difference between market rent and affordable rent. A January, 2013 survey of 1,073 2 bedroom units built in Napa had an average market rent of \$1,406⁷. 2013 affordable HUD rent limits for 3 person low income households at 60% of median income is \$1,228 including all utilities except phones. Assuming an additional \$100/month for utility costs there is an “affordability gap” of approximately \$280 per month per unit, or \$33,600 for 10 units for one year.

The following nonprofit housing developers are active in Napa Valley and could assist the City in the preservation of at-risk units: Napa Valley Community Housing; Ecumenical Association for Housing; and Bridge Housing. There are also private developers in the Napa Valley, including owners of rental apartments with subsidies or other rent restrictions, who might be interested in participating in their preservation. Such developers may have access to state and federal tax credit funding and to rehabilitation loans through City programs.

Potential funding sources to assist in the preservation of at-risk units include Community Development Block Grants, tax credits, and HOME funds. The City could use these funds to provide gap financing to assist nonprofits in acquiring an ownership share in complexes containing at risk units. State HCD also has a multi-family housing program that provides deferred payment loans for acquisition and rehabilitation of at risk units.

⁶ Affordability covenants can be incorporated into housing projects to tie rents to established income thresholds to maintain the affordability of the units, either for a set period of time or in perpetuity. These controls can be set up through various regulatory or other legal agreements.

⁷ Annual survey conducted by Napa realtor Randy Gularte.

In such a situation, the City could also explore direct negotiations with at-risk project owners to extend the terms of the affordability restrictions. There may be financial incentives the City could offer, such as use of local housing trust funds or disincentives to raise rents to market rentals. This is particularly true if the owner is seeking added bond financing, rehabilitation assistance, or conducting other transactions that require City approval or participation. To the extent feasible, extensions of below market agreements would try to keep the units affordable for as long as possible. The Housing Element contains a policy and program to retain assisted projects.