

## CHAPTER 3: AFFIRMATIVELY FURTHERING FAIR HOUSING

### *Introduction*

All Housing Elements adopted after January 1, 2021, must contain an Assessment of Fair Housing that is consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.<sup>1</sup>

Under state law, affirmatively further fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on projected characteristics.”<sup>2</sup> The AFFH analysis must contain the following, which are covered in this chapter (unless otherwise noted in the list, below):

- Outreach
- Assessment of Fair Housing
  - Background Information and Data
  - Fair Housing Enforcement and Outreach Capacity
  - Integration and Segregation Patterns and Trends
  - Racially or Ethnically Concentrated Areas of Poverty
  - Disparities in Access to Opportunity
  - Disproportionate Housing Needs Within the Jurisdiction, Including Displacement Risk
- Identification of Contributing Factors
- Sites Inventory – Covered in Chapter 5
- Goals, Policies, and Actions – Covered in Chapter 8

This chapter provides a focused analysis of fair housing issues in Calistoga. The chapter provides an Assessment of Fair Housing and identification of Contributing Factors. Affirmatively furthering fair housing is described in terms of Outreach, Site Selection, and Policy Development. Site selection and the opportunity sites inventory are detailed in Chapter 5. Goals, policies, and actions are detailed in Chapter 8.

A description of the public comments received during the public review period, which began on February 17, 2022, is available as Appendix 3-1.

### Outreach Approach

State law requires a housing element to be prepared with public participation. Specifically, Government Code Section 65583(c)(9) requires that the city, “make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element.” Under AB 686, local agencies are required to ensure that laws, programs, and activities of the agency affirmatively furthers fair housing.

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<sup>1</sup> Affirmatively Furthering Fair Housing, 80 Fed. Reg. 42,272 (July 16, 2015).

<sup>2</sup> Gov. Code § 8899.50 (a)(1).

The project team developed a strategy for community outreach through an equity lens. Considerations for common community barriers to engagement such as language, time, resources, and accessibility were incorporated into the outreach process. To address these barriers, the project team hosted an educational seminar to the community to introduce the Housing Element Update. All advertisements, mailers, flyers, and the community survey were distributed in English and Spanish. A Spanish-speaking point of contact was also provided for Spanish speakers to provide additional project information and answer questions.

The City of Calistoga's community outreach program included a variety of ways to engage the community. The community outreach included:

- General Outreach
- Community Survey
- Focus Groups
- Pop-Up Event
- Small Group and Individual Interviews
- Community Meetings (including Housing Advisory Committee)

Through the variety of outreach and engagement efforts made by City staff and their consultant, M-Group, the project team was able to educate the community on the project, provide spaces to listen to community members, and present strategies to the Housing Advisory Committee (HAC). The public input received throughout was used to evaluate the effectiveness of the outreach efforts and develop housing policies and actions.

Through public input and feedback, the project team identified parts of the City where affordable housing and varied housing types could be located, while also contributing to the City's sense of place and community. Focus groups with renters, homeowners, business owners, and service providers and meetings with the Housing Advisory Committee (HAC) highlighted and further supported the housing sites identified in Chapter 5. Community members had various engagement opportunities to submit questions and concerns, in both English and Spanish, that were acknowledged internally by the project team or discussed at public meetings. With the insight of longtime residents, workers, and future advocates, the site selection process was a community wide effort and represents Calistoga's vision for the future of housing.

#### *General Outreach*

To kick off the Calistoga Housing Element outreach, the City sent out a mailer with all utility bills that invited people to join a focus group to develop housing strategies and identify where new homes could be located. The mailer provided a short description of the housing element and why public participation was needed. It also invited people to take the community survey and attend future Planning Commission meetings. One side was in English, and the other side was in Spanish.

The housing element update and the community survey were advertised on the City's *News* webpage on Monday, September 27, 2021. *The Weekly Calistogan* also advertised the housing element update and survey on Wednesday, September 29, 2021.

On Friday, October 29, 2021, the City sent out a bilingual postcard in English and Spanish with all utility bills. The postcard shared a summary of the project with a QR code to the community survey. Hard copies of the

postcard were distributed at City Hall's front counter, at the Farmers' Market, and at UpValley Family Center's front counter.

The City of Calistoga also sent out letters to property owners whose properties were identified as potential housing opportunity sites. The letters were sent to five property owners on December 1, 2021.

In an effort to reach all economic groups in Calistoga, the project team prioritized building connections with local businesses, homeowners, renters, organizations, and various service providers in order to help spread awareness of the opportunities to participate in the housing element update. Service providers that work closely with the Spanish speaking community and the farmworker population helped distribute information to their clients.

### *Community Survey*

The Calistoga Housing Element Update community survey was opened Monday, September 13, 2021, and closed on Tuesday, November 10, 2021. Both online and paper surveys were offered in English and Spanish. The survey was advertised via a citywide postcard, on virtual platforms, at community meetings, in focus groups, and interviews. It was also physically distributed to local organizations including the Calistoga Catholic Charities food bank, UpValley Family Center, and Ole Health.

Open for almost two months, 314 residents and community members responded to the survey. Of the 314 respondents, 87 percent of the surveys were taken in English and 13 percent in Spanish. The survey results are from a 70 percent majority homeowners and 28 percent renters. The White population represented 72 percent of the survey respondents, Hispanic or Latinx folks were represented in 23 percent of the results, and the remaining 5 percent were from the Black and African American, Asian, and American Indian or Alaska Native populations.

The community survey questions were chosen to help staff understand the barriers, needs, and challenges to accessing quality housing. The most commonly identified barrier to obtaining housing in Calistoga was cost. Respondents explained that many people buy property as a vacation home for their families which limits the availability of housing in the City. With limited housing and the small-town charm of the City, housing is not affordable for many service workers earning minimum wage. Common themes throughout the survey also showed that the community wants to ensure that the housing market in Calistoga provides a diverse range of housing types, including single-family homes, townhomes, apartments, duplexes/triplexes, and condominiums, to meet the varied needs of residents. Respondents also expressed that the housing market should create fair and equitable housing opportunities. Programs to help maintain and secure neighborhoods that have suffered foreclosure were identified as highly desirable.

The community survey serves as one of the main sources of public input and was used to develop housing policies and that will shape the future of housing affordability in Calistoga. The survey clearly indicated that affordability and availability of different housing types are the biggest housing challenges in the City. Affordability concerns will be addressed through the policies and actions in Chapter 8. The availability of diverse housing types will be addressed through policies and actions as well as the site analysis in Chapter 5.

Further analysis of the survey questions can be found in Appendix A.

### *Focus Groups*

As a part of Calistoga's Housing Element Update, the project team sent out a mailer to invite renters, homeowners, business owners, housing developers, and affordable housing advocates to participate in focus groups to develop housing strategies and guide where new homes could be developed in Calistoga.

A homeowners focus group took place on Wednesday, July 21, 2021, at 10:00AM with 12 residents in virtual attendance. Attendees agreed that the cost of housing is too expensive for people to be able to afford to live in Calistoga. Many were in favor of more diverse housing options like ADUs, townhomes, and small condos/apartment complexes. One emerging concern was the capability of the City to support future growth in terms of school capacity, water supply, and evacuation plans.

Two renters participated in individual interviews due to schedule conflicts. One interview took place Wednesday, September 15, 2021, at 2:00 PM and the other took place the following day on Thursday, September 16, 2021, at 5:00 PM. Their concerns about housing related to the cost of housing and the fact that many people who work in the City commute about 45 minutes to work. This has caused more traffic in recent years. Both suggested that rent control needs to occur and that new housing should be built. Both renters expressed a desire to own a single-family home, but understood the challenges of this housing type and supported missing middle housing that can blend into the community well.

Two business owners volunteered to participate in a focus group on Thursday, October 14, 2021, at 10:00 AM. They expressed interest in creating more affordable housing so that their employees and other lower income individuals could afford to live and work in Calistoga. However, they did not wish to have larger apartment complexes that will negatively impact the "small town" feel of Calistoga. Both business owners stated that Calistoga is not appealing to 18 to 24-year-olds, especially due to the limited housing inventory. Both business owners also identified themselves to be homeowners of second homes or vacation homes in Calistoga. One would be interested in a program where they could rent out their home for a few months, when they are not using it. The other business owner did not agree with that idea.

A list of housing developers, housing advocates, and service providers were contacted during the outreach process but many did not respond or expressed that they were not interested in participating in an interview.

### *Pop Up Events*

City staff attended the Calistoga Farmers' Market on Saturday, October 16, 2021. Flyers with information about the project and bilingual paper surveys that were available in English and Spanish were provided to community members. Community members provided City staff with verbal public input on the project, which were considered when planning future outreach events, community meeting, and overall housing strategies. This form of verbal public input, although not recorded, is very meaningful to the community because they feel heard and understood by the City staff.

An aerial map of the City was also displayed for people to visualize where housing could be located in the City. This allowed the community to consider the benefits or impacts that new housing can have in areas of the City and encouraged them to provide feedback by either taking the survey or speaking with City staff.

### *Small Group / Individual Interviews*

#### City of Napa Housing Authority

On Tuesday, September 21, 2020, M-Group staff met with Lark Ferrell, the Housing Manager at the City of Napa's Housing Authority. Napa City Housing Authority provides affordable housing services to the City of

Calistoga and monitors compliance with affordable housing units, certifies applicants, and applies for State grants on behalf of the City. A housing rehabilitation program is operated by the Housing Authority but funded by the HOME Investment Partnerships Program (HOME) and the Community Development Block Grant (CDBG) program.

When asked about the challenges that their clients face when trying to obtain housing and housing-related services in Calistoga, Ferrell said affordability is a pressing concern for low- and moderate-income residents. Calistoga is known to be a town with a lot of second homes/vacation homes. This results in an imbalance of residents to workers for those services that keep the community functioning. Project funding is difficult to obtain because cities like Napa and Sonoma are usually the ones funded. Calistoga does not have a lot of sites available for housing and those that are available are at a high cost for land and development.

According to Ferrell, Calistoga's housing priorities are creating more housing for the workers in the community as well as moderate income homeownership opportunities. The farmworker population has received services from the County, but Calistoga has had an affordable housing project that was funded by the United States Department of Agriculture (USDA). In order to help serve more people, Calistoga could benefit from more apartments and multifamily housing.

#### Napa County Housing Authority

On Friday, July 30, 2021, M-Group staff met with Jennifer Palmer, the Director of Housing and Homeless Services and Alex Carrasco, the Housing and Homeless Program Analyst at Napa County Housing Authority. Napa County Housing Authority's purpose is to oversee and govern three farmworker centers in the unincorporated county. The centers offer dormitory style and family housing for farmworkers in the county. They have provided transitional housing, mostly for youth, and have had a 70 percent success rate of transitional to permanent housing. Some of the challenges their clients face includes language barriers, getting engaged with resources, displacement due to wildfire disasters, and lack of available and affordable housing in Calistoga.

The service industry is struggling because many service workers cannot afford to live in the area and, therefore, move to a more affordable area where they can live and work. When talking about housing equity, the County Housing Authority highlighted the need for affordable and workforce housing to keep a vacation destination like Calistoga running. To help address inequity, the county formed a 14-member Housing Element Advisory Committee (HEAC) with designates seats for special needs populations including but not limited to representatives from the Commission on Aging, Housing Commission (advises on farmworker center), a homeless advocate, and a farmworker advocate. Their primary purpose is to ensure that outreach and engagement is done with all the special needs populations.

#### UpValley Family Centers

On Friday, August 6, 2021, Jennifer Ocón, the Executive Director at UpValley, participated in an informational interview with M-Group staff. UpValley Family Centers is nonprofit organization that provides social services and is proudly rooted in the community. They do not offer specific services but serve and support everyone who needs their assistance. This includes rental assistance, translation services, citizenship status, programs for kids and families, teen mentoring, tax assistance, and drop-in sessions for the community. Additionally, they directly serve seniors who are living on fixed incomes by providing living necessities ranging from hearing aids to home appliances.

Ocón expressed that affordable housing is critical for seniors, people with disabilities, the homeless community, and anyone with very low income. Many families at the center are experiencing overcrowding

because that is the only way they can afford to stay in the area. There are a lot of seasonal and low-wage work opportunities that are inadequate for covering housing costs in the area. The community that makes Calistoga diverse and contributes to service work often is forced to leave due to the lack of affordable housing.

Working families who do not work in agriculture or are not seniors do not qualify for the affordable housing in Calistoga because they do not meet the age or work criteria. Youth and children do not enjoy living in the City because there is not enough to do when most entertainment and activities are tailored for tourists. This raises a concern for the resident retention rate.

#### Family Services of Napa Valley

On Wednesday, October 20, 2021, M-Group staff met with Mackenzie Lovie, the Housing Program Manager at Family Services of Napa Valley. Family Services of Napa Valley provides services for permanent housing and support services for homeless or at risk of homelessness individuals with disabilities that meet specific income guidelines and needs. They also provide transitional housing that provides support and structure for adults with mental disabilities. Lovie advocated for more affordable housing and support services for individuals who have been unhoused for some time because the transition from experiencing homelessness to being housed causes functional confusion for many people, in her experience. In her opinion, more transitional, and permanent housing with support services should exist for all housing development. She recommends that housing developers' partner with organizations like Family Services of Napa Valley to help facilitate such programs and services.

#### *Community Meetings*

The Housing Element has been discussed at two Housing Advisory Committee meetings and one Planning Commission meeting.

At the Monday, June 21, 2021 Housing Advisory Committee meeting, staff facilitated a housing element workshop on the outreach strategies, RHNA, the progress made in the 5<sup>th</sup> cycle Housing Element, existing and projected housing needs, and site selection factors for the 6<sup>th</sup> housing cycle.

A Planning Commission meeting took place on Wednesday, October 27, 2021. Napa/Sonoma Collaborative (4Leaf) provided an overview of the Housing Element and Housing regulations. M-Group's Project Manager provided an update on the outreach and engagement completed, which included focus groups, interviews, pop-ups, and the community survey.

On Monday, November 15, 2021, staff attended the second Housing Advisory Committee meeting. This meeting was used as a site selection workshop for the committee and public to understand how the project team developed the sites to be considered, including reuse sites. Although the meeting was open and advertised to the public, community members did not attend the Committee meeting. Therefore, the Committee asked that the project team return to their next meeting to provide the community with another opportunity to provide feedback on potential housing sites.

At the Monday, December 20, 2021 Housing Advisory Committee meeting, staff presented potential housing sites for the public to provide feedback on the kind of housing they would like to see in Calistoga. Two members of the public provided comments at the meeting and several more were in attendance. The committee was in favor of all sites to be considered for new housing, with the expectation that some sites will not be feasible based on property owner feedback.

*Public Review Draft*

The City published the Public Review Draft of the Calistoga Housing Element on the City website. The Public Review Draft was available for 30 days beginning February 7<sup>th</sup>, 2022 to March 9<sup>th</sup>, 2022. The City extended the public review draft period until April 19<sup>th</sup>, 2022.

The City received a comment from Blue Zones Project Upper Napa Valley on February 17, 2022 asking for the consideration of a smoke-free ordinance for multi-family housing properties.

The City received a comment from J Haidary on February 17, 2022 concerning water availability, increased population leading to increased risk during fire evacuation, and the potential loss of Calistoga's small-town character.

The City received a comment from Heather Brooks on February 21, 2022 concerning prioritizing housing availability for essential workers such as teachers like herself.

A Planning Commission meeting took place on Monday, February 28, 2022. Staff presented the draft housing goals and objectives and received comments concerning the omission of data, shortcomings regarding community engagement, and requests for more information regarding SB 9 and its place on the ballot. There were no comments from the public.

A City Council meeting took place on Tuesday, March 1, 2022. Staff presented the Annual progress report (APR) on the status and progress in meeting the 5<sup>th</sup> Cycle Housing Element goals and its RHNA Allocations. There were no comments from the public.

A Planning Commission meeting took place on Wednesday, March 9, 2022. Staff presented the Public Review Draft Housing Element and received comments regarding the need for bicycle infrastructure, the shift away from the City's growth management policies, and the need to address missing middle housing. Additionally, members of the Planning Commission commented on the need to address all housing needs and asked staff to look into methods other areas are using to regulate and reduce the number of "second homes" and unoccupied homes. There were no comments from the public.

A Housing Advisory Committee meeting took place on Monday, March 21, 2022. Staff presented the Housing Element Update and Committee members agreed to coordinate comments to provide to Staff by April 8, 2022. There were no comments from the public.

A City Council meeting took place on Tuesday, April 19<sup>th</sup>, 2022. Staff presented the Housing Element Update to Councilmembers and received comments regarding the impact on water/sewer fees from reduced fees for affordable housing projects and the opportunity for funding towards volunteer and non-profit groups to maintain and enhance housing conditions. Additionally, Councilmembers voted on the removal of policy A2.1-7 (County Fairgrounds property acquirement). There were no comments from the public.

*Recommended Final Draft*

The City received HCD's comment letter on the Draft Housing Element on August 24, 2022. The following duly noticed public engagement process was undertaken to review comments and formulate responses/revisions to the document in order to comply with the intent of comments.

- Publicly noticed Housing Advisory Committee meetings were held September 19 and October 17 2022 to review and discuss HCD's comments, and formulate response recommendations for Planning Commission and City Council consideration.

- Planning Commission public hearings were held on October 26 and November 2, 2022 to review HCD comments and formulate responses/revisions.
- City Council public hearings were held on October 18 and November 15, 2022 to review staff recommendations and provide direction for preparation of the Recommended Final Housing Element and submittal to HCD for review.
- The City published the Recommended Final Draft of the Calistoga Housing Element on the City website on November 16<sup>th</sup>, 2022.
- The City submitted the Recommended Final Draft of the Calistoga Housing Element to HCD on December 30, 2022.

### *Assessment of Fair Housing*

#### Background Information and Data

To best shape policies and housing solutions, an understanding of local history, population demographics, and economic factors are an essential part of meeting the City's future housing demand.

The area that is now Calistoga was populated by indigenous people who found ample food and cultural meaning surrounding the hot springs in the locality. After waves of Spanish and American conquest, these springs inspired the development of a spa along the lines of Saratoga Springs in New York, thus the name Calistoga as a portmanteau of "California" and "Saratoga."

#### *Economy*

Calistoga was incorporated as a City in 1886 and its early history was predicated on mining, agriculture, and hot springs tourism. After the "Judgment of Paris" wine tasting of 1976, interest in Napa wines boomed. This led to expanded viticulture and wine tourism in Calistoga. According to recent job counts,<sup>3</sup> the largest industry sectors in the City are:

- Accommodation and Food Services (525 jobs: 30.3 percent of total jobs)
- Retail Trade (198 jobs: 11.4 percent of total jobs)
- Educational Services (152 jobs: 8.8 percent of total jobs)

#### *Demographics*

Calistoga's population in 2020 was 5,348. This was a 3.7 percent increase over its population in 2010 (5,155). This is a greater increase than Napa County (1.9 percent increase from 2010-2020) but lower than the Bay Area as a whole (8.9 percent). Calistoga has grown at a slower rate than both Napa County and the Bay Area since 1990. Refer to Figure 4-1.

Compared to Napa County, 23 percent fewer households are above the area median income (AMI) in Calistoga. In the City, 35 percent of households are below half the AMI – far higher than the County proportion of 22 percent. This can lead to an increase of large households and overcrowding. In 2017, 50 percent of large households were very low-income, earning less than 50 percent of the area median income.

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<sup>3</sup> NAICS (2019). These numbers are from 2019 and do not take Covid-19's effect on the economy into account.



The current housing market in Calistoga does not meet the need for more affordable housing. Refer to Figure 4-5 for additional details.

For reference, the allocation of sites and units across Block Groups is as follows:

**TABLE 3-1: ALLOCATION OF OPPORTUNITY SITES BY CENSUS BLOCK GROUP**

|                                  | Census Tract 2020 |                |               |               |
|----------------------------------|-------------------|----------------|---------------|---------------|
|                                  | Block Group 1     | Block Group 2  | Block Group 3 | Block Group 4 |
| Housing Opportunity Sites (IDs)  | 1 (D)             | 4 (A, B, C, E) | 2 (F, G)      | 0             |
| Very Low Income Allocation       | 0                 | 21             | 0             | 0             |
| Low Income Allocation            | 10                | 61             | 0             | 0             |
| Moderate Income Allocation       | 0                 | 0              | 6             | 0             |
| Above Moderate Income Allocation | 0                 | 19             | 11            | 0             |
| <b>Total</b>                     | 10                | 101            | 17            | 0             |

Analysis of special housing needs groups are addressed in Chapter 4: Demographic and Housing Stock Overview and Housing Needs. These special housing needs groups include People with Disabilities, Seniors, Farmworkers, Large Families, Families with Female Heads of Households, and Unhoused Families and Persons.

#### *Housing Tenure and Type*

According to the California Department of Finance, there were 94 housing units constructed between 2010 and 2020 (2,319 units to 2,413 units). Of these, the majority have been multifamily housing consisting of five or more units (77 units overall). Refer to Table 4-11 and Table 4-12 for additional details.

Housing tenure has remained consistent since 2000 in Calistoga, with approximately 61 percent of housing units owner-occupied (1,292 owner-occupied units and 832 renter-occupied units). This is slightly lower than the County figure of 64 percent but higher than the Bay Area figure of 56 percent. However, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Calistoga, 75.6 percent of households in detached single-family homes are homeowners (917 households), while 0 percent of households in multi-family housing are homeowners.

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities. In Calistoga, homeownership rates were 0 percent for Asian households, 17.3 percent for Latinx households, and 68.6 percent for White households. Refer to Table 4-16 and Figure 4-8 for additional details.

*Persons with Disabilities*

People with physical and/or developmental disabilities face additional housing challenges due to physical, cognitive, and sensory impairments. People with disabilities tend to have fixed incomes. Additionally, not all job opportunities are feasible for someone with a physical or developmental disability. Specialized care is often essential to everyday life, but the high cost of care can force people with disabilities to rely on family members for assistance.

Housing plays a key role in the life of a person with a physical or developmental disability. Affordable and accessible designed housing allows people with a disability to have greater mobility and the opportunity for independence. Due to the high demand for housing, it has become extremely difficult for people with disabilities to secure affordable housing that will meet their needs. People with disabilities are at a high risk of experiencing housing insecurity, homelessness, and institutionalization. The risk significantly increases when they lose aging caregivers.

In Calistoga, 16 percent of the population (830 individuals) lives with a physical or developmental disability. This is higher than the County estimate of 12 percent living with a disability. Refer to Figure 4-19 for the different disabilities that are present among Calistoga residents.

*Household Size*

The largest cohort of households in Calistoga are 2-person households, which make up 45 percent (955 households) of all households in the City. Only 24 percent of Calistoga households have 3 or more persons, far smaller than the Napa County estimate of 40 percent or the Bay Area estimate of 44 percent. Approximately 30 percent of Calistoga households are single-person households (647 households).

This large proportion of smaller households points to an increasing need for smaller unit sizes with only 1-2 bedrooms.

*Households by Presence of Children*

In Calistoga, 24 percent (509 households) of households include one or more children under 18. This is far lower than the Napa County and Bay Area estimates of 32 percent.

This is correlated to the relatively small household size in Calistoga, and again can be related to a need for smaller unit sizes.

Fair Housing Enforcement and Capacity

Fair housing complaints can be used to indicate the overall magnitude of housing complaints and identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code § 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's "race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code." Federal Law also prohibits many kinds of housing discrimination. Housing discrimination complaints can be directed to either HUD's Office of Fair Housing and Equal Opportunity (FHEO) or the California Department of Fair Employment and Housing (DFEH). The City is in compliance with the Act as well as state and federal fair housing law, generally. Fair housing issues that may arise in any jurisdiction include, but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability.
- Discrimination against an individual based on race, national origin, familial status, disability, religion, sex (including gender identity and sexual orientation), or other characteristics when renting or selling a housing unit.
- Disproportionate housing needs, including cost burden, overcrowding, substandard housing, and risk of displacement.

There was one complaint filed and resolved with the Fair Housing Enforcement Organization (FHEO) in Calistoga between 2013 and 2020. It was over a claim of disability discrimination, and FHEO determined there was no valid issue. Outside of this complaint, there have been no current or past fair housing lawsuits, findings, settlements, judgments or complaints.

In Napa County, 43 complaints were filed and resolved between 2013 and 2020. The City of Calistoga provides ongoing funding and support for outreach events, workshops and webinars, direct mailings and other resources to the general public. This support is targeted to local organizations such as Fair Housing Napa Valley and the UpValley Family Center to provide multi-lingual landlord-tenant education, complaints, and the intake of discrimination complaints, investigation, and enforcement. The City does not have capacity to provide enforcement, which is provided by Napa County.

The City has not identified any zoning or other land use regulatory practices that could discriminate against persons with disabilities and impede the availability of such housing for these individuals.

#### *Fair Housing Enforcement and Outreach*

Calistoga has committed to comply with the federal Fair Housing Act (FHA) and the California Fair Employment and Housing Act (FEHA), including FEHA Regulations, protect residents from discrimination on the basis of race, color, religion, national origin, sex/gender, handicap/disability, familial status, marital status, ancestry, source of income sexual orientation, and arbitrary discrimination, as included in the 2020 AI. Additional fair housing laws applicable to California jurisdictions include:

- Unruh Civil Rights Act – Protects residents from discrimination by all business establishments in California, including housing and accommodations.
- Ralph Civil Rights Act (California Civil Code Section 51.7) – forbids acts of violence or threats of violence on the basis of race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute.
- Bane Civil Rights Act (California Civil Code Section 52.1) – protects residents from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing.
- California Civil Code Section 1940.3 – prohibits landlords from questioning potential residents about their immigration or citizenship status.
- Government Code Sections 11135, 65008, and 65580-65589.8 – prohibit discrimination in programs funded by the State and in any land use decisions. 65580-65589.8 was recently changed for the provision of special needs housing through:
  - Housing for persons with disabilities (SB 520);

- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2);
- Housing for extremely low-income households, including single-room occupancy units (AB 2634); and
- Housing for persons with developmental disabilities (SB 812).

Fair Housing Napa Valley (FHNV) serves jurisdictions in the county including Calistoga. FHNV provides fair housing enforcement services, including investigating housing discrimination complaints, offering referrals to government agencies, and assisting in litigation. FHNC also works with housing providers to ensure comprehension and compliance of fair housing laws, as well as training and counseling services throughout Napa County.

### Integration and Segregation

Housing policies and actions are developed effectively when a city’s racial makeup is understood and drives the discussion for equitable outreach and engagement. The racial patterns in Calistoga, like many other cities, is shaped by economic factors and government decisions, such as exclusionary zoning and discriminatory lending practices. Historical segregation and displacement have had one of the largest impacts on racial patterns and continues to impact communities of color today. A decrease in racial and ethnic housing representation can occur when residents are no longer able to find affordable housing that meets their needs.

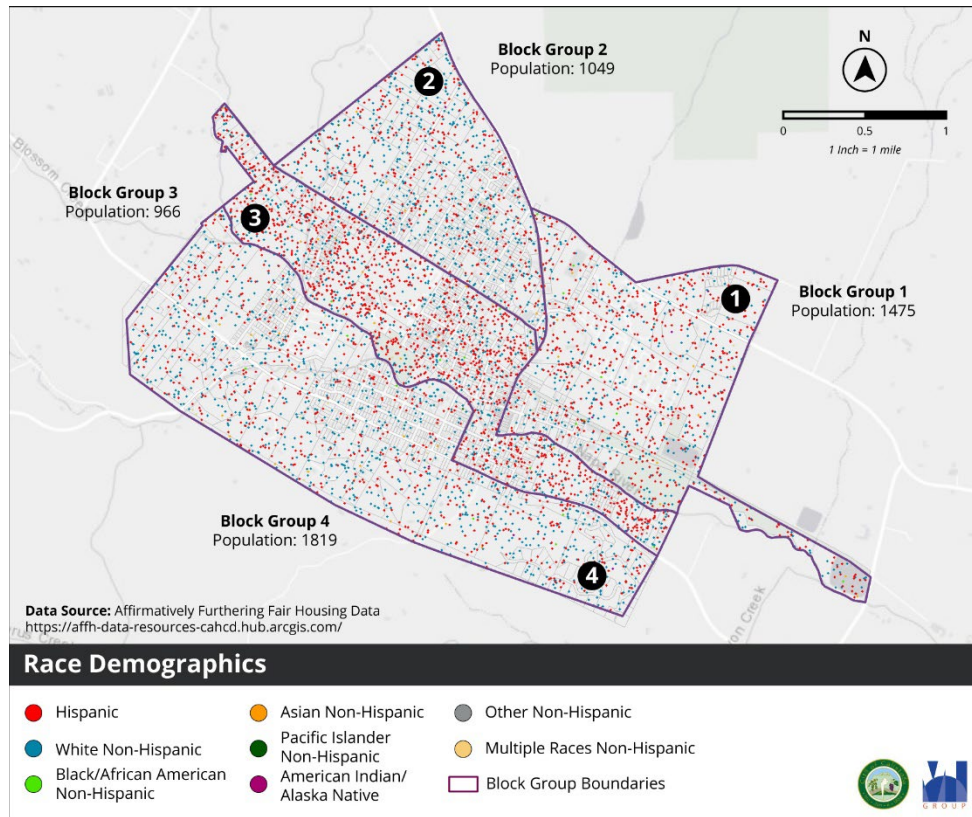
This section examines:

- Segregation and Dissimilarity
- Income, including Concentrations of Low and Moderate Income Households
- Racially or Ethnically Concentrated Areas of Poverty and Affluence
- Education
- Access to Employment (Jobs Proximity Index)
- Disability
- Familial Status

Although this analysis discusses disparities across census block groups, Calistoga is a small city. The greatest disparities in access to opportunity in Calistoga are not characterized by census block groups but rather access to the resources available downtown and on Lincoln Avenue, such as transit or grocery stores, that are covered in Chapter 5’s analysis of how the sites in the 6<sup>th</sup> Cycle Housing Element serve to affirmatively further fair housing. The Housing Element’s strategy of concentrating new housing of all income levels near amenities downtown and on Lincoln Avenue serves to integrate residents near the amenities they need.

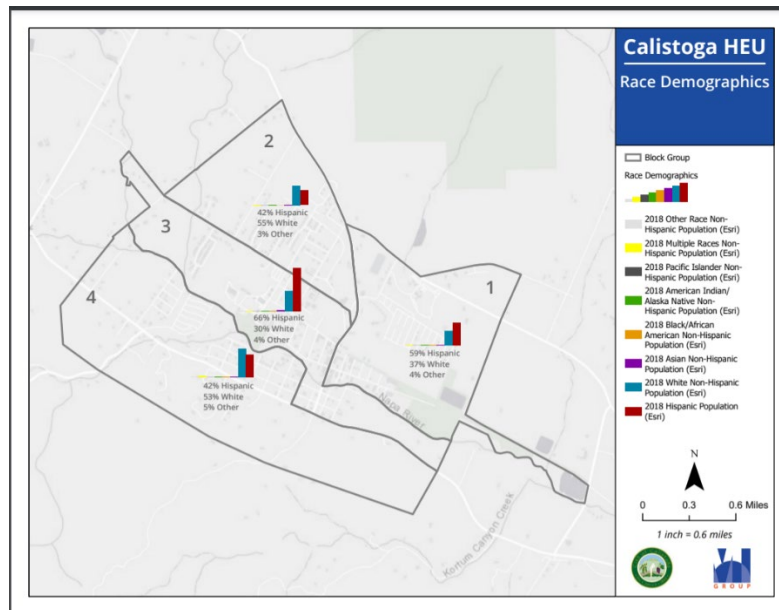
*Segregation and Dissimilarity*

**FIGURE 3-1 RACE/ETHNICITY BY CENSUS BLOCK GROUP, DOT DIAGRAM**



Compared to Napa County as a whole, Calistoga is proportionally slightly more White (79 percent of the population compared to 71 percent of the population for Napa County) and has proportionally more people identifying as Hispanic or Latino (40 percent compared to 34 percent for Napa County as a whole). There are proportionally fewer individuals identifying as Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Pacific Islander, or other racial identifications.

The White identifying population in Calistoga has increased since 2000, while residents of all other races and ethnicities has decreased. In 2020, 61.7 percent of Calistoga’s population identified as White while 0.0 percent identified as Black or African American, 1.9 percent identified as Asian, and 35.9 percent identified as Hispanic or Latinx. Figure 3-3 demonstrates the racial demographics by Census Block Groups. There is a slightly higher concentration of Hispanic or Latinx households in Census Block Group 3; however, this Block Group is also classified as having moderate resources and has a relatively high median income.

**FIGURE 3-2 RACE/ETHNICITY BY CENSUS BLOCK GROUP**

The City of Calistoga is comprised of a single census tract, which is made up of four census block groups. Due to Calistoga’s small size, segregation and dissimilarity are best understood on a citywide scale.

One way to measure segregation is by using an isolation index:

- The isolation index compares each neighborhood’s composition to the jurisdiction’s demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .538 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 53.8% Latinx.

Within the City of Calistoga the most isolated racial group is Latinx residents. Calistoga’s isolation index of 0.538 for Latinx residents means that the average Latinx resident lives in a neighborhood that is 53.8% Latinx. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in Calistoga for the years 2000, 2010, and 2020 can be found in Table 3-1 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

Calistoga is predominantly Latinx and White, so the two racial groups’ index values combine to be very close to a 50/50 split. This shows that there is substantial integration between these two groups, and very few Asian/Pacific Islander and Black/African American individuals in Calistoga.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020. The data in this column can be used as a comparison to

provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.504, meaning that in the average Bay Area jurisdiction a White resident lives in a neighborhood that is 50.4% white.

**TABLE 3-2 RACIAL ISOLATION INDEX VALUES FOR SEGREGATION WITHIN CALISTOGA**

| Race                   | Calistoga |       |       | Bay Area Average |
|------------------------|-----------|-------|-------|------------------|
|                        | 2000      | 2010  | 2020  | 2020             |
| Asian/Pacific Islander | 0.015     | 0.009 | 0.018 | 0.248            |
| Black/African American | 0.005     | 0.005 | 0.005 | 0.057            |
| Latinx                 | 0.417     | 0.518 | 0.538 | 0.262            |
| White                  | 0.606     | 0.502 | 0.465 | 0.504            |

Another way to measure segregation is by using a dissimilarity index:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

In Calistoga the highest segregation is between Black and White residents. Calistoga’s Black /White dissimilarity index of 0.223 means that 22.3% of Black (or White) residents would need to move to a different neighborhood to create perfect integration between Black residents and White residents. However, local jurisdiction staff should note that this dissimilarity index value is not a reliable data point due to small population size. The “Bay Area Average” column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from White residents in this jurisdiction.

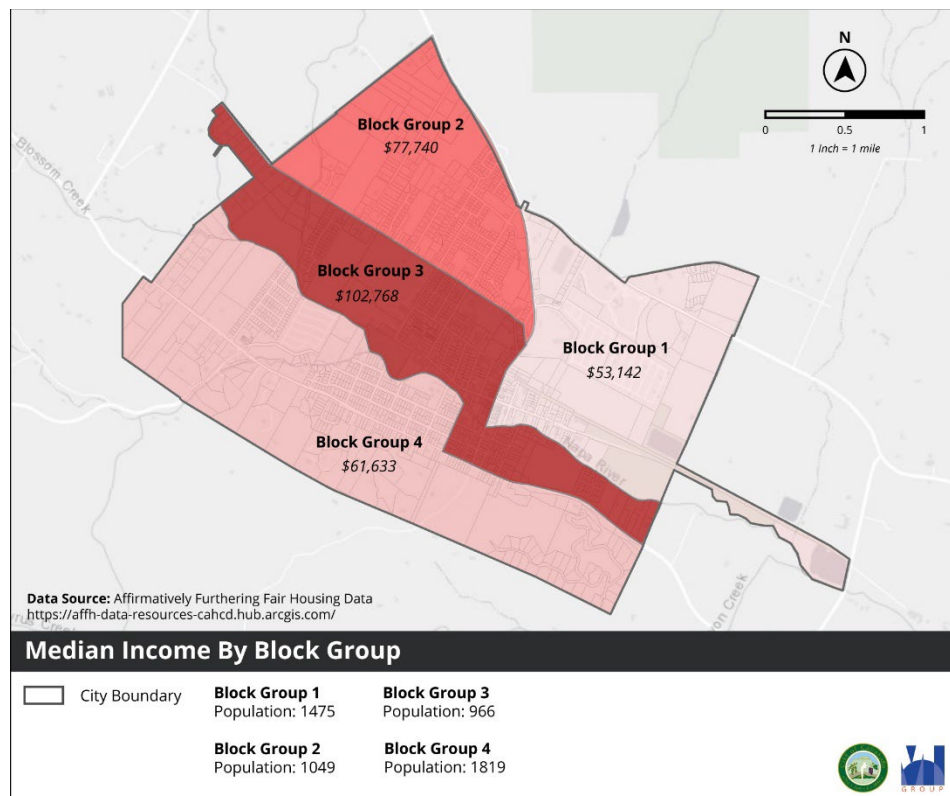
**TABLE 3-3 RACIAL DISSIMILARITY INDEX VALUES FOR SEGREGATION WITHIN CALISTOGA**

| Race                             | Calistoga |        |        | Bay Area Average |
|----------------------------------|-----------|--------|--------|------------------|
|                                  | 2000      | 2010   | 2020   | 2020             |
| Asian/Pacific Islander vs. White | 0.237*    | 0.122* | 0.165* | 0.226            |
| Black/African American vs. White | 0.284*    | 0.269* | 0.223* | 0.312            |
| Latinx vs. White                 | 0.222     | 0.220  | 0.207  | 0.246            |
| People of Color vs. White        | 0.200     | 0.213  | 0.204  | 0.198            |

*Income*

Figure 3-3 demonstrates the area median income by block groups in the City. The sites considered for potential housing are located across all income block groups. They are dispersed throughout the City, allowing for balanced growth and preventing one block group’s resources from being overwhelmed.

**FIGURE 3-3 MEDIAN INCOME BY BLOCK GROUP**

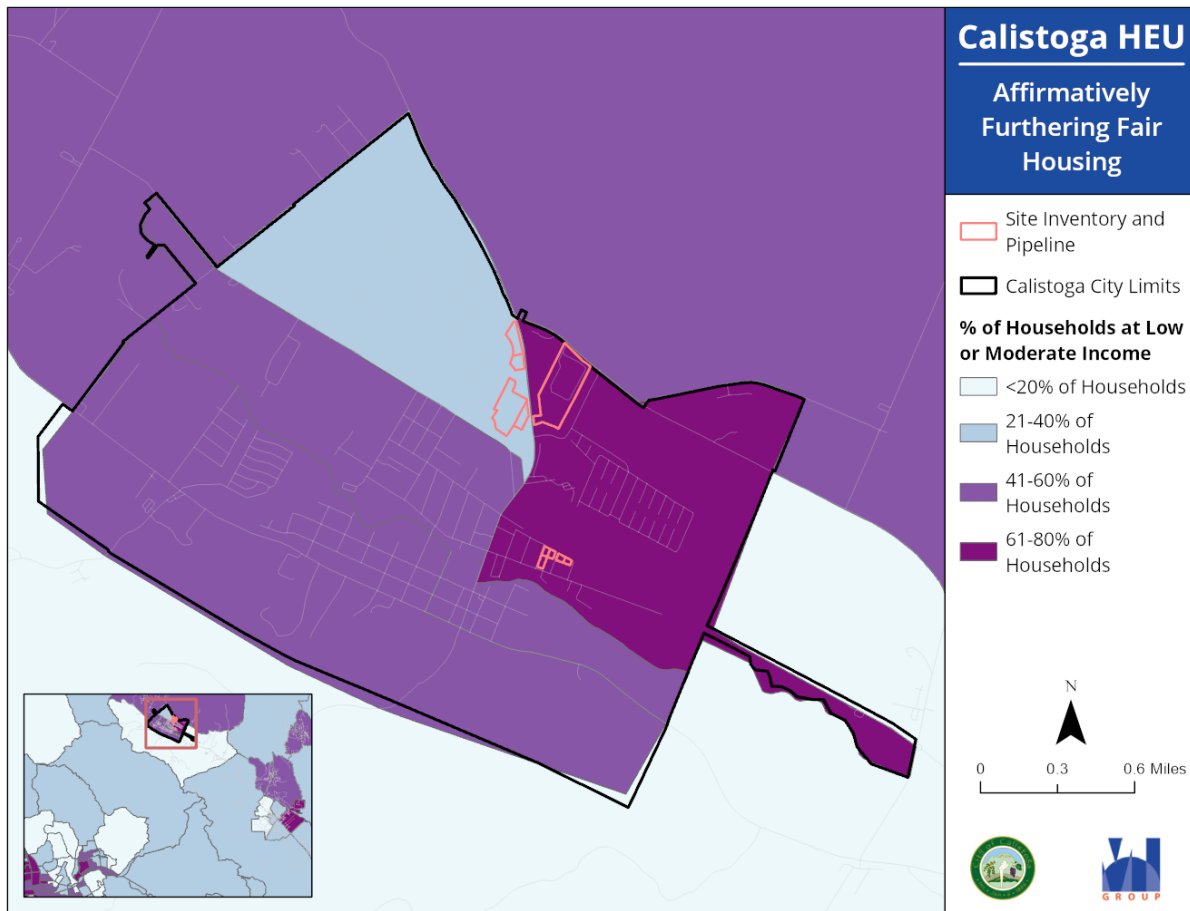




Concentrations of Low and Moderate Income Households

Much of Calistoga is made up of census blocks with proportionately more low- and moderate-income households than Napa County as a whole. The housing opportunity sites are split between a census block group where 75 percent of households are low or moderate income (Census Tract 2020, Block Group 1) and one where 27 percent of households are low to moderate income (Census Tract 2020, Block Group 2).

**FIGURE 3-4: LOW TO MODERATE INCOME HOUSEHOLDS IN CALISTOGA**



It should be noted that the margin of error for these block groups are substantial: 38 percent for Block Group 1 and 15 percent for Block Group 2.

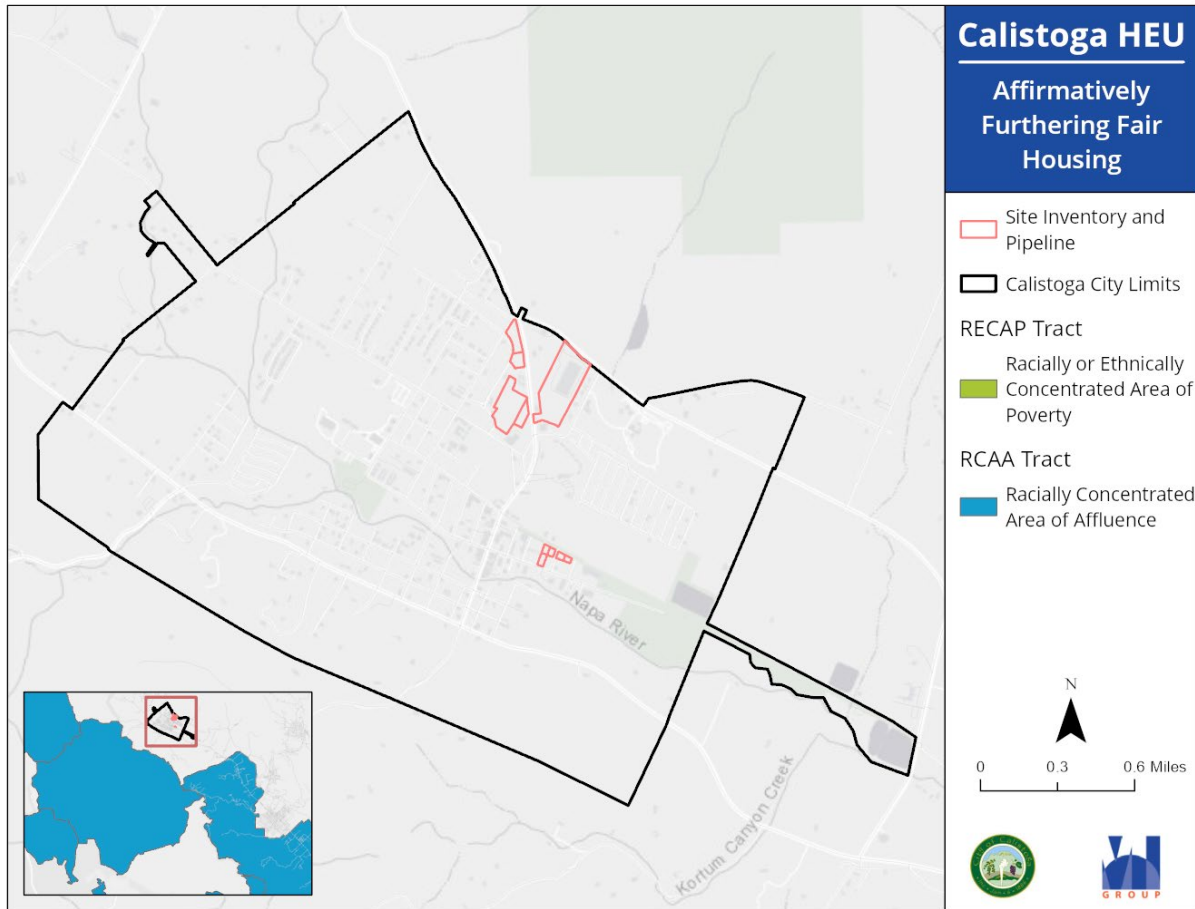
The sites were chosen because of their proximity to resources necessary for households and for the way that they mix allocated household incomes along major roads in Calistoga.

*Racially or Ethnically Concentrated Areas of Poverty or Affluence*

Calistoga is within Napa County, which is not defined as an area with Racially/Ethnically Concentrated Areas of Poverty (R/ECAP). Much of Napa County falls within a tract that is a Racially Concentrated Area of Affluence (RCAA). However, due to low incomes in Calistoga, it falls outside any RCAA tracts.

The nearest R/ECAP is in Vallejo, Solano County, approximately 40 miles southeast of Calistoga.

**FIGURE 3-5: R/ECAP AND RCAA NEAR CALISTOGA**



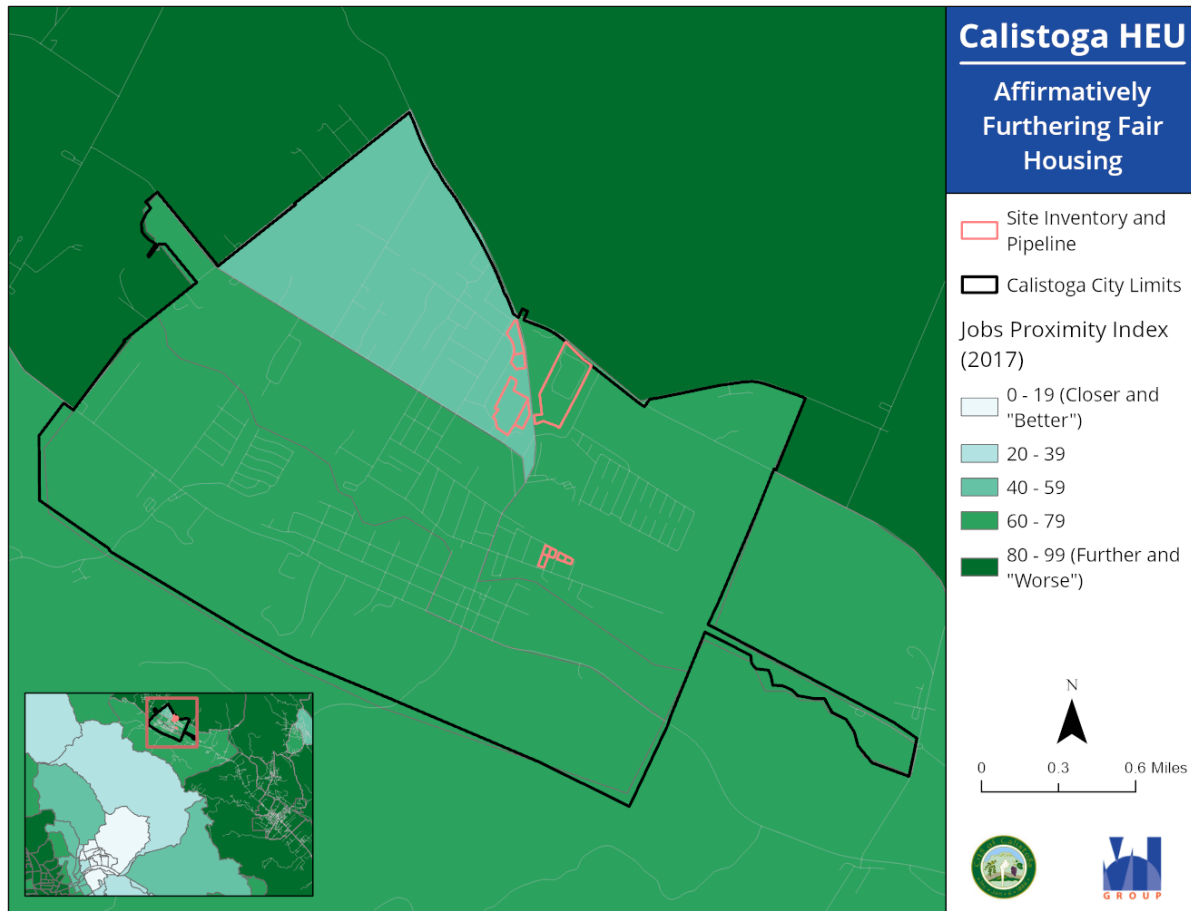
*Education*

In addition to the similarities in access to opportunity shown in the TCAC maps, there are other similarities in the city’s social composition. Calistoga is served entirely by the Calistoga Joint Unified School District. There is one public elementary school, one public junior/high school, and one continuation school in the district that serve all of its children.

*Access to Employment (Jobs Proximity Index)*

All of Calistoga’s Census block groups have approximately similar scores in the Jobs Proximity Index, indicating that residents in all block groups have approximately the same access to jobs.

**FIGURE 3-6 JOBS PROXIMITY INDEX**



*Disability*

Households containing individuals with a disability may have less expendable income, at greater risk of displacement, and have more serious risks if the household is displaced and forced to move away from the services supporting disabled members of the household. In Calistoga’s lone census tract, 16 percent of all residents have a disability – a proportion largely consonant with Napa Valley as a whole. In Calistoga, 27 percent of households include 1 or more persons with a disability (see Table 3-4).

**TABLE 3-4: HOUSEHOLDS WITH DISABLED MEMBERS BY CENSUS BLOCK GROUP**

|   | Census Tract 2020 |               |               |               |
|---|-------------------|---------------|---------------|---------------|
|   | Block Group 1     | Block Group 2 | Block Group 3 | Block Group 4 |
| Households  | 657               | 278           | 556           | 570           |
| Households with 1 or More Persons with a Disability (%) | 219 (33%)         | 50 (18%)      | 133 (24%)     | 153 (27%)     |

*Source: US Census American Community Survey 5-Year Estimates (2017-2021)*

While there are many households in Calistoga that hold a person with a disability, there are no substantial or disproportionate differences between census block groups.

### *Familial Status*

Single-parent households, particularly female-headed households, generally have lower incomes and higher living expenses, often making the search for affordable, decent, and safe housing more difficult. In Calistoga's lone census tract, 25.3 percent of children live in a female-headed household with no spouse present. These households have 30 percent lower incomes (a \$46,981 annual median income of this cohort) than the median Calistoga household (\$67,119). This is a less-dramatic difference than that between cohort households in Napa County as a whole (48 percent, between \$46,383 and \$88,596), but still notable.

The cohort of families in female-headed households with no spouse present is a much larger proportion than that of the cohort in surrounding unincorporated Napa County (3.2 percent), but on par with the cities of St. Helena and Yountville (approximately 25 percent and 45 percent, respectively).

**TABLE 3-5: CHILDREN UNDER 18 IN FEMALE-HEADED HOUSEHOLDS WITH NO SPOUSE PRESENT BY CENSUS BLOCK GROUP**

|  | Census Tract 2020 |               |               |               |
|--|-------------------|---------------|---------------|---------------|
|  | Block Group 1     | Block Group 2 | Block Group 3 | Block Group 4 |
| Households   | 657               | 278           | 556           | 570           |
| Children under 18 in Female-Headed Households with No Spouse Present (%) | 104 (16%)         | 0 (0%)        | 136 (24%)     | 0 (0%)        |

*Source: US Census American Community Survey 5-Year Estimates (2017-2021)*

There are substantial communities of female-headed household with children present in Block Group 1 and Block Group 3.

Actions to help alleviate these issues can be found in the table of meaningful actions the City will take to address contributing factors to fair housing issues, located in Chapter 8.

### Disparities in Access to Opportunity

All census block groups in Calistoga are categorized as rural areas with low or moderate access to resources by the California Tax Credit Allocation Committee (TCAC). This categorization indexes block groups in Calistoga under three domains: Economic, Environmental, and Education.<sup>4</sup> The three domains were calculated based on a set of indices including but not limited to poverty, employment, CalEnviroScreen indicators, and high school graduation rates. Each census block group was then given a score out of 100 for each domain. These indices result in each block group falling into one of the following categories:

- Highest Resource
- High Resource
- Moderate Resource (including areas that are rapidly changing)

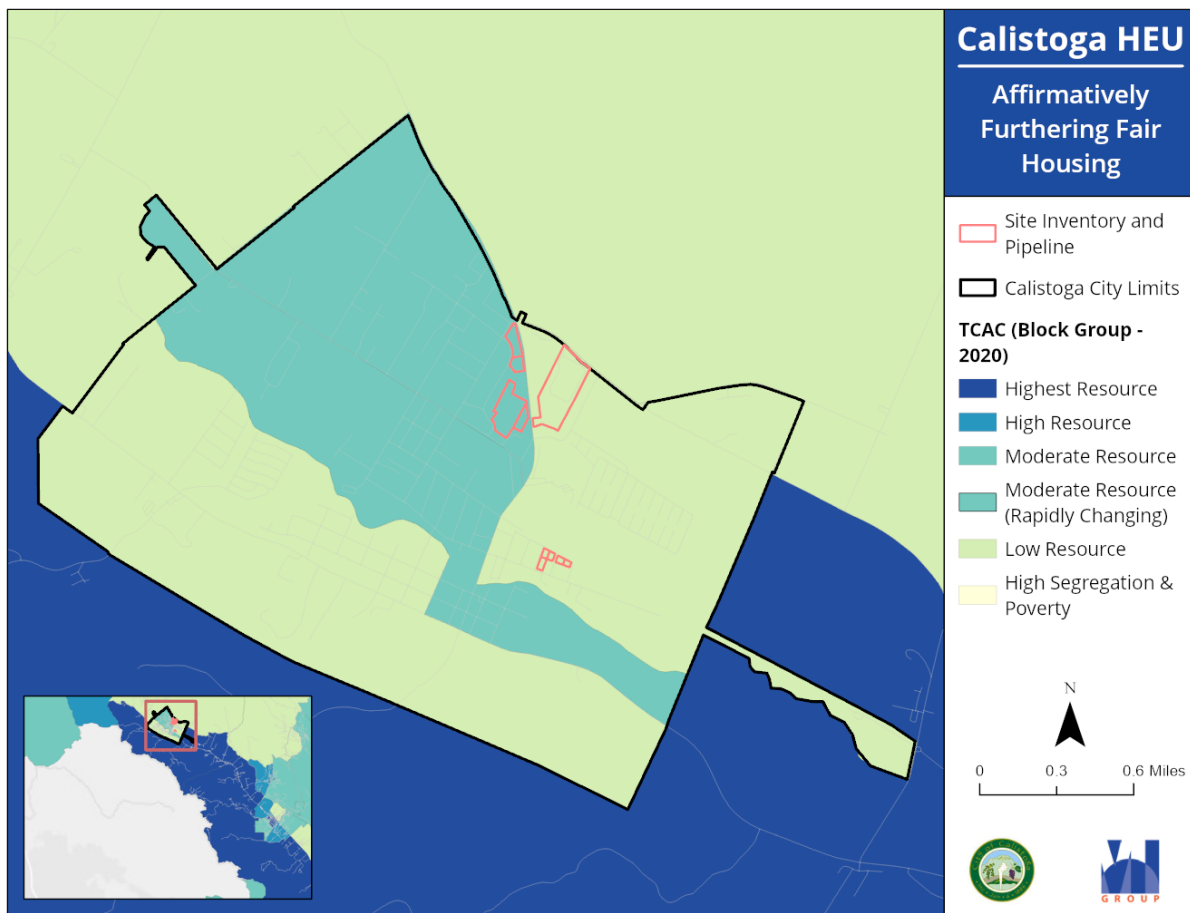
<sup>4</sup> <https://www.treasurer.ca.gov/ctcac/opportunity/2021-hcd-methodology.pdf>

- Low Resource
- High Segregation and Poverty

Census block groups in the "Highest Resource" or "High Resource" categories are given higher scoring for tax credit allocation for eligible affordable housing developments. Calistoga, however, consists entirely of census block groups in the "Moderate Resource" or "Low Resource" categories, with very little disparities between the two categories.

The 2022 TCAC Opportunity Map by census tract puts all of Calistoga in the “Moderate Resource” category. This is the same category as surrounding unincorporated Napa County. Figure 3-6 depicts the 2020 TCAC/HCD resource levels in Calistoga which are the most recent maps broken down by block group. This is followed by Table 3-6 which provides a detailed breakdown by economic, education, and environmental factors and indicators.

**FIGURE 3-6 CALIFORNIA TAX CREDIT ALLOCATION COMMITTEE OPPORTUNITY MAP**



**TABLE 3-6 ACCESS TO RESOURCES BY CENSUS BLOCK GROUP**

| <b>Census Block Group</b> | <b>Economic</b> | <b>Environmental</b> | <b>Education</b> | <b>Category</b>   |
|---------------------------|-----------------|----------------------|------------------|-------------------|
| 1                         | 10              | 61                   | 84               | Low Resource      |
| 2                         | 23              | 16                   | 84               | Moderate Resource |
| 3                         | 45              | 23                   | 84               | Moderate Resource |
| 4                         | 13              | 23                   | 84               | Low Resource      |

### *Economic Opportunity and Outcomes*

Opportunities for employment and access to jobs contribute to individuals' quality of life. For instance, with greater job access individuals are more likely to earn higher incomes, live in higher resource areas, and occupy housing that meets their needs. Economic outcomes provided in this section are determined by numerous factors including economic scores provided by TCAC, proximity to jobs, median household income, and poverty rates. To provide a comprehensive analysis on economic opportunity, these factors are analyzed in conjunction with geographic concentrations of residents and special needs populations.

The TCAC assigns economic opportunity scores by census tract in jurisdictions throughout the state. Economic opportunity indexes are presented in Figure II. As shown in the map Calistoga's census tract is considered an area with less positive economic outcomes for residents, with an economic score of 0.20.

Calistoga has higher concentrations of persons with a disability (Table 3-4) and of non-White populations than nearby unincorporated Napa and Sonoma Counties (the southwestern edge of the following two figures). This suggests that special needs populations in the city are living in areas with comparatively lower job access and economic opportunity.

The City of Calistoga has a comparatively higher proportion of residents with a disability, 27 percent. However, there are no areas in the city that are considered a high segregation & poverty resource tract. This indicates that persons with a disability in Calistoga does not face extreme disparities in access to opportunities.

Surrounding areas with higher proportions of non-White residents follow similar trends. In Calistoga, the percentage of non-White residents is highest in block groups 1 and 3. These tracts are located where Downtown Calistoga.

Proximity to jobs and employment opportunities are also important when considering disparities in access to opportunity. HUD provides indexes by block group in city census tracts to determine which areas and populations are closest and furthest from jobs and employment opportunities.

The AARP Public Policy Institute provides livability scores for all cities in the county—these scores are based on seven categories including housing, neighborhood conditions, transportation, environment, health, engagement, and opportunity. Based on their metrics and city policies, the Public Policy Institute scores these categories ranging from 0 to 100 (higher scores are more positive). In 2022, according to AARP, 495 jobs in

Calistoga were accessible via public transportation and 11,096 jobs by car.<sup>5</sup> Compared to other nearby areas, Napa County has mixed result statistics in accessible jobs by public transit compared to its neighboring cities. For example, in Napa County, only 296 jobs are accessible via public transit and 23,782 jobs by car. High speed broadband is also important in determining economic opportunities as it allows residents to complete online applications and work from home. Calistoga scores poorly in this area with 6.6% of residents having high speed internet services.

As shown throughout this section, economic opportunity in Calistoga is generally similar to opportunity in the county broadly. Areas of lower income and lower access to jobs do not correlate to areas with greater non-White populations. For the upcoming planning period, the City will work towards removing barriers to economic opportunity through place-based investments and targeted policies and programs to improve outcomes in lower-income areas of Calistoga.

### *Educational Outcomes*

Access to a quality education and adequate schools significantly impact educational outcomes and is often a strong indicator of young adult's economic outcomes. Calistoga scores relatively low in terms of educational outcomes with all the portions of Calistoga score of 0.47. Compared to surrounding areas, however, educational outcomes in the city are more mixed. As shown in Figure XI, most census tracts in unincorporated Napa County score of 0.43. But, in nearby unincorporated Sonoma County, nearby tracts have an education score of 0.61. In essence, Calistoga and its surrounding areas have similar educational outcomes, if a bit lower than outcomes in nearby Sonoma County.

Calistoga is served by the Calistoga Joint Unified School District with ten elementary schools and three middle schools. Overall, the Calistoga Joint Unified School District is disproportionately Hispanic/Latino and economically disadvantaged. Minority enrollment in the district is 89.4 percent (including 86.2 percent Hispanic/Latino) and enrollment for students who are economically disadvantaged at 82.7 percent. Following the Hispanic/Latino population in student enrollment are White students (10.6 percent), Black or African American students (1 percent), Filipino students (0.5 percent), and other Asian and Pacific Islander (0.2 percent). This could be because the school district includes students in areas outside Calistoga. Also, the Hispanic/Latino population in Calistoga may be younger than the White population of the city.

Student outcomes at the city's elementary and middle schools are both below standard. In Calistoga Joint Unified, ranked 20 points below standard in English language arts and 55 point below standard for mathematics according to the California School Dashboard.<sup>6</sup>

### *Access to Transportation*

Access to transportation and public transit are rather low throughout the city. Calistoga residents—including special needs populations—do not face disparities or barriers in public transit access. This is largely due to the Calistoga Shuttle Line from Vine Transit offering on demand service, from any point and with no advanced reservation needed.<sup>7</sup> Travelling regionally, the line 10 uptown connector goes from Napa Valley College to Calistoga and back with 60-minute headways.<sup>8</sup>

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<sup>5</sup><https://livabilityindex.aarp.org/search/Calistoga,%20California,%20United%20States>.

<sup>6</sup><https://www.caschooldashboard.org/reports/2866241000000/2022#english-learner-progress-card>

<sup>7</sup><https://vinetransit.com/routes/calistoga-shuttle/>

<sup>8</sup><https://vinetransit.com/routes/route-10/>

In 2014, the city of Calistoga completed and released a report on how the city plans to improve transit access in the Downtown and promote more active transportation.<sup>9</sup> The City of Calistoga released the report in 2014 would expand active transportation access through the city’s ability to secure grant funding for project design and construction. The city also conducted community outreach processes to help further recommendations and upcoming plans—the city engaged with various stakeholders to determine existing conditions and challenges as well as projects that would have the greatest impact in meeting resident needs. The Calistoga Active Transportation Plan identified several new infrastructure projects to improve transportation access in the city and will serve as a means to implement transportation programs and develop grant applications for final design and construction funds. The end goal will be to create a local bike network in Calistoga and a regional network to gain access to the nearby state parks and wineries.

Although access to transportation is not a barrier in Calistoga, data from 2020 suggest that many residents do not commute to their job via public transit. For example, in 2020, only 511 households (2.1 percent) used public transit to go to work. Instead, most residents drove their car to work (75.4 percent), followed by those who worked from home (3.5 percent), and workers carpooling (6.1 percent). According to 2021 US Census data, the average commute is approximately 24 minutes—much lower than neighboring cities.

Public transportation access in Calistoga does not appear to disproportionately impact special needs populations. The Calistoga shuttle on demand service is handicapped accessible and can reach all areas of the city.

#### *Environmental Outcomes*

TCAC’s environmental opportunity areas are based on the CalEnviroScreen 4.0 indicators which identify areas particularly vulnerable to pollution including ozone, diesel, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Calistoga’s environmental opportunity scores is 0.69. In areas located outside Calistoga city limits, the environmental score is comparatively lower with a score 0.37 for unincorporated Napa County and 0.56 for adjacent unincorporated Sonoma County. This suggests that populations in Calistoga, including those with special needs and who are low income, are not as disproportionately higher risk of pollution.

The City of Calistoga has a low CalEnviroScreen 4.0 score of 29.3 (where 1 is the “best” and 99 the “worst”). This score is somewhat comparable than those in the surrounding area.

Exposure to roadway pollution in Calistoga is extremely low—in 2022, 0 percent of residents were exposed to near roadway pollution. However, unhealthy air quality days per year has worsened, from 1.3 days per year in 2015 to 9.3 days per year in 2022 according to the AARP Public Policy Institute. This is likely due to increased incidences of wildfires in the area.

The city has a moderate ranking when it comes to determining the city’s vulnerability to flooding as data on special flood hazard areas. The Risk Factor tool—created by the non-profit First Street Foundation—provides insight on natural disaster risks including flooding, fires, and heat waves.<sup>10</sup> According to the online tool, Calistoga has a moderate risk of flooding over the next 30 years, meaning flooding is likely to impact day-to-day life. Much of this flooding risk is primarily concentrated near the Napa river and neighborhoods bordering the river. As of 2022, there are 232 properties in Calistoga with a 26 percent chance of being

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<sup>9</sup> <https://www.ci.calistoga.ca.us/home/showpublisheddocument/18941/635959663864570000>

<sup>10</sup> [https://riskfactor.com/city/calistoga/609892\\_fsid/flood](https://riskfactor.com/city/calistoga/609892_fsid/flood)



severely affected by flooding over the next 30 years—this represents 19 percent of all properties in the area. The city of Calistoga has implemented adaptation measures in case there is major flooding—for example, the city is already investing in flood risk reduction projects.

Calistoga has a moderate risk of wildfires affecting the city over the next 30 years. However, the city is at major risk of experiencing high heat waves—100 percent of homes in the city are subject to high heat risks according to riskfactor.com. Environmental risks such as flooding, wildfires, and heat waves indicate that Calistoga will increasingly need to adopt additional measures to protect communities from these increasingly hazardous environmental conditions.

#### Disproportionate Housing Needs within the Jurisdiction, Including Displacement Risk

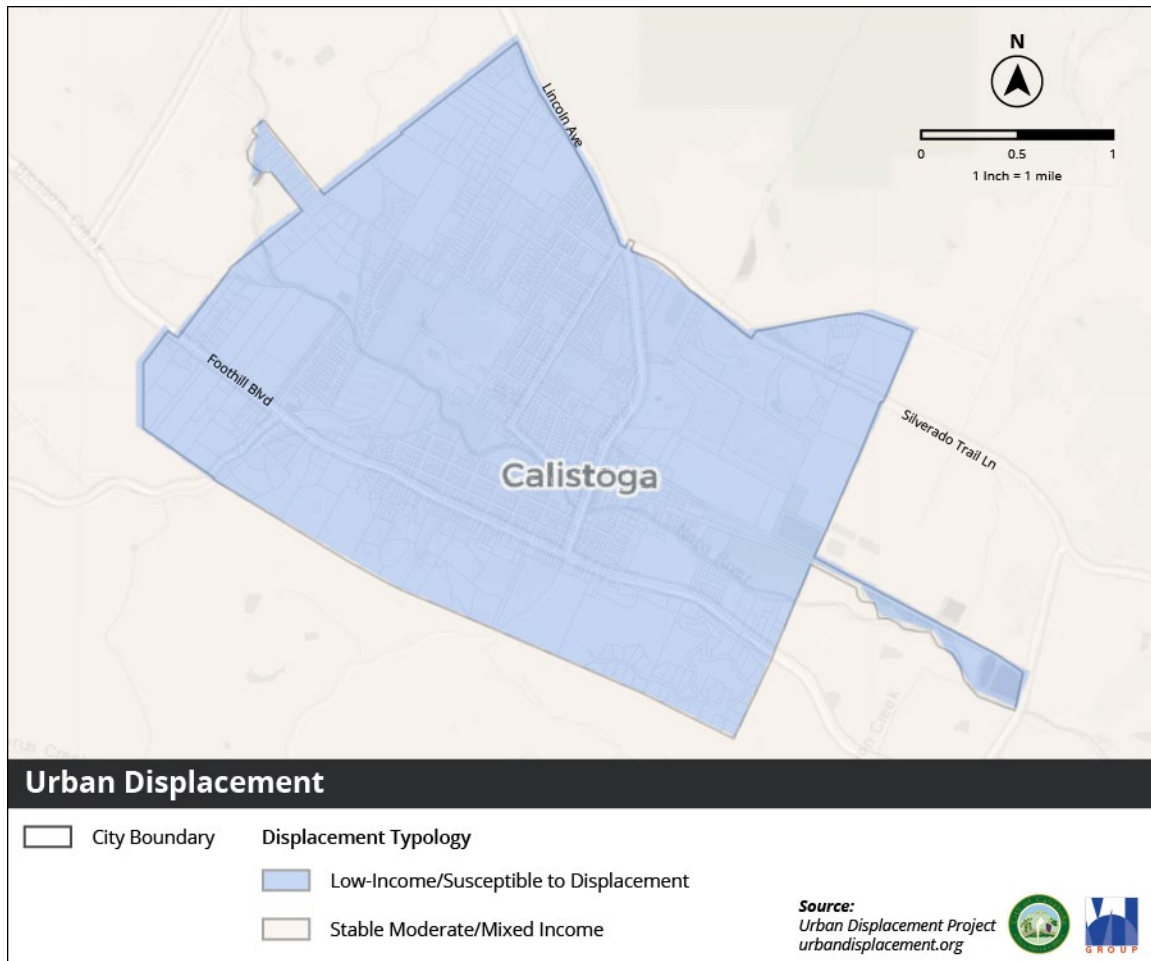
The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, rising housing prices, and exacerbating issues of displacement and homelessness. The number of homes in Calistoga increased 4.1 percent from 2010 to 2020, which is above the growth rate for Napa County and below the growth rate of the greater Bay Area during the same time period.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents. These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Calistoga, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by White (Hispanic and Non-Hispanic) residents.

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low-and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The Urban Displacement Project by the University of California – Berkeley mapped all the neighborhoods in the Bay Area via U.S. Census Tracts and identified urban areas for their risk for gentrification and displacement. As the entire City of Calistoga is in one census tract, the Urban Displacement Project identified the entire City as susceptible to displacement (see Figure 3-7).

FIGURE 3-7 URBAN DISPLACEMENT



Sources: *Urban Displacement Project: UC Berkeley (2022). Lawyers Committee for Civil Rights Under Law. Santa Clara County Planning Collaborative.*

The data set from the University of California – Berkeley does not show individual census block groups, thus, segregation cannot be identified in individual neighborhoods or any of the four census block groups that make up Calistoga. Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley also estimates that there are no households in Calistoga that live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs and designates Calistoga as a City that is low income but at risk of displacement.

Disproportionate housing needs can be complex to identify in Calistoga because the entire city is in a single census tract, encompassing four block groups. These needs can be further analyzed through four components:

- Cost-Burdened Households
- Overcrowded Households
- Substandard Housing Conditions
- Homelessness

An overview of housing needs can be found in Chapter 4: Housing Needs Assessment. The following paragraphs give a census block group-by-block group analysis of these four components.

#### *Cost-Burdened Households*

A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.”

Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

**TABLE 3-7: COST-BURDENED HOUSEHOLDS BY CENSUS BLOCK GROUP**

|                                   | Census Tract 2020 |               |               |               |
|-----------------------------------|-------------------|---------------|---------------|---------------|
|                                   | Block Group 1     | Block Group 2 | Block Group 3 | Block Group 4 |
| Renters                           | 297               | 46            | 279           | 145           |
| # of Renters Cost-Burdened (%)    | 65 (22%)          | 31 (67%)      | 107 (39%)     | 32 (22%)      |
| Homeowners                        | 360               | 232           | 277           | 425           |
| # of Homeowners Cost-Burdened (%) | 133 (37%)         | 152 (66%)     | 12 (4%)       | 137 (32%)     |

*Source: US Census American Community Survey 5-Year Estimates (2017-2021)*

Renters are disproportionately more likely to be cost-burdened than homeowners, as expressed further in Chapter 4: Housing Needs Assessment. Of Calistoga’s four census block groups, there is a dramatically greater proportion of cost-burdened households in Block Group 2, which contains four Opportunity Sites at a range of income allocations. These prospective new units will allow cost-burdened residents to stay in their neighborhood in a deed-restricted unit and incorporate a balanced amount of above-moderate income units.

#### *Overcrowded Conditions*

Large households are those defined with five or more individuals and can sometimes include multiple families living together. Due to the high cost of housing in the region, large households are often forced to obtain housing that is not of sufficient size, leading to overcrowding issues. A unit with more than 1.0 occupants per room is considered “Overcrowded.” A unit with more than 1.5 occupants per room is considered “Extremely Overcrowded.”

**TABLE 3-8: OCCUPANTS PER ROOM BY CENSUS BLOCK GROUP**

|                                    | Census Tract 2020 |               |               |               |
|------------------------------------|-------------------|---------------|---------------|---------------|
|                                    | Block Group 1     | Block Group 2 | Block Group 3 | Block Group 4 |
| Units                              | 657               | 278           | 556           | 570           |
| Overcrowded Units (%)              | 23 (4%)           | 0 (0%)        | 59 (11%)      | 0 (0%)        |
| Units with More than 1.0 Occupants | 0 (0%)            | 0 (0%)        | 0 (0%)        | 20 (5%)       |

|   |         |        |          |         |
|---|---------|--------|----------|---------|
| Per Room (%)                                    |         |        |          |         |
| Units with More than 1.5 Occupants Per Room (%) | 23 (4%) | 0 (0%) | 59 (11%) | 20 (5%) |

*Source: US Census American Community Survey 5-Year Estimates (2017-2021)*

There are few overcrowded units citywide, with the largest group in Block Group 3. This block group contains two sites – including one city-owned site – that will help alleviate the overcrowded neighborhood without leading to displacement.

#### *Substandard Housing Conditions*

The categories captured by US Census American Community Survey data that can serve to identify substandard housing are:

- Whether the housing unit has/lacks plumbing facilities
  - All housing units in Calistoga have plumbing facilities
- Whether the housing unit has/lacks a kitchen
  - Only Block Group 4 has units without kitchens: 19 units (3 percent of all units)
- Whether the housing unit has/lacks telephone service
  - All housing units in Calistoga have telephone service
- Whether the housing unit has/lacks heating fuel
  - Only Block Group 3 has units without heating fuel: 29 units (5 percent of all units)
- Whether the housing unit has/lacks internet access

**TABLE 3-9: INTERNET ACCESS BY CENSUS BLOCK GROUP**

|                            | Census Tract 2020 |               |               |               |
|----------------------------|-------------------|---------------|---------------|---------------|
|                            | Block Group 1     | Block Group 2 | Block Group 3 | Block Group 4 |
| Units                      | 657               | 278           | 556           | 570           |
| Units without Internet (%) | 20 (3%)           | 22 (8%)       | 18 (3%)       | 69 (12%)      |

*Source: US Census American Community Survey 5-Year Estimates (2017-2021)*

There are no substantial or disproportionate differences between block groups regarding substandard housing.

#### *Homelessness*

Chapter 4: Demographic and Housing Stock Overview and Housing Needs describes additional disproportionate housing needs in Calistoga. Napa County’s Point-in-Time Count does not specify location of homeless individuals on a jurisdiction-by-jurisdiction level. The most recent count, from February 2022, identified 494 individuals experiencing homelessness: 128 of these individuals were sheltered, 366 were unsheltered. The survey team noted that communities of people experiencing homelessness in Napa County tend to congregate near social services, public property, and Caltrans property.

### Other Relevant Factors

Calistoga’s 6<sup>th</sup> Cycle Housing Element is also required to consider other relevant factors and local knowledge in its assessment of fair housing. The document analyzes recent wildfires, the history of racially restrictive covenants, and local knowledge surrounding senior support and current labor/migration patterns. The document then describes what actions are in place to mitigate disparities in investment and fair housing issues.

#### *Wildfires*

Recent wildfires, namely the 2016 Tubbs Fire and 2020 Glass Fire, have exacerbated the housing crisis in Calistoga. Although researchers have determined that only a small number of households leave the region because of wildfire activity,<sup>11</sup> activists have stated that loss of housing – compounded with the loss of service jobs due to dips in tourism and devastated agricultural lands – have put communities “in desperate need.”<sup>12</sup>

The Housing Plan includes programs to assist lower income homeowners for residential rehabilitation (A2.1-4 and A7.1-4) and a policy to ensure the location and construction of new development minimizes wildfire risk (P1.1-4) in order to support existing precarious communities and households, as well as to prevent increasing precarity due to wildfires in the future.

#### *Racially Restrictive Covenants*

As early as the 19<sup>th</sup> century, restrictive covenants were intended to enhance and stabilize the property values of white families and caused segregation of neighborhoods. Beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes it insured. Racially restrictive covenants made it illegal for African Americans, as well as other races and ethnicities, to purchase, lease or rent homes in white communities.

In a landmark 1948 ruling, the Supreme Court deemed all racial restrictive covenants unenforceable. While Titles VIII and IX of the 1968 Civil Rights Act, also known as the Fair Housing Act, prohibited discrimination in the sale, rental, and financing in housing-related transactions based on race, color, national origin, religion, sex, disability, marital status, and familial status, many restrictive covenants continue to remain in property deeds throughout Napa County. Several community members in Calistoga have indicated that the covenants, conditions, and restrictions (CC&Rs) that show up on the title reports for their homes include racially restrictive language.

Napa County’s Restrictive Covenant Modification Program aims to inform and educate Napa County residents of the history and significance of government policies and programs that were intentionally discriminatory and helped create segregated communities in Napa County. Homeowners can identify any illegal or unlawful restrictive covenant and have the language acknowledged in their property deeds. Illegal and unlawful language may be submitted to Assessor-Recorder-County Clerk for review and to certify such covenants cannot be enforced, are illegal, and are inconsistent with Napa County laws and values. This certified document can be placed on top of the homeowner’s title report for future and potential buyers.

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<sup>11</sup> Ethan Sharygin, “Estimating Migration Impacts of Wildfire: California’s 2017 North Bay Fires” in *The Demography of Disasters* (Springer: 2021), available at [https://link.springer.com/chapter/10.1007/978-3-030-49920-4\\_3](https://link.springer.com/chapter/10.1007/978-3-030-49920-4_3).

<sup>12</sup> Liza Ramrakya, “Northern California Fires Decimate Low-Income Communities” (Spotlight on Poverty & Opportunity: Oct. 25, 2017). Available at <https://spotlightonpoverty.org/spotlight-exclusives/northern-california-fires-decimate-low-income-communities>.

*Local Knowledge*

In an August 6, 2021 conversation with UpValley Family Centers – a social service nonprofit rooted in Calistoga – the organization noted some of the most acute issues facing Calistoga residents in need. The contact noted that seniors in the city are often in critical need of support, and families of farmworkers or other residents who migrate for work (such as day laborers) face unique housing and social support challenges.

Senior Support

Many of Calistoga’s seniors are on fixed incomes, which presents a challenge when households are presented with sudden bills (such as medical devices or home repairs). These issues are particularly present in mobile home parks. UpValley Family Centers has staff dedicated to seniors to help with outreach and to resolve issues, collaborating with Fair Housing Napa Valley as necessary. The Sixth Cycle Housing Element includes polices and actions to support UpValley and otherwise engage with seniors in the Calistoga community, such as.....

Labor and Migration Patterns

Calistoga has a large number of families who migrate (whether internationally or domestically for work, including a disproportionately large number of households with children where only a female householder is present. UpValley offers services to support these families, including play-groups, drop-in sessions, and teen mentoring sessions. The Sixth Cycle Housing Element includes polices and actions to support UpValley and otherwise engage with families where one or more parent migrates for work, such as.....

***Identification of Contributing Factors***

Contributing factors to fair housing issues include segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity disproportionate housing needs, and discrimination or violations of civil rights laws or regulations related to housing. Identifying contributing factors shapes how the City of Calistoga will address fair housing issues.

Community outreach and discussions with service and housing providers in the City and County revealed that the two key factors that impact fair housing in Calistoga are:

- Disparities in Access to Opportunity
- Disproportionate Housing Needs

Certain segments of Calistoga’s population (farmworkers, female-headed households with no partner present) face disproportionate housing challenges including access to necessary resources and connectivity to community-based organizations. This is particularly acute for female-headed households with no partner present living in Census Tract 2020, Block Groups 1 and 3. These issues are a high priority.

Cost burden is a substantial issue in Calistoga, particularly among renters citywide and for all households in Census Tract 2020, Block Group 2. This is a medium-priority issue.

More information on the contributing factors to fair housing issues, and the meaningful actions Calistoga will take to address these issues, are in Chapter 8.

***Affirmatively Furthering Fair Housing: Site Selection***

The City of Calistoga desires to utilize the 5<sup>th</sup> cycle reuse sites to meet the net new RHNA. The 5<sup>th</sup> cycle sites were screened for the appropriate size to allow for affordable housing. In addition, various maps were

prepared to assess 15-minute walking distances to resources including jobs, transit, food, parks, healthcare, and schools. These maps are provided in Chapter 5. The City of Calistoga has decided to use all the available 5<sup>th</sup> cycle sites which are appropriate from an access to resources point of view but are also the appropriate size for affordable housing development. Utilization of all these sites will exceed the RHNA requirements beyond the 30 percent buffer.

### ***Affirmatively Furthering Fair Housing: Policy Development***

Community members stressed the need for diverse housing types and affordable housing. Workforce housing was also a common need that was identified through interviews, focus groups, and community meetings. Overall, the people of Calistoga desire to live in an affordable, attractive, and equitable community where all residents, workers and visitors can enjoy. Housing policy themes were developed from the community outreach findings and include strategies to affirmatively further fair housing. Themes were presented at the third HAC meeting on Monday, December 13, 2021. The following list includes the housing policy themes with the strategies the City has adopted considering these themes:

- Support missing middle housing (P1.2-4, A2.1-6, A2.1-7)
- Rent regulation (A3.2-2)
- Subsidized housing (P2.2-1, A.2.2-2, A3.2-1, A7.1-4)
- Financial assistance (A1.3-4, P2.1-1, A2.1-2, A2.1-4, A2.2-1, A2.3-1, A4.1-6, A5.1-2, A7.1-2)
- Prioritization of fair and equitable housing opportunities (A1.2-3, A4.1-5, P7.1-1)
- Second homes/Vacation homes (not occupied) should be limited (A1.2-5, A1.2-6, A3.1-2)
- Allocated workforce housing (P1.2-3, P1.2-5, A1.2-4, P4.5-1, P4.5-2, A4.5-1, A4.5-2)
- Affordability and availability of housing (A1.2-1, A1.2-2, P4.1-5, P4.5-3, A4.5-3, A4.5-4)
- Increased population and its relationship to the Safety/evacuation plan (P1.1-4, A1.1-2)
- Appeal to 18-24 years old's (Which was adjusted by HAC to apply to all ages)

The HAC provided the project team with the necessary guidance to begin the policy development process for the Housing Element Update. Goals, policies, and actions from the 5<sup>th</sup> cycle housing element were evaluated and augmented as needed to reflect current housing priorities. Additionally, new policies and actions that resulted from the policy themes identified above were included. For direct policies and actions, refer to Chapter 8. For the Housing Action Plan, which includes the list of housing policies and actions that address AFFH, refer to Appendix B.