

CHAPTER 4: DEMOGRAPHIC AND HOUSING STOCK OVERVIEW AND HOUSING NEEDS

The housing needs assessment section of the Housing Element discusses the Regional Housing Need Allocation (RHNA) for Calistoga and evaluates the existing and projected housing need in the City. This section includes an overview of the City’s population and housing characteristics, including affordable units that are at risk of converting to market-rate. The housing needs assessment also includes an analysis of special populations, such as people with disabilities, seniors, farmworkers, large families, female headed households, and unhoused individuals. The key findings of this section are summarized below.

- **Population** – Generally, the population of the Bay Area continues to grow because of natural population growth and because the strong technology-based economy draws new residents to the region. The population of Calistoga increased by 3 percent from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** – In 2019, Calistoga’s youth population (under the age of 18) was 967 and senior population (65 and older) was 1,166. These age groups represent 18.3 percent and 22.1 percent, respectively, of Calistoga’s population.
- **Race/Ethnicity** – In 2020, 61.7 percent of Calistoga’s population was White, none were African American, 1.9 percent was Asian, and 35.9 percent was Latinx. People of color in Calistoga comprise a proportion below the overall proportion in the Bay Area as a whole.¹
- **Employment** – Calistoga residents most commonly work in the Arts, Recreation & Other Services industry, which includes hospitality related jobs. From January 2010 to January 2021, the unemployment rate in Calistoga increased by 4.7 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 360 (18.6 percent). Additionally, the jobs-household ratio in Calistoga has increased from 1.1 in 2002 to 1.16 jobs per household in 2018.
- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Calistoga increased by 4.1 percent from 2010 to 2020, which is above the growth rate for Napa County and below the growth rate of the region’s housing stock during this time period.
- **Home Prices** – A diversity of homes at all income levels creates opportunities for all Calistoga residents to live and thrive in the community.
 - **Ownership** – The largest proportion of homes had a value in the range of \$500-\$750k in 2019. Home prices increased by 86.3 percent from 2010 to 2020.

¹ The Census Bureau’s American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

- Rental Prices – The typical rent for an apartment in Calistoga was \$1,280 in 2019. Rental prices increased by 21.7 percent from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$51,440 per year.²
- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 48.3 percent of homes in Calistoga were single family detached, 3.7 percent were single family attached, 10.2 percent were small multifamily (2-4 units), and 13.0 percent were medium or large multifamily (5 or more units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in Calistoga, the share of the housing stock that is detached single family homes is below that of other jurisdictions in the region.
- **Housing Stock Conditions** – According to a survey of housing conditions in 2021, 10.5 percent of the surveyed units needed some level of rehabilitation. Approximately 46 percent of the City’s housing stock is over 60 years old. Housing of this age requires a high degree of maintenance to prevent deterioration. There is also a growing recognition and appreciation for the historic qualities of the homes in many of Calistoga’s older neighborhoods.
- **Housing Availability** – There are very few housing units – both homes and apartments – available for rent in the community. Additionally, the purchase of local residences as vacation homes and the offering of other homes as vacation rentals reduce the housing stock available to those who want to permanently reside in the community.
- **Affordable Housing** – There are 203 affordable, deed-restricted, housing units existing in the City, including single-family homes, townhomes, and apartments, which represent approximately eight percent of the total housing inventory. Their affordability ranges from extremely low (≤ 30 percent of area median income) to moderate income (≤ 120 percent of area median income) and include units targeted to first-time homebuyers and farmworkers.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30 percent of its income on housing costs. 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.” In Calistoga, 28.7 percent of households spend 30-50 percent of their income on housing, while 12.6 percent of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, all households in Calistoga live in neighborhoods that are susceptible to or experiencing displacement, and no households live in areas at risk of or undergoing gentrification. None of the households in Calistoga live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs.
- **Neighborhood** – All residents in Calistoga live in “Moderate Resource” areas and no residents live in neighborhoods identified as “Highest Resource/High Resource” areas or “Low Resource/High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators

²Note that contract rents may differ significantly from, and often being lower than, current listing prices.

covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.

- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Calistoga, 16.0 percent of residents have a disability of any kind and may require accessible housing. Additionally, 7.3 percent of Calistoga households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. Households that are female-headed families make up 8.1 percent of households, which are often at greater risk of housing insecurity.
- **Projected Housing Need** – The Association of Bay Area Governments (ABAG) projects that Napa County will gain 5,000 more households by 2050 and experience a job growth of 21 percent, resulting in 15,000 new jobs. Based on the RHNA for the 2023-2031 housing cycle, Calistoga will need to accommodate 119 new housing units.

Population Characteristics

Understanding who lives in the community and how the population has grown in the past and is expected to grow in the future is important for designing and implementing effective housing policies and programs.

Calistoga’s historic population since 1950 is shown in Table 4-1.

The City’s growth rate has varied significantly over the past 60 years. Between 1970 and 1980, Calistoga experienced its most dramatic increase in population, doubling its population through the addition of nearly 2,000 new residents. Since then, population growth has slowed substantially. Between 2000 and 2010, the City’s population declined slightly compared to the previous decade. Since 2010, the population has increased by close to 4 percent. A comparison of population changes in Calistoga, Napa County, and the Bay Area since 1990 are summarized in Table 4-2 and Figure 4-1.

TABLE 4-1 CALISTOGA POPULATION SUMMARY, 1950 – 2020

Year	Population	Change	
		Number	Percent
1950	1,418	--	--
1960	1,514	96	6.8%
1970	1,882	368	24.3%
1980	3,879	1,997	106.1%
1990	4,468	589	15.2%
2000	5,190	722	16.2%
2010	5,155	-35	-0.7%
2020	5,348	193	3.74%

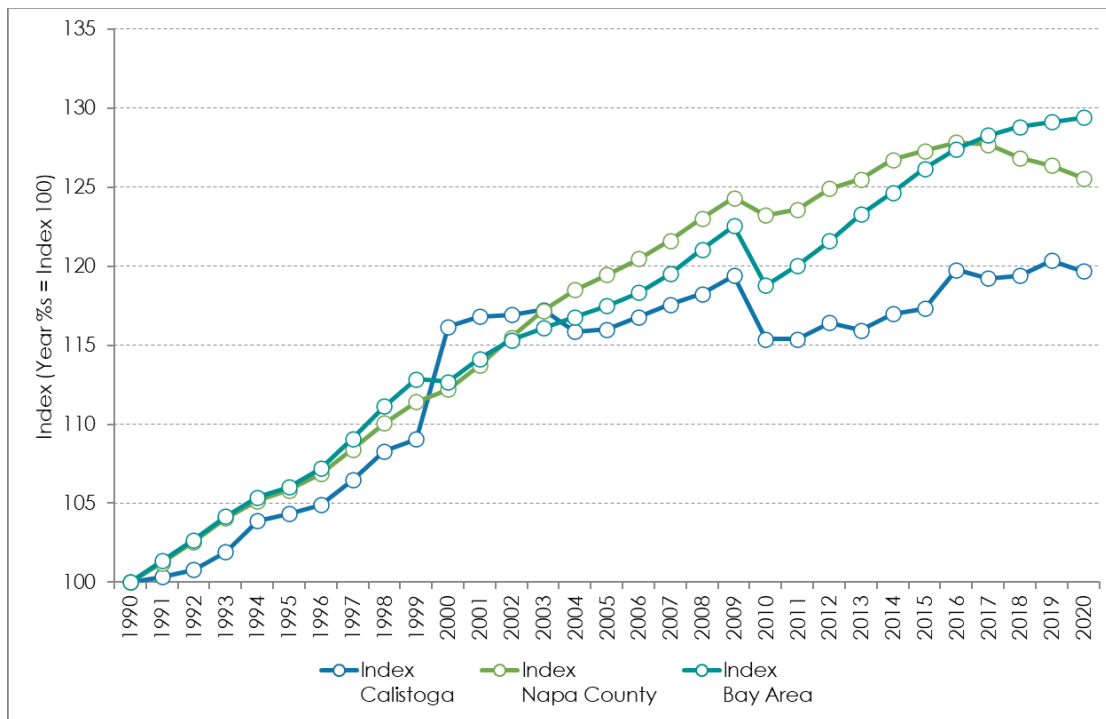
Sources: U.S. Census Bureau, Decennial Census Counts; California Department of Finance; ABAG/MTC Housing Element Data Package

TABLE 4-2 CALISTOGA POPULATION GROWTH TRENDS, 1990-2020

Year	Population Calistoga	Population Napa County	Population Bay Area
1990	4,468	110,765	6,020,147
1995	4,662	117,216	6,381,961
2000	5,190	124,279	6,784,348
2005	5,183	132,314	7,073,912
2010	5,155	136,484	7,150,739
2015	5,242	141,010	7,595,694
2020	5,348	139,088	7,790,537

Source: California Department of Finance, E-5 series (2020)

FIGURE 4-1 CALISTOGA POPULATION GROWTH TRENDS, 1990-2020



Source: California Department of Finance, E-5 series (2020)

Between 2000 and 2010, Calistoga saw an increase in the racial diversity of its population. As shown in Table 4-3, the percentage of the City’s population who identified as Hispanic increased between 2000 and 2010, while the Non-Hispanic White population decreased from 59.1 percent to 47.7 percent in the same time period. In the last 10 years, the Hispanic population decreased to below the recorded population in 2000, while the Non-Hispanic White population has grown to 60.4 percent. The population of Non-Hispanic Asian/Pacific Islanders has growth slightly since 2010 to make up 1.8 percent of the population. Changes in all other racial categories are too small to make accurate conclusions on demographic changes between 2010 and 2019.

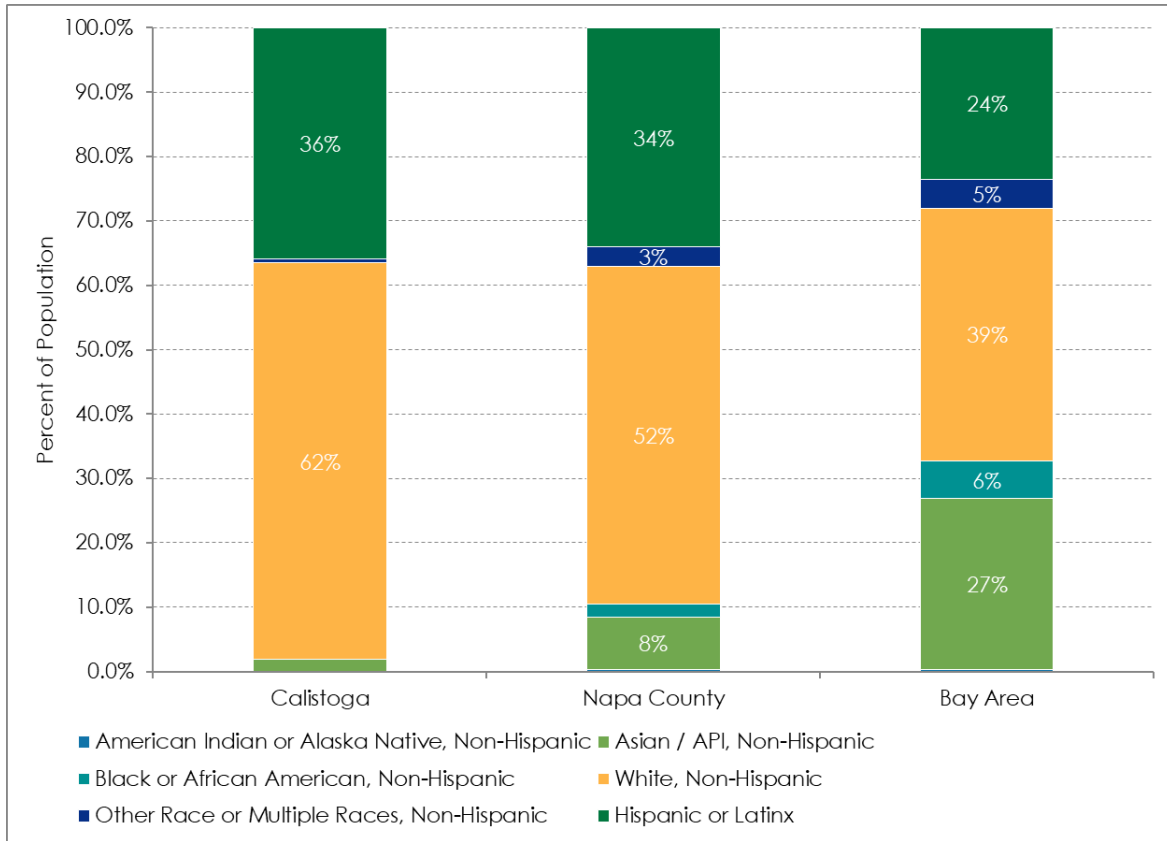
TABLE 4-3 POPULATION BY RACE AND ETHNICITY, 2000, 2010, & 2019

Category	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
Hispanic	1,978	38.4%	2,545	49.4%	1,891	35.2%
White (Non-Hispanic)	3,048	59.1%	2,459	47.7%	3,251	60.4%
Black	16	<1%	20	<1%	0	0%
Native American	28	<1%	16	<1%	0	0%
Asian/Pacific Islander	52	1.0%	47	<1%	98	1.8%
Other or Multiple Races	6	<1%	68	<1%	31	<1%

Source: US. Census Bureau, Decennial Census Counts; ABAG/MTC Housing Element Data Package; U.S. Census Bureau, American Community Survey 5-Year Data (2015- 2019)

Calistoga’s racial population characteristics are similar to the rest of Napa County with the exception of the City’s Non-Hispanic White population which is larger than county averages and the Asian/Asian Pacific Islander (API) population which is smaller than county averages. Compared to the rest of the Bay Area, Calistoga has a greater percentage of Hispanic/Latinx people, a much greater share of non-Hispanic White people, and a smaller percentage of all other racial categories.

FIGURE 4-2 POPULATION BY RACE, 2019



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

The distribution of age groups in a City shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

Table 4-4 shows that the median age in Calistoga increased from 38.1 years to 40 years between 2000 and 2010 and increased from 40 years to 43.4 years between 2010 and 2019. This increase is attributable to an increase in the proportion of the population between 55 and 65 years of age. Calistoga’s median age is slightly higher than Napa County’s median age of 41.3, but nearly seven years older than California’s median of 36.5 years.

TABLE 4-4 POPULATION BY AGE, 2000 - 2019

Age Groups	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
0-4	368	7.1%	350	6.8%	359	6.8%
5-14	638	12.3%	609	11.8%	465	8.8%
15-24	645	12.4%	608	11.8%	376	7.1%
25-34	750	14.5%	680	13.1%	882	16.7%
35-44	649	12.5%	661	12.7%	713	13.5%
45-54	651	12.5%	599	11.5%	655	12.4%
55-64	474	9.1%	684	13.2%	655	12.4%
65-74	368	7.1%	479	9.2%	528	10%
75-84	459	8.8%	311	6.0%	431	8.2%
85+	188	3.6%	174	3.4%	207	3.9%
Total	5,190		5,155		5,271	
	38.1		40.0		43.4	

Source: ABAG/MTC Housing Element Data Package; American Community Survey 5-Year Data (2015-2019)

A comparison of Calistoga's age group distribution in 2019 to the State of California, Napa County as a whole and other municipalities in the county is shown in Table 4-5. While Calistoga has a higher percentage of older adults than the state, the City's age distribution is very similar to Napa County. 22 percent of the City's population is over the age of 60. Housing strategies will need to plan for housing typologies that support the needs of this aging population. Additional demographic information can be found in later sections that deal with special needs housing.

TABLE 4-5 SHARE OF TOTAL POPULATION BY AGE GROUP, 2019

	Under 5 years	5 to 19 years	20 to 34 years	35 to 44 years	45 to 59 years	60 to 74 years	75 years and over
California	6%	19%	22%	13%	19%	14%	6%
Napa County	5%	18%	19%	13%	20%	17%	8%
American Canyon	6%	22%	19%	14%	22%	12%	5%
Calistoga	7%	13%	20%	14%	16%	19%	12%
Napa	6%	19%	20%	14%	19%	16%	7%
St. Helena	6%	14%	16%	9%	23%	22%	11%
Yountville	1%	8%	7%	8%	20%	26%	30%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

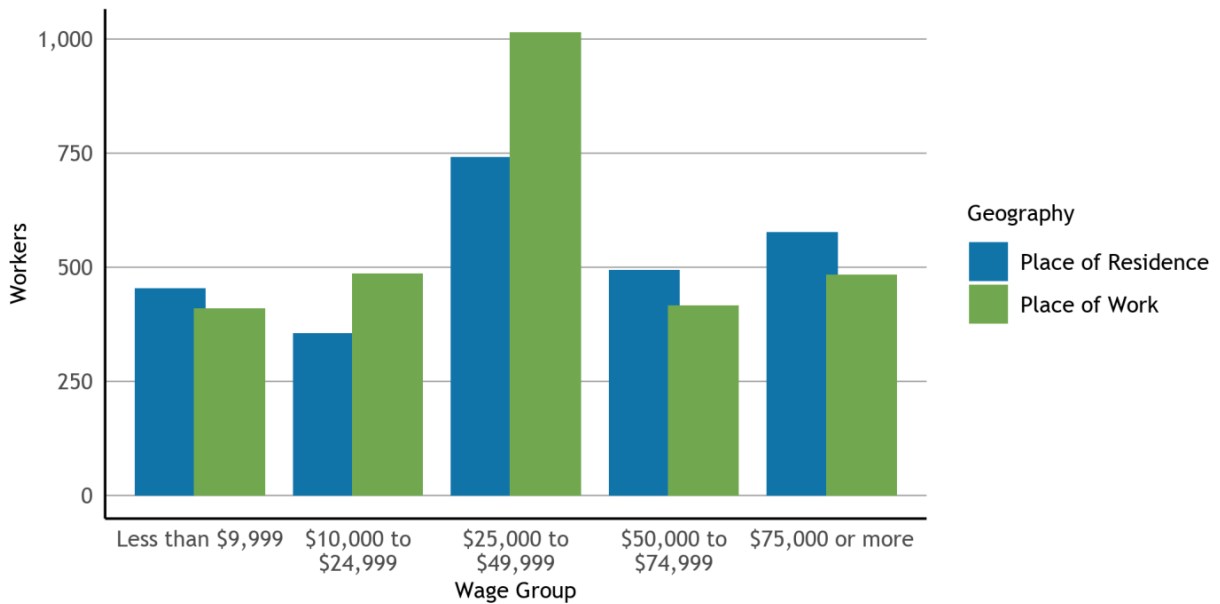
Employment Characteristics

Employed city residents either work in the community or elsewhere in the region. Calistoga employs more workers commuting from outside city limits. There are 2,811 jobs in Calistoga, and 2,622 employed residents – the ratio of jobs to resident workers is 1.07, making Calistoga a net importer of workers.

Figure 4-3 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low- income workers but have relatively few housing options for those workers – or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships can provide insight on demand for housing in particular price categories.

A surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, worker and job imbalances across the region may appear. Calistoga has more low-wage jobs than low-wage residents (where low-wage refers to jobs paying less than \$25,000 annually). At the other end of the wage spectrum, the City has more high-wage residents than high-wage jobs (where high-wage refers to jobs paying more than \$75,000 annually) (Figure 4-3).

FIGURE 4-3 WORKERS BY EARNINGS, BY JURISDICTION AS PLACE OF WORK AND PLACE OF RESIDENCE, 2019



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Hospitality/food services, retail trade, natural resources, and manufacturing (bottled water, wine) have historically been Calistoga’s core industries. As shown in Table 4-6 over the last 20 years, employment by industry has remained stable, with increases in the arts and recreation, construction, and manufacturing and wholesale sectors. Arts, Recreation & Other Services accounts for over one-third of employment in Calistoga, and housing strategies will need to address the needs and financial resources of workers in this job sector.

TABLE 4-6 EMPLOYMENT BY INDUSTRY, 2005-2018

Industry	2005		2010		2015		2018	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Agriculture & Natural Resources	204	7.8	141	5.9	175	6.7	133	5.6
Arts, Recreation & Other Services	684	26.3	679	28.4	708	27.2	805	33.7
Construction	156	6.0	84	3.5	92	3.5	129	5.4
Financial & Leasing	97	3.7	65	2.7	64	2.5	79	3.3
Government	70	2.7	93	3.9	64	2.5	61	2.6
Health & Educational Services	386	14.8	370	15.5	405	15.6	404	16.9
Information	19	0.7	31	1.3	16	0.6	21	0.9
Manufacturing & Wholesale	446	17.1	424	17.7	492	18.9	532	22.2
Professional & Managerial Services	217	8.3	218	9.1	221	8.5	264	11.0
Retail	264	10.1	243	10.2	217	8.3	280	11.7
Transportation & Utilities	58	2.2	44	1.8	40	1.5	59	2.5

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Residence Area Characteristics (RAC) files, 2002-2018

Major employers in Calistoga are listed in Table 4-7. Accommodations, spa services, and food service businesses employ the most workers in Calistoga. The local school district is also a large employer.

TABLE 4-7 MAJOR EMPLOYERS, 2013

Employer	Industry Type	Employees
Indian Springs Resort and Spa	Accommodations, Professional Services	200
Four Seasons	Accommodations	185
Solage Spa & Resort	Accommodations, Professional Services, Food Services	155
Calistoga Joint Unified School District	Education	123
Calistoga Inn & Napa Valley Brewing Company	Accommodations, Food Services	98
Crystal Geyser Water Company	Manufacturing	94
Cal Mart	Retail Trade	66
City of Calistoga	Public Administration	62
Wilkinson's Hot Springs Resort	Accommodations, Professional Services	53

Table 4-8 shows examples of annual wages for local occupations. The estimates are based on national-level wage data, adjusted to account for regional wage disparities. In general, wages in Napa County are higher than the national average.

According to the American Community Survey, 5-Year Estimates (2015-2019), approximately 48 percent of employed Calistoga residents worked within the City. An estimated 37 percent of employed residents worked elsewhere in Napa County and 15 percent worked outside of the county.

TABLE 4-8 AVERAGE WAGES BY OCCUPATION FOR NAPA COUNTY, 2020

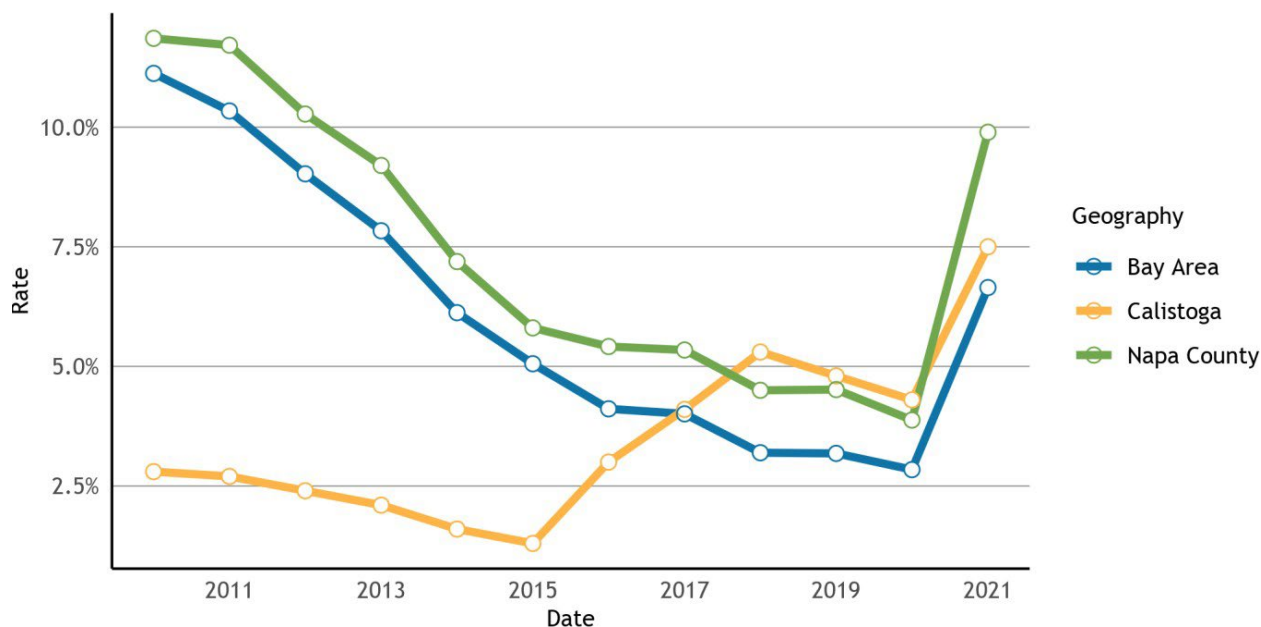
Major Occupational Group	Percent of Total Employment		Mean Hourly Wage		
	United States	Napa	United States	Napa	Percent difference ¹
Total, all occupations	100.0	100.0	\$27.07	\$29.63*	9
Management	5.7	6.3	60.81	65.54*	8
Business and financial operations	6.0	4.2*	38.79	38.58	-1
Computer and mathematical	3.3	0.9*	46.53	46.05	-1
Architecture and engineering	1.8	0.7*	43.41	42.32	-3
Life, physical, and social science	0.9	1.0	38.15	39.23	3
Community and social service	1.6	1.9	25.09	30.17*	20
Legal	0.8	0.3*	54.00	63.70	18
Educational instruction and library	6.1	4.9	28.75	33.90*	18
Arts, design, entertainment, sports, and media	1.3	0.7*	30.96	30.46	-2
Healthcare practitioners and technical	6.2	7.6	41.30	48.28*	17
Healthcare support	4.6	5.4	15.50	22.59*	46
Protective service	2.4	2.3	25.11	28.65	14
Food preparation and serving related	8.1	10.9*	13.30	17.29*	30

Building and grounds cleaning and maintenance	2.9	4.2*	15.75	18.71*	19
Personal care and service	1.9	2.2	15.68	17.73*	13
Sales and related	9.4	12.0*	22.00	25.34*	15
Office and administrative support	13.3	10.1*	20.38	24.16*	19
Farming, fishing, and forestry	0.3	5.1*	16.02	19.49*	22
Construction and extraction	4.3	5.4*	25.93	31.35*	21
Installation, maintenance, and repair	3.9	2.7*	25.17	27.86*	11
Production	6.1	5.6	20.08	26.06*	30
Transportation and material moving	8.7	5.7*	19.08	20.39*	7
Footnotes:					
¹ A positive percent difference measures how much the mean wage in the Napa, CA Metropolitan Statistical Area is above the national mean wage, while a negative difference reflects a lower wage.					
* The mean hourly wage or percent share of employment is significantly different from the national average of all areas at the 90-percent confidence level.					

Source: BLS National Industry-Specific Occupational Employment and Wage Estimates, May 2020

In Calistoga, there was a 4.7 percentage point increase in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the Covid-19 pandemic, though with a general improvement and recovery in the later months of 2020.

FIGURE 4-4 UNEMPLOYMENT RATE



Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021

Household Income

The median income in Napa County in 2019 was \$88,596, whereas Calistoga's median income was \$67,119. As shown in the following tables, Calistoga has the lowest median household income in the county and the highest poverty rate. Median household income decreased between 2007-2011 and 2011-2015 for most communities in Napa County, including Calistoga. However, between 2015-2019, income levels generally increased and surpassed 2007-2011 levels. It should be noted that American Community Survey (ACS) data is based on relatively small sample sizes with high margins of error and should be viewed as estimates rather than definitive numbers.

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state.³

In Calistoga, 41.1 percent of households make more than 100 percent of the Area Median Income (AMI)⁴, compared to 14.9 percent making less than 30 percent of AMI, which is considered extremely low-income (Figure 4-5). Regionally, more than half of all households make more than 100 percent AMI, while approximately 15 percent make less than 30 percent AMI. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers, and healthcare professionals – can

³ Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

⁴ Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

fall into lower AMI categories due to relatively stagnant wages in many industries. Households with extremely low income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security or disability, are considered extremely low-income households.

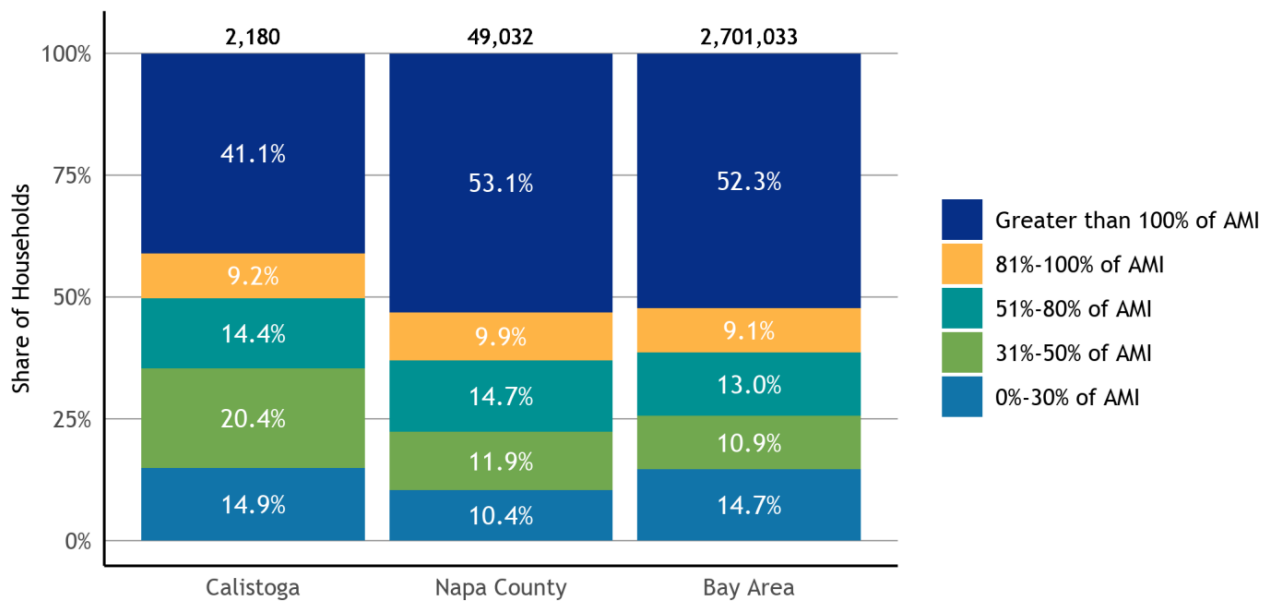
TABLE 4-9 MEDIAN HOUSEHOLD INCOME, 2007-2019

	2007-2011*	2011-2015*	2015-2019	Change from 2007 to 2019
State of California	\$70,210	\$66,708	\$75,235	7.2%
Napa County	\$78,195	\$77,025	\$88,596	13.3%
American Canyon	\$95,214	\$82,009	\$101,792	6.9%
Calistoga	\$59,208	\$56,904	\$67,119	13.4%
Napa	\$71,361	\$73,420	\$84,043	17.8%
St. Helena	\$77,925	\$91,814	\$90,031	15.5%
Yountville	\$77,884	\$65,196	\$69,300	-11.0%

*In 2019 dollars

Source: U.S. Census Bureau, 2007-2011 ACS (5-Year Estimates); U.S. Census Bureau, 2011-2015 ACS (5-Year Estimates); 2015-2019 ACS (5-Year Estimates), Table S1901

FIGURE 4-5 HOUSEHOLDS BY HOUSEHOLD INCOME



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

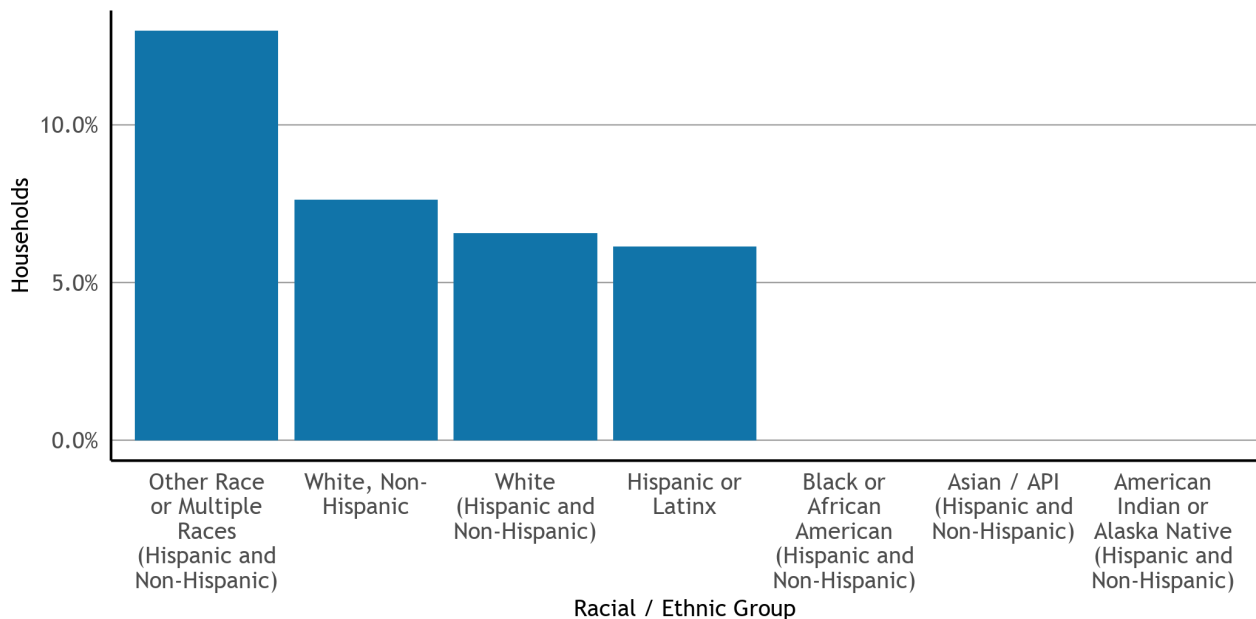
Over the last decade, poverty rates in Calistoga and Napa County as a whole have declined. In Calistoga, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by White (Hispanic and Non-Hispanic) residents (Figure 4-6).

TABLE 4-10 POVERTY RATE, 2007 - 2019

	2007-2011	2011-2015	2015-2019	Change from 2007 to 2019
State of California	14.4%	16.3%	13.4%	-1.0%
Napa County Total	9.8%	10.3%	7.8%	-2.0%
American Canyon	5.8%	11.8%	7.8%	2.0%
Calistoga	13.6%	16.3%	6.9%	-6.7%
Napa	11.2%	9.5%	8.0%	-3.2%
St. Helena	6.4%	11.4%	8.3%	1.9%
Yountville	5.3%	7.2%	8.4%	3.1%

Source: U.S. Census Bureau, 2007-2011 ACS (5-year estimates); U.S. Census Bureau, 2011-2015 ACS (5-Year Estimates); 2015-2019 ACS (5-Year Estimates), Table S1701.

FIGURE 4-6 POVERTY STATUS BY RACE



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Table 4-11 shows the income of Calistoga residents by household tenure. A significantly higher proportion of renter households (58.3 percent) are in the lower income categories (with household incomes 80 percent or less of the AMI) compared to residents who owned their homes (43.9 percent). Most striking is that 47 percent of

owner-occupied units have a household income greater than the AMI, compared to 32.4 percent of renter-occupied units. There are 325 households (14.9 percent) making less than 30 percent of the annual median income. Extremely low-income households are disproportionately renters: 220 of the extremely low-income households (68 percent) are renters, compared to 42 percent of the population as a whole.

TABLE 4-11 INCOME BY TENURE

Income Levels (AMI = Area Median Income)		Renters		Owners		Total	
		Household	Percent	Household	Percent	Household	Percent
<i>Extremely Low</i>	<30% AMI	220	24.2%	105	8.3%	325	14.9%
Very Low	31-51% AMI	230	25.3%	215	17%	445	20.5%
Low	51-81% AMI	80	8.8%	235	18.6%	315	14.5%
Moderate	81-100% AMI	85	9.3%	115	9.1%	200	9%
Above Moderate	>100% AMI	295	32.4%	600	47%	895	41.1%
Total		910	42% of all households	1,265	58% of all households	2,175	

Source: U.S. Department of Housing and Urban Development (HUD), *Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release.*

Housing Stock Characteristics

The number of housing units in Calistoga more than doubled between 1960 and 2010, with much of the growth occurring during the 1970s and 1980s. Over the past 20 years, the City's housing stock has been steadily increasing at rate of approximately 3 to 4 percent every 10 years.

TABLE 4-12 HOUSING UNITS, 1960 – 2020

Year	Units	Change	
		Number	Percent
1960	1,042	--	
1970	1,106	64	6.1%
1980	1,964	858	77.6%
1990	2,157	193	9.8%
2000	2,249	92	4.3%

2010	2,319	70	3.1%
2020	2,413	94	4.1%

Source: U.S. Census Bureau, Decennial Censuses; California Department of Finance, E-5 series

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may create more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

Single-family detached units made up 48 percent of the City’s housing stock in 2020, while mobile homes constituted approximately one-quarter of the housing supply. Multi-family dwellings comprised 23 percent of the City’s dwelling units. Calistoga has a substantially higher proportion of mobile homes compared to the county’s and state’s housing unit type distribution, and a significantly lower share of multi-family units than the state.

TABLE 4-13 HOUSING TYPE DISTRIBUTION, 2020

Unit Type	Calistoga		Napa County	California
Single Unit – Detached	1,165	48.3%	67.8%	57.4%
Mobile Home	601	24.9%	6.9%	3.9%
Single Unit – Attached	89	3.7%	5.5%	7.0%
Multi-Family (2-4)	245	10.2%	7.4%	8.0%
Multi-Family (5+)	313	13.0%	12.4%	23.7%

Source: California Department of Finance, Demographic Resource Unit, Report E-5, 1/1/2020

¹*Single unit - attached* is defined by the Department of Finance as a one-unit structure attached to another unit by a common wall, commonly referred to as a townhouse, half-plex, or row house. The shared wall or walls extend from the foundation to the roof with adjoining units to form a property line. Each unit has individual heating and plumbing systems. It is differentiated from a two-plex, in which the units share attic space, and heating and plumbing systems.



An example of Calistoga’s multi-family housing

Housing Conditions Survey

The City of Calistoga conducted a survey of housing conditions in August 2021, using a survey instrument that was a modified version of a sample survey produced by the California Department of Housing and Community Development. It was limited to single-family units, duplexes (2 units), and multi-family (3 or more units) buildings in Calistoga. Mobile homes were not included in this survey.

The survey was conducted in those neighborhoods of Calistoga constructed primarily before 1970. The survey area consisted of 826 housing units, which represented approximately 36 percent of the total housing stock in the City.

Each of the housing units were inspected from the street. Where problems were identified with any one of four categories - foundation, roofing, siding/stucco, and windows - a survey form was completed for the property.

In all, 87 units were identified as needing some level of rehabilitation. [Table 4-14](#) summarizes the results of the survey.

TABLE 4-14 HOUSING CONDITIONS SURVEY RESULTS, 2021

Condition	No. of Sites	Percentage
Sound	739	89.5%
Minor	11	1.3%
Moderate	9	1.1%
Substantial	14	1.7%
Dilapidated	53	6.4%
Total	826	100%

Source: City of Calistoga, August 2021

It should be noted that only exterior visual inspections were conducted, and it is likely that many of the older homes are in need of maintenance such as new roofs and heating systems, as well as such energy-saving measures as insulation, double-pane windows, and weather-stripping. These conditions could only be identified by a thorough on-site inspection. However, the 2015-2019 American Community Survey data reported that all occupied units in Calistoga had complete plumbing and kitchen facilities.

The City was awarded \$600,000 in CDBG funding in 2017 for the owner-occupied housing rehabilitation program. The City administered this funding to rehabilitate 34 low-income homes. The rehabilitation program is popular with residents and currently has a waiting list. The generally well-maintained condition of surveyed homes is also evidence of an interest in conserving the City's existing units in the face of limited housing development. There is also a growing recognition and appreciation for the historic qualities of the homes in many of Calistoga's older neighborhoods.

In 2008, the decline in the national, state, and local economies and its impacts on home ownership and affordability resulted in an increase in foreclosures. However, there has been no visible impact on local residential property conditions as a result of foreclosures. This could be attributed to the relatively few foreclosures that have occurred in the community, their dispersed locations, and the continued maintenance of the properties by the lenders who assume ownership of these properties.

Long-Term Maintenance

Since housing tends to deteriorate with age, there is a continuing concern about the condition of older housing in the community.

There has been relatively little new housing construction with only 1.4 percent of the City's housing stock being built in the last 10 years. Approximately 46 percent of the housing stock is over 60 years old. Housing of this age requires a high degree of maintenance to prevent deterioration, particularly if maintenance has been neglected in the past. High maintenance costs can be a problem both for lower-income homeowners and for landlords. If the income of the homeowner or landlord is insufficient to pay the maintenance costs, deterioration of the housing stock will occur.

TABLE 4-15 HOUSING CONSTRUCTION BY DECADE, 2019

Construction Date	No.	Percentage
Built 2010 or later	33	1.4%
Built 2000 to 2009	185	7.9%
Built 1980 to 1999	414	17.6%
Built 1960 to 1979	636	27.0%
Built 1940 to 1959	571	24.2%
Built 1939 or earlier	516	21.9%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Susceptibility to Damage from Natural Events

The three main active earthquake faults in Napa County are capable of producing moderate-sized earthquakes that would be capable of producing a substantial amount of damage. Mobile homes tend to sustain greater damage from intense shaking than wood-frame buildings. During an earthquake, the jacks on which a mobile home is typically placed can tip, causing the coach to fall off some or all of its supports. Although the jacks may punch holes through the floor of the mobile home, it usually sustains no other substantial damage. Despite the minimal damage, however, the mobile home becomes uninhabitable, as it must be returned to a stable foundation and reconnected to utilities.

Although single-family, wood-framed homes are less likely to be deemed uninhabitable, significant damage can occur from falling hot water heaters, failed cripple walls, falling unreinforced masonry chimneys, and dislocation of structures from their foundations. Two-story homes with living space over garages are particularly vulnerable to damage. Similarly, multi-family, wood-framed buildings may have living areas above parking areas, supported only by posts. The “soft” first story may also be constructed of concrete masonry unit bearing walls. These designs offer little resistance to lateral seismic forces and buildings with this design could be severely damaged during a seismic event unless they are reinforced.

Residences in certain area of Calistoga are also susceptible to damage from natural events such as flooding and wildfires. The Public Safety Element of the General Plan contains policies and programs to minimize damage from these threats.

Housing Occupancy

According to the U.S. Census, 231 of the City’s 2,355 housing units were vacant in 2019, for a vacancy rate of 9.8 percent, which is slightly higher than the vacancy rate of 8.2 percent in 2010. There were relatively significant increases in vacancies in the “for rent”, “for sale”, and “other vacant” categories. Vacant units that are currently on the market and categorized as for rent or for sale make up 34.6 percent of all vacant units.

Of the vacant units, the most common type of vacancy is “for seasonal, recreational, or occasional use” (45.9 percent), which is consistent with the trend of the purchase of Calistoga homes as second homes. Vacant units classified as “for seasonal, recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this

category. The City is within easy driving distance from the San Francisco Bay Area and offers an affordable means of owning a weekend home in the Napa Valley.

The reasons for the relatively significant increase in the “other vacant” category are more difficult to identify. A housing unit is classified as “other vacant” when it does not fit into any other year-round vacant category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category.

TABLE 4-16 VACANCY STATUS, 2010 & 2019

Vacant units	2010	2019
For rent	13	44
For sale	0	37
Rented or sold, not occupied	0	0
For seasonal, recreational, or occasional use	129	106
For migrant workers	0	0
Other vacant	0	45

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010, 2015-2019)

Housing Tenure

Housing tenure - whether a household owns or rents their home – can be affected by many factors, such as housing cost, housing type (single-family versus multi-family), housing availability, household income, job availability, and consumer preference. The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase.

In 2019, 60.8 percent of the City’s housing units were owner-occupied, an ownership level that was lower than the county as a whole (64.2 percent), but higher than the state (54.8 percent). The share of owner-occupied units increased between 2010 and 2019. Renters tend to be younger in age and are disproportionately people of color. The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

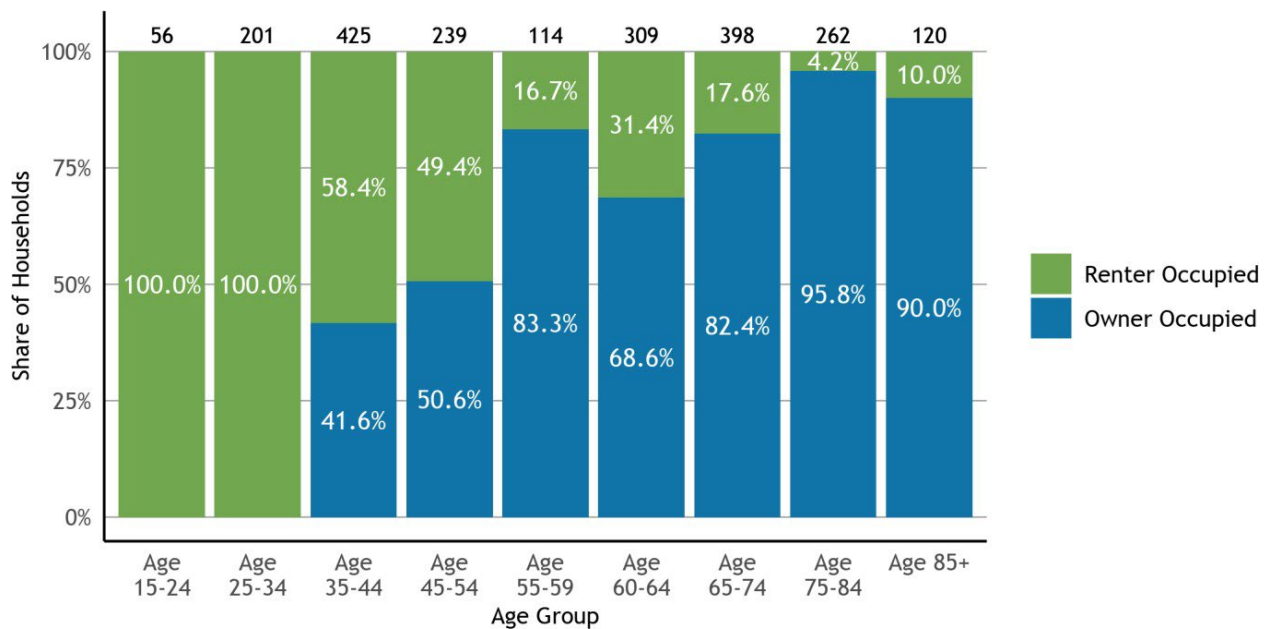
Homeownership rates often vary considerably across race and ethnicity. Although the Non-Hispanic White population accounts for 60.4 percent of the population, 92.6 percent of owner-occupied units are inhabited by this demographic. In Calistoga, homeownership rates were 0.0 percent for Asian households, 17.3 percent for Latinx households, and 68.6 percent for White households. Refer to [Table 4-17](#), [Figure 4-7](#), and [Figure 4-8](#) for additional details on housing tenure characteristics.

TABLE 4-1217 HOUSEHOLDS BY TENURE

	2000		2010		2019	
	Owner	Renter	Owner	Renter	Owner	Renter
State of California	56.9%	43.1%	55.9%	44.1%	54.8%	45.2%
Napa County Total	65.1%	34.9%	62.6%	37.4%	64.2%	35.8%
American Canyon	85.9%	14.1%	78.5%	21.5%	77.5%	22.5%
Calistoga	59.7%	40.3%	57.8%	42.2%	60.8%	39.2%
Napa	60.6%	39.4%	57.3%	42.7%	58.3%	41.7%
St. Helena	56.0%	44.0%	55.4%	44.6%	58.8%	41.2%
Yountville	71.9%	28.1%	65.5%	34.5%	63.0%	37.0%

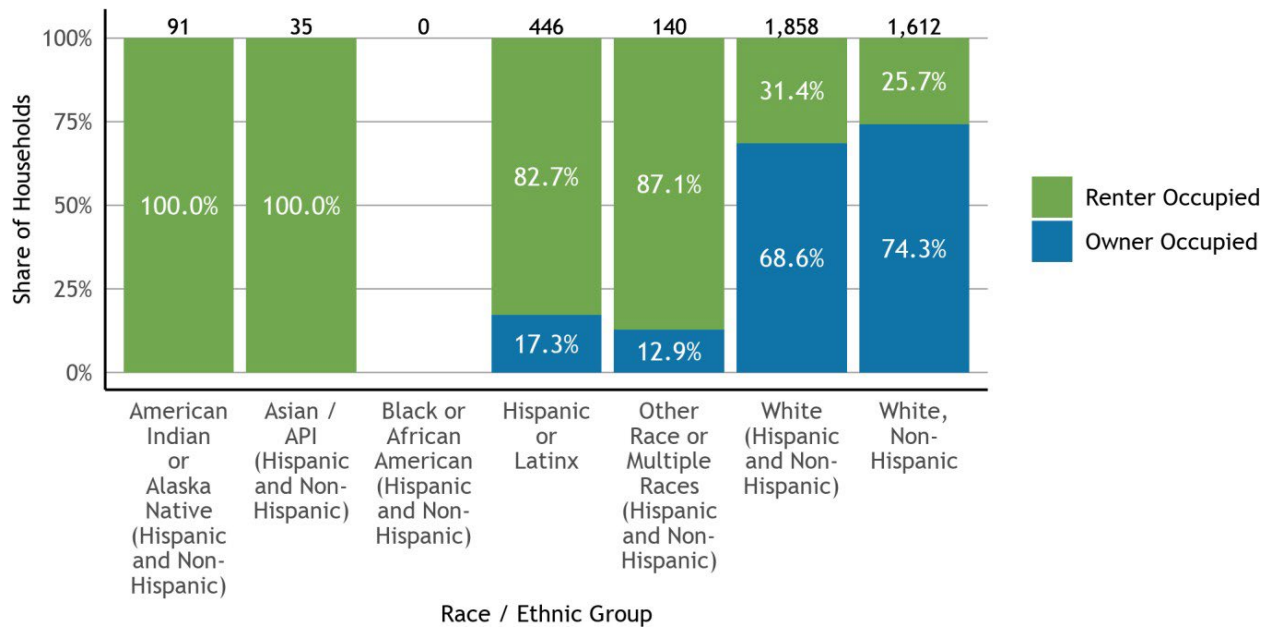
Source: U.S. Census Bureau, Decennial Censuses, American Community Survey 5-Year Data (2006-2010, 2015-2019)

FIGURE 4-7 HOUSING TENURE BY AGE



Source: ABAG/MTC Housing Element Data Package; U.S. Census Bureau, ACS 5-Year Data (2015-2019)

FIGURE 4-8 HOUSING TENURE BY RACE



Source: ABAG/MTC Housing Element Data Package; U.S. Census Bureau, ACS 5-Year Data (2015-2019)

Existing Housing Needs

Housing Affordability

Housing cost is generally the greatest single expense item for households. For homeowners, housing expenses consist of mortgage and interest payments, insurance, maintenance, and property taxes; some owners may also pay homeowners association dues or a special assessment fee. The housing cost burden for recent home purchasers is even greater than that of other homeowners, since the relative cost of homeownership decreases over time (i.e., long-term owner costs do not adjust to the market value of housing) and the property tax that has limited increases following the home’s purchase is adjusted upwards when the property sells.

For renter households, housing expenses generally consist of a security deposit, rent, and utilities. The cost of rent can fluctuate over the course of occupancy unless local rent controls are imposed.

Owning a home is one of the primary ways of accumulating wealth in our society, a form of wealth acquisition that is especially protected in the U.S. tax code. Homeownership stabilizes housing costs for a family and protects them from the variations that occur in rental housing. Being a homeowner is also known to increase people’s feelings of control over their lives and their sense of overall well-being. High rates of homeownership are believed to strengthen neighborhoods as well by increasing residents’ stake in the future of their communities.

Local Housing Prices and Rents

Homes in Calistoga are generally valued at similar prices as the rest of the Bay Area and command higher prices than much of California, given the City’s desirable climate; its surroundings of vineyards, world-class wineries,

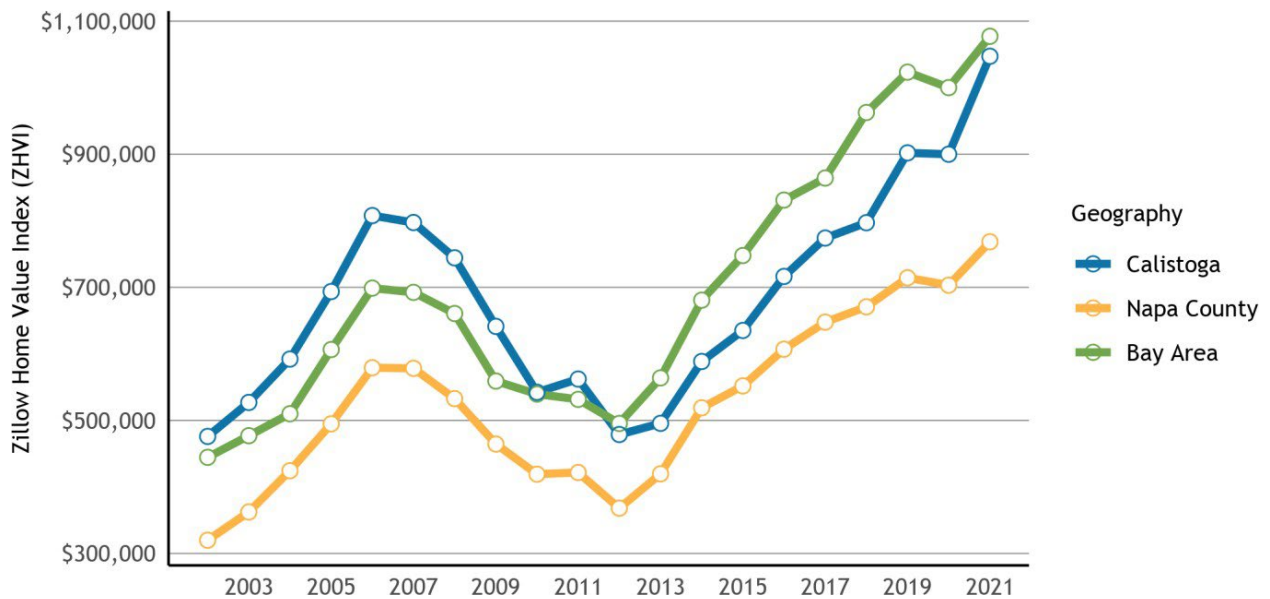
wooded hillsides, and the Napa River; its proximity to the San Francisco Bay Area and a full range of services in nearby communities; and its historic small-town character.

Local housing prices increased dramatically between 2000 and 2007, from a median sales price of \$242,000 to \$810,000. The collapse in the housing market that began in early 2008 and the subsequent financial crisis was accompanied by equally dramatic reductions in housing prices from \$641,267 in 2008 to 495,581 in 2012. An increase in foreclosures resulted in a tight credit market and wary consumers. There were 25 houses in some state of foreclosure in Calistoga in April 2010⁵. While housing was more affordable than it had been in years, qualifying for a mortgage was very challenging.

Housing prices have since recovered and increased substantially, rising by 35.3 percent over the last five years. Figure 4-9 and

Table 4-17 show the typical price of homes sales in Calistoga between 2001 and 2020. The typical home value in December 2020 was \$1,047,222 per data from Zillow. Over half of the homes in Calistoga were valued at less than \$250,000 or between \$500,000 - \$750,000. Housing prices in Calistoga have consistently been approximately \$155,000 more expensive than Napa County averages and less expensive than typical Bay Area housing prices. By comparison, the typical home value is \$768,410 in Napa County and \$1,077,230 in the Bay Area. Since 2001, the typical home value has increased 120.1 percent in Calistoga from \$475,880 to \$1,047,220. This is greater than the home value changes in Napa County, and below the change for the Bay Area. Despite the high cost of purchasing a home in Calistoga in comparison to the rest of Napa County, the median household income in the City was more than \$20,000 less than the county’s median income.

FIGURE 4-9 CALISTOGA TYPICAL HOME VALUE, 2001 – 2020



Source: Zillow, 2020. Note: Per Zillow website, the nationwide median error rate for the Zestimate for on-market homes is 2.4%, while the Zestimate for off-market homes has a median error rate of 7.49%.

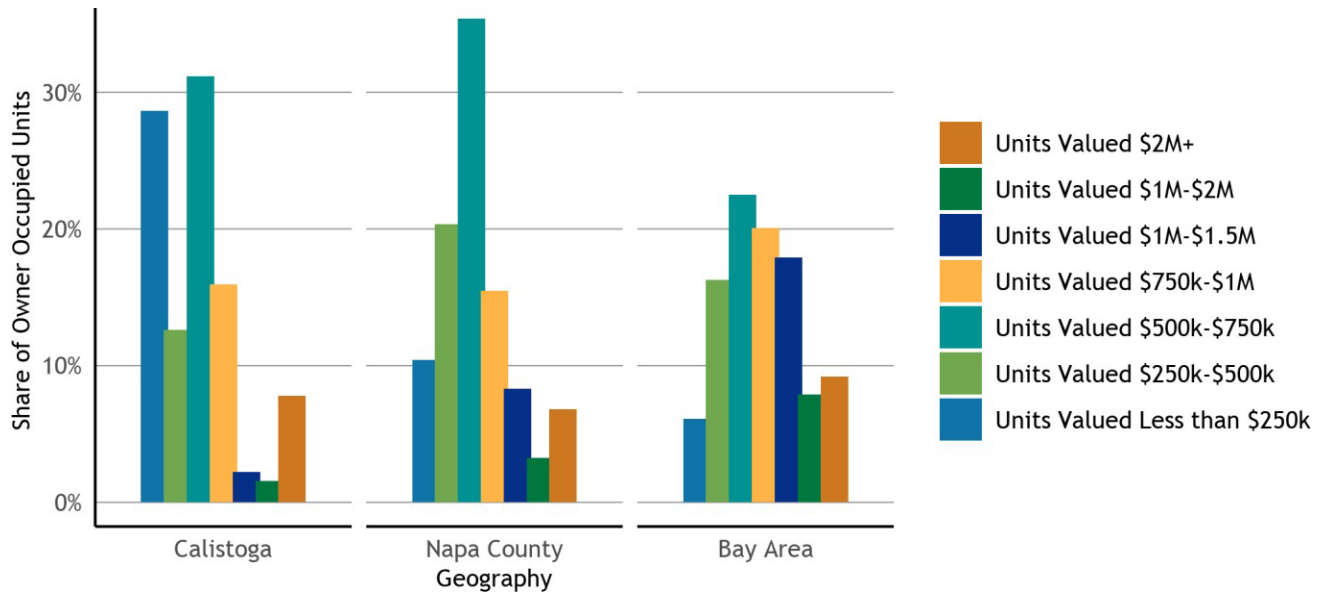
⁵ RealtyTrac at www.realtytrac.com

TABLE 4-18 TYPICAL HOME VALUES IN CALISTOGA, NAPA COUNTY, AND THE BAY AREA

Date	Calistoga	Napa County	Bay Area
Dec-2001	\$475,887	\$319,926	\$444,501
Dec-2002	\$526,958	\$362,361	\$476,973
Dec-2003	\$592,164	\$424,360	\$509,966
Dec-2004	\$693,629	\$494,860	\$606,472
Dec-2005	\$807,817	\$579,137	\$698,759
Dec-2006	\$797,347	\$578,234	\$692,417
Dec-2007	\$744,331	\$532,718	\$660,588
Dec-2008	\$641,267	\$464,487	\$559,090
Dec-2009	\$542,273	\$419,168	\$539,523
Dec-2010	\$562,125	\$421,660	\$531,581
Dec-2011	\$478,772	\$368,024	\$495,380
Dec-2012	\$495,581	\$419,674	\$563,857
Dec-2013	\$588,520	\$518,901	\$680,668
Dec-2014	\$635,140	\$551,789	\$747,763
Dec-2015	\$716,320	\$606,945	\$831,074
Dec-2016	\$774,039	\$647,680	\$864,199
Dec-2017	\$797,056	\$670,624	\$962,725
Dec-2018	\$902,057	\$714,368	\$1,023,382
Dec-2019	\$899,955	\$703,167	\$1,000,107
Dec-2020	\$1,047,222	\$768,414	\$1,077,233

Source: Zillow, 2020. Note: Per Zillow website, the nationwide median error rate for the Zestimate for on-market homes is 2.4%, while the Zestimate for off-market homes has a median error rate of 7.49%.

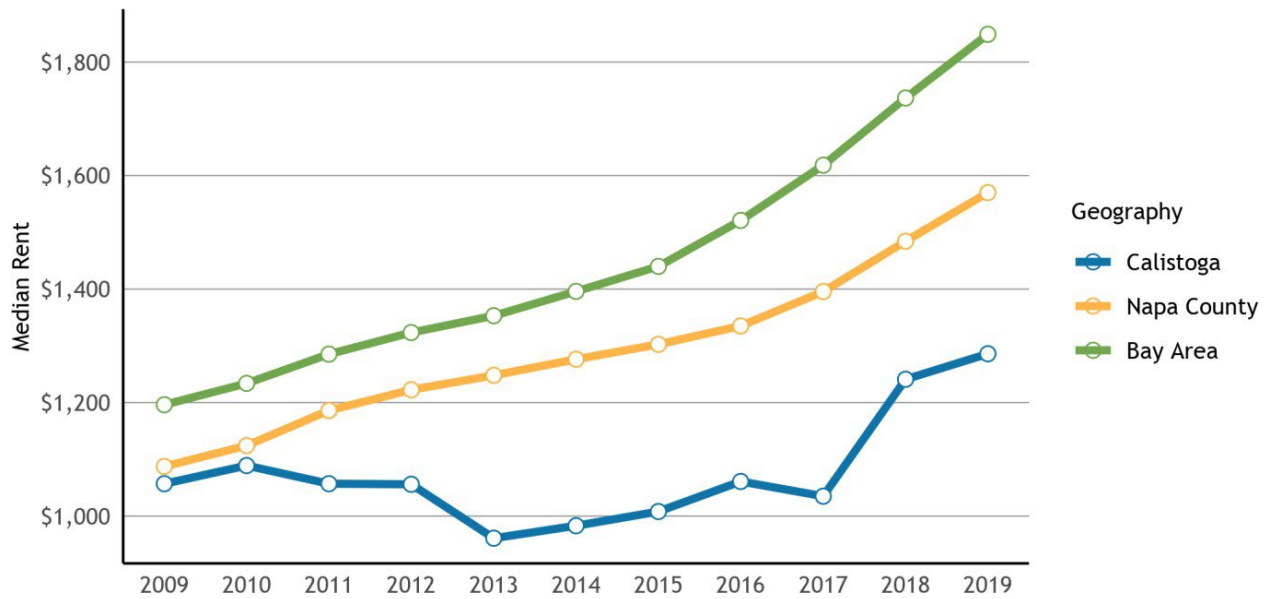
FIGURE 4-10 HOME VALUES OF OWNER-OCCUPIED UNITS



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Rental prices have not risen as dramatically as housing prices though they demonstrate an upward trend. Since 2009, the median rent has increased by 21.7 percent in Calistoga from \$980 to \$1,280 per month. Rents in Calistoga have remained lower than Napa County’s median rent prices, which has increased 23.0 percent from \$1,270 to \$1,560. Rent rates in both Calistoga and Napa County have increased at a slower rate than the region, which has increased by 54 percent from \$1,200 to \$1,850 in the same time period. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

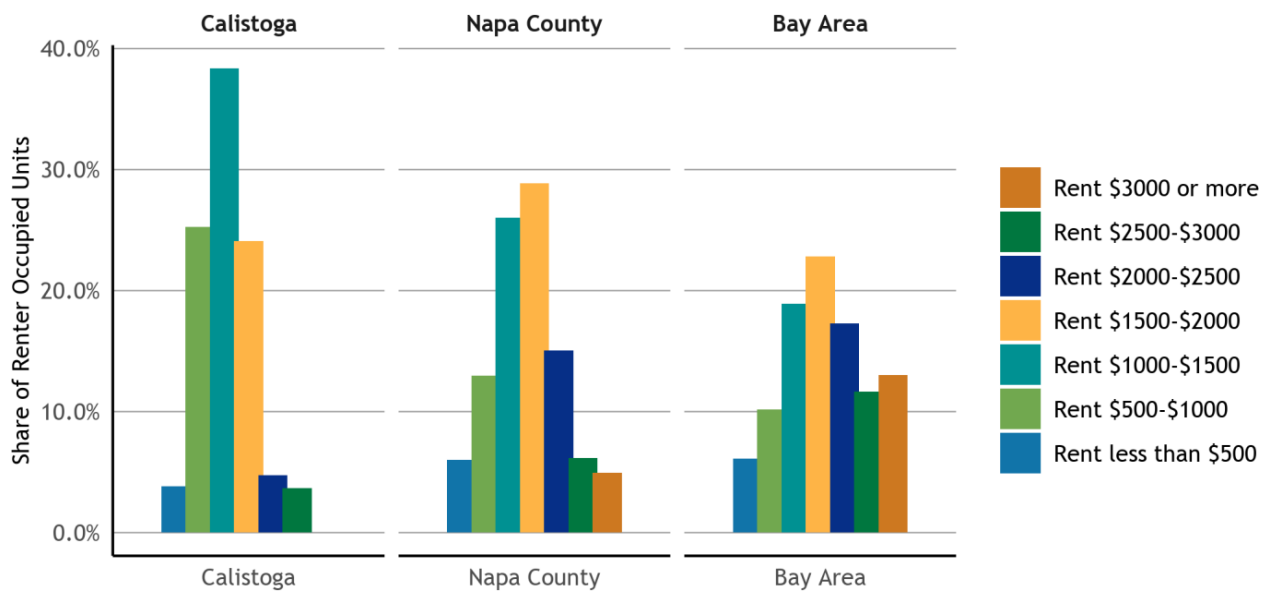
FIGURE 4-11 CALISTOGA MEDIAN RENT, 2009-2019



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019

In Calistoga, the largest proportion of rental units (38.4 percent) were rented between \$1,000 to \$1,500 (Figure 4-12). In comparison, the largest share of rental units in Napa County and in the greater Bay Area were being rented for \$1,500 to \$2,000.

FIGURE 4-12 MONTHLY RENTS FOR RENTER-OCCUPIED UNITS



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Between 2015 and 2019, 78 housing units were issued permits in Calistoga. Half of the permits issued in Calistoga were for above moderate-income housing, 10.3 percent were for moderate-income housing, and 39.7 percent were for low- or very low-income housing (Table 4-19).

TABLE 4-1319 HOUSING PERMITTING

Income Group	Number
Above Moderate-Income Permits	39
Moderate-Income Permits	8
Low-Income Permits	8
Very Low-Income Permits	23

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

Affordability

The U.S. Department of Housing and Urban Development (HUD) establishes annual income limits in various income categories that are used in the administration of its programs. They are based on an Area Median Income (AMI) figure. Affordability limits in Calistoga are compared against Napa County's AMI.

In 2017, approximately 1,085 Calistoga households (49.8 percent) were considered “lower income” meaning they had a household income of 80 percent or less of AMI. During this period, approximately 325 households were considered “extremely low income.”

TABLE 4-20 INCOME GROUP DEFINITIONS

Income groups	Income ranges
Extremely low income	≤30% of AMI
Very low income	31 - 50% of AMI
Low income	51 - 80% of AMI
Moderate income	81 - 120 % of AMI
Above-moderate income	> 120 % of AMI

The 2021 income limits for Napa County and its jurisdictions are shown in Table 4-21. The limits are based on an AMI of \$109,200 for a four-person household.

TABLE 4-21 INCOME LIMITS BY HOUSEHOLD SIZE, 2021

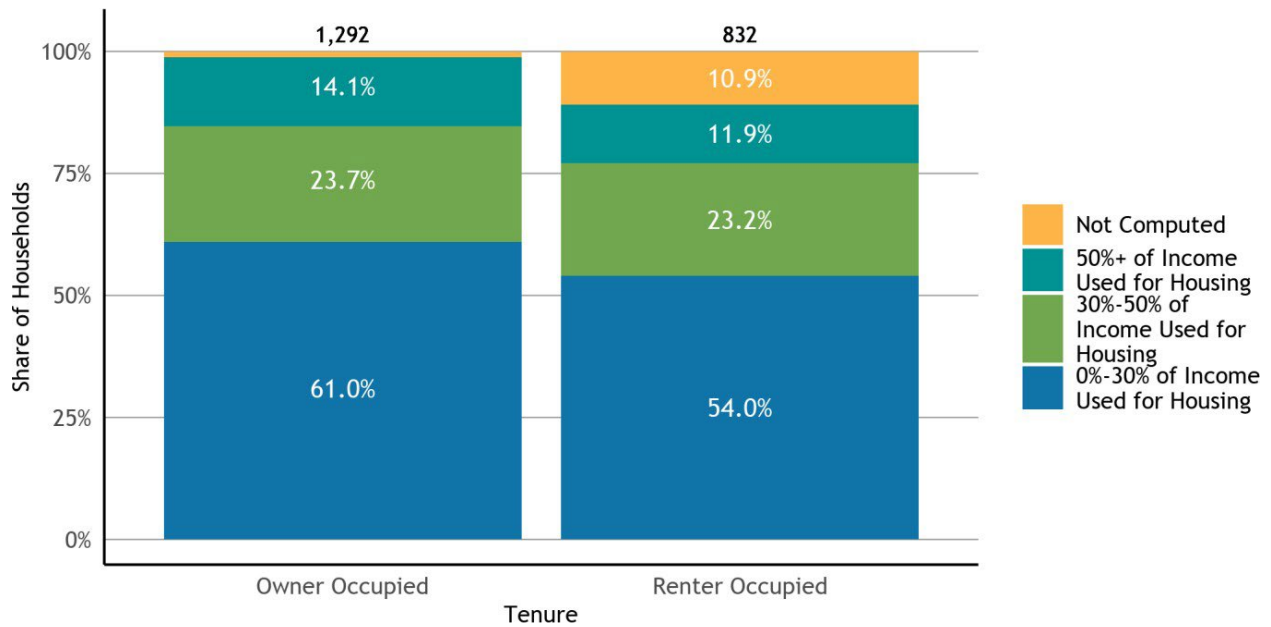
Family Size	Extremely Low Income (<30%)	Very Low Income (50%)	Low Income (80%)	Median Income (100%)	Moderate Income (120%)
1	23,900	39,800	63,050	76,450	91,750
2	27,300	45,500	72,050	87,350	104,850
3	30,700	51,200	81,050	98,300	117,950
4	34,100	56,850	90,050	109,200	131,050
5	36,850	61,400	97,300	117,950	141,550
6	39,600	65,950	104,500	126,650	152,000

California Department of Housing and Community Development (HCD), 2021

Higher-income households may choose to spend greater portions of their income for housing expenses. However, many low-income households must involuntarily spend a large share of their income on housing. The State of California considers a lower-income household that pays more than 30 percent of its income for housing (rent or mortgage payment plus utilities) to be “cost-burdened”. Households that spend 50 percent or more of their income 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.

Renters are often more cost burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. However, when looking at the cost burden across tenure in Calistoga, a higher percentage of owner-occupied units cost burdened or severely cost burdened than renters. This discrepancy with typical trends may be because the cost burden for approximately 11 percent of renter-occupied units was not computed (Figure 4-13).

FIGURE 4-13 COST BURDEN BY TENURE



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

In Calistoga, 281 residents or 12.6 percent of households spend 50 percent or more of their income on housing, while 499 residents or 28.7 percent spend 30 to 50 percent of their income on housing. In total, 780 households are considered either cost-burdened or extremely cost burdened in Calistoga. However, these rates vary greatly across income categories with lower-income households tending to be more cost burdened than higher income groups (see Figure 4-14).

As discussed earlier, many of the jobs in Calistoga have salaries within the low-income range. These include jobs in the service sector, such as restaurant staff, room cleaners, and groundskeepers; in the retail sector, such as sales clerks; and professional jobs such as teachers and firefighters. In many cases, even the combined wages of two workers result in a lower-income household.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 34.8 percent of seniors making less than 30 percent of AMI are spending the majority of their income on housing. For seniors making more than 100 percent of AMI, 85 percent are not cost-burdened and spend less than 30 percent of their income on housing.

Overpayment

Overpayment is defined as paying more than 30 percent of a household income for housing costs, such as rent or mortgage and other related costs.

The Census’ American Community Survey has its highest datapoint cutoff for cross-tab calculations of overpayment and tenure at \$75,000, below the lower-income limit in Napa County of \$90,050. There are 476 renter households with a household income below \$75,000, 194 of which (41 percent) are spending 30 percent

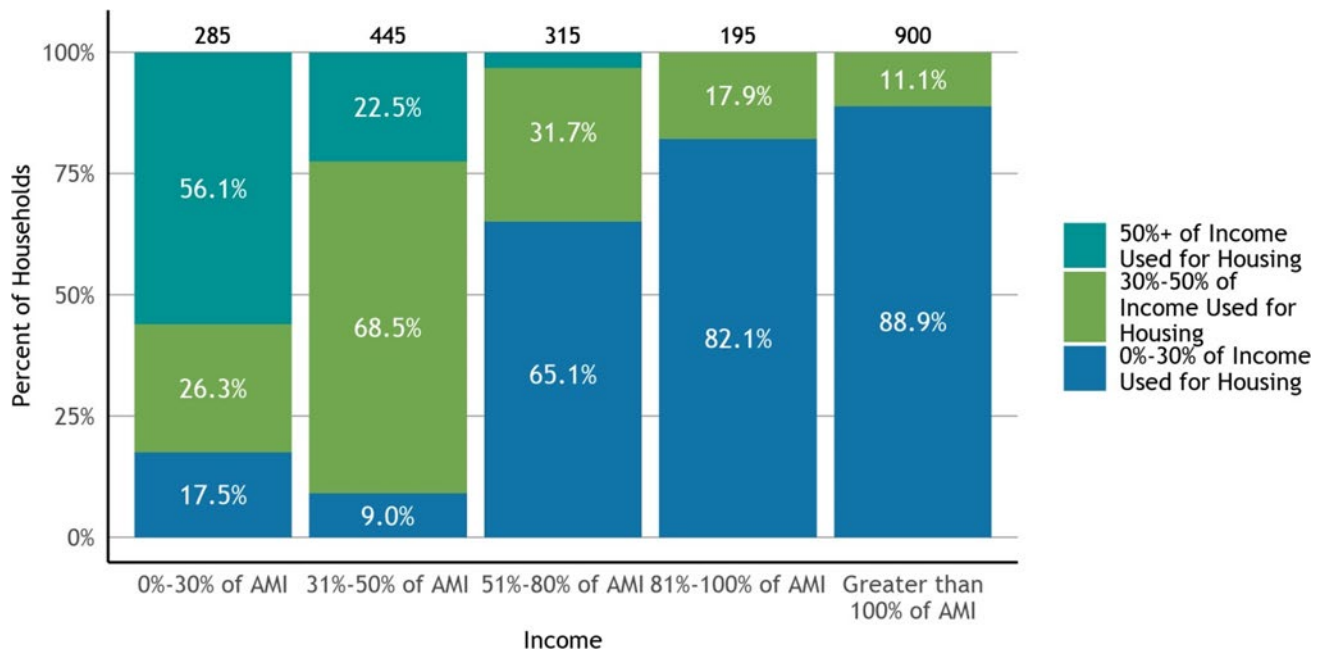
or more of their household income on housing. Only 50 of the 291 (17 percent) renter households with a household income of \$75,000 or more spend 30 percent or more of their household income on housing costs. Of the 1,276 homeownership households with a household income below \$75,000, 307 (24 percent) spend more than 30 percent or more of their household income on housing costs. Of the 701 homeownership households with a household income of \$75,000 or above, 128 (18 percent) spend 30 percent or more of their household income on housing costs.

TABLE 4-22 NUMBER OF LOWER-INCOME HOUSEHOLDS OVERPAYING BY TENURE

Household Income*	Renters	Owners	Total
Below \$75,000	476	1,276	1,752
Paying 30% or More of Household Income on Housing	194	307	501
\$75,000 or Above	291	701	992
Paying 30% or More of Household Income on Housing	50	128	178

***DATA FROM U.S. CENSUS BUREAU, 2017-2021 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES (TABLE ACSST5Y2021). THE LOWER INCOME LIMIT IN NAPA COUNTY IS \$90,050. HOWEVER, THE DATA THRESHOLD IS CAPPED AT \$75,000. FIGURE**

4-14 COST BURDEN BY INCOME LIMIT



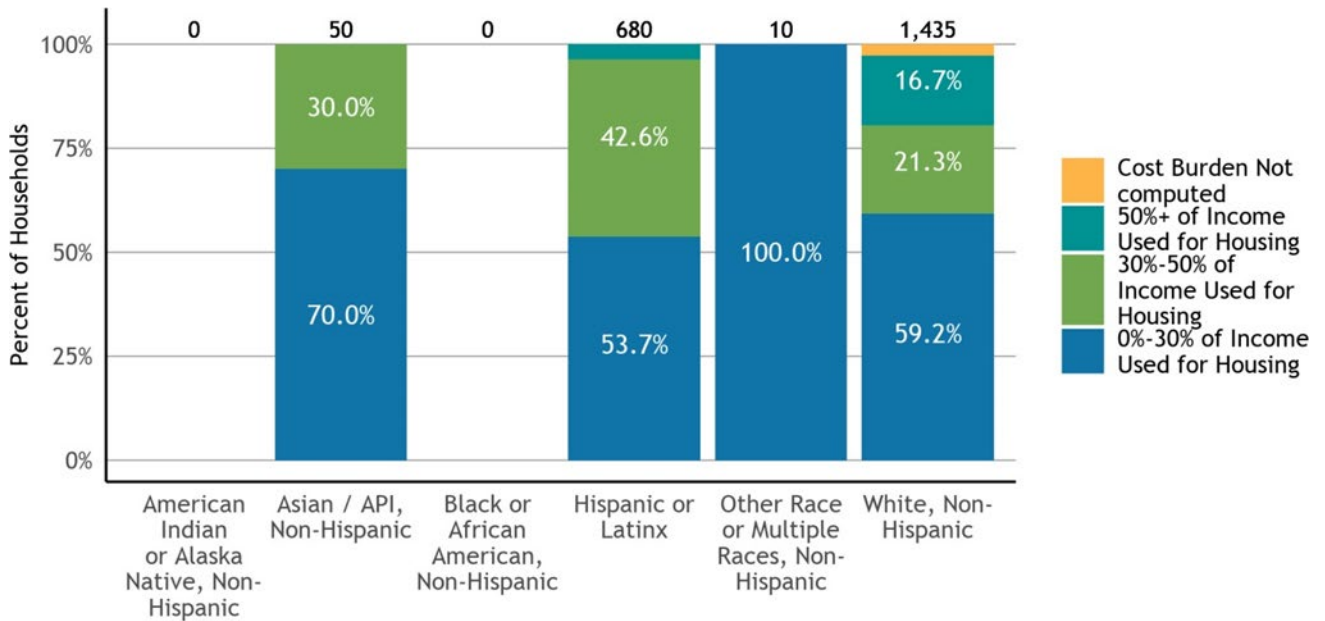
Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

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.

As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Hispanic or Latinx residents are the most cost burdened with 42.6 percent spending 30 to 50 percent of their income on housing, and Non-Hispanic White residents are the most severely cost burdened with 16.7 percent spending more than 50 percent of their income on housing (Figure 4-15).

FIGURE 4-15 COST BURDEN BY RACE

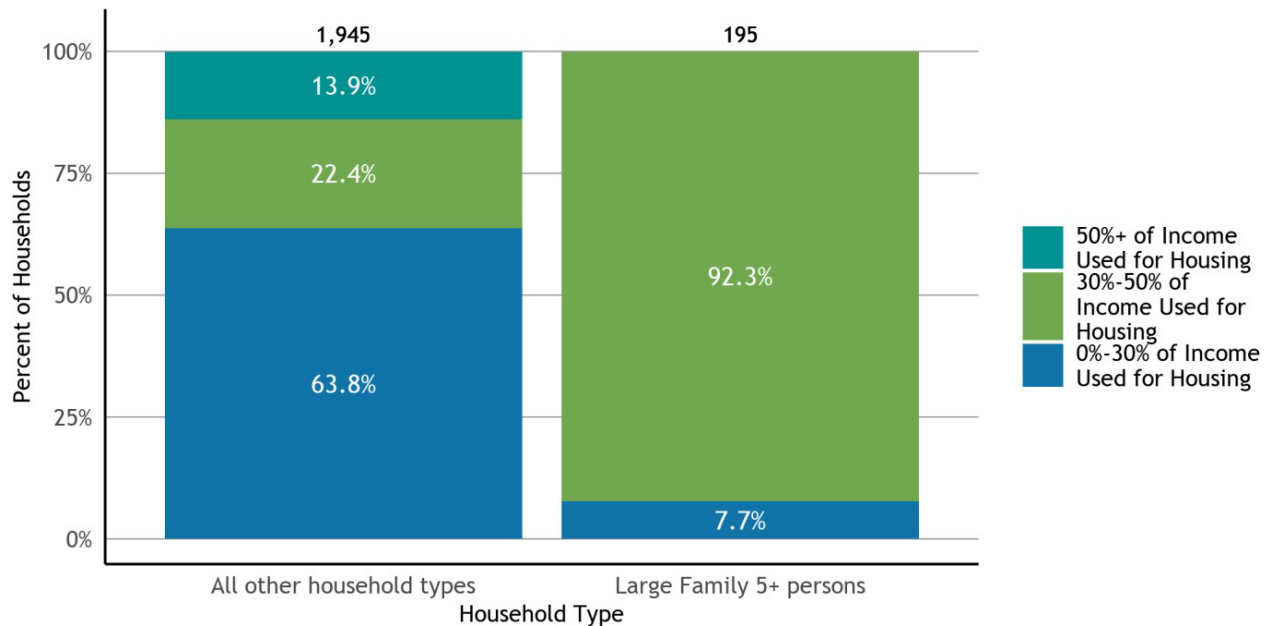


Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Calistoga, 92.3 percent of large family households experience a cost burden of 30 to 50 percent. Approximately 22.4 percent of all other households have a cost burden of 30 to 50 percent, with 13.9 percent of households spending more than 50 percent of their income on housing (Figure 4-16).

FIGURE 4-16 COST BURDEN BY HOUSEHOLD SIZE



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Existing Restricted Affordable Housing (At-Risk Housing)

In addition to housing that is affordable to lower- and moderate-income households by virtue of characteristics such as amenities, location, condition and age, there are 203 units within the City whose long-term affordability to these households is assured through deed restrictions and other agreements (Table 4-21). Several of the restricted ownership units were also targeted to first-time homebuyers.

Affordable units that are considered at-risk for converting into market rate homes are units that are determined to have either “very-high” or “high” risk levels. Using California Housing Partnership (CHP)’s categories for risk level, the restricted affordable units were evaluated and assigned to the following groups:

- Very-High Risk – Affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable non-profit, mission-driven developer/owner.
- High Risk – Affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable non-profit, mission-driven developer/owner.
- Moderate Risk – Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable non-profit, mission-driven developer/owner.
- Low Risk – Affordable homes that are at-risk of converting to market rate in more than 10 years and/or are owned by a stable mission-driven non-profit developer/owner.

The affordable units in Palisades Subdivision, Emerald Oaks Subdivision, and Silverado Place have a moderate risk ranking because although their affordability will expire upon sale, it is unlikely that the current owners will

sell their units in the near future. Given that these units are not rental units and the high costs of housing in Calistoga, there is little incentive for the owners to sell and purchase a different unit in the City. In the event that these units are listed for sale, the City will work with the Housing Land Trust of Sonoma County to immediately try to turn these units into housing land trust homes. The City also plans to provide \$10,000-50,000 from the Affordable Housing Fund to ensure their conversion to land trust housing.

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing. The replacement cost for affordable units is approximately \$150-200 per square feet. In comparison, the preservation cost is estimated at 50 percent of the new construction cost per square feet.

The City has facilitated the development of affordable housing in the past by negotiating development agreements that required the construction of workforce housing restricted to occupancy by low- and moderate-income households, such as for the Solage Spa and Resort project.

TABLE 4-23 DEED-RESTRICTED AFFORDABLE HOUSING UNITS (AS OF 2021)

Project	Year	Tenure	Location(s)	Units	Income Group(s)	Funding Source	Managing Entity	Expiration Date	Risk
Palisades Subdivision	1992	Owner	Various	17	Moderate	City/Developer	N/A (ownership)	2023 or upon sale	Moderate
La Pradera Apartments	1994	Rental	38 Brannan	48	Very Low: 21 Low: 27	LIHTC; HCD	Bridge Housing	2048	Low
Emerald Oaks Subdivision	1994	Owner	1807 Aurora 1809 Aurora	2	Moderate	City/Developer	N/A (ownership)	Upon sale	Moderate
Silverado Place	1994	Owner	1722 Falleri	1	Moderate	City requirement	N/A (ownership)	Upon sale	Moderate
Embrace Calistoga (Luxe Calistoga/Garnett Creek)	2001	Rental	1139 Lincoln	4	Very Low	City requirement	Self-managed: Embrace Calistoga	Perpetuity	Low
Saratoga Manor II	2005	Owner	Between Lake & Oak	17	Low	City/Developer	N/A (ownership)	2059	Low
Lakewood I	2007	Rental	1809 Lake	8	Very low	City	Crown Real Property Management	2047	Low
Palisades Apartments	2009	Rental	40-42 Brannan	24	Very Low: 14 Low: 9 Moderate: 1	LIHTC	Burbank Housing	2064	Low
Paladini Apartments	2012	Rental	800 Washington	4	Low	City requirement	Self-managed: William Squire	None	Low

Project	Year	Tenure	Location(s)	Units	Income Group(s)	Funding Source	Managing Entity	Expiration Date	Risk
Calistoga Family Apartments	2015	Rental	1715 Washington	48	Extremely Low: 5 Very Low: 28 Low: 14 Moderate: 1	LIHTC; USDA	Winn Residential	2070	Low
Calistoga Senior Apartments	2018	Rental	611 Washington	30	Extremely Low: 3 Very Low: 5 Low: 15 Moderate: 7	LIHTC	Winn Residential	2083	Low
Calistoga Farm Worker Center	2021	Rental	3996 North Santa Helena Highway	60	Low: 60	NCHA, HCD	HCD	2075	Low
Total				287					

Source: City of Calistoga (2021)

Mobile Home Parks

Mobile homes located in the City’s four mobile home parks represent an important supply of affordable housing. In order to help preserve this affordable housing, the City created a “Mobile Home Park” Zoning District in 2007 and applied the zone to all of the parks to help protect the City's existing local mobile home parks and residences from economic forces that may result in the transition or removal of this affordable stock of housing to other uses or more conventional housing types.

Additionally, the Mobile Home Rent Stabilization Ordinance controls rent increases for mobile homes. This is particularly important in consideration of the fact that this affordable housing type is largely occupied by senior citizens and others on fixed and limited incomes.

Since 1964, the City has issued building permits for the installation of mobile homes in parks and all exterior improvements to mobile homes, including such items as stairs, lifts, decks, and carports. It also inspects one of the parks every year to identify and address code violations. The City also collects and remits the annual permit to operate fees to the state.

State law provides various protections for mobile home park residents in the event of a proposed conversion to resident ownership (Govt. Code Sections 66427.4 and 66427.5) or the closure or conversion of a park to another use (Sections 65863.7 and 65863.8). The latter sections require the entity proposing the change in use to file a report on the impact of the conversion, closure, or cessation of use upon the displaced residents, including the availability of adequate replacement housing in other mobile home parks and relocation costs. The City Council may require, as a condition of the change, that the entity take steps to mitigate any adverse impacts on the ability of displaced residents to find adequate housing in another mobile home park. The conversion of a mobile home park to another use would require the approval of a zone change by the Council following a public hearing. An amendment to the Calistoga General Plan Land Use Map would also be required if the proposed new use was inconsistent with the Medium Density Residential land use designation that applies to all of the parks.

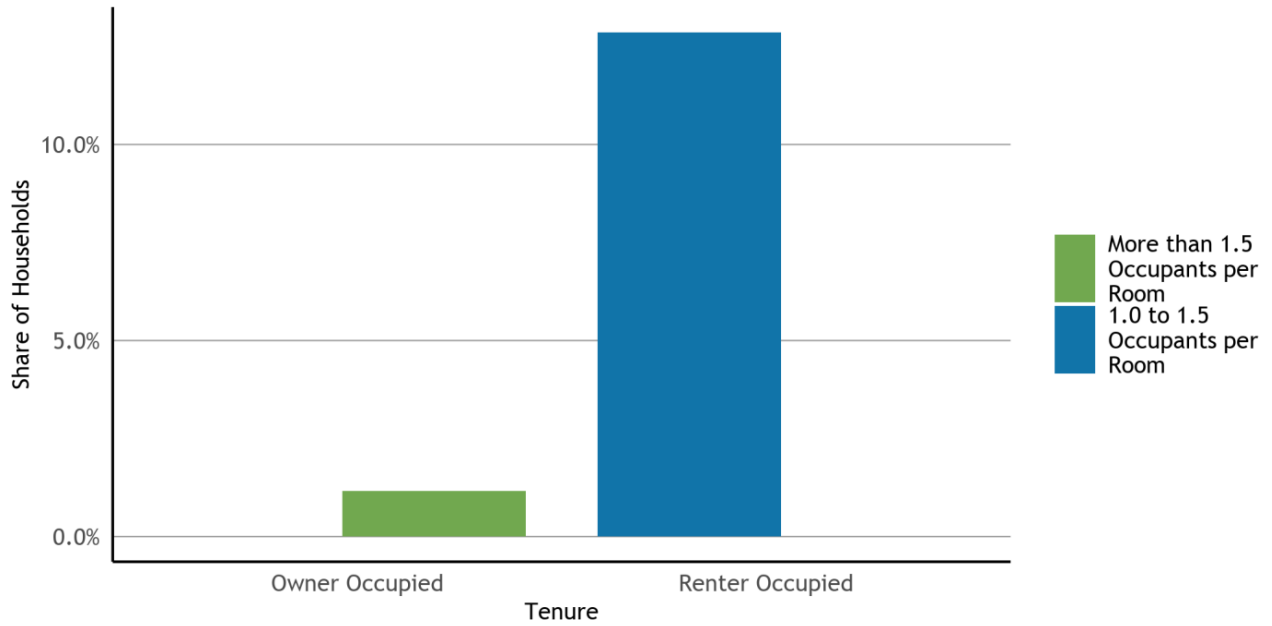
Overcrowding

Overcrowding is typically defined as a household with more than one household member per room, based on the Census Bureau’s definition of room (which excludes bathrooms, porches, balconies, foyers, halls, and half-rooms). “Severe overcrowding” occurs when there are more than 1.5 occupants per room.

Overcrowding can result when there are not enough adequately sized units within a community, or when high housing costs relative to income force individuals or families to share housing. Overcrowding can be a particular problem in Calistoga during the summer and harvest season, when the community experiences an influx of seasonal farmworkers. Overcrowding can accelerate deterioration of the housing stock.

In Calistoga, no households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 1.2 percent of households that own (Figure 4-17). 12.9 percent of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0 percent for those who own. The disproportionate impact on renter households emphasizes the need to establish priority in policies and programs to expand housing types and proactively assist in the development of affordable rental housing.

FIGURE 4-17 OVERCROWDED UNITS, 2006-2010

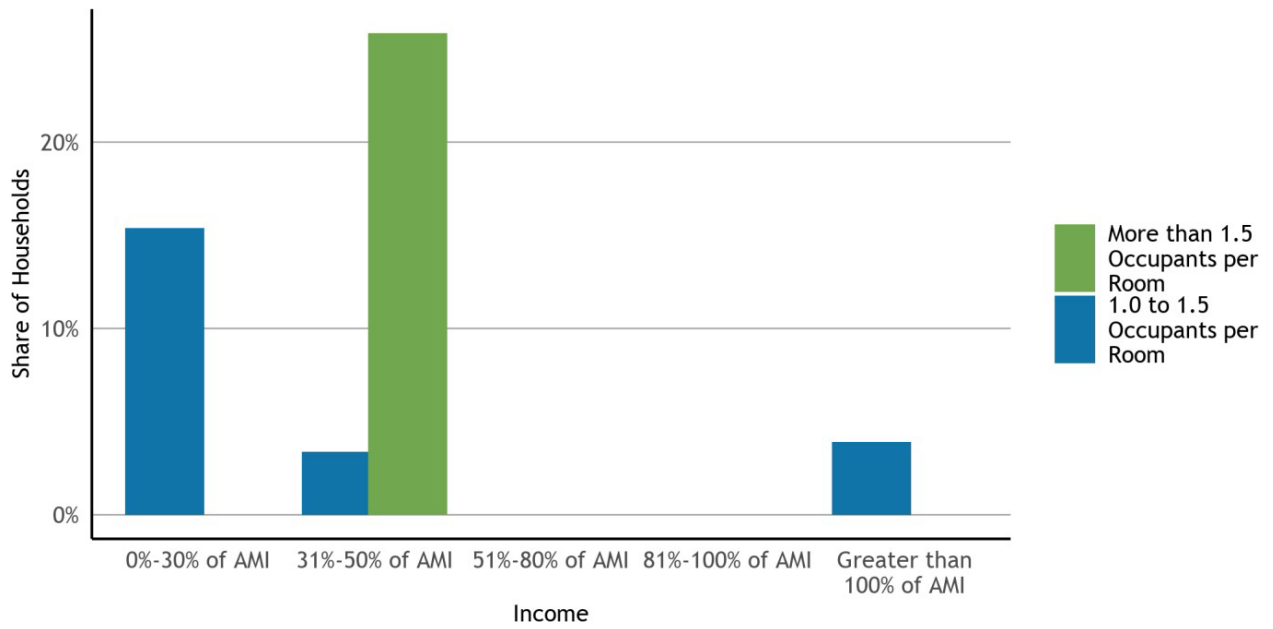


Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Overcrowding often disproportionately impacts low-income households. Approximately 15 percent of extremely low-income households experience overcrowding and 26 percent of very low-income households experience severe overcrowding (Figure 4-18). It is important to note that the sample size for overcrowding data is small and may have a high margin of error.

Actions and Policies under Goals H-2 and H-3 reflect the City’s need to protect and maintain the affordability of affordable housing units. These actions focus on the Calistoga’s existing housing needs and addresses how the City can seek funding for affordable housing and provide incentives for the development of affordable housing.

FIGURE 4-18 OVERCROWDING BY INCOME LEVEL AND SEVERITY



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

SPECIAL HOUSING NEEDS

State law requires the Housing Element to assess concerns related to the housing needs of special needs population groups, including persons with disabilities, seniors, farmworkers, and large families. Subsequent sections of the Housing Element explain how Calistoga will work to address the specific needs outlined here. The special needs housing assessment works in conjunction with the Assessment of Fair Housing and provides specific policies for each special needs group identified below.

People with Disabilities

The U.S. Census defines disabilities based on the following criteria.

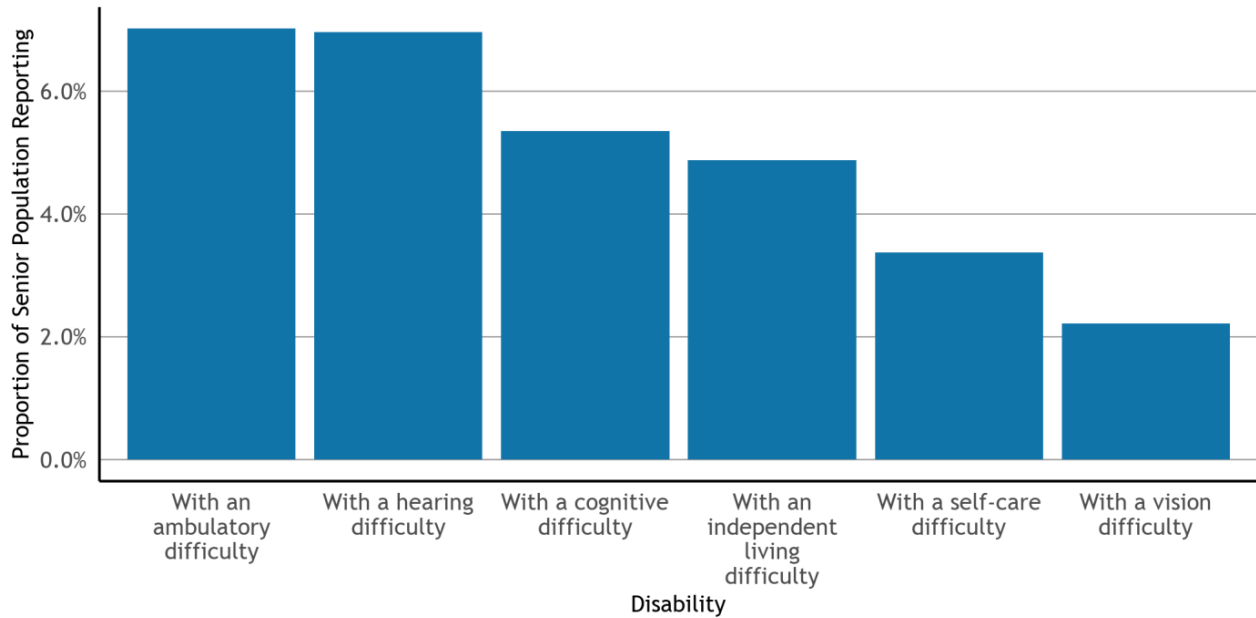
- Sensory disabilities include blindness, deafness, or severe hearing or vision impairments.
- A physical disability is a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.
- A mental disability is a physical, mental or emotional condition that makes it difficult to learn, remember, or concentrate.
- A self-care disability is a physical, mental or emotional condition that makes it difficult to dress, bathe, or get around inside the home.
- A go-outside-home disability is a physical, mental or emotional condition that makes it difficult to leave the home alone to shop or go to the doctor's office.
- An employment disability is a physical, mental or emotional condition that makes it difficult to work at a job or business.

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and need specialized care, yet often rely on family members for assistance due to the high cost of care. When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Some people with disabilities may require special housing arrangements, such as group homes, to provide adequate care and support.

Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 4-1 shows the rates at which different disabilities are present among residents of Calistoga. Overall, 16 percent of people in Calistoga have a disability.⁶

⁶ These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

FIGURE 4-19 DISABILITY BY TYPE



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down’s Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

According to the California Department of Developmental Services, children under the age of 18 made up 78.9 percent of the population with developmental disabilities, while adults accounted for 21.1 percent in 2020. The most common living arrangement for individuals with disabilities in Calistoga was to live in the home of a parent, family member, or guardian.

TABLE 4-24 POPULATION WITH DEVELOPMENTAL DISABILITY BY RESIDENCE

Residence Type	Number
Home of Parent / Family /Guardian	20
Foster / Family Home	4
Independent /Supported Living	4
Other	0
Intermediate Care Facility	0
Community Care Facility	0

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Calistoga currently promotes several regional programs that support housing for individuals with disabilities, including:

- **Catholic Charities:** Provide information about housing and other services for people with chronic disabilities.
- **Buckelew Programs:** Provide information about housing programs serving young adults and adults with serious mental illness in affordable supported housing.
- **Becoming Independent:** Community-based services that assist people with developmental disabilities who live on their own.
- **Family Service of Napa Valley:** Provide information on permanent housing and support services for individuals with disabilities (including those who are experiencing homelessness) that meet specific income guidelines and needs, as well as transitional housing for adults with mental disabilities.
- **Progress Foundation:** Provide information about community-based residential treatment and supported housing program alternatives to institutional treatment for individuals with mental disabilities.
- **North Bay Housing Coalition:** Provide information on affordable housing for individuals with developmental disabilities and their families.
- **Disability Services and Legal Center:** Provide information about no-cost installation of ramps, lifts, grab-bars, and other devices to assist people who are disabled or become disabled have access to their homes.

The vast majority of Calistoga’s residents with disabilities live in a family household, with a few others living in a family home or supported living environment. The large number of residents with disabilities living in a family home, and the diverse services offered in Calistoga and Napa County broadly, provide substantial support for individuals with disabilities, including developmental disabilities. People with development disabilities are often faced with financial hardships when searching for stable, long-term, and independent housing due to low income and limited financial assistance. Strategies for addressing the housing needs of people with disabilities include affordable units in large group home settings and supervised care facilities. Residential care facilities are allowed in all of Calistoga’s residential zoning districts. Encouraging housing providers to set aside a portion of new affordable housing units for persons with disabilities would also help address this need.

TABLE 4-25 PEOPLE WITH DISABILITIES POLICIES AND PROGRAMS

6 th Cycle Policies/Actions Carried Over or Minor Modifications from the 5 th Cycle Housing Element	New 6 th Cycle Policies/Actions
<ul style="list-style-type: none"> • Policy P4.1-1 Provide incentives to projects providing housing for special-needs population groups. • Policy P4.1-2 Provide information on local services and housing resources to special-needs population groups. • Policy P4.1-3 Collaborate with Napa County and non-profit organizations to promote 	<ul style="list-style-type: none"> • A2.1-3 - Continuously identify properties for purchase that would be well-suited to the construction of affordable and/or special-needs housing. • A4.2-1 - Amend Zoning Code to include housing for special-needs populations, particularly farmworkers and female householders with

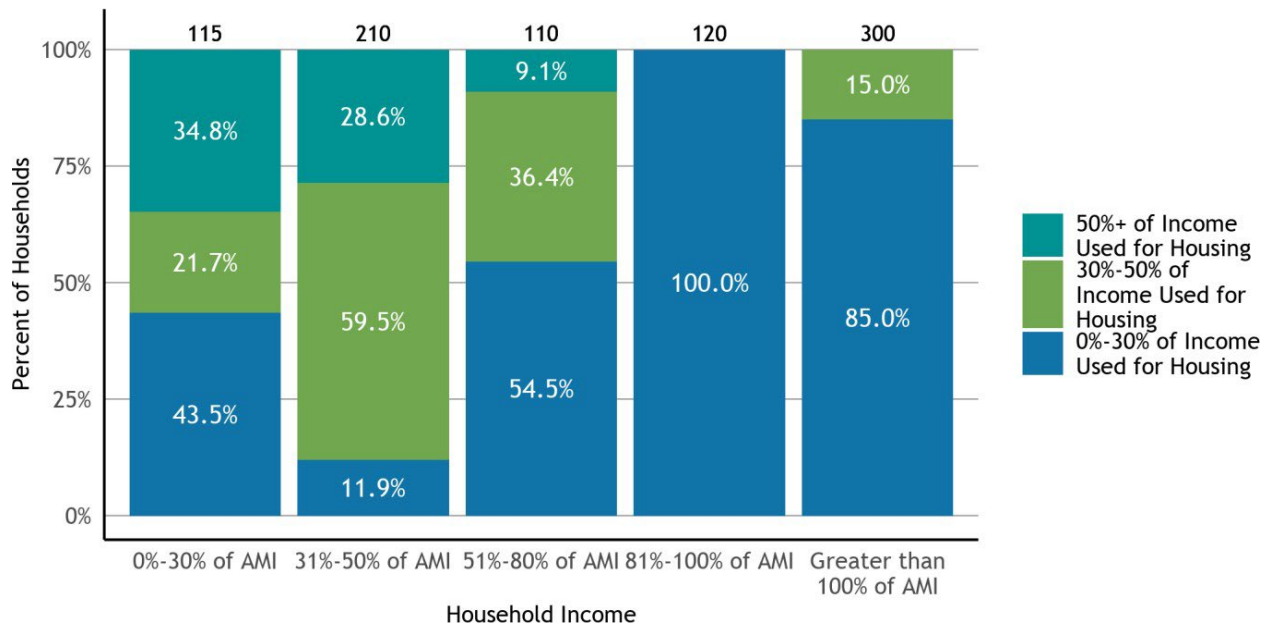
<p>housing for special-needs population groups.</p> <ul style="list-style-type: none"> • Policy P4.1-4 Improve disabled accessibility to existing residences and promote universal design in new residences. • Policy P4.2-1 Provide local funding to support housing for special-needs population groups. • Policy P4.3-1 Use state and federal funding assistance, to the extent these subsidies are available and appropriate to Calistoga, to assist special-needs population groups in need of affordable housing and developers interested in constructing such housing. 	<p>children, as eligible for revenue from the City’s Affordable Housing Fund.</p> <ul style="list-style-type: none"> • A4.2-2 - Use loan repayments from the CDBG account to fund programs and projects that benefit special-needs population groups, particularly farmworkers and female householders with children. • A4.3-2 - Conduct updates of the Housing Resources page on the City’s website that provides information on resources for special-needs population groups
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Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 34.8 percent of seniors making less than 30 percent of AMI are spending the majority of their income on housing. For seniors making more than 100 percent of AMI, 85.0 percent are not cost-burdened and spend less than 30 percent of their income on housing (4-20).

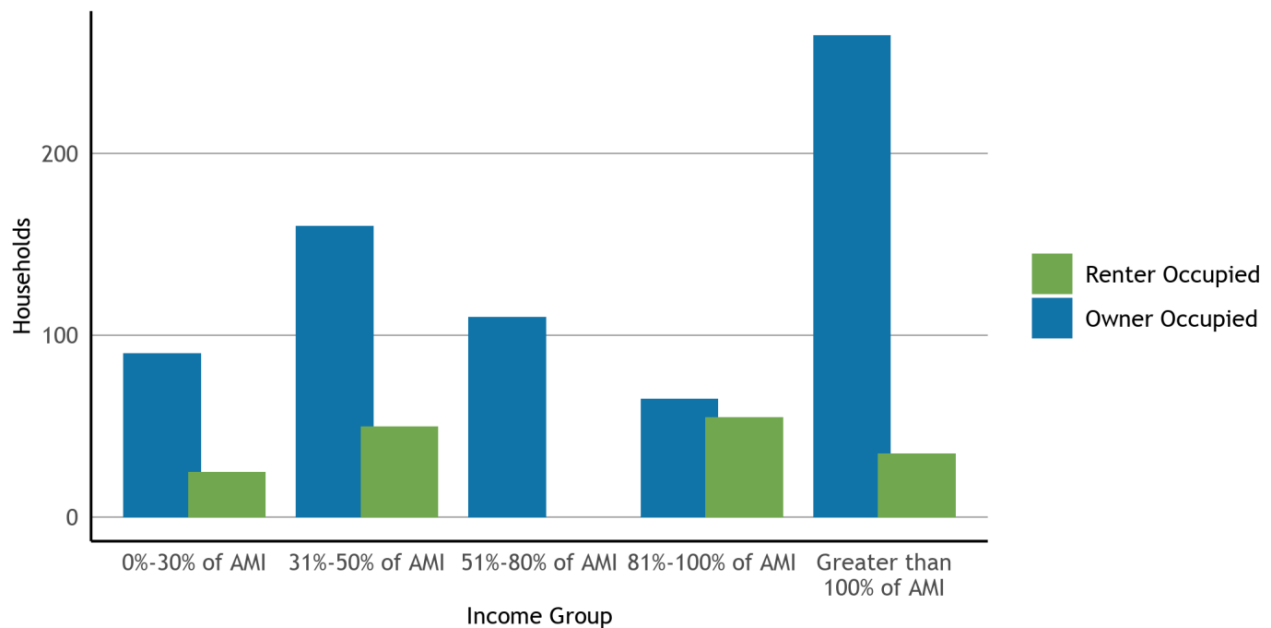
FIGURE 4-20 COST-BURDENED SENIOR HOUSEHOLDS BY INCOME LEVEL



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make 81 to 100 percent of AMI, while the largest proportion of senior households who are homeowners make more than 100 percent of AMI.

FIGURE 4-21 SENIOR HOUSEHOLDS BY INCOME AND TENURE



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Some elderly homeowners are not physically or financially able to maintain their homes. While younger homeowners can usually perform routine home repairs themselves, elderly homeowners are often too frail to do so and must rely on others for assistance. They may also not be able to afford modifications that are needed to ensure their safety and improve their mobility, such as grab bars and ramps.

Seniors with low incomes have particular difficulty affording housing, especially in a market with high house prices and rents, as in Calistoga.

Residents with fixed incomes (with limited annual increases), such as Social Security and pensions based on changes in the Consumer Price Index (CPI), can find it difficult to afford to pay increases in mobile home park space rent, especially when the rent increases exceed the Social Security cost of living increases or change in CPI.

There are several senior housing developments in Calistoga, including Cedars Care Home (10 units) and Calistoga Senior Apartments (30 units). In addition, there are four mobile home parks in the City: Calistoga Springs, Chateau Calistoga, Rancho de Calistoga, and Fairway Manor, which house much of the City’s senior population. The mobile home parks are a valuable housing resource that the City has worked to maintain the affordability of through the Mobile Home Rent Stabilization Ordinance.

There are also several senior services available to support seniors beyond housing. Calistoga administers two senior programs, Encore! and Lunch and Learn.⁷ Near Calistoga is the Rianda House Senior Activity Center in St. Helena, which is reachable via public transit. In addition, UpValley Family Centers provides senior services.

TABLE 4-26 SENIORS POLICIES AND PROGRAMS

6th Cycle Policies/Actions Carried Over or Minor Modifications from the 5th Cycle Housing Element	New 6th Cycle Policies/Actions
<ul style="list-style-type: none"> • Action A4.1-1 Approve residential density bonuses and incentives consistent with the provisions of State law for senior housing projects and any other special needs focused housing proposed. • Policy P6.1-3 Ensure that parking requirements for senior housing are the minimum necessary to provide adequate parking. 	<ul style="list-style-type: none"> • A2.1-3 - Continuously identify properties for purchase that would be well-suited to the construction of affordable and/or special-needs housing. • A4.2-1 - Amend Zoning Code to include housing for special-needs populations, particularly farmworkers and female householders with children, as eligible for revenue from the City’s Affordable Housing Fund. • A4.2-2 - Use loan repayments from the CDBG account to fund programs and projects that benefit special-needs population groups, particularly

⁷ Calistoga Adult and Senior Educational programs, available at <https://www.ci.calistoga.ca.us/city-hall/departments-services/recreation-services/adult-programs/adult-educational-programs>.

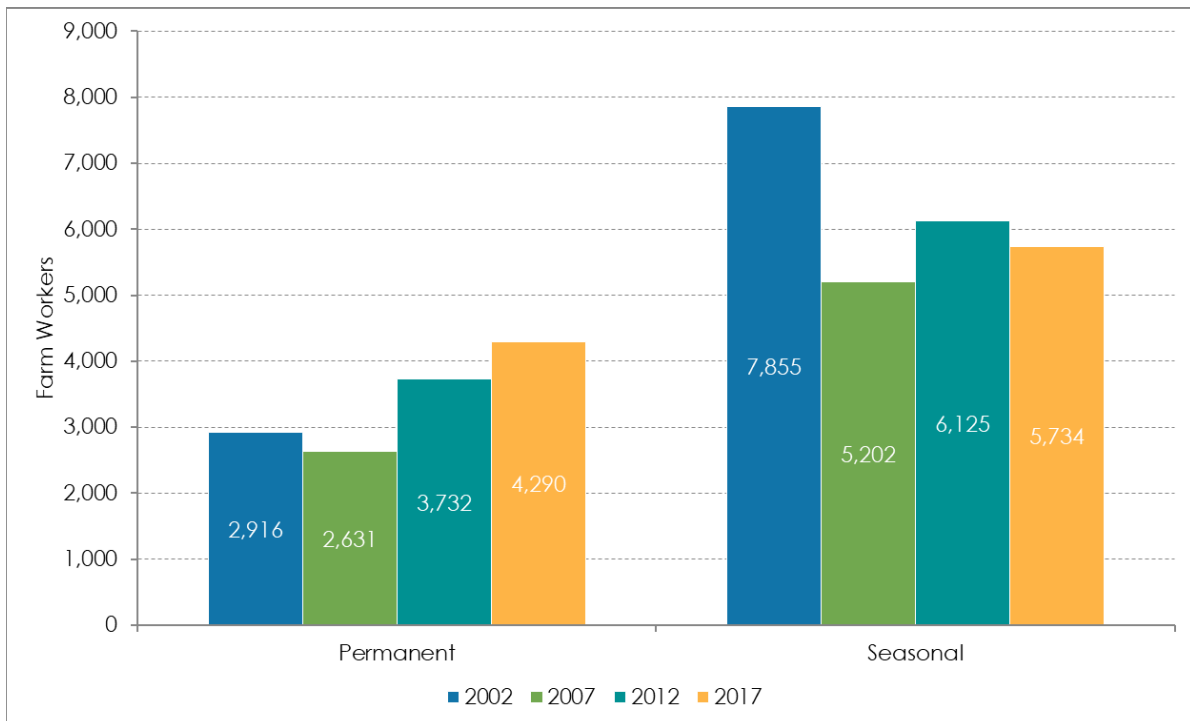
	<p>farmworkers and female householders with children. A4.3-2 - Conduct updates of the Housing Resources page on the City’s website that provides information on resources for special-needs population groups</p>
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Farmworkers

Housing for farmworkers is a high priority in Calistoga and in Napa County. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market. Farmworkers are generally defined as persons whose primary incomes are earned through agricultural labor and are commonly categorized into three groups: 1) permanent, 2) seasonal, and 3) migrant. Permanent farmworkers are typically employed year-round by the same employer. A seasonal farmworker works on average less than 150 days per year and earns at least half of their earned income from farm work. Migrant farmworkers are seasonal farmworkers who have to travel to do the farm work so that they are unable to return to their permanent residence within the same day.

According to the U.S. Department of Agriculture Census of Farmworkers, the most recent data from 2017 shows the number of permanent farm workers in Napa County has increased since 2002, totaling 4,290, while the number of seasonal farm workers has decreased, totaling 5,734 in 2017 (Figure 4-22).

FIGURE 4-22 FARM OPERATIONS AND FARM LABOR BY COUNTY, NAPA COUNTY



Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017)

In Calistoga, the migrant worker student population totaled 44 during the 2019-2020 school year and has increased by 126 percent since the 2016-2017 school year. The number of migrant worker students in Napa County has increased by 19.4 percent since the 2016-2017 school year. This is indicative that there is a growing population of farmworker families in the City. While the migrant worker population is increasing in Calistoga and the county, the migrant worker population in the greater Bay Area has been declining over the same time period.

TABLE 4-27 MIGRANT WORKER STUDENT POPULATION

Academic Year	Calistoga	Napa County	Bay Area
2016-17	50	903	4630
2017-18	47	1173	4607
2018-19	44	1090	4075
2019-20	113	1078	3976

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

Farmworker Employment and Income

There are fewer truly migrant farmworkers, who follow the crops and do not have a permanent place of residence at all. More common is the trend of residing permanently in adjacent counties or in the Central Valley, and either commuting to work in Napa County on a daily basis or residing in temporary accommodations within the county during peak season and returning to the permanent place of residence following the completion of the harvest. The shortage of housing affordable to moderate-, low-, very low-, and extremely low-income households makes it difficult for farmworkers to live in Napa County, prompting many to commute to their jobs from less expensive areas in neighboring counties or in the Central Valley

Farmworker Housing Types and Costs

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 not only increases the need for local, affordable farmworker housing, but introduces issues related to housing household types other than single adult men. Farmworkers are no longer merely looking for a temporary bed, but rather are in need of family housing and all the services and neighborhood amenities associated with raising families and being permanent members of the community within Napa County.

The rental market in Napa County is limited and is focused on one- and two-bedroom units, with few apartments available to larger households and therefore few locations that would support larger farmworker households with more income earners. Given the significant shortage of market-rate rental units that are affordable to households earning farmworker incomes, demand for subsidized rental housing also far exceeds supply. Farmworker households are not likely to be able to afford to buy a market-rate home in Napa County.

Farmworkers living in market-rate housing are also likely to experience overcrowding. In order for most market rate residences to be affordable on a farmworker’s income, it would be necessary for two or more families to share a house or apartment intended for single-family occupancy. A consequence of families sharing an apartment or house is that overcrowding becomes a financial necessity.

Napa County Housing Authority manages three 60-bed farmworker centers in the county, including one in Calistoga. These farmworker centers are dormitory style housing designed for single males and are nearly always at full capacity. Additional farmworker housing, particularly family farmworker housing, is a high priority for the county. Calistoga Family Apartments is an affordable housing development that was built in 2015 and was designed to accommodate family farmworker housing, but additional affordable housing is still needed.

Farmworkers are also supported by many programs coordinated through UpValley Family Centers as well as the Napa Valley Farmworker Foundation.

TABLE 4-28 FARMWORKERS POLICIES AND PROGRAMS

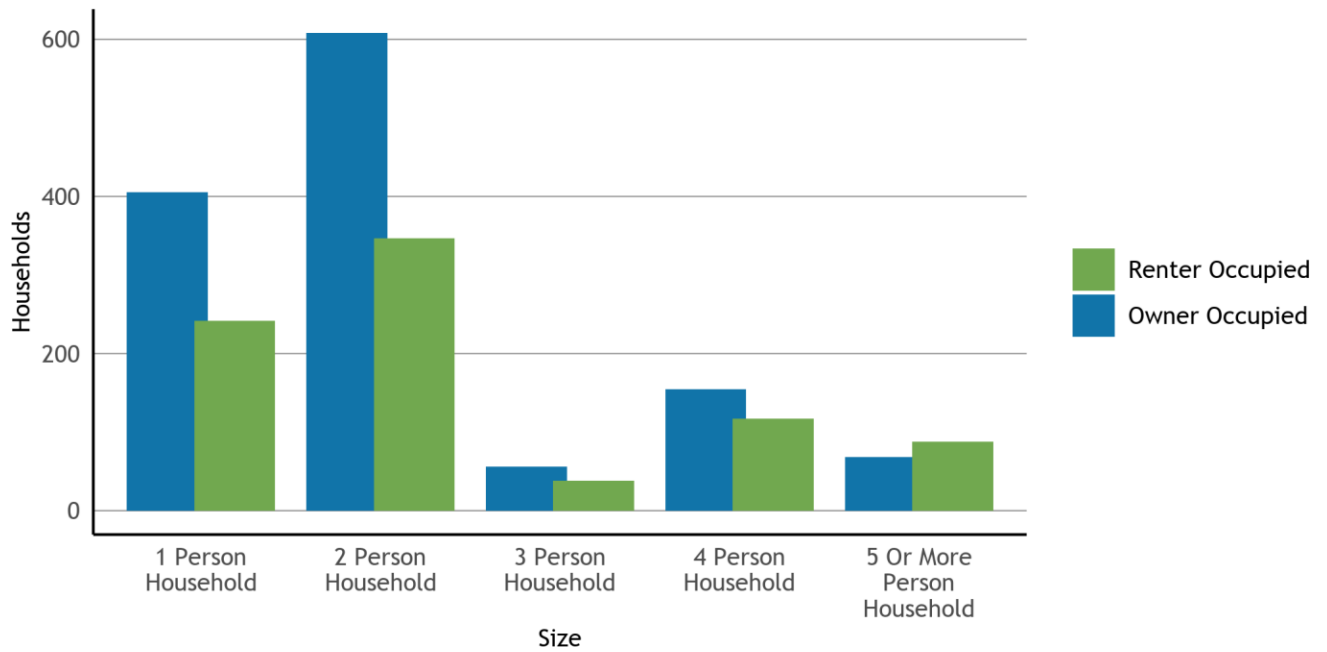
6 th Cycle Policies/Actions Carried Over or Minor Modifications from the 5 th Cycle Housing Element	New 6 th Cycle Policies/Actions
<ul style="list-style-type: none"> Action A4.1-2 Collaborate with Napa County, the agricultural industry, and non-profit organizations to assess the needs, plans, and funding for developing farmworker housing to meet the needs of permanent and seasonal laborers. 	<ul style="list-style-type: none"> Policy P4.5-3 - Provide wrap-around services for farmworkers, including housing for farmworker families. Action A4.5-3 - Collaborate with County and local organizations such as Fair Housing Napa Valley and the UpValley Family Center to bring more bilingual/multilingual service providers to existing farmworker housing centers. Action A4.5-4 - Seek grants and funding opportunities for farmworker family housing in Calistoga.

Large Families

Large family households are defined by the U.S. Census Bureau as households comprised of five or more persons. Large families face an above-average level of difficulty in locating adequately-sized, affordable housing due to the limited supply of large units. Large families are generally served by housing units with three or more bedrooms, but very few rental projects offer three- or four-bedroom units. Even when larger units are available, the cost is higher than that of smaller units, and large families with low incomes may not be able to afford units of sufficient size, particularly in multi-family housing where the units are typically smaller.

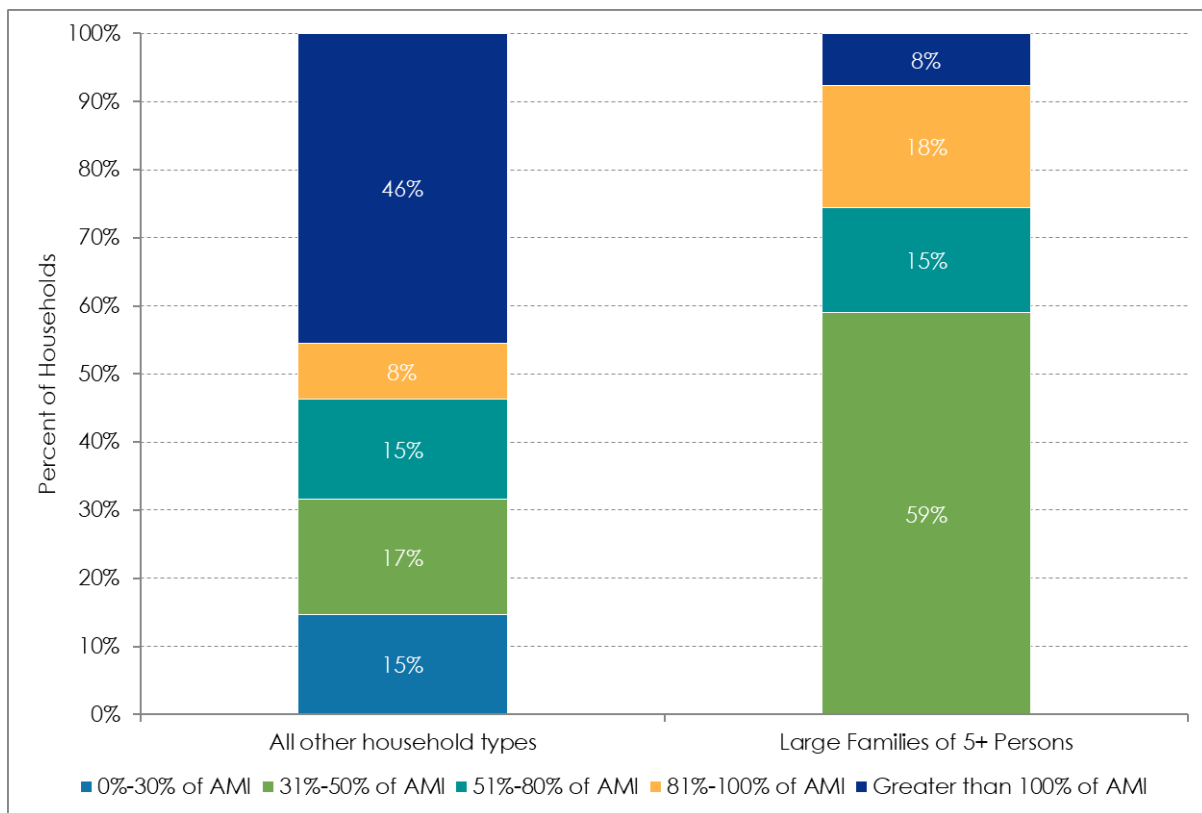
In Calistoga, for large households with five or more persons, most units (56.4 percent) are renter occupied (Figure 4-23). Larger households in Calistoga also tend to have less income than smaller households. In 2017, 59 percent of large households were very low-income, earning less than 50 percent of AMI (Figure 4-24).

FIGURE 4-23 HOUSEHOLD SIZE BY TENURE



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

FIGURE 4-24 HOUSEHOLD SIZE BY HOUSEHOLD INCOME LEVEL



Source: ABAG/MTC Data Packet; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

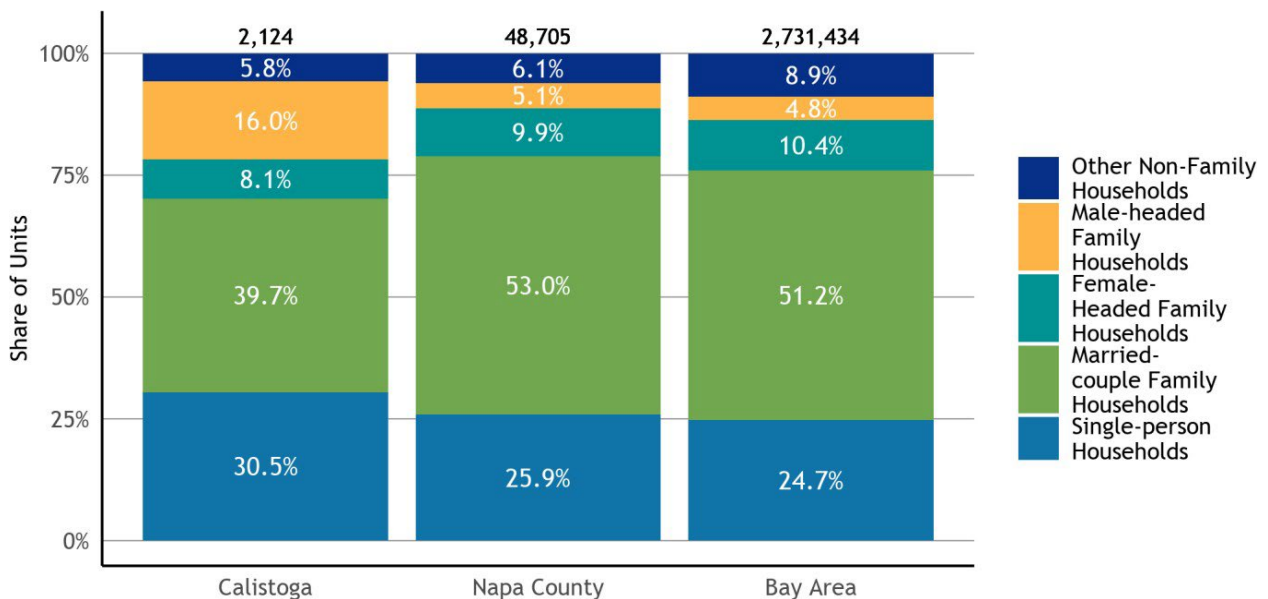
TABLE 4-29 LARGE FAMILIES POLICIES AND PROGRAMS

6 th Cycle Policies/Actions Carried Over or Minor Modifications from the 5 th Cycle Housing Element	New 6 th Cycle Policies/Actions
<ul style="list-style-type: none"> • Policy P4.1-5 Encourage larger residential development projects to provide a range of unit sizes. • Policy P5.3-2 Encourage larger residential subdivisions to provide a range of lot sizes and designs. 	<ul style="list-style-type: none"> • Policy P4.1-7 Encourage ADUs as an inexpensive and effective method to expand opportunities for large families. • A4.1-9 - Conduct annual public workshops with childcare operators, community-based organizations, and other groups focused on supporting female householders in addressing their needs

Families with Female Heads of Households

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 2019, 8.1 percent of households in Calistoga were headed by females. Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging. In Calistoga, no female-headed households fall below the Federal Poverty Line.

FIGURE 4-25 HOUSEHOLD TYPE



Source: ABAG/MTC Data Packet; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

The policies and programs designed to support large families, are listed in Table 4-30, can also serve to support families with female heads of households.

TABLE 4-30 FEMALE-HEADED HOUSEHOLDS POLICIES AND PROGRAMS

6 th Cycle Policies/Actions Carried Over or Minor Modifications from the 5 th Cycle Housing Element	New 6 th Cycle Policies/Actions
<ul style="list-style-type: none"> • Policy P4.1-5 Encourage larger residential development projects to provide a range of unit sizes. • Policy P5.3-2 Encourage larger residential subdivisions to provide a range of lot sizes and designs. 	<ul style="list-style-type: none"> • Policy P4.1-7 Encourage ADUs as an inexpensive and effective method to expand opportunities for large families. • A4.1-9 - Conduct annual public workshops with childcare operators, community-based organizations, and other groups focused on supporting female householders in addressing their needs • A4.1-9 - Conduct annual public workshops with childcare operators, community-based organizations, and other groups focused on supporting female householders in addressing their needs • A2.1-3 - Continuously identify properties for purchase that would be well-suited to the construction of affordable and/or special-needs housing. • A4.2-1 - Amend Zoning Code to include housing for special-needs populations, particularly farmworkers and female householders with children, as eligible for revenue from the City’s Affordable Housing Fund. • A4.2-2 - Use loan repayments from the CDBG account to fund programs and projects that benefit special-needs population groups, particularly farmworkers and female householders with children. • A4.3-2 - Conduct updates of the Housing Resources page on the City’s website that provides information on

	resources for special-needs population groups
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Unhoused Families and Persons

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term.

Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances.

Calistoga coordinates with Napa County and the Napa County Network of Care for services targeting individuals and families experiencing homelessness. Resources include:

- **Family Service of Napa Valley:** Provides information regarding permanent housing and support services for homeless or at risk of homeless individuals.
- **Veterans’ Housing and Homeless Services:** Provides services for veterans experiencing homelessness.
- **Catholic Charities:** Provides information about housing for at-risk young adults and transitional programs for individuals experiencing homelessness.

Families and persons in need of transitional and supportive housing or emergency shelter include those who are without homes as well as those who are temporarily displaced from their homes due to abuse, evictions, or natural disasters. It is difficult to measure the numbers of people in these categories since the situation is often temporary, and those without homes relocate frequently in search of jobs or housing.

The needs of those using available transitional and supportive housing services and emergency shelter services can vary from basic shelter to development of skills for becoming self-sufficient and/or maintaining and obtaining permanent housing.

According to the Calistoga’s point-in-time (PIT) count, there were zero unhoused individuals in Calistoga in 2020. Napa County’s Housing and Homeless Programs reported seven clients in the Homelessness Management Information System (HMIS) with a last known address in Calistoga in 2020.

According to the Calistoga’s 2020 point-in-time (PIT) count, there were zero unhoused individuals in Calistoga. Napa County’s Housing and Homeless Programs reported seven clients in the Homelessness Management Information System (HMIS) with a last known address in Calistoga in 2020.

TABLE 4-31 UNHOUSED FAMILIES AND PERSON POLICIES AND PROGRAMS

6th Cycle Policies/Actions Carried Over or Minor Modifications from the 5th Cycle Housing Element	New 6th Cycle Policies/Actions
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<ul style="list-style-type: none"> • Action A4.1-3 Collaborate with Napa County and non-profit organizations to assess the needs of the homeless by participating in efforts to survey this population and providing funding or other support to ensure the provision of shelters on a regional basis. 	<ul style="list-style-type: none"> • Action A4.18 Amend Zoning Code Chapter 17.04, Definitions, to update the definition for “Low Barrier Navigation Center” consistent with state law. Amend the Downtown Commercial Zoning District to allow low barrier navigation centers as a permitted use by right. •
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PROJECTED HOUSING NEEDS

Projected Population and Job Growth

As the regional council of governments for the San Francisco Bay Area, the Association of Bay Area Governments (ABAG) makes projections for increases in population and the number of households for each jurisdiction in the nine-county Bay Area. *Plan Bay Area 2050 Final Blueprint* is the most recent in ABAG’s series of demographic, economic, and land use changes in coming decades. The projections outlined in *Plan Bay Area 2050* cover the period from 2015 through 2050. Based on the economic composition of the Bay Area and expected growth nationwide, the region is projected to add approximately 1.4 million jobs between 2015 and 2050. Napa County is projected to gain 5,000 more households between 2015 and 2050, representing a 10 percent increase.⁸ Over the same period of time, the county is projected to experience a job growth of 21 percent between 2015 and 2050, resulting in approximately 15,000 new jobs.⁹

Regional Housing Needs Allocation

State law provides a process for determining each local jurisdiction's fair share of future housing needs, called the Regional Housing Needs Allocation (RHNA). The process begins with the State Department of Housing and Community Development (HCD) assigning each regional council of governments a needed number of new housing units for that region. For the planning period of 2023 through 2031, HCD has assigned a total need of 441,176 new housing units to the nine-county Bay Area.

ABAG has the responsibility of determining the “fair share” of regional housing need that should be assigned to each city and county in the region. Following extensive discussions and collaboration with Bay Area jurisdictions, ABAG has determined that Calistoga’s share of the Bay Area housing need for the planning period is 119 units.

Table 4-31 identifies the RHNA for new construction in Calistoga during the planning period which is distributed among income categories to ensure that each jurisdiction in the Bay Area plans for housing for households of every income, adjusted to include its need for extremely low-income housing. State law requires that the City determine the subset of the very low-income regional need that constitutes the community’s need for extremely low-income housing. The City is using the most conservative estimate for extremely low-income household by using HCD’s Regional Housing Need Determination for extremely low-income households the Bay Area which estimates that 59.8 percent of the very low-income RHNA is for extremely low-income

⁸ Association of Bay Area Governments (ABAG), Plan Bay Area 2050 Final Blueprint (January 21, 2021)

⁹ Association of Bay Area Governments (ABAG), Plan Bay Area 2050 Final Blueprint (January 21, 2021)

households. This option aligns with HCD’s guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as HCD uses U.S. Census data to calculate the Regional Housing Need Determination.

TABLE 4-32 CALISTOGA SHARE OF REGIONAL HOUSING NEEDS, 2023-2031

Income groups	No. of Units	Share of Total
Extremely low ($\leq 30\%$ of AMI ¹⁰)	19	16%
Very low (31-50% of AMI)	12	10%
Low (51- 80% of AMI)	19	16%
Moderate (81 - 120 % of AMI)	19	16%
Above Moderate ($>120\%$ of AMI)	50	42%
Total Units	119	

Source: ABAG 2021

Table 4-28 shows the regional housing needs allocation for all Napa County jurisdictions, divided among four household income levels. Of incorporated jurisdictions, the majority of units were allocated to the cities of American Canyon and Napa, which include designated Priority Development Areas that are near high levels of transit service and where a large number of new jobs are projected. Other considerations in determining the allocations include directing affordable housing to high opportunity areas, while incorporating equity adjustments which ensure that lower income housing is equitably distributed and not over concentrated in certain jurisdictions.

TABLE 4-32 COUNTYWIDE REGIONAL HOUSING NEEDS ALLOCATIONS, 2023-2031

Jurisdiction	Total	Very Low ($<50\%$)	Low (50-80%)	Moderate (80-120%)	Above Moderate ($>120\%$)
American Canyon	446	112	65	75	194
Calistoga	119	31	19	19	50
Napa	1,939	504	291	319	825
St. Helena	254	103	59	26	66
Yountville	72	19	11	12	30
Unincorporated	1,014	369	213	120	312
County Totals	3,844	1,158	658	571	1,477

¹⁰ Area median income established by HUD on an annual basis

Source: ABAG 2021