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## HOUSING NEEDS ASSESSMENT

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INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While people continue to be drawn to the region over the past 30 years, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many communities in the region, this has resulted in existing residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet growth and housing challenges. Required by the state, the Housing Element identifies existing housing conditions and community needs, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Unincorporated Napa County.

SUMMARY OF KEY FACTS

- Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Unincorporated Napa County decreased by 9.5 percent from 2000 to 2020, which is below the growth rate of the Bay Area.

- In 2019, Unincorporated Napa County’s youth population under the age of 18 was 3,799 and senior population 65 and older was 6,114. These age groups represent 14.7 percent and 23.6 percent, respectively, of Unincorporated Napa County’s estimated population of 25,929.

- In 2019, 68.8 percent of Unincorporated Napa County’s population was White non-Hispanic while 2.3 percent was Black non-Hispanic, 4.5 percent was Asian/Pacific Islander Non-Hispanic, and 21.4 percent was Latino. People of color in Unincorporated Napa County comprise a proportion below the overall proportion in the Bay Area as a whole.

- Unincorporated Napa County residents most commonly work in the Health & Educational Services industry (23.1 percent). From April 2010 to April 2021, the unemployment rate in Unincorporated Napa County decreased by 6.3 percentage points to 3.9 percent. Between 2010 and 2018, the number of jobs located in the Unincorporated County increased by 7,990 (42.1 percent). Additionally, the jobs-

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1 In this Housing Needs Assessment, the terms “Hispanic” and “Latino” are used interchangeably.
household ratio in Unincorporated Napa County increased from 1.99 in 2002 to 2.84 jobs per household in 2018, indicating that households required more workers in order to afford housing.

- 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 Unincorporated Napa County decreased, 4.2 percent from 2010 to 2020, primarily due to catastrophic fires between 2017 and 2020, which is below the growth rate for Napa County and below the growth rate of the region’s housing stock during this time period.

- A diversity of homes at all income levels creates opportunities for all Unincorporated Napa County residents to live and thrive in the community. The largest proportion of homes had a value in the range of $2 million and above in 2019. Home prices increased by 41.1 percent from 2010 to 2020. The median contract rent for a rental housing unit in Unincorporated Napa County was $1,420 in 2019. Rental prices increased by 38.1 percent from 2009 to 2019. To rent a typical apartment without excessive cost burden, a household would need to have income of $56,990 per year.

- It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 84.1 percent of homes in Unincorporated Napa County were single-family detached, 3.1 percent were single-family attached, 5.2 percent were small multifamily (2-4 units), and 3.1 percent were medium or large multifamily (5+ units in structure). Between 2010 and 2020, the number of multifamily units increased more than single-family units. Generally, in Unincorporated Napa County, the share of the housing stock that is detached single-family homes is above that of other jurisdictions in the region.

- 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 Unincorporated Napa County, 18.4 percent of households spend 30 to 50 percent of their income on housing, while 15.9 percent of households are severely cost burdened and use the majority of their income for housing.

- According to research from The University of California, Berkeley, 22.4 percent of households in Unincorporated Napa County live in neighborhoods that are susceptible to or experiencing displacement, and 1.1 percent live in areas at risk of or undergoing gentrification. 13.2 percent of households in Unincorporated Napa County live in
neighborhoods where low-income households are likely excluded due to prohibitive housing costs.

- Just under twelve percent of residents in Unincorporated Napa County live in communities (as defined by Census tracts and block groups) identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 6.1 percent of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.

- 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 Unincorporated Napa County, 13 percent of residents have a disability of some kind and may require accessible housing. Additionally, 8.7 percent of Unincorporated Napa County households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 6.3 percent of households are female-headed families, which are often at greater risk of housing insecurity.

**Note on Data**

Many of the tables in this report are sourced from published data from the Census Bureau’s American Community Survey or U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data, both of which rely on samples and as such, are subject to sampling variability. This means that data represent estimates, and that other estimates could be possible if another set of respondents had been reached. This analysis uses the five-year release to get a larger data pool to minimize this “margin of error” but particularly for smaller communities such as Unincorporated Napa County, the data will be based on fewer responses, and the information should be interpreted accordingly.

**Looking to the Future: Regional Housing Needs**

*Regional Housing Needs Determination*

The *Plan Bay Area 2050 Final Blueprint* forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region’s housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all

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2 Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing, and transportation.
income levels, from very low-income households to market rate housing.\(^3\) This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that consider the region’s current housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region’s vacancy rate, level of overcrowding and the share of cost burdened households.\(^4\) These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

**Regional Housing Needs Allocation**

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA. For the Bay Area, the share of the RHND is assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction’s housing unit allocation among four affordability levels. The RHND increased by 135 percent, from 187,990 in the last cycle to 441,776 in this RHNA cycle. For more information on the RHNA process this cycle, see ABAG’s website: [https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation](https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation). Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

In December 2021, ABAG adopted its Final RHNA Allocations, which provide allocations for Bay Area jurisdictions. For Unincorporated Napa County, the RHNA to be planned for this cycle is 1,014 units, a substantial increase from the last cycle’s allocation of 180 total units. The final allocation that Unincorporated Napa County has received is broken down by income category as follows:

---

\(^3\) HCD divides the RHND into the following four income categories: Very Low-income - 0-50% of Area Median Income; Low-income - 50-80% of Area Median Income; Moderate-income - 80-120% of Area Median Income; and Above Moderate-income - 120% or more of Area Median Income.

\(^4\) For more information on HCD’s RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf).
Table 1: Final Regional Housing Needs Allocation

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Unincorporated Napa County</th>
<th>Napa County</th>
<th>Bay Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
</tr>
<tr>
<td>Very Low Income (&lt;50% of AMI)</td>
<td>369</td>
<td>36.4%</td>
<td>1,138</td>
</tr>
<tr>
<td>Low Income (50%-80% of AMI)</td>
<td>213</td>
<td>21.0%</td>
<td>658</td>
</tr>
<tr>
<td>Moderate Income (80%-120% of AMI)</td>
<td>120</td>
<td>11.8%</td>
<td>571</td>
</tr>
<tr>
<td>Above Moderate Income (&gt;120% of AMI)</td>
<td>312</td>
<td>30.8%</td>
<td>1,477</td>
</tr>
<tr>
<td>Total</td>
<td>1,014</td>
<td>100%</td>
<td>3,844</td>
</tr>
</tbody>
</table>

Source: Association of Bay Area Governments.

Napa County has limited ability to control economic pressures that are largely driven by regional housing supply and demand dynamics that are beyond the County’s control. However, ensuring that the County adequately plans to accommodate its RHNA, including providing sites that can accommodate housing for lower-income households is a key responsibility to ensure that the County provides opportunity for development of housing that is suitable for households at all income levels and does not contribute to economic pressures by unnecessarily constraining the local supply of land available to meet demand for an expanded supply of housing.

Population, Employment, and Household Characteristics

Population
The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. However, in Unincorporated Napa County, the population has been declining. Between 2000 and 2020 Unincorporated Napa County’s population has decreased by 9.3 percent; Napa County’s overall population has increased by 11.8 percent, indicating that growth in the county has occurred entirely within its incorporated cities. Overall, however, the county has lagged the region, which has seen growth of 14.2 percent over the same decade.
Table 2: Population Trends, 2000-2020

<table>
<thead>
<tr>
<th>Population</th>
<th>2000</th>
<th>2020</th>
<th>% Change 2000-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa County</td>
<td>27,483</td>
<td>24,924</td>
<td>-9.3%</td>
</tr>
<tr>
<td>Napa County</td>
<td>124,279</td>
<td>139,000</td>
<td>11.8%</td>
</tr>
<tr>
<td>ABAG Region</td>
<td>6,784,348</td>
<td>7,748,930</td>
<td>14.2%</td>
</tr>
</tbody>
</table>

Note:
The nine-county ABAG Region includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Sources: California Department of Finance, E-4 Series and E-5; BAE, 2021.

In 2020, the population of Unincorporated Napa County was estimated to be 24,924 (see Table 1). The population of Unincorporated Napa County makes up 17.9 percent of Napa County. From 1990 to 2000, the population of the unincorporated county decreased by 24 percent, largely due to the incorporation of American Canyon rather than an actual decline in population. This trend continued, with a decrease of 4.6 percent between 2000 and 2010, again due in part to annexations of unincorporated properties. A further decline of 4.9 percent occurred between 2010 and 2016. However, it should be noted that between 2010 and 2016, unincorporated population increased by 673, but catastrophic fires between 2017 and 2020 resulted in loss of XXXX housing units which accounts for the overall decline. If the fires had not occurred the growth rate of new housing units between 2017 and 2020 would have been similar to that of 2010 through 2016.

To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e., percent change) in each of these geographies relative to their populations in 1990.
Figure 1: Population Growth Trends

Notes:
Universe: Total population.
The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the year 1990. The data points represent the relative population growth in each of these geographies relative to their populations in 1990.
- For some jurisdictions, a break may appear between 2009 (estimated data) and 2010 (census count data). DOF uses the decennial census to benchmark subsequent population estimates.

Source:
California Department of Finance, E-4 and E-5 series.

Household Trends
As illustrated by Table 3, trends for the change in the number of households mirror those for population. The number of households declined in Unincorporated Napa County between 2000 and 2020; as with population, recent declines can be attributed to the loss of housing due to wildfires. Napa County showed modest growth in the number of households, lagging the ABAG Region. Average household size also declined in the Unincorporated County over the two decades, while it increased in the county and the ABAG Region. Since the average household size in the Unincorporated County declined and the overall county average household size increased, this indicates the increase occurred in the incorporated places of the county.
Table 3: Households Trends, 2000-2020

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2020</th>
<th>% Change 2000-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unincorporated Napa County</td>
<td>9,736</td>
<td>8,874</td>
<td>-8.9%</td>
</tr>
<tr>
<td>Napa County</td>
<td>45,402</td>
<td>48,856</td>
<td>7.6%</td>
</tr>
<tr>
<td>ABAG Region</td>
<td>2,466,020</td>
<td>2,752,510</td>
<td>11.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Average Household Size</strong></th>
<th>2000</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa County</td>
<td>2.64</td>
<td>2.52</td>
</tr>
<tr>
<td>Napa County</td>
<td>2.62</td>
<td>2.75</td>
</tr>
<tr>
<td>ABAG Region</td>
<td>2.69</td>
<td>2.76</td>
</tr>
</tbody>
</table>

Note:
The nine-county ABAG Region includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Sources: California Department of Finance, E-4 and E-5 Series; BAE, 2021.

**Age**
The distribution of age groups 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.

In Unincorporated Napa County, the median age in 2000 was 42.4; by 2019, this had increased to 48.8 years. More specifically, the population of those under 14 has decreased since 2010, while the 65-and-over population has increased (see Figure 2).
Figure 2: Population by Age, 2000-2019

Universe: Total population
Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

Race and Ethnicity
Understanding the racial makeup of a locale and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both historic and current market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today. Since 2000, the percentage of residents in Unincorporated Napa County identifying as White Non-Hispanic has decreased – and by the same token the percentage of residents of all other races and ethnicities has increased – by 8.7 percent, with the 2019 White Non-Hispanic population standing at 17,827 (see Table 4). In absolute terms, the Latino population increased the most while the White, Non-Hispanic population decreased the most.
Table 4: Population by Race, 2000-2019

<table>
<thead>
<tr>
<th>Year</th>
<th>American Indian or Alaska Native, Non-Hispanic</th>
<th>Asian / API, Non-Hispanic</th>
<th>Black or African American, Non-Hispanic</th>
<th>White, Non-Hispanic</th>
<th>Other Race or Multiple Races, Non-Hispanic</th>
<th>Hispanic/Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>146</td>
<td>758</td>
<td>456</td>
<td>21,576</td>
<td>668</td>
<td>4,260</td>
</tr>
<tr>
<td>2010</td>
<td>111</td>
<td>882</td>
<td>523</td>
<td>18,851</td>
<td>516</td>
<td>5,330</td>
</tr>
<tr>
<td>2019</td>
<td>114</td>
<td>1,167</td>
<td>605</td>
<td>17,827</td>
<td>664</td>
<td>5,552</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>American Indian or Alaska Native, Non-Hispanic</th>
<th>Asian / API, Non-Hispanic</th>
<th>Black or African American, Non-Hispanic</th>
<th>White, Non-Hispanic</th>
<th>Other Race or Multiple Races, Non-Hispanic</th>
<th>Hispanic/Latino</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>0.5%</td>
<td>2.7%</td>
<td>1.6%</td>
<td>77.4%</td>
<td>2.4%</td>
<td>15.3%</td>
</tr>
<tr>
<td>2010</td>
<td>0.4%</td>
<td>3.4%</td>
<td>2.0%</td>
<td>71.9%</td>
<td>2.0%</td>
<td>20.3%</td>
</tr>
<tr>
<td>2019</td>
<td>0.4%</td>
<td>4.5%</td>
<td>2.3%</td>
<td>68.8%</td>
<td>2.6%</td>
<td>21.4%</td>
</tr>
</tbody>
</table>

Notes:
Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latino ethnicity separate from racial categories. For the purposes of this graph, The “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latino ethnicity.

Sources: U.S. Census Bureau, Census 2000, Table P004, Census 2010, Table P5, and American Community Survey 5-Year Data (2015-2019), Table B03002.

While its population has become more diverse in recent years, the unincorporated county is still less diverse than the county overall or the Bay Area region. Nearly 70 percent of the unincorporated county is White Non-Hispanic, in comparison to only 52 percent for the county and 39 percent for the region (see Figure 3). This indicates that the incorporated areas of the county contain a much higher percentage of the county’s minority population than the unincorporated area. The largest minority group in each area is the Hispanic or Latino population, which has been growing in the unincorporated county even as the overall population declines.
Figure 3: Population by Race, Unincorporated Napa County, Napa County, and the Bay Area, 2019

Unincorporated Napa Napa County Bay Area

- Hispanic / Latino
- Other Race or Multiple Races, Non-Hispanic
- White, Non-Hispanic
- Black or African American, Non-Hispanic
- Asian / API, Non-Hispanic
- American Indian or Alaska Native, Non-Hispanic

Universe: Total population
Notes:
- The Census Bureau defines Hispanic/Latino ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latino ethnicity. American Indian or Alaska Native, Non-Hispanic population is less than 0.5 percent for all three geographies.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

Examining the senior and youth population by race adds an additional layer of understanding, as families and seniors of color are sometimes more likely to experience challenges finding affordable housing. In Napa, people of color make up eight percent of seniors and 14 percent youth under 18 (see Table 5). Shown separately persons of Hispanic origin make up only five percent of seniors and 34 percent of youth under 18. As persons of Hispanic origin make up 21 percent of the total population, this indicates this group is over-represented among youth and underrepresented amount the elderly. This is an indicator that the historic growth in the size and proportion of the Latino population in the Unincorporated County is likely to continue into the future.
Table 5: Senior and Youth Population by Race and Hispanic Origin

<table>
<thead>
<tr>
<th>Race Category</th>
<th>Age 0-17</th>
<th></th>
<th>Age 65+</th>
<th></th>
<th>Total Population</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>53</td>
<td>1%</td>
<td>5</td>
<td>0%</td>
<td>139</td>
<td>1%</td>
</tr>
<tr>
<td>(Hispanic and Non-Hispanic)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian / API (Hispanic and Non-Hispanic)</td>
<td>49</td>
<td>1%</td>
<td>200</td>
<td>3%</td>
<td>1,167</td>
<td>5%</td>
</tr>
<tr>
<td>Black or African American (Hispanic and</td>
<td>12</td>
<td>0%</td>
<td>110</td>
<td>2%</td>
<td>605</td>
<td>2%</td>
</tr>
<tr>
<td>Non-Hispanic)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Race or Multiple Races (Hispanic and</td>
<td>428</td>
<td>11%</td>
<td>179</td>
<td>3%</td>
<td>2,569</td>
<td>10%</td>
</tr>
<tr>
<td>Non-Hispanic)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White (Hispanic and Non-Hispanic)</td>
<td>3,257</td>
<td>86%</td>
<td>5,620</td>
<td>92%</td>
<td>21,449</td>
<td>83%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3,799</td>
<td>100%</td>
<td>6,114</td>
<td>100%</td>
<td>25,929</td>
<td>100%</td>
</tr>
<tr>
<td>Hispanic, Any Race</td>
<td>1,306</td>
<td>34%</td>
<td>330</td>
<td>5%</td>
<td>5,552</td>
<td>21%</td>
</tr>
<tr>
<td>Non-Hispanic, Any Race</td>
<td>2,493</td>
<td>66%</td>
<td>5,784</td>
<td>95%</td>
<td>20,377</td>
<td>79%</td>
</tr>
</tbody>
</table>

Notes:
In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. The overlapping category of Hispanic/ non-Hispanic groups is shown separately to avoid double counting.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I).

Employment Trends

Balance of Jobs and Workers
A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between workers and jobs. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in Unincorporated Napa County increased by 39.2 percent (see Figure 4).
There are 12,468 employed residents, and 24,021 jobs\(^5\) in Unincorporated Napa County - the ratio of jobs to resident workers is 1.93; Unincorporated Napa County is a net importer of workers.

Figure 5 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 may cast extra light on potentially pent-up demand for housing in particular price categories. A relative 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, sub-regional imbalances may appear. Unincorporated Napa County has more low-wage jobs than low-wage

\(^5\) Employed residents in a jurisdiction is counted by place of residence (they may work elsewhere) while jobs in a jurisdiction are counted by place of work (they may live elsewhere). The job totals may differ from those reported in Figure 4 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.
residents (where low-wage refers to jobs paying less than $25,000). In fact, the Unincorporated County has more jobs for all of the wage categories shown, including high-wage jobs paying more than $75,000. However, many of these workers live nearby in the incorporated places within Napa County; overall, Napa County has 68,326 primary jobs and 63,250 workers, so the imbalance is less than for the unincorporated area alone.

**Figure 5: Workers by Earnings, by Place of Work and Place of Residence for Unincorporated Napa County, 2018**

![Bar chart showing worker population by earnings, place of work, and place of residence for Unincorporated Napa County, 2018.]

Universe: Workers 16 years and over with earnings
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Figure 6 shows the balance of resident workers to the workers employed there for the Unincorporated County, the entire county, and the Bay Area region expressed as a ratio. A value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. For the Bay Area region, this ratio for all income levels is 1.04 workers working in the region for each worker living in the region, implying a modest import of workers from outside the region. For Unincorporated Napa County, this ratio is 1.93 and for Napa County overall the ratio is 1.14, such that the county as a whole is importing a higher proportion of its workers than the region. This can be indicative of a constrained
housing market, with limited inventory relative to demand and/or housing unaffordable to many worker households.

**Figure 6: Ratio of Workers Employed in an Area to Working Residents**

<table>
<thead>
<tr>
<th></th>
<th>Ratio of Workers Working in Area to Workers Living in Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa County</td>
<td>1.93</td>
</tr>
<tr>
<td>Napa County</td>
<td>1.14</td>
</tr>
<tr>
<td>Bay Area</td>
<td>1.04</td>
</tr>
</tbody>
</table>

Universe: Workers 16 years and older
Notes:
Data is for workers not for jobs. A worker may hold more than one job.
U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Tables B08128 and B08604.

Figure 7 shows these ratios for the Unincorporated County broken out by different wage levels for years from 2002 through 2018. As shown, there are more jobs than workers living in an area for each of the wage levels shown. Interestingly, the gap is substantially lower for the lowest-wage group. However, providing affordable housing for this population is more challenging than for those with higher incomes.

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\[6\] The source data for this table varies from the previous table. The source table is top-coded at $75,000, precluding more fine grained analysis at the higher end of the wage spectrum.
Figure 7: Jobs-Worker Ratios, By Wage Group

Imbalances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a locale is relatively jobs-rich, typically also with a high jobs to households ratio. Bringing housing into the measure, the jobs-
A household ratio in Unincorporated Napa County has increased from 1.99 in 2002, to 2.84 jobs per household in 2018 (see Figure 8).

**Figure 8: Jobs-Household Ratio**

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction
Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction’s jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Sources: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-8 and E-5 (Households)

**Sectoral Composition of Resident Employment**

In terms of sectoral composition, the largest major industry sector in which Unincorporated Napa County residents work is Health & Educational Services, and the largest sector in which Napa County residents work is also Health & Educational Services (see Table 6). For the Bay Area as a whole, Finance and Professional Services employs the largest number of workers, indicating less residents working in higher paid office-type jobs in Napa County. The Unincorporated County and the county overall have relatively high proportions of residents employed in the Arts, Entertainment, Recreation, Accommodation & Food Services sector, reflecting the strength of the tourism economy, which tends to have lower wage levels than many other sectors.
Table 6: Resident Employment by Industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>Unicorporated Napa County</th>
<th>Napa County</th>
<th>Bay Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Agriculture &amp; Natural Resources</td>
<td>873</td>
<td>6.8%</td>
<td>3,901</td>
</tr>
<tr>
<td>Construction</td>
<td>1,081</td>
<td>8.5%</td>
<td>4,332</td>
</tr>
<tr>
<td>Financial &amp; Professional Services</td>
<td>1,921</td>
<td>15.1%</td>
<td>10,401</td>
</tr>
<tr>
<td>Health &amp; Educational Services</td>
<td>2,940</td>
<td>23.1%</td>
<td>14,734</td>
</tr>
<tr>
<td>Information</td>
<td>92</td>
<td>0.7%</td>
<td>798</td>
</tr>
<tr>
<td>Manufacturing, Wholesale &amp; Transportation</td>
<td>2,252</td>
<td>17.7%</td>
<td>13,843</td>
</tr>
<tr>
<td>Retail</td>
<td>1,009</td>
<td>7.9%</td>
<td>6,945</td>
</tr>
<tr>
<td>Arts, Entertainment, Recreation, Accommodation &amp; Food Services</td>
<td>1,546</td>
<td>12.1%</td>
<td>10,261</td>
</tr>
<tr>
<td>Other</td>
<td>1,036</td>
<td>8.1%</td>
<td>5,926</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>12,750</td>
<td>100.0%</td>
<td>71,141</td>
</tr>
</tbody>
</table>

Universe: Civilian employed population age 16 years and over
Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not).
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table S2403.

Unemployment
As shown in Figure 9, unemployment trends in Unincorporated Napa County mirror those for the county overall and the Bay Area region, declining gradually from the end of the Great Recession through the beginning of 2018. All three geographies showed a upward spike in unemployment due to impacts related to the COVID-19 pandemic, with a general improvement and recovery beginning in the later months of 2020.
**Figure 9: Unemployment Rate**

Unemployment Rate

Unincorporated Napa County vs. Napa County vs. Bay Area

Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level are derived from larger geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally adjusted labor force (unemployment rates) data are developed for cities and CDPs.

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

**Current Tenure Patterns**

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 locale and region. Generally, renters may be displaced more quickly if prices increase. In Unincorporated Napa County there are a total of slightly more than 9,000 housing units, and less than one-fourth of residents rent their homes (see Figure 10). By comparison, 36 percent of households in Napa County are renters, while 44 percent of Bay Area households rent their homes.
Figure 10: Housing Tenure

The high rate of homeownership in Unincorporated Napa County has increased over the last two decades, from 73 percent in 2000 to 77 percent for the 2015-2019 period. However, this increase was due in large part to an actual decrease in the total number of housing units; the total number of owner-occupied units has declined by two percent, but the number of rental units has declined by over 20 percent. The overall decrease in occupied units is linked to the substantial loss of units due to wildfires in recent years (see further discussion in the housing stock discussion below). The greater loss of rental units also indicates that displacement due to the fires has fallen largely on renters, likely due to them being “outbid” for the decreased available housing inventory stock by more affluent owners.
Table 7: Housing Unit Trends, 2000-2019

<table>
<thead>
<tr>
<th>Tenure</th>
<th>2000</th>
<th>2010</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Owner Occupied</td>
<td>7,132</td>
<td>73%</td>
<td>6,821</td>
</tr>
<tr>
<td>Renter Occupied</td>
<td>2,613</td>
<td>27%</td>
<td>2,762</td>
</tr>
<tr>
<td>Totals</td>
<td>9,745</td>
<td>100%</td>
<td>9,583</td>
</tr>
</tbody>
</table>

Universe: Occupied housing units.
Source: U.S. Census Bureau, Census 2000 SF1, Table H04; U.S. Census Bureau, Census 2010 SF1, Table H04; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Tenure by Race and Ethnicity
Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from historic federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities. In Unincorporated Napa County, 80 percent of White households owned their homes. The rates were slightly lower for Asian/API households at 70 percent, and only 48 percent for other race/multiple race households. The Hispanic/Latino rate was only 44 percent. The differences in these rates may result from historic patterns of housing and economic discrimination.

Table 8: Housing Tenure by Race of Householder

<table>
<thead>
<tr>
<th>Racial / Ethnic Group</th>
<th>Owner Occupied</th>
<th>% Across</th>
<th>Renter Occupied</th>
<th>% Across</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>6,540</td>
<td>80%</td>
<td>1,641</td>
<td>20%</td>
<td>8,181</td>
</tr>
<tr>
<td>Asian / API</td>
<td>112</td>
<td>70%</td>
<td>49</td>
<td>30%</td>
<td>161</td>
</tr>
<tr>
<td>Other Race or Multiple Races</td>
<td>328</td>
<td>48%</td>
<td>352</td>
<td>52%</td>
<td>680</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6,980</strong></td>
<td></td>
<td><strong>2,042</strong></td>
<td></td>
<td><strong>9,022</strong></td>
</tr>
<tr>
<td>Hispanic or Latinx</td>
<td>538</td>
<td>44%</td>
<td>680</td>
<td>56%</td>
<td>1,218</td>
</tr>
</tbody>
</table>

Universe: Occupied housing units

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. Hispanic/Latino ethnicity is counted separately from race, and thus should not be summed with race data presented. The racial/ethnic groups reported in this table are not all mutually exclusive. The number of American Indian or Alaska Native and Black or African American households was extremely small and not a statistically reliable sample, so they have been combined into the Other Race or Multiple Races category.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I).

Tenure by Age

The age of residents can also indicate the housing challenges a community is experiencing. Typically, 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 and may remain as “empty nesters” in a larger house suitable for a family with children, thus contributing to a shortage of housing suitable for families. Unincorporated Napa County follows this pattern with ownership correlating strongly with the age of the householder. As shown in Figure 11, in Unincorporated Napa County, 53 percent of householders between the ages of 25 and 44 are renters, while only nine percent of householders over 65 are.
In most locales, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. This is the case in Unincorporated Napa County, where 81 percent of households in detached single-family homes are homeowners, while only 13 percent of households in multi-family housing are homeowners (see Figure 12). It is important to remember that nearly 90 percent of the overall housing inventory in the Unincorporated County is detached single-family homes, thus limiting the affordable options available to renters.
Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network. The University of California, Berkeley has mapped all neighborhoods in the Bay Area, identifying their risk for gentrification. Their analysis (shown in Figure 13) finds that displacement is a potential issue in Unincorporated Napa County, where 22.4 percent of households live in neighborhoods that are susceptible to or experiencing displacement and 1.1 percent live in neighborhoods at risk of or undergoing gentrification. Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 13.2 percent of households in Unincorporated Napa County live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.  

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8 More information about this gentrification and displacement data is available at the Urban Displacement Project’s webpage: https://www.urbandisplacement.org/. Specifically, one can learn more about the different

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Figure 13: Households by Displacement Risk and Tenure

Universe: Households
Notes: Displacement data is available at the census tract level. ABAG Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive; At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification; Stable/Moderate/Mixed Income: Stable/Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

Unavailability or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.

gentrification/displacement typologies shown in Figure 13 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement

25
Extremely Low-Income Housing Needs

Household Income

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.\(^9\)

Extremely low-income is defined as households with income less than 30 percent of area median income. The current (2021) area median income in the County is $109,200.\(^10\) For extremely low income households, this results in an income of $34,100 or less for a four-person household or $23,900 or less for a one-person household. Households with extremely low-income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as supplemental security insurance (SSI) or disability insurance are considered extremely low-income households. Many households with multiple wage earners – including food service workers, full-time students, teachers, farm workers and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries. The following table shows examples of occupations with wages where the worker households could potentially qualify as extremely low income households.

<table>
<thead>
<tr>
<th>Occupation Title</th>
<th>Median Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotel and Resort Clerk</td>
<td>$14.45</td>
</tr>
<tr>
<td>Child Care Workers</td>
<td>$13.83</td>
</tr>
<tr>
<td>Housekeepers</td>
<td>$14.94</td>
</tr>
<tr>
<td>Manicurists and Pedicurists</td>
<td>$13.34</td>
</tr>
<tr>
<td>Hosts and Hostesses</td>
<td>$12.91</td>
</tr>
<tr>
<td>Education, Training and Library Workers</td>
<td>$28.47</td>
</tr>
<tr>
<td>Agricultural Graders and Sorters</td>
<td>$12.77</td>
</tr>
<tr>
<td>Waiters and Waitresses</td>
<td>$13.16</td>
</tr>
<tr>
<td>Food Preparation and Serving Related Workers</td>
<td>$13.47</td>
</tr>
</tbody>
</table>


In Unincorporated Napa County, seven percent of households fall in the extremely low-income category (see Figure 14). This is lower than the proportion for Napa County overall, and below the 15 percent for the entire Bay Area. Sixty percent of Unincorporated County households


\(^10\) Based on HCD Income Limits for 2021.
make more than 100 percent of the Area Median Income (AMI)\textsuperscript{11}, compared to only 52 percent regionally. Nevertheless, the Unincorporated County shows a number of extremely low income households, many of whom are likely to have a need for more affordable housing. The following discussion provides additional information profiling those households.

**Figure 14: Households by Household Income Level**

![Households by Household Income Level](chart)

Unincorporated Napa  Napa County  Bay Area

- 0%-30% of AMI
- 31%-50% of AMI
- 51%-80% of AMI
- 81%-100% of AMI
- Greater than 100% of AMI

Universe: Occupied housing units


**Household Income Distribution by Race**

Housing the extremely low-income population (below 30 percent of area median income) can be especially challenging. Table 10 below provides a breakdown of extremely low-income

\textsuperscript{11} 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.
households by race and ethnicity. The race/ethnicity with the highest share of extremely low-income households in Unincorporated Napa County is the Other Race or Multiple Races, non-Hispanic category (31.9 percent compared to 7.4 percent of all households). Approximately one-fifth of Black non-Hispanic households also have extremely low incomes. It should be noted that the number of households in these two categories is relatively limited and subject to statistical error as the data source uses a weighted sample.

Table 10: Extremely Low-Income Households by Race and Ethnicity, Unincorporated Napa County

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Total Households</th>
<th>Households below 30% HAMFI</th>
<th>Share below 30% HAMFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaska Native, Non-Hispanic</td>
<td>5</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Asian / API, Non-Hispanic</td>
<td>167</td>
<td>16</td>
<td>9.6%</td>
</tr>
<tr>
<td>Black or African American, Non-Hispanic</td>
<td>49</td>
<td>10</td>
<td>20.4%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>7,610</td>
<td>516</td>
<td>6.8%</td>
</tr>
<tr>
<td>Other Race or Multiple Races, Non-Hispanic</td>
<td>160</td>
<td>51</td>
<td>31.9%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>1,252</td>
<td>90</td>
<td>7.2%</td>
</tr>
<tr>
<td>Total</td>
<td>9,243</td>
<td>683</td>
<td>7.4%</td>
</tr>
</tbody>
</table>

Universe: Occupied housing units
Note: Numbers may not match other tables due to independent rounding. HAMFI refers to HUD Area Median Family Income.


**Household Income Distribution by Tenure**

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. As shown in Figure 15, renters are distributed somewhat more evenly across the income spectrum when compared to owners in Unincorporated Napa County; almost two-thirds of owner households are in the Greater than 100 percent AMI group, while only 41 percent of renters fall in this income category.

In Unincorporated Napa County, the largest proportion of both renters and owners falls in the Greater than 100 percent of AMI income group. While there are more owner households than renters in most of the lower income groups, this is due in large part to ownership housing accounting for three fourths of the area’s housing stock.
Figure 15: Household Income Level by Tenure

Universe: Occupied housing units
Notes: 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.

Poverty Status by Race
People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Unincorporated Napa County, American Indian or Alaska Native (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents (see Table 11). As noted above, these groups represent a very small portion of the Unincorporated Napa County population.

Table 11: Poverty Status by Race

<table>
<thead>
<tr>
<th>Racial / Ethnic Group</th>
<th>% of Group Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian or Alaska Native (Hispanic and Non-Hispanic)</td>
<td>76.3%</td>
</tr>
<tr>
<td>Black or African American (Hispanic and Non-Hispanic)</td>
<td>25.8%</td>
</tr>
<tr>
<td>Asian / API (Hispanic and Non-Hispanic)</td>
<td>15.0%</td>
</tr>
<tr>
<td>Other Race or Multiple Races (Hispanic and Non-Hispanic)</td>
<td>10.0%</td>
</tr>
<tr>
<td>White (Hispanic and Non-Hispanic)</td>
<td>5.8%</td>
</tr>
<tr>
<td>Hispanic / Latino</td>
<td>7.1%</td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

Universe: Population for whom poverty status is determined
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latino. Since residents who identify as white and Hispanic/Latino may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latino, data for multiple white subgroups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

Projected Need for Housing for Extremely Low Income Households

Local jurisdictions are required to provide an estimate for their projected extremely low-income households in their Housing Elements. HCD’s official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making zero to 50 percent AMI) to calculate their projected need to house extremely low-income households. HCD provides three methodologies for estimating this need: 1) allocate the percent of very low-income need to extremely low-income households based on the ABAG region’s proportion; 2) allocate the percent of very low-income need to extremely low income households based on the current proportion for the Unincorporated County; 3) assume that 50 percent of the Unincorporated County’s very low-income RHNA is for extremely low-income households. The analysis here is based on the second option, where 43.8 percent of Unincorporated Napa County’s households in the zero to 50 percent AMI category are extremely low-income (see Figure 14). Based on this method, 162 units of the projected housing need would be for extremely low-income households.

As discussed below (see Figure 25 in the section on overpayment and overcrowding), extremely low-income households are likely to face housing affordability issues. Seventy percent of Unincorporated Napa County’s extremely low income households spend the
majority of their income on housing and an additional 24 percent spend between 30 percent and 50 percent.

Many extremely low-income households seek rental housing and likely face overpayment, overcrowding or substandard housing condition. Some extremely low-income household residents may have mental or other disabilities and have special housing needs. ELI households in Unincorporated Napa County may require specific housing solutions including:

- Deeper income targeting for subsidies
- Housing with supportive services
- Single-room occupancy and/or shared housing
- Rent subsidies (housing vouchers)
- Housing for farm workers

Of the housing types just mentioned, the type that most available within the Unincorporated County is farmworker housing, including private employee housing provided by agricultural employers and the three farmworker housing centers operated by Napa County Housing Authority in Napa, St. Helena, and Calistoga. As discussed in the Governmental Constraints section of the Housing Element, Napa County zoning provides for the development and operation of supportive housing, single-room occupancy housing, shared housing, and farmworker housing within the unincorporated area.

**Housing Stock Characteristics**

**Housing Unit Trends**
Unincorporated Napa County has seen the loss of a substantial portion of its housing stock over the last decade, contributing to an ongoing shortage of affordable housing. Based on California Department of Finance estimates, as of January 2021, Unincorporated Napa County held 11,115 housing units, 20 percent of the Napa County total (see Table 5). This represents a loss of nearly 1,200 housing units since 2010, 9.5 percent of the area’s total. This loss was due to large wildfires in 2017 and 2020. Nevertheless, the county overall has only seen a very small increase in housing units due to additional residential construction in the incorporated cities of the county, particularly in the City of Napa.
Table 12: Housing Unit Trends, 2010-2021

<table>
<thead>
<tr>
<th>Date</th>
<th>Unincorporated Napa County</th>
<th>Napa County</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/1/2010</td>
<td>12,281</td>
<td>54,759</td>
</tr>
<tr>
<td>1/1/2011</td>
<td>12,314</td>
<td>54,882</td>
</tr>
<tr>
<td>1/1/2012</td>
<td>12,332</td>
<td>54,997</td>
</tr>
<tr>
<td>1/1/2013</td>
<td>12,351</td>
<td>55,084</td>
</tr>
<tr>
<td>1/1/2014</td>
<td>12,356</td>
<td>55,163</td>
</tr>
<tr>
<td>1/1/2015</td>
<td>12,363</td>
<td>55,267</td>
</tr>
<tr>
<td>1/1/2016</td>
<td>12,359</td>
<td>55,380</td>
</tr>
<tr>
<td>1/1/2017</td>
<td>12,377</td>
<td>55,567</td>
</tr>
<tr>
<td>1/1/2018</td>
<td>11,815</td>
<td>55,157</td>
</tr>
<tr>
<td>1/1/2019</td>
<td>11,753</td>
<td>55,180</td>
</tr>
<tr>
<td>1/1/2020</td>
<td>11,768</td>
<td>55,289</td>
</tr>
<tr>
<td>1/1/2021</td>
<td>11,115</td>
<td>54,982</td>
</tr>
</tbody>
</table>

Change, 2010-2021 (1,166) 223
Percent Change, 2010-2021 -9.5% 0.4%

Source: California Department of Finance 2021 E-5 Report; BAE.

Housing Types, Year Built, Vacancy, and Permits
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 open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Unincorporated Napa County is largely single family detached structures; this unit type makes up of 83.1 percent of the total in 2021. Of the remainder, 3.3 percent are single family attached homes, 5.5 percent units in multifamily structures with two to four units, 3.3 percent units in multifamily structures with five or more units, and 4.8 percent mobile homes (see Figure 16). Comparison with 2010 data shows that the loss of housing units due to wildfires is largely focused on single family detached units, likely due the

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13 Single-family detached structures are single-unit buildings that do not share a wall with any other house. There may be more than one such structure on a single parcel. An ADU that is detached from the primary dwelling would be counted as a separate housing unit.
prevalence of this unit type in the areas most susceptible to fire. Other unit types show little or no change in numbers since 2010, indicating that the supply of unit types most affordable for middle and lower-income households, especially renters, has stagnated in recent years.

**Figure 16: Housing Type Trends, 2010-2021**

![Bar chart showing housing type trends from 2010 to 2021.]

- **Single-Family Home: Attached**
  - 2010: 370
  - 2021: 367

- **Single-Family Home: Detached**
  - 2010: 10,425
  - 2021: 9,893

- **Multifamily Housing: Two to Four Units**
  - 2010: 605
  - 2021: 609

- **Multifamily Housing: Five-plus Units**
  - 2010: 367
  - 2021: 367

- **Mobile Homes**
  - 2010: 514
  - 2021: 532

*Universe: Housing units
Source: California Department of Finance, E-5 series*

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the demand from population and job growth experienced throughout the region. In Unincorporated Napa County, the largest proportion of the housing stock was built from 1960 through 1979, with 3,527 units (28.6 percent of the total) constructed during this period (see Figure 17). Since 2010, only 456 units (3.7 percent of the total) were built, not enough to counter the units lost to wildfire since that time.
As shown in Table 13, vacant units make up 27.0 percent of the overall housing stock in Unincorporated Napa County, a far higher percentage than for countywide or for the Bay Area region.

Table 13: Occupancy Status

<table>
<thead>
<tr>
<th>Geography</th>
<th>Occupied Housing Units</th>
<th>Vacant Housing Units</th>
<th>Total Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent Across</td>
<td>Number</td>
</tr>
<tr>
<td>Unincorporated Napa County</td>
<td>9,022</td>
<td>73%</td>
<td>3,331</td>
</tr>
<tr>
<td>Napa County</td>
<td>48,705</td>
<td>88%</td>
<td>6,897</td>
</tr>
<tr>
<td>Bay Area</td>
<td>2,731,434</td>
<td>94%</td>
<td>172,660</td>
</tr>
</tbody>
</table>

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002.
However, the rental vacancy stands at 5.9 percent (as of the 2015-2019 period), while the ownership vacancy rate is 2.3 percent. These rates of units actually available for the conventional residential housing market are not unusually high or low. The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant), but exclude a significant number of vacancy categories, including the numerically significant other vacant. The high overall vacancy rate is due to the county’s status as a vacation and tourist destination, resulting in a large number of units held for seasonal, recreational, or occasional use (e.g., second homes). Of the vacant units in the Unincorporated County, the most common type of vacancy is units held for seasonal, recreational, or occasional Use (see Figure 18).

Throughout the Bay Area, vacancies make up 5.9 percent of the total housing units, with homes listed for rent; units used for recreational or occasional use, and units not otherwise classified (other vacant) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census, or if it is currently occupied by a household whose usual place of residence was elsewhere. Vacant units classified as “for 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 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/repairs and prepared for rental or sale may represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.

There are slight differences in how the Census and the American Community Survey (ACS) enumerate units that may be temporarily occupied. The decennial Census counts the unit as occupied based on a usual place of residence definition, while the ACS counts the unit as occupied if it has been used as a place of residence continuously for two or more months.

For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.
Between 2015 and 2019, 157 housing units were issued permits in Unincorporated Napa County; 60.5 percent were for above moderate-income housing, 35.0 percent were for moderate-income housing, and 4.5 percent were for low- or very low-income housing (see Table 8). This limited production is less than the number of units lost to wildfires in recent years.
Table 14: Housing Permits Issued, 2015-2019

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above Moderate Income</td>
<td>95</td>
<td>60.5%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>55</td>
<td>35.0%</td>
</tr>
<tr>
<td>Very Low Income</td>
<td>4</td>
<td>2.5%</td>
</tr>
<tr>
<td>Low Income</td>
<td>3</td>
<td>1.9%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>157</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Universe: Housing permits issued between 2015 and 2019

Notes: Percentage may not add to total due to independent rounding. HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

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

Assisted Housing Developments At-Risk of Conversion

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 data in the table below comes from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 18 assisted units in Unincorporated Napa County in the Preservation Database. Of these units, none are at Moderate, High Risk, or Very High Risk of conversion.17

17 California Housing Partnership uses the following categories for assisted housing developments in its database: 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 large/stable non-profit, mission-driven developer.
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 large/stable non-profit, mission-driven developer.
Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
Table 15: Assisted Units at Risk of Conversion

<table>
<thead>
<tr>
<th>Geography</th>
<th>Low</th>
<th>Moderate</th>
<th>High</th>
<th>Very High</th>
<th>Total Assisted Units in Database</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa</td>
<td>18</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,056</td>
</tr>
<tr>
<td>Napa County</td>
<td>1,972</td>
<td>84</td>
<td>-</td>
<td>-</td>
<td>2,056</td>
</tr>
<tr>
<td>Bay Area</td>
<td>110,177</td>
<td>3,375</td>
<td>1,854</td>
<td>1,053</td>
<td>116,459</td>
</tr>
</tbody>
</table>

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: While California Housing Partnership’s Preservation Database is the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table.

Source: California Housing Partnership, Preservation Database (2020).

Substandard Housing

Housing costs in the Bay Area region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited published data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the table below shows that very few units are substandard by the criteria available from the American Community Survey. In Unincorporated Napa County, 1.3 percent of renters reported lacking a kitchen or lacking complete plumbing, compared to 0.6 of owners who lack a kitchen and 0.1 percent of owners who lack complete plumbing. Note that these two data points do not cover many traits of substandard housing, including the need for rehabilitation or replacement.

Table 16: Substandard Housing Issues

<table>
<thead>
<tr>
<th>Building Amenity</th>
<th>Owner</th>
<th>Renter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitchen</td>
<td>0.6%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Plumbing</td>
<td>0.1%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049

---

18 Complete plumbing facilities are defined as hot and cold piped water, a bath-tub or shower, and a flush toilet.
Many of Napa County’s housing code cases involve undocumented existing housing units, such as a single-family residence turned into a triplex, or a garage turned into an ADU without proper permitting, where the correction to the violation involves bringing the existing housing unit under permit, if possible. [Note to staff: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.]

**Home Prices and Rent Levels**

Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages, and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. Home values in Napa County overall are below the Bay Area average, but for many years, the Unincorporated Napa County showed values above the Bay Area; however, in recent years those values have continued to increase but have fallen behind the Bay Area average (see Figure 19). The region’s home values have generally increased steadily since 2001, aside from a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 48 percent in Unincorporated Napa County. As of December 2020, the typical home value in Unincorporated Napa County was estimated at $957,050 per data from Zillow. By comparison, the typical home value is $768,410 in Napa County and $1,077,230 the Bay Area. There were slight decreases in the Unincorporated County between 2016 and 2017 and between 2019 and 2020. These declines may be related to the recent wildfires which could indicate an increased risk for homes in rural areas of the County.
Figure 19: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units
Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF’s E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.
Source: Zillow, Zillow Home Value Index (ZHVI)

Based on somewhat older American Community Survey data from 2015-2019 (inflation-adjusted to 2019 values), the largest share (approximately one-fifth of the Unincorporated County’s homes) was valued at $2 million or more.19 (see Figure 20). For the County overall, the largest share of units was valued between $500 thousand and $750 thousand. The limited number of lower-value homes indicates a possible lack of units affordable to middle and lower-income households interested in home ownership.

19 Note that the values from the American Community Survey are based on residents estimating the current value of their home rather than actual sales data.
Similar to home values, rents have also increased dramatically across the Bay Area in recent years. 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.

In Unincorporated Napa County, the largest proportion of rental units rented in the $1,500-$2,000 monthly category, totaling 24 percent, followed by 23 percent of units renting in the $1,000-$1,500 category (see Figure 21). Looking beyond the Unincorporated County, the largest share of units in the County overall and the Bay Area rent for $1,500-$2,000 category. One noteworthy difference for the Unincorporated County is the higher proportion of units renting for $500 to $1,000 per month. However, as noted previously in Figure 10 above, the Unincorporated County only has slightly more than 2,000 rental units total, so it is likely that demand still outstrips supply.
Figure 21: Monthly Contract Rents for Renter-Occupied Units

Between 2009 and 2019, the median monthly contract rent in each of the three geographies as shown increased by approximately 50 percent (see Figure 22). The median increased from $1,032 to $1,537 per month in Unincorporated Napa County, from $1,085 to $1,587 per month in Napa County, and from $1,187 to $1,824 per month in the Bay Area. The more current data on home values shown above in Figure 19 comes from Zillow, which does not have data on rent prices available for most Bay Area jurisdictions. The rent data in this document comes from the U.S. Census Bureau’s American Community Survey, which does not fully reflect current rents. Following Figure 22 is a discussion of more recent trends in rents in Napa County.
Figure 22: Median Contract Rent

Table 17 presents more current rent data for Napa County compiled by CoStar, a private data vendor tracking residential markets nationwide. As shown, the average market-rate monthly asking rent for the third quarter in Napa County was reported at $2,331. This was an increase of 7.7 percent year-over-year; showing that rents have continued to climb even during the pandemic. Additionally, the 2.3 percent vacancy rate indicates a tight rental market. These rent levels and the vacancy rate exacerbate the ongoing affordability issues for lower-income households seeking housing in Napa County.
Table 17: Multifamily Summary for Market-Rate Rentals in Napa County, Q3 2021

<table>
<thead>
<tr>
<th>Multifamily Summary</th>
<th>Market/Market Affordable Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inventory, Q3 2021 (bldgs)</td>
<td>273</td>
</tr>
<tr>
<td>Inventory, Q3 2021 (units)</td>
<td>6,992</td>
</tr>
<tr>
<td>Occupied Units</td>
<td>6,832</td>
</tr>
<tr>
<td>Vacant Units</td>
<td>160</td>
</tr>
<tr>
<td>Vacancy Rate</td>
<td>2.3%</td>
</tr>
<tr>
<td>Average Inventory Size, Q3 2021 (sf)</td>
<td>902</td>
</tr>
<tr>
<td>Average Asking Rent</td>
<td></td>
</tr>
<tr>
<td>Average Asking Rent, Q3 2020</td>
<td>$2,164</td>
</tr>
<tr>
<td>Average Asking Rent, Q3 2021</td>
<td>$2,331</td>
</tr>
<tr>
<td>% Change Q3 2020 - Q3 2021</td>
<td>7.7%</td>
</tr>
<tr>
<td>Average Asking Rent psf</td>
<td></td>
</tr>
<tr>
<td>Average Asking Rent psf, Q3 2020</td>
<td>$2.45</td>
</tr>
<tr>
<td>Average Asking Rent psf, Q3 2021</td>
<td>$2.64</td>
</tr>
<tr>
<td>% Change Q3 2020 - Q3 2021</td>
<td>7.8%</td>
</tr>
</tbody>
</table>


Overpayment and Overcrowding

Overpayment
Housing cost burden is most commonly measured as the percentage of gross income spent on housing. A household is considered to have a moderate housing cost burden if housing expenses are between 30 percent and 50 percent of income, and to have a severe cost burden when housing expenses exceed 50 percent of income. 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.

Unincorporated Napa County, Napa County, and the Bay Area all have a similar percentage of households (slightly above 60 percent) facing acceptable housing costs of less than 30 percent of their income (see Figure 23). Similar proportions also have moderate housing cost burdens, at 18 percent for the Unincorporated County and 20 percent for the County and the region, and the pattern holds for severe cost burdens, with all three geographies showing 16 percent of households at this level. These figures indicate that Napa County is not immune from the regional housing affordability issues found in the more urban core of the Bay Area. Over one-third of all households in all three areas appear to face excessive housing costs.
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, as shown in Figure 24, in Unincorporated Napa County the proportion of renters and owners with moderate housing cost burdens of between 30 percent to 50 percent of their income is nearly the same, at approximately 18 percent. A higher proportion of renters than owners, though, have severe cost burden (spending more than 50 percent of their income on housing costs), at 22 percent for renters and only 14 percent for owners. Additionally, housing cost burden is not computed for household that report negative income, and these households make up 21 percent of renters and less than one percent of owners. Given the lack of income, these households represent an additional group facing unaffordable housing costs.
Figure 24: Cost Burden by Tenure

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

In Unincorporated Napa County, 16 percent of households spend 50 percent or more of their income on housing, while 18 percent spend 30 percent to 50 percent. However, these rates vary greatly across income categories; not surprisingly, lower income households are more likely to have issues with housing affordability (see Figure 25). For example, 70 percent of Unincorporated Napa County households making less than 30 percent of AMI spend the majority of their income on housing but only four percent of Unincorporated Napa County households with income greater than 100 percent of AMI are severely cost-burdened, and 84 percent of those making more than 100 percent of AMI are not unduly cost-burdened, spending less than 30 percent of their income on housing.
Figure 25: Housing Cost Burden by Income Level

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. 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.


People of color often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity and more likely to experience poverty and financial instability in part as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.

However, in Unincorporated Napa County the proportion of households with housing cost burdens of 30 percent or below of income is similar across the major race/ethnic groups at between 61 and 66 percent, as shown in Figure 26. All groups show between 33 percent and
39 percent households with a moderate or severe housing cost burden. White non-Hispanic households have slightly lower proportions with moderate or severe cost burdens, but these differences may not be statistically significant given the smaller minority populations in the Unincorporated County. In any case, substantial portions of households in each of the categories pay 30 percent or more of income for shelter expenses.

Figure 26: Cost Burden by Race

![Cost Burden by Race](image)

Universe: Occupied housing units.
Notes: Other race includes but is not limited to American Indian/Alaska Native and Black/African American; there are too few households in these two racial groups for statistical reliability. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latino" racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latino ethnicity.


Large family households often have special housing needs due to a lack of adequately sized affordable housing available and may bear higher cost burdens than other household types. However, in Unincorporated Napa County, fewer of the large-family households experience moderate or severe cost burdens in comparison to other household types; 16 percent of large
family households experience a cost burden of 30 percent to 50 percent and 11 percent of these large-family households spend more than half of their income on housing. For all other household types combined, 19 percent have a cost burden of 30 percent to 50 percent and 16 percent spend more than half of their income on housing (see Figure 27). It appears that for Unincorporated Napa County, the large family households may tend to be more affluent than other household types, but it should be noted that a substantial portion of these households still face unacceptably high housing costs.

**Figure 27: Cost Burden by Household Size**

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, who tend to face modest or severe cost burdens. This is the case in Unincorporated Napa County, where approximately two-thirds of extremely low income seniors are spending the majority of their income on housing. In contrast, for senior households making more than 100 percent of AMI, 88 percent are not cost-burdened and spend less than 30 percent of their income on housing, and only nine percent of this group have modest cost burdens and only three percent have severe cost burdens (see Figure 28).

Figure 28: Cost-Burdened Senior Households by Income Level

Universe: Senior households
Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs," which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. 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.

Overcrowding

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. This report uses the Census Bureau definition of overcrowding, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is not as prevalent in the Unincorporated County as in Napa County overall or the Bay Area. Only 1.5 percent of the households in Unincorporated Napa County have from 1.01 to 1.5 occupants per room and only 1.0 percent are severely overcrowded. Both Napa County and the Bay Area have over four percent of households overcrowded with 1.10 to 1.5 persons per room; for the County, 1.7 percent of its households are severely overcrowded, and for the Bay Area, 2.7 percent of households are severely overcrowded.

Table 18: Overcrowding Severity

<table>
<thead>
<tr>
<th>Geography</th>
<th>1.00 occupants per room or less</th>
<th>1.01 to 1.50 occupants per room</th>
<th>More than 1.50 occupants per room</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent Across</td>
<td>Number</td>
</tr>
<tr>
<td>Unincorporated Napa</td>
<td>8,797</td>
<td>97.5%</td>
<td>133</td>
</tr>
<tr>
<td>Napa County</td>
<td>45,693</td>
<td>93.8%</td>
<td>2,203</td>
</tr>
<tr>
<td>Bay Area</td>
<td>2,543,056</td>
<td>93.1%</td>
<td>115,696</td>
</tr>
</tbody>
</table>

Universe: Occupied housing units
Notes:
- The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014.

In many places, overcrowding is more prevalent among those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. This is the case in Unincorporated Napa County, where 3.4 percent of renters experience moderate overcrowding (1.01 to 1.5 occupants per room), compared to 0.9 percent for those that own, and 2.7 percent of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to only 0.5 percent of households that own (see Figure 29).
Figure 29: Overcrowding by Tenure and Severity

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014.

Not surprisingly, overcrowding often disproportionately impacts low-income households. This holds true for Unincorporated Napa County, where 5.2 percent of extremely low-income households are overcrowded, more than for any of the other AMI-based income group (see Figure 30). The lowest proportion of overcrowded households, 1.5 percent, was found in the greater than 100 percent AMI category.
Figure 30: Overcrowding by Income Level

Communities of color often experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Unincorporated Napa County, the racial/ethnic group with the largest overcrowding rate is Latino (see Figure 31). However, American Indian or Alaska Native, Asian/Pacific Islander, and Black or African American showed no overcrowded households in Unincorporated Napa County. The Hispanic/Latino cohort is by far the larger group in the area.

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Households with severe overcrowding have been included here because the underlying numbers are based on too small of a statistical sample to show separately. The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Figure 31: Overcrowding by Race

The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latin ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latin. Since residents who identify as white and Hispanic/Latin may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latin, data for both white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014.

Special Housing Needs

Large Households

Large households often have different housing needs than smaller households. If an area’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Unincorporated Napa, for large households with five or more persons, approximately one-third of units are renter-occupied (see Figure 32). However, this is lower than the higher that the overall proportion of renter households (23 percent),
which may indicate a stronger need for large rental units. Furthermore, in 2017, 12.4 percent of large family households in the Unincorporated County were very low-income, earning less than 50 percent of the area median income (AMI); these households may have trouble finding affordable housing in the area.

**Figure 32: Household Size by Tenure**

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with three or more bedrooms, of which there are 6,427 units in Unincorporated Napa County. Among these large units with three or more bedrooms, 15.0 percent are renter-occupied, and 85.0 percent are owner occupied (see Figure 33). This indicates that there may be a lack of housing units suitable for large-family lower-income renter households.
Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Unincorporated Napa County, the largest proportion of households is Married-couple Family Households at 62 percent of total, as shown in Figure 34. This is a higher proportion than for Napa County overall or the Bay Area region. Female-Headed Households make up only six percent of all households in the Unincorporated County, a somewhat lower percentage than the two larger geographies.
Figure 34: Household Type

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 Unincorporated Napa County, the most recent ACS reports slightly more than 300 female-headed family households with children, with only 15 of these in poverty (see Figure 35). Given that the ACS results are based on a sample, these estimates are subject to statistical error, but do indicate a limited number of female-headed households in poverty in Unincorporated Napa County.
Figure 35: Female-Headed Households by Poverty Status

Universe: Female Households
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

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. Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups and the reduced housing costs for seniors who no longer have a mortgage on their place of residence. While the largest group of senior renters and homeowners have incomes greater than 100 percent of AMI, over one-third of senior owners and slightly less than half of senior renters have low, very low, or extremely low incomes (see Figure 36). The group most likely at risk for finding affordable housing is extremely low income senior renters, who make up over 20 percent of all senior renter households.
People with Disabilities

Population by Disability Status

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 are in need of specialized care, yet often rely on family members for assistance due to the high cost of care. Persons with disabilities are not only in need of affordable housing but may require accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need may outweigh what is available, particularly in a housing market with high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly if they lose aging caregivers.
For Unincorporated Napa County, approximately 3,300 of the civilian noninstitutionalized population (13 percent) are estimated to have one or more of the six disability types specified below in Figure 38. As shown in Figure 37, this proportion is slightly higher than for similar to the proportions for Napa County and the Bay Area.

**Figure 37: Population by Disability Status**

<table>
<thead>
<tr>
<th></th>
<th>No disability</th>
<th>With a disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa</td>
<td>87%</td>
<td>13%</td>
</tr>
<tr>
<td>Napa County</td>
<td>88%</td>
<td>12%</td>
</tr>
<tr>
<td>Bay Area</td>
<td>90%</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Notes:**
- Universe: Civilian noninstitutionalized population
- Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101.

**Disability by Type**

Figure 38 shows the rates at which different disabilities are present among residents of Unincorporated Napa County. 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.

20 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 38: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over
Notes: 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. The Census Bureau provides the following definitions for these disability types:
- Hearing difficulty: deaf or has serious difficulty hearing.
- Vision difficulty: blind or has serious difficulty seeing even with glasses.
- Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs.
- Self-care difficulty: has difficulty dressing or bathing.
- Independent living difficulty: has difficulty doing errands alone such as visiting a doctor’s office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

Developmental Disabilities by Age
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.

Napa County’s developmentally disabled community is served by the North Bay Regional Center, which provides advocacy, services, support, and care coordination to children and
adults diagnosed with intellectual and developmental disabilities and their families. The regional center supports over 10,000 individuals in Napa, Sonoma, and Solano Counties.

In Unincorporated Napa County, children under the age of 18 make up 43 percent and adults make up 57 percent of the approximately 200 persons reported as having a developmental disability, as shown in Table 19.

Table 19: Population with Developmental Disabilities by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 17 Years</td>
<td>90</td>
<td>43%</td>
</tr>
<tr>
<td>18+ Years</td>
<td>117</td>
<td>57%</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
Universe: Population with developmental disabilities.
The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions.

The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

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

Population with Developmental Disabilities by Residence
As shown in Table 20, the most common living arrangement for individuals with developmental disabilities in Unincorporated Napa County is the home of parent/family/guardian, at almost three fourths of all such individuals.

Table 20: Population with Developmental Disabilities by Residence

<table>
<thead>
<tr>
<th>Residence Type</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home of Parent/Family/Guardian</td>
<td>155</td>
<td>72%</td>
</tr>
<tr>
<td>Independent/Supported Living</td>
<td>42</td>
<td>20%</td>
</tr>
<tr>
<td>Foster/Family Home</td>
<td>9</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>1%</td>
</tr>
<tr>
<td>Community Care Facility</td>
<td>3</td>
<td>1%</td>
</tr>
<tr>
<td>Intermediate Care Facility</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>Total by Residence Type</td>
<td>214</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
Universe: Population with developmental disabilities.
The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)
Homelessness
Homelessness remains an urgent challenge in many communities across the region and the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. 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; homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. As shown in Table 21, a total of 322 persons were identified in Napa County as homeless by the 2019 point in time count. These estimates are for the entire county; estimates of homelessness for just the unincorporated portions of the county were not available. Because of shelter locations and other factors, it is likely that the largest concentration of homeless persons is in the City of Napa.

In Napa County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, slightly more than half are unsheltered; of homeless households with children, most are sheltered in transitional housing (see Table 21).

Table 21: Homelessness by Household Type and Shelter Status, Napa County

<table>
<thead>
<tr>
<th>Status</th>
<th>People in Households</th>
<th>People in Households</th>
<th>People in Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Composed Solely of</td>
<td>with Adults &amp;</td>
<td>without</td>
</tr>
<tr>
<td></td>
<td>Children &lt; 18</td>
<td>Children</td>
<td>Children &lt; 18</td>
</tr>
<tr>
<td>Sheltered - Emergency Shelter</td>
<td>0</td>
<td>13</td>
<td>119</td>
</tr>
<tr>
<td>Sheltered - Transitional Housing</td>
<td>0</td>
<td>34</td>
<td>6</td>
</tr>
<tr>
<td>Unsheltered</td>
<td>0</td>
<td>5</td>
<td>145</td>
</tr>
</tbody>
</table>

Universe: Population experiencing homelessness in Napa County.

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

In Napa County, homeless shelter and transitional housing facilities are located within the cities, where there is access to various supportive services nearby. Shelter facilities and
transitional housing do not operate in the Unincorporated Area, though Napa County zoning provides for the development and operation of these uses, as discussed in the Governmental Constraints section of the Housing Element.

While people of color are more likely to experience poverty and financial instability resulting in homelessness, the majority of persons in Napa County experiencing homeless are White (Hispanic or non-Hispanic). However, the prevalence of homelessness by race generally reflects the racial makeup of the county; White (Hispanic and non-Hispanic) residents account for 77.0 percent of the homeless population while making up 73.4 percent of the overall population (see Figure 39). The minority group that is most overrepresented in the homeless population is the American Indian or Alaska Native (Hispanic and non-Hispanic) population, who make up nearly ten percent of the estimated homeless population but less than one percent of the county’s overall population. The Black or African American (Hispanic and non-Hispanic) population is also slightly more likely than the overall population to be homeless.

21 Available data do not separate the non-Hispanic from the Hispanic population by race.
Figure 39: Racial Group Share of General and Homeless Populations, Napa County

In Napa County, Latino residents represent 38.5 percent of the population experiencing homelessness, while Latino residents comprise 33.9 percent of the general population, as shown in Figure 40.
Many of those experiencing homelessness are dealing with severe personal issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In Napa County, homeless individuals are commonly challenged by severe mental illness, with 177 reporting this condition (see Table 22). Of those, some 44 percent are unsheltered, further adding to the challenge of handling the issue. A substantial number (161) also report having problems with chronic substance abuse.
Table 22: Characteristics for the Population Experiencing Homelessness, Napa County

<table>
<thead>
<tr>
<th>Status</th>
<th>Chronic Substance Abuse</th>
<th>HIV/AIDS</th>
<th>Severely Mentally Ill</th>
<th>Veterans</th>
<th>Victims of Domestic Violence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sheltered - Emergency Shelter</td>
<td>70</td>
<td>0</td>
<td>91</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Sheltered - Transitional Housing</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Unsheltered</td>
<td>91</td>
<td>1</td>
<td>78</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>161</strong></td>
<td><strong>1</strong></td>
<td><strong>177</strong></td>
<td><strong>14</strong></td>
<td><strong>32</strong></td>
</tr>
</tbody>
</table>

Universe: Population experiencing homelessness
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Sources: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

In Unincorporated Napa County in recent school years, the student population experiencing homelessness has ranged from 63 to 99 students, with the lower number from the 2019-20 school. Countywide, 270 students and regionwide approximately 13,700 reportedly experienced homelessness that school year (see Table 23). Students facing homelessness face adding undue burdens on learning and thriving, with the potential for longer term negative effects.

Table 23: Students in Local Public Schools Experiencing Homelessness

<table>
<thead>
<tr>
<th>Geography</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa</td>
<td>67</td>
<td>99</td>
<td>64</td>
<td>63</td>
</tr>
<tr>
<td>Napa County</td>
<td>381</td>
<td>433</td>
<td>249</td>
<td>270</td>
</tr>
<tr>
<td>Bay Area</td>
<td>14,990</td>
<td>15,142</td>
<td>15,427</td>
<td>13,718</td>
</tr>
</tbody>
</table>

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
Farmworkers
Across the state, housing for farmworkers has been recognized as an important and unique concern. 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. Because Napa County has a substantial agricultural economy, with most of the activity in unincorporated areas, farmworker housing is a key issue locally.

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Napa County has increased since 2002, totaling 4,290 in 2017, while the number of seasonal farm workers has decreased, totaling 5,734 in 2017 (see Figure 41). The overall number of farm workers was about the same in 2017 as in 2002.

**Figure 41: Farm Labor in Napa County**

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)
Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Farm workers have a variety of special housing needs in terms of affordability, location, and duration of residence. The increase in farmworkers living Napa County on a permanent basis increases the need for local, affordable farmworker housing for household types other than
single adult men, including family housing and all the services and neighborhood amenities associated with raising families and being permanent members of the community.

Farm workers may face added affordable housing challenges due to immigration status. Federally-funded affordable housing projects require the head of household to have documentation of legal resident status, precluding some farm workers from subsidized farm worker housing.

Even seasonal farm workers may travel with families, with children who at least temporarily enroll in local schools. In Unincorporated Napa County, the migrant worker student population totaled 88 during the 2019-20 school year and has increased substantially since the 2016-17 school year. The change at the county level is a more modest 19.4 percent increase for the same period. In contrast, the regional trend for the past few years has been a gradual decline in the migrant worker student population.

**Table 24: Migrant Worker Student Population**

<table>
<thead>
<tr>
<th>Geography</th>
<th>2016-17</th>
<th>2017-18</th>
<th>2018-19</th>
<th>2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unincorporated Napa</td>
<td>60</td>
<td>98</td>
<td>96</td>
<td>88</td>
</tr>
<tr>
<td>Napa County</td>
<td>903</td>
<td>1,173</td>
<td>1,090</td>
<td>1,078</td>
</tr>
<tr>
<td>Bay Area</td>
<td>4,630</td>
<td>4,607</td>
<td>4,075</td>
<td>3,976</td>
</tr>
</tbody>
</table>

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.


**Non-English Speakers**

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. Regionwide and for Napa County overall, the proportion of residents five years and older with limited English proficiency

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22 It is likely that many farm workers employed in unincorporated Napa County live in the incorporated cities of the county where most of the housing is located, particularly in Napa city.
is eight percent. However, the proportion is lower in Unincorporated Napa County, at only four percent.

Figure 42: Population with Limited English Proficiency

<table>
<thead>
<tr>
<th>Percent of Population aged 5 and over</th>
<th>Unincorporated Napa</th>
<th>Napa County</th>
<th>Bay Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population 5 Years and Over Who Speak English &quot;Well&quot; or &quot;Very well&quot;</td>
<td>96%</td>
<td>92%</td>
<td>92%</td>
</tr>
<tr>
<td>Population 5 Years and Over Who Speak English &quot;Not well&quot; or &quot;Not at all&quot;</td>
<td>4%</td>
<td>8%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Universe: Population 5 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005.