

3.0 HOUSING NEEDS ASSESSMENT

The analysis in the 2014 Housing Needs Assessment relied primarily upon U.S. Census data. Along with Census data, this section also summarizes population, housing and employment data published by the California Department of Finance (DOF).

The data for Lake County are presented wherever possible alongside comparable data for the cities of Lakeport and Clearlake, the state of California, and in certain instances, surrounding counties. This facilitates an understanding of the County's characteristics by illustrating how the County is similar to, or differs from, the County's two incorporated cities, the surrounding counties, and the state in various aspects related to demographic characteristics and housing conditions and needs.

3.1 DEMOGRAPHIC AND EMPLOYMENT CHARACTERISTICS AND TRENDS (POPULATION & HOUSING DATA)

The purpose of this discussion is to establish the baseline population and employment characteristics for Lake County. This baseline will assist in identifying current conditions and needs. This section discusses trends in population, households, income, employment and the type of housing units available. Analysis of each of these areas provides a database upon which decisions concerning housing policies and programs can be the most effective.

Population & Demographics

Table 3-1 documents the fairly rapid growth of Lake County over the last seven decades. Between 1970 and 1980 the population nearly doubled, with another 39 percent increase occurring between 1980 and 1990 and another 15 percent between 1990 and 2000. Growth rates in Lake County during the 1980's and 90's were significantly higher than that of the State. Population growth from 2000 onward has been very similar to growth trends experienced by the State. Lake County experienced an increase of 15 percent between 1990 and 2000 and an increase of 11 percent between 2000 and 2010. Population growth in Lake County has been in large part a result of in-migration, particularly of retirees, rather than a natural increase due to birthrate.

Lake County is currently home to more than 64,500 people with 44,626 residing in the Unincorporated County. There are two incorporated cities in Lake County. The most populous being the City of Clearlake which in 2010 had a population of 15,250.

Table 3-1 Historic Population (Lake County & California)

Year	Lake County			California		
	Population	Population Change	Percent Change	Population	Population Change	Percent Change
1940	8,069			6,907,387		
1950	11,481	3,412	42%	10,586,223	3,678,836	53%
1960	13,786	2,305	20%	15,717,204	5,130,981	48%
1970	19,548	5,762	42%	19,953,134	4,235,930	27%
1980	36,366	16,818	86%	23,667,902	3,714,768	19%
1990	50,631	14,265	39%	29,760,021	6,092,119	26%
2000	58,309	7,678	15%	33,871,648	4,111,627	14%
2010	64,665	6,356	11%	37,253,956	3,382,308	10%

Source: U.S. Census Bureau

*California Department of Finance (E-4, 2010 Population Estimates)

Table 3-2 Population (Lake County and Incorporated Cities)

Year	Clearlake	Lakeport	Lake County	Unincorporated County
2000	13,147	4,820	58,235	40,358
2010	15,250	4,753	64,665	44,662
2013	15,192	4,713	64,531	44,626

* Source: California Department of Finance (E-4, 2010 Population Estimates; 2010 Benchmark)

Changes in age groups can indicate future housing needs. Table 3-3 compares age group changes between 2000, 2009 and projected 2015 estimates. The number of children aged 10-19 has declined over the past ten years and is projected to continue. Since 1990, the number of people between the ages of 50-59 increased about 116 percent, while those between 30-39 decreased 23 percent. These trends may indicate the number of jobs for those between 30-39 have declined, while those looking towards retirement are migrating to the area. Despite these trends, projections show that the largest future growth can be expected in the 20-29 and 30-39 age groups. All other age groups are expected to remain fairly steady with some declines in the upper age brackets as a percentage of total population.

The figures provided for age distribution in Lake County are provided through the California Department of Finance as they provide more recent information than population figures provided in the last Census in 2000. However, the Department of Finance information does not include a calculation of median age. Median age in Lake County as designated in the 2000 Census was 42.7 much higher than the California median of 33.3 years, and slightly higher than Lakeport's median of 40.8 years and Clearlake's 41.1 years. Given the information provided through the California Department of Finance it is expected that the median age in Lake County has increased over the past decade.

Table 3-3: Age Distribution (Unincorporated Lake County)

Unincorporated Lake County	2000		2010	
	Number	Percent	Number	Percent

Source:

The race and ethnic composition of Lake County is shown in Table 3-4. Between 2000 and 2009 the total number of white population increased, however as a total percentage of the population they have actually declined from 80.8 percent to 76.5 percent. This is in large part due to the increase in the Hispanic population during this time period. All other ethnic population groups have stayed essentially the same. Year 2015 projections do not show any dramatic changes in the composition of ethnic groups as a percentage of population.

Table 3-4: Race/Ethnicity (Unincorporated Lake County)

County	2000		2010	
	Number	Percent	Number	Percent
White	47,476	80.8%		
Hispanic	6,679	11.4%		
Asian	502	0.9%		
Black	1,242	2.1%		
American Indian	1,457	2.5%		
Other	1,368	2.3%		
Total	58,724	100.0%		

Source:

Household Characteristics

Average household size is a function of the number of people living in households divided by the number of occupied housing units in a given area. In Unincorporated Lake County, the 2015 average household size was 2.30 persons, down slightly from 2.38 in 2000, as shown in Table 3-5, but significantly lower than the statewide average of 2.95 persons in 2015. Average household sizes in the incorporated cities are similar to that of the County with Lakeport at 2.23 and Clearlake at 2.40.

Table 3-5: Average Household Size (Unincorporated County)

Year	Total Households	Population in Households	Average Household Size
2000	18,576	44,174	2.38
2015	19,390	44,617	2.30

Source: DOF Table E-5

The U.S. Census divides households into two different categories, depending on their composition. Family households are those that consist of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals. As shown in Table 3-6, the family households account for XXX percent of total households with non-family households accounting for XXXX percent. The share of family households and non-family households remained virtually the same between 2000 and 2010.

Table 3-6: Household Type Characteristics

Household Type	Number	Percent
Family households (families)		
Married-couple families		
Non-family households		
Householder living alone		
Households with person 65+		

Source: 2010 U.S. Census

Household tenure differentiates between owner and renter occupied housing. Table 3-7 demonstrates that in 2000, 73.9 percent of households in Unincorporated Lake County were owner occupied. This number is greater than 70.4 percent in 2010.

Table 3-7: Household Tenure (Unincorporated County)

Tenure	2000		2010	
	Number	Percent	Number	Percentage
Owner	12,183	73.9%	13,084	70.4%
Renter	4,292	26.1%	5,492	29.6%
Total	16,475	100.0%	18,576	100.0%

Source: 2000 & 2010 U.S. Census

Income

The single greatest factor limiting housing choice is household income. Therefore, income patterns are examined in great detail in the following section. Table 3-10 shows the distribution of households according to their 1999 incomes for Lake County and California. As the table shows, Lake County has a much lower income profile than California as a whole.

Table 3-10: Household Income Distribution

Income Category	Lake County		California	
	Households	Percent	Households	Percent
Less Than \$5000	3,521	14.7%	967,089	8.4%
\$5,000-\$9,999	2,221	9.3%	648,780	5.6%
\$10,000-\$14,999	4,438	18.5%	1,318,246	11.5%
\$15,000-\$24,999	3,645	15.2%	1,315,085	11.4%
\$25,000-\$34,999	3,780	15.8%	1,745,961	15.2%
\$35,000-\$49,999	3,324	13.9%	2,202,873	19.1%
\$50,000-\$74,999	1,747	7.3%	1,326,569	11.5%
\$75,000-\$99,999	926	3.9%	1,192,618	10.4%
\$100,000-\$149,000	170	0.7%	385,248	3.3%
\$150,000 or more	212	0.9%	409,551	3.6%
Total Households	23,984		11,512,020	

Source: 2000 U.S. Census

Table 3-11 shows both Per Capita and Median Household Income. Per capita income indicates the average annual earnings of an individual. Median household income indicates the income of all individuals in a household, including persons living alone or with unrelated individuals. Median income is the amount that divides the income distribution into two equal groups: 50 percent of the population has incomes above the median and 50 percent of the population has incomes below the median. It is also important to note that per capita and median household income figures are used frequently in the determination of eligibility to many state and federal housing programs. For example, lower income is defined as 80 percent of the median income level. The per capita and median household income data provides a comparison of income levels in 2000 and 2008. In 2000, Lake County had a median household income (\$29,598), which was \$17,895 less than the California median household income (\$47,493). According to figures prepared in conjunction with the Lakeport Housing Element, adopted in 2009, median household income in Lake County rose by \$6,299 between 2000 and 2008.

Table 3-11: Median Household Income

2000		2008	
Per Capita	Median Household	Per Capita	Median Household
\$16,825	\$29,598	\$19,622	\$35,897

Source: 2000 U.S. Census and 2009 ESRI forecast

There are two basic indices used by the Federal Government to measure poverty. The first, 'poverty thresholds' are established by the U.S. Census Bureau and are computed on a national basis. Thresholds are established through the use of complex formulas which consider factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a family is classified at poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture and adjusted for changes based on the Consumer Price Index. Table 3-12 identifies the number of Lake County families and individuals with incomes below the national poverty level. Although linked to income in relation to food prices it is safely assumed that families and individuals in this income category are also most likely to need some form of housing assistance. The 2000 Census indicates that 12.9 percent of families were classified as at or below the federal poverty level. This represents a slight increase as compared 12.3 percent of families classified as at or below the federal poverty level by the 1990 Census. The percentage of families and individuals classified as below the poverty level in Lake County is traditionally greater than that of the State.

Table 3-12: Families & Individuals Below the Poverty Level

	Poverty Status in 1999			
	Families	Percent	Individuals	Percent
Lake County	1,986	12.9%	10,081	17.6%
California	845,991	10.6%	4,706,130	14.2%

Source: U.S. Census Bureau

A second poverty index is established by the U.S. Department of Health and Human Services are published annually as 'poverty guidelines.' These guidelines are used for administrative purposes to determine eligibility for assistance from various federal programs. Poverty guidelines do not tabulate the number of people living in poverty. Eligibility for Section 8 low income housing through HUD is not tied to the poverty guidelines index.

Employment

Employment is a critical factor in relationship to the demand for housing. A strong correlation exists between the increase in the employment base and the necessity for additional housing. Between 2005 and 2010, Lake County experienced little to no growth in total employment as evidenced in Table 3-13 with recent gains since 2010. This period of stagnant employment is coupled with a rising unemployment rate during the same period as indicated in Table 3-14. Unemployment in Lake County is traditionally higher than the State and National average and fluctuates substantially with lows around 7 percent and high rates over 15 percent over the last 25 years. According to the California Employment Development Department the civilian unemployment rate in Lake County in 2015 was 7.7 percent.

**Table 3-13: Total Employment and
Unemployment Rate (Lake County)**

Year	Total Employment	Unemployment Rate
1990	18,210	8.9%
1995	20,890	11.7%
2000	21,420	7.3%
2005	23,930	7.9%
2010	24,930	15.3%
2015	26,910	7.7%

Source: California Employment Department

Table 3-14:] Employment by Industry (Lake County and Incorporated Cities)

	Lake County		Clearlake		Lakeport		Unincorporated County	
	Estimate	%	Estimate	%	Estimate	%	Estimate	%
Civilian employed	24,493	24,493	5,082	5,082	2,018	2,018	17,393	17,393
Agriculture, forestry, fishing	1,239	5.10%	210	4.10%	34	1.70%	995	5.7%
Construction	2,089	8.50%	637	12.50%	34	1.70%	1,418	8.2%
Manufacturing	982	4.00%	114	2.20%	101	5.00%	767	4.4%
Wholesale trade	552	2.30%	108	2.10%	8	0.40%	436	2.5%
Retail trade	3,016	12.30%	788	15.50%	201	10.00%	2,027	11.7%
Transportation warehousing	1,266	5.20%	188	3.70%	70	3.50%	1,008	5.8%
Information	376	1.50%	81	1.60%	0	0.00%	295	1.7%
Finance and insurance, and real estate	1,390	5.70%	261	5.10%	127	6.30%	1,002	5.8%
Professional, scientific	1,499	6.10%	277	5.50%	196	9.70%	1,026	5.9%
Educational, health, social assistance	5,589	22.80%	1,198	23.60%	504	25.00%	3,887	22.3%
entertainment, and food services	3,182	13.00%	586	11.50%	152	7.50%	2,444	14.1%
Other services, except public administration	1,554	6.30%	442	8.70%	162	8.00%	950	5.5%
Public administration	1,759	7.20%	192	3.80%	429	21.30%	1,138	6.5%

Source: ACS DP-03 2007-2011

Over the past few decades Lake County has increased in popularity as a retirement destination. Retirees are attracted to the rural atmosphere and lower housing costs, as compared to the urban Bay and Sacramento areas. Unlike other age groups, retirees

are not dependent upon the location of housing near employment. According to the U.S. Department of Commerce, Bureau of Economic Analysis, only 42 percent of income of Lake County residents came from earnings by place of work, in 2007, compared to 77 percent in California. 27 percent of total income in Lake County was received through transfer payment, significantly higher than the 13 percent statewide average. Transfer payments are compensations for work not immediately performed. They include payments made by government and businesses to individuals. Typical transfer payments include: Retirement & disability benefits, Medical, Unemployment insurance, Veteran benefits, and Federal education & Training Assistance.

Many of these services overwhelmingly serve the retirement age community. However, the numbers do indicate a high percentage of government benefit recipients for all age groups. Similar to retirees, the lower housing costs in Lake County make this area desirable to individuals with limited income means, who are more likely to receive above mentioned transfer type payments.

3.2 HOUSING STOCK CHARACTERISTICS

The following section presents general information pertaining to the housing stock in Lake County. Table 3-17 presents the total number of housing units in the unincorporated portions of Lake County. A housing unit is classified as any of the following: permanent residence for a household, a seasonal or second home, or vacant residential structure. Mobile homes account for approximately a fifth of housing in the unincorporated areas. Single-family residences in the unincorporated areas make up approximately three fourths of the housing stock and multifamily accounts for a very small portion around five percent.

Table 3-17: Total Housing Units

Year	Single Family Units	Multiple Family Units	Mobile Homes	Total Housing Units	Annual Unit Change	Annual Percentage Change
1990	12,546	862	5,954	19,362	n/a	n/a
1995	14,081	984	6,505	21,570	255	1.2%
2000	15,321	851	6,355	22,527	515	2.3%
2005	16,352	869	6,368	23,589	287	1.2%
2010	18,854	1,189	5,019	25,062	1,473	6.2%
2015	19,030	1,189	5,004	25,223	161	0.6%

Source: California Department of Finance, Demographic Research Unit

Table 3-19 shows total owner-occupied versus renter-occupied housing units for the County and incorporated cities and unincorporated communities for 2010. The proportion of renters in 2010 for the unincorporated county was approximately 30 percent, a fairly significant increase from 2010 and less when compared to Clearlake and Lakeport (around 40%).

Table 3-19: Households by Tenure

Year	Clearlake			Lakeport			Unincorporated County		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
2000	5,532	3,490	2,042	1,967	1,241	726	16,475	12,183	4,292
2010	5,970	3,190	2,780	2,002	1,198	804	18,576	13,084	5,492

Source: DOF_ Census 2010 Demographic Summary Profile

Table 3-20: Vacancy by Type

	1990		2000		2010	
	Units	Percent	Units	Percent	Units	Percent
Total Vacant Units	8,017	100.0%	8,554	100.0%	6,486	100.0%
For Rent	433	5.4%	810	9.5%	535	8.2%
For Sale Only	609	7.6%	732	8.6%	565	8.7%
Rented or sold, not occupied	533	6.6%	280	3.3%	141	2.2%
For Seasonal, recreational, or occasional use	5,648	70.5%	5,479	64.1%	4,218	65.0%
*Other Vacant	794	9.1%	1,253	14.5%	1,027	15.8%

Source: U.S. Census, 1990 & 2000; DOF 2010 Demographic Summary Profile

* If a vacant unit does not fall into any of the categories specified above it is classified as "other vacant."

The vacancy rate in a community indicates the percentage of units that are vacant and for rent/sale at any one time. A five percent vacancy rate is considered balanced. A rate of four percent or less indicates a shortage of housing units. Lake County's vacancy rate for the rental stock is very similar to the for sale stock around 8 percent.

3.3 HOUSING CONDITIONS

As denoted in Table 3-21, 60 percent of the housing in the unincorporated portions of Lake County are more than thirty years and approximately 20 percent of all housing units being 50 years or older. Nearly half, 45 percent, of housing was constructed between 1970 and 1990. The aged state of housing in the County indicates the

potential need for rehabilitation and general maintenance of many units during the life of this plan.

Table 3-21: Age of Housing Stock

Year Structure Built	Number	Percent
*2000 to 2008	2,820	8.0%
1990 to 1999	4,672	13.2%
1980 to 1989	6,589	18.6%
1970 to 1979	9,230	26.1%
1960 to 1969	5,104	14.4%
1950 to 1959	3,227	9.1%
1940 to 1949	1,782	5.0%
1939 or Earlier	1,924	5.4%
*Total	35,348	100.0%

Source: U.S. Census, 2000

* State Department of Finance E-5 estimates

The housing stock numbers presented in Table 3-21 for the years of 2000 through 2008, are based on California Department of Finance estimates, which may undercount the number of new housing units.

Manufactured Home Construction

On average the construction of a new manufactured residence is 30% less expensive than the construction of a new standard construction residence of a comparable size, according to local manufactured housing developers. Table 3-27 shows that a four-person, low-income households can afford a maximum sales price of \$145,100, whereas the average home sales price in unincorporated Lake County, as noted in Table 3-28, is \$179,875. The significant cost difference, between standard construction and construction of a manufactured home, makes manufactured homes a more viable and affordable option for many potential homeowners who otherwise would not be able to afford a home. As indicated in Table 3-22 above, 123 number of new manufactured homes constructed for the period of 2008-2011. Trend estimates obtained from the Lake County Building Division estimate that an additional 12 manufactured homes will be constructed in 2012, 15 in 2013 and 20 in 2014. Thus the construction of manufactured homes over the planning period of 2008 thru 2014 is expected to account for approximately 170 units, further assisting Lake County in meeting its RHNA figures for the planning period.

Second Unit & Granny Unit Construction

Government Code Section 65852.150 states: "Second units provide housing for family members, students, the elderly, in-home health-care providers, the disabled and others, at below-market prices within existing neighborhoods." All residential zoning districts in Lake County permit, at the ministerial level, the allowance of granny units and furthermore permit residential second units on properties compliant with density allowances within their respective zoning district. The only true distinction between granny units and residential districts is their permitted size. Granny units are restricted

to 720 square feet on lots less than 40,000 square feet in size and 1008 square feet for larger properties. No size restrictions exist for residential second units.

There have been 46 number of granny units and residential second units permitted in the County since the start of the planning period (2008). Based on the average of permits processed over the past four years the Planning Division estimates that an additional 12 of residential second units and granny units will be permitted through the remainder of the planning period (2012-2014). The permitting of these units does not seem to effected by the recent recession in the same manner as other construction trends. Due to the relatively low cost of construction (zero land cost and generally smaller in scale), County staff indicate that second residential units and granny units primarily serve as housing units for lower income households, and on average provide rental housing at levels more affordable than standard rental housing types, such as apartments and detached single-family homes. It is difficult to survey rental rates for granny units and second residences as many typically house families related to the occupants. The permitting of granny units and residential second units during the planning period of 2008 thru 2014 is expected to account for approximately 94 units, further assisting Lake County in meeting its RHNA figures for the planning period.

2002 Housing Conditions Survey

In 2002, the County of Lake completed a countywide survey of housing conditions, excluding those areas previously surveyed in June 2000. This survey involved a total of 3,325 housing units in the communities of Clearlake Oaks/Clearlake Unincorporated Area (UA), Cobb, Finley, Kelseyville, Lakeport, Lake Pillsbury, Loch Lomond, Lower Lake, Middletown, Whispering Pines, and Witter Springs. Clearlake Oaks and Clearlake UA were surveyed together as one area. No further survey's have been conducted subsequently.

The study, carried out by Connerly & Associates, was funded by a Community Development Block Grant (CDBG) Planning & Technical Assistance Grant (00-STBG-1537). Fieldwork for this project was conducted between November 2001 and June 2002, using criteria outlined by the CDBG Program serving as the basis for the survey. Using the designations "Sound," "Minor," "Moderate," "Substantial," and "Dilapidated," the following results were obtained:

Approximately 67 percent of the units surveyed require some form of rehabilitation. The approximate breakdown of units needing repairs is as follows:

- 19 percent need minor repairs
- 23 percent need moderate repairs
- 14 percent need substantial repairs, and
- 11 percent are in dilapidated condition

Communities containing the units in highest need of repair are as follows: Whispering Pines 95.6 percent, Finley 82 percent, Cobb 81.5 percent, Lower Lake 80.3 percent,

Loch Lomond 79.5 percent, Witter Springs 78.8 percent, and Lake Pillsbury 73.4 percent. Table 3-23 consolidates the findings of the County 2002 Housing Conditions Survey and the June 2000 North Shore Housing Condition Survey.

Table 3-23: Lake County Housing Conditions, 2002

Community	Sound	Minor	Moderate	Substantial	Dilapidated	Total
2002 County Survey Results						
Clearlake						
Oaks/Clearlake UIA	164	153	42	19	16	394
Cobb	51	64	97	38	27	277
Finley	11	4	8	12	26	61
Kelseyville	144	55	106	52	78	435
Lake Pillsbury	24	7	33	16	10	90
Lakeport	284	127	144	80	58	693
Loch Lomond	35	31	41	45	19	171
Lower Lake	72	43	109	89	52	365
Middletown	296	126	155	54	52	683
Whispering Pines	4	11	24	26	25	90
Witter Springs	14	3	19	20	10	66
Total	1,099	624	778	421	373	3,325
2000 North Shore Survey Results						
Glenhaven/Clearlake						
Oaks (RD)	251	59	245	111	79	745
Lucerne	274	95	318	267	133	1,087
Nice	411	44	155	148	141	899
Upper Lake	55	21	39	84	51	250
Total	991	219	757	610	404	2,981

Source: Lake County Housing Conditions Survey, 2002

Although this survey did not differentiate between owner occupied and renter occupied properties, additional research relevant to these issues indicates that absentee landlords (living outside Lake County) own more than one-half of the rental housing stock in Lake County. This is a significant indicator related to the lack of upkeep and maintenance of rental property. Additionally, many of the pre-1976 mobilehomes mentioned in this report are rental homes.

A total of 15 percent (512) of the units surveyed were mobile/modular homes, and only 15 percent of the mobile/modular units surveyed are in sound condition. The approximate breakdown of units needing repairs is as follows:

- 7 percent need minor repairs
- 16 percent need moderate repairs
- 26 percent need substantial repairs, and
- 36 percent are in dilapidated conditions

The table below summarizes the mobile/modular findings of the County 2002 Housing Conditions Survey and the June 2000 North Shore Housing Condition Survey.

Table 3-24: Lake County Mobile/Modular Home Conditions, 2002

Community	Sound	Minor	Moderate	Substantial	Dilapidated	Total
2001 Survey						
Clearlake						
Oaks/Clearlake UA	3	0	0	2	4	9
Cobb	2	1	10	2	5	20
Finley	1	0	1	4	7	13
Kelseyville	12	3	4	10	53	82
Lake Pillsbury	0	0	2	1	1	4
Lakeport	25	13	18	34	36	126
Loch Lomond	1	2	2	4	6	15
Lower Lake	17	11	39	72	46	185
Middletown	9	4	6	2	17	38
Whispering Pines	0	0	0	1	1	2
Witter Springs	6	0	1	3	8	18
2001 Total	76	34	83	135	184	512
2000 Survey						
Glenhaven/Clearlake						
Oaks (RD)	36	7	70	56	44	213
Lucerne	53	7	38	154	96	348
Nice	141	12	72	99	110	434
Upper Lake	11	2	3	5	17	38
2000 Total	241	28	183	314	267	1,033

Source: Lake County Housing Conditions Survey, 2002

Substandard residential dwellings, secondary structures such as travel trailers and campers connected by extension cords, abandoned buildings, substandard single-wide mobile homes, and lack of infrastructure such as sidewalks, curbs, and paved roads are the “norm” for rural Lake County. Based on physical inspections of Lake County’s housing supply and related properties, as well as the results of the data collected, there is a serious need for residential rehabilitation and/or replacement of a significant portion of the existing housing stock. The majority of repairs needed are health–and safety–related.

2016 Fire Related Housing Conditions

TO BE INSERTED

3.4 HOUSING COSTS COMPARED TO ABILITY TO PAY

The following section discusses current income levels and ability to pay for housing compared with housing costs. Housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including monthly allowance for water, gas, and electricity) or monthly mortgage (including taxes).

Table 3-25: Lake County Definitions of Housing Income Limits

Extremely Low-Income Unit is a subset of the very low income and is defined as households earning less than 30% of the median household income for Lake County as established by the U.S. Department of Housing and Urban Development (HUD). For 2010, a Lake County household of four is considered to be extremely low-income if its combined income is \$16,900 or less.

Very Low-Income Unit is one that is affordable to a household whose combined income is at or lower than 50% of the median income for Lake County as established by HUD. For 2010, a Lake County household of four is considered to be very low-income if its combined income is \$28,150 or less.

Low-Income Unit is one that is affordable to a household whose combined income is at or between 50% to 80% of the median income for Lake County as established by HUD. For 2010, a household of four is considered to be low-income if its combined income is greater than \$28,150 but less than \$45,050.

Median-Income Unit is one that is affordable to a household whose combined income is between 81% to 100% of the median income for Lake County as established by HUD. A Lake County household of four, in 2010, is considered to be median-income if its combined income is greater than \$45,050 but equal to or less than \$56,300.

Moderate-Income Unit is one that is affordable to a household whose combined income is between 101% to 120% of the median income for Lake County as established by HUD. A Lake County household of four, in 2010, is considered to be moderate-income if its combined income is greater than \$56,300 but equal to or less than \$67,550.

Above Moderate-Income Unit is one that is affordable to a household whose combined income is above 120% of the median income for Lake County as established by HUD. A Lake County household of four, in 2010, is considered to be above moderate-income if its combined income exceeds \$67,550.

Affordable Units are units for which households do not pay more than 30% of income for payment of rent (including monthly allowance for utilities) or monthly mortgage and related expenses. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are often defined as those that low-income to moderate-income households can afford.

Source: HUD FY 2010 Income Limits Summary

Since above moderate-income households do not generally have problems in locating affordable units, affordable units are frequently defined as those reasonably priced for households that are lower to moderate-income. Table 3-25 above shows the definition

of housing income limits and include the maximum income limits for a family of four as derived from the U.S. Department of Housing and Urban Development (HUD) Fiscal Year 2008 Income Limits Summary.

Table 3-26 and 3-27 show the maximum rents and housing sales prices, respectively, that are affordable to the extremely low, very low, moderate and above moderate-income households utilizing HCD-defined family income limits for Lake County. Affordability is based on a household spending 30 percent or less of their total household income for shelter. Figures provided in Table 1-27 are derived by calculating out 30 percent of the maximum income levels for each income unit, as described in Table 1-26 and dividing that figure by 12 for each month of the year.

The housing affordability by Income group figures provided in Table 1-28 are based upon HCD Fiscal Year 2008 Income Limits Summary information for a Lake County one, two, four and six person households. The maximum affordable sales price is based on the following assumptions: 6.25% interest rate, 30-Year Fixed loan, 10% down payment for extremely low, very low, and low income households (plus mortgage insurance), 20% down payment for moderate and above moderate income households, 1.025% property tax, 2% closing costs, and homeowners insurance.

Table 3-26: Maximum Monthly Housing Costs by Income Group

	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8 Person Household
Extremely Low	\$282	\$323	\$364	\$404	\$436	\$467	\$501	\$532
Very Low	\$471	\$537	\$605	\$672	\$726	\$780	\$834	\$887
Low	\$754	\$861	\$969	\$1,076	\$1,163	\$1,249	\$1,335	\$1,421
Moderate	\$1,130	\$1,292	\$1,452	\$1,615	\$1,745	\$1,872	\$2,003	\$2,132
Above Moderate	\$1,130+	\$1,292+	\$1,452+	\$1,615+	\$1,745+	\$1,872+	\$2,003+	\$2,132+

Source: HCD Fiscal Year 2008 Income Limits Summary

Table 3-27: Housing Affordability by Income Group

	One Person Household		Two Person Household		Four Person Household		Six Person Household	
	Max. Home Sale Price	Max. Monthly Rent or Housing Cost	Max. Home Sale Price	Max. Monthly Rent or Housing Cost	Max. Home Sale Price	Max. Monthly Rent or Housing Cost	Max. Home Sale Price	Max. Monthly Rent or Housing Cost
Extremely Low	\$28,043	\$282	\$33,348	\$323	\$46,740	\$404	\$55,870	\$467
Very Low	\$54,780	\$471	\$64,890	\$537	\$85,540	\$672	\$102,170	\$780
Low	\$95,760	\$754	\$111,960	\$861	\$145,100	\$1,076	\$171,740	\$1,249
Moderate	\$175,610	\$1,130	\$202,930	\$1,292	\$257,320	\$1,615	\$301,220	\$1,872
Above Moderate	\$175,610+	\$1,130+	\$202,930+	\$1,292+	\$257,320+	\$1,615+	\$301,220+	\$1,872+

Source: Derived from HCD Fiscal Year 2008 Income Limits Summary, Calculation performed by De Novo Planning Group, 2009 (Lakeport Housing Element)

* Maximum Monthly Home Sale Price Assumptions: 6.25% interest rate, 30-Year Fixed loan, 10% down payment for extremely low, very low, and low income households (plus mortgage insurance), 20% down payment for moderate and above moderate income households, 1.025% property tax, 2% closing costs, and homeowners insurance.

Table 3-28 shows the average and median sale prices for homes in unincorporated Lake County that sold from January 2009 through June 2010. The sales are from the Multiple Listing Service (MLS) and are primarily resale's of existing housing. As indicated in the table, the median sale price was \$159,000 and the average, \$179,875. The MLS also includes statistics on the sale of mobile homes and manufactured homes.

Table 3-28 Average And Median Sale Prices For Homes In Lake County And Selected Communities, January 1, 2009 to June 25, 2010

Area	No. of Sales	Average	Median
Unincorp. Lake County	886	\$179,875	\$159,000
Cobb	57	217,467	194,000
Middletown	31	263,681	256,000
Upper Lake	23	238,299	230,000
Nice	24	149,343	113,714
Kelseyville	46	230,177	220,000
Hidden Valley	102	120,679	120,000
Lower Lake	30	169,498	148,500
Lucerne	53	112,146	105,000
Clear Lake Riviera	110	166,448	167,000

Source: Lake County Board of Realtors, Multiple Listing Service, Jan. 2009–June 2010, stats deemed reliable but not guaranteed

Compared to housing costs statewide Lake County home prices on first glance would look to be affordable, however, when compared with the data contained in Table 3-27 it is shown that households in the extremely low, very low and low income ranges will have difficulty in purchasing a home in most areas of unincorporated Lake County.

Table 3-29: Fair Market Rent

Year	0-Bedroom	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6-Bedroom
2000	\$345	\$439	\$586	\$739	\$961	\$1,105	\$1,249
2001	\$349	\$444	\$593	\$747	\$972	\$1,118	\$1,285
2002	\$360	\$458	\$611	\$770	\$1,002	\$1,152	\$1,325
2003	\$373	\$475	\$635	\$799	\$1,041	\$1,197	\$1,377
2004	\$383	\$488	\$653	\$821	\$1,070	\$1,231	\$1,415
2005	\$435	\$510	\$664	\$962	\$1,071	\$1,232	\$1,416
2006	\$449	\$527	\$686	\$994	\$1,107	\$1,273	\$1,464
2007	\$465	\$545	\$710	\$1,029	\$1,145	\$1,317	\$1,514
2008	\$538	\$631	\$821	\$1,190	\$1,324	\$1,523	\$1,751
2009	\$562	\$659	\$858	\$1,243	\$1,384	\$1,592	\$1,830

Source: Department of Housing and Urban Development, 2010

Table 3-29 shows HUD-defined fair market rent levels (FMR) for Lake County for 2000 through 2009. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. FMRs is set at the fortieth percentile, which means that 40 percent of the units in a given area pay less than the fair market rent and 60 percent pay more. FMRs are estimates of rent plus the cost of utilities, except telephone. FMRs are housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

According to the Lake County Economic & Demographic Profile 2009-10 report, prepared by the Center for Economic Development at Cal State University, Chico, noted that between 2000 and 2009, the average rent price for a three-bedroom unit in Lake County was about 1 percent less expensive than the average rent price in twenty counties in Northern California. A two-bedroom unit was 2 percent more expensive. Between 2000 and 2009 the Fair Market Rent for a three bedroom unit has increased by 59.4 percent. A two bedroom unit has increased by 68.3 percent over the same period.

A compilation of available rental units and rental costs based on a review of rental ads in June 2010 in the Lake County Record Bee, the Lake County Property Management Inc., AGM Property Management & Associates and Country Air Property Management

websites is presented in Table 3-30 below. Compared with the information contained in Table 1-30 the average and median rental costs in Lake County are in line with Fair Market Rent rates. Households seeking units with more than three bedrooms are extremely limited by supply.

Table 3-30: Lake County Rental Costs

Bedroom Type	Units Surveyed	Range	Average	Median
Studio	3	\$550-\$595	\$565	\$550
1 Bedroom	11	\$495-\$750	\$590	\$575
2 Bedroom	35	\$495-\$1300	\$822	\$800
3 Bedroom	34	\$750-\$1550	\$1,104	\$1,000
4 Bedroom	1	\$1,100	\$1,100	\$1,100

Source: Lake County Record Bee (6/28/2010); Lake County Property Management Inc. (6/28/2010); AGM Property Management & Associates (6/28/2010); and Country Air Property Management (6/28/2010)

Overpayment

Housing is generally the greatest single expense to households. Current standards measure housing costs in relation to gross household income: households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or cost burdened. The impact of high housing costs falls disproportionately on extremely low, very low and low income households, especially renters. While some higher-income households may choose to spend greater portions of their income for housing, the cost burden for lower income households reflect choices limited by a lack of a sufficient supply of housing affordable to these households.

Table 3-31 shows the percentage who are overpaying for housing. Overpayment varies considerably with tenure (e.g., renter and owner) and income group. For example, 72 percent overpaid for housing compared to 46 percent for owners. This relationship is even more disproportionate when comparing to Extremely low income rental households where almost 97 percent of households overpay for housing

Table 3-31: Overpayment by Income (Unincorporated Lake County)

	Extreme Low	Very Low	Low	Moderate	Above Moderate	Total	Lower income
Ownership Households	1,426	1,283	2,141	1,704	4,259	10,814	4,850
Number Overpaying	1,168	737	1,167	936	960	4,969	3,073
Percent Overpaying	82%	57%	55%	55%	23%	46%	63%
Renter Households	1,631	1,016	1,250	510	570	4,978	3,898
Number Overpaying	1,581	851	810	325	13	3,579	3,241
Percent Overpaying	97%	84%	65%	64%	2%	72%	83%
Total Households	3,057	2,299	3,392	2,215	4,829	15,792	8,748
Number Overpaying	2,749	1,588	1,977	1,261	973	8,548	6,314
Percent Overpaying	90%	69%	58%	57%	20%	54%	72%

Source: ACS 2007-2011

Overcrowding

Overcrowding is typically defined as more than one person per room, based on the Census Bureau's definition of "room," which excludes bathrooms, porches, balconies, foyers, halls, or half-rooms. Severe overcrowding occurs when there are more than 1.5 persons per room. Overcrowded housing conditions are most typically a reflection of

two main conditions: a lack of suitable sized housing in a community or high relative cost of housing compared to income. Overcrowding can also lead to acceleration in the deterioration of the housing stock.

According to the 2011 ACS, the County of Lake contained 635 units of overcrowded housing representing approximately four percent of households. Of these overcrowded units 303 are considered severely overcrowded, most of which are renter households. Overall, Census data provides that overcrowding is not a severe housing issue in Lake County. However, as demonstrated in Table 3-35 below, a disproportionate amount, 55.0 percent, of overcrowded households are renters.

Table 3-32: Overcrowding (Unincorporated Lake County)

Owner occupied		
	Number	Percent
0.50 or less occupants per room	9,205	76.1%
0.51 to 1.00 occupants per room	2,607	21.6%
1.01 to 1.50 occupants per room	180	1.5%
1.51 to 2.00 occupants per room	105	0.9%
2.01 or more occupants per room	0	0.0%
TOTAL	12,097	100.0%

Renter occupied		
	Number	Percent
0.50 or less occupants per room	2,552	50.0%
0.51 to 1.00 occupants per room	2,199	43.1%
1.01 to 1.50 occupants per room	152	3.0%
1.51 to 2.00 occupants per room	162	3.2%
2.01 or more occupants per room	36	0.7%
TOTAL	5,101	100.0%

Source: ACS 2007-2011

3.5 SPECIAL HOUSING NEEDS

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss the special housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583((a)(6))). Specifically, these include senior households, persons with disabilities, large households, single-headed households, homeless persons, and farmworkers. Where possible, estimates of the population or number of households in Lake County (either the unincorporated area only or the entire County) falling into each group are presented.

Senior Households

Senior households are defined as households with one or more persons over the age of 65 years. The ready access to recreational activities and the relatively low cost of housing have historically made Lake County attractive to senior households and retirees. Because of these recreational amenities and the high percentage of homes owned and held for occasional use by residents outside the area, it appears reasonable to conclude that Lake County will continue to be attractive as a retirement destination.

Tables 3-35 & 3-36 below presents information on the number of households in which a person over the age of 65 resides. Approximately 23 percent of all households included one or more senior individuals. There are 607 seniors 85 years and older, the frail elderly, or 12.5 percent of the senior households.

Households by Tenure and Age (2007-2011)							
	Lake Countywide Total		Clearlake		Lakeport		Unincorporated Area
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate
Total:	25,654	+/-803	6,421	+/-430	2,035	+/-157	17,198
Owner occupied:	16,737	+/-726	3,410	+/-420	1,230	+/-162	12,097
Householder 15 to 24 years	28	+/-34	0	+/-95	0	+/-95	28
Householder 25 to 34 years	869	+/-187	298	+/-122	66	+/-53	505
Householder 35 to 44 years	1,693	+/-245	274	+/-142	92	+/-49	1,327
Householder 45 to 54 years	3,885	+/-380	799	+/-226	324	+/-95	2,762
Householder 55 to 59 years	1,808	+/-255	224	+/-141	106	+/-76	1,478
Householder 60 to 64 years	2,499	+/-351	599	+/-207	139	+/-64	1,761
Householder 65 to 74 years	3,494	+/-256	748	+/-199	269	+/-78	2,477
Householder 75 to 84 years	1,733	+/-255	269	+/-107	201	+/-86	1,263
Householder 85 years and over	728	+/-175	199	+/-129	33	+/-39	496
Renter occupied:	8,917	+/-703	3,011	+/-410	805	+/-179	5,101
Householder 15 to 24 years	793	+/-219	597	+/-208	61	+/-83	135
Householder 25 to 34 years	1,946	+/-289	555	+/-211	137	+/-97	1,254
Householder 35 to 44 years	1,644	+/-311	539	+/-177	42	+/-34	1,063
Householder 45 to 54 years	1,680	+/-270	517	+/-214	207	+/-89	956
Householder 55 to 59 years	729	+/-195	193	+/-93	81	+/-57	455
Householder 60 to 64 years	949	+/-255	286	+/-141	47	+/-57	616
Householder 65 to 74 years	695	+/-169	182	+/-93	154	+/-87	359
Householder 75 to 84 years	323	+/-142	142	+/-86	29	+/-42	152
Householder 85 years and over	158	+/-95	0	+/-95	47	+/-53	111

The overwhelming majority of households headed by an elderly person in Lake County are homeowners. Of the 7,490 housing units occupied by an elderly householder, 6,457 are owner-occupied.

According to statistics from the Social Security Administration, as of December 2009, there were 661 individuals 65 years and over receiving SSI benefits in Lake County (including Lakeport and Clearlake). (Note that this figure includes seniors who may have qualified for SSI before age 65 because of a disability.) SSI is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked or have insufficient work credits to qualify for Social Security disability often receive SSI benefits. In fact, SSI is the only source of income for a number of low-income seniors. With a SSI monthly payment amount for 2010 of \$674 for individuals and \$1,011 for couples. Non-homeowner SSI recipients are likely to have difficulty in finding housing that fits within their budgets since they can afford to pay only \$202 (30 percent of maximum monthly benefit) for rent, which is far below the average rent for a one-bedroom unit or even a studio unit in Lake County.

Within the unincorporated area of the County there are two subsidized housing developments for seniors. North Shore Villas, with 31 units for very low-income seniors, was developed by Rural Communities Housing Development Corporation under the HUD Section 202 program and thus is able to provide deep subsidies to those seniors who need them. The Eskaton Senior Housing facility in Clearlake Oaks provides 21 units.

Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance costs. The County's 2002 housing conditions survey also documented that many housing units are in immediate need of basic repairs, and the subsequent household needs survey demonstrated that the elderly who did not have sufficient savings to finance the necessary repairs often owned these dwellings.

Persons with Disabilities

There is limited data available on persons with disabilities in Lake County. Table 3-37 presents information from the 2011 ACS, separated by type of disability and individuals affected by disability ages 5 to 64 and 65 and older. The most common disability type for those aged 5 to 64 is employment disabilities. For those aged 65 and older physical disabilities make up the largest percentage of disabilities.

Table 3-37: Disability Type

Persons with Disabilities by Disability Type and Age (Census 2000)							
	Lake County		Clearlake		Lakeport		Unincorporated County
	Number	Percent	Number	Percent	Number	Percent	
Total Disabilities Tallied	32,450	100.00%	10,322	100.00%	2,177	100.00%	19,951 100.00%
Total Disabilities for Ages 5-64	21,917	67.54%	7403	71.72%	1201	55.17%	13,313 66.73%
Sensory Disability	1,549	4.77%	615	5.96%	59	2.71%	875 4.39%
Physical disability	5,406	16.66%	1899	18.40%	296	13.60%	3,211 16.09%
Mental disability	4,015	12.37%	1492	14.45%	221	10.15%	2,302 11.54%
Self-care disability	1,695	5.22%	655	6.35%	92	4.23%	948 4.75%
Go-outside-home disability	3,175	9.78%	1053	10.20%	146	6.71%	1,976 9.90%
Employment disability	6,077	18.73%	1689	16.36%	387	17.78%	4,001 20.05%
Total Disabilities for Ages 65 and Over	10,533	32.46%	2,919	28.28%	976	44.83%	6,638 33.27%
Sensory Disability	1,807	5.57%	557	5.40%	146	6.71%	1,104 5.53%
Physical disability	3,776	11.64%	1,008	9.77%	330	15.16%	2,438 12.22%
Mental disability	1,299	4.00%	327	3.17%	105	4.82%	867 4.35%
Self-care disability	1,283	3.95%	369	3.57%	151	6.94%	763 3.82%
Go-outside-home disability	2,368	7.30%	658	6.37%	244	11.21%	1,466 7.35%

ACS 2011

The statistics for the SSI program also provide information on the number of persons with disabilities who may have housing needs because of their low incomes. As of December 2000, there were 3,385 SSI recipients in Lake County (including Lakeport and Clearlake) who were receiving benefits because they are blind or disabled.

While this information may provide some measurement of the population with various disabilities, it does not reveal that proportion of the population that may require specially adapted housing to accommodate their disabilities. In addition to mobility and self-care limitations, there are also developmental disabilities, such as mental illness and retardation. While accessibility may be of concern, supportive services are equally critical.

Of particular concern to the persons with disabilities is the question of whether their housing has living arrangements that are adaptable to their needs—adequate access to their individual dwelling units as well as common areas for those with physical disabilities, access to social services for those with mental and/or emotional disabilities, and a multiplicity of supportive living arrangements for all disabled individuals. It is also important that persons with disabilities have ready access to public transportation, shopping and medical facilities and that such housing be affordable because most are on low, fixed incomes.

The Housing Act of 1988 and the Americans with Disabilities Act require that local building and housing codes incorporate requisite regulations to accommodate the needs of the disabled. Therefore, newly constructed housing of four or more units or containing an elevator, constructed after 1991, must meet minimum standards for access for persons with disabilities. With respect to older housing units and detached single-family units, however, the need for retrofitting is crucial.

Developmental Disabilities

SB 812 requires the County to include in the special housing needs analysis, needs of individuals with a developmental disability within the community. A developmental disability is a disability that refers to a severe and chronic disability that is attributed to a mental or physical impairment that originates before the individual's 18th birthday and poses a substantial handicap for the individual in three or more major life areas.

These disabilities include: mental retardation (intellectual disability), cerebral palsy, epilepsy, autism, and disabling conditions closely related to mental retardation or requiring similar treatment.

The Redwood Coast Regional Center (RCRC) is the main provider of services to the developmentally disabled in Lake County. The RCRC also serves the Counties of Del Norte, Humboldt and Mendocino County. Any person who lives in Del Norte, Humboldt, Lake or Mendocino County, may call RCRC and speak to an intake specialist who will determine eligibility for services. RCRC is staffed by 107 individuals, including Intake Specialists, Psychologists, Nurses, Behavior Analysis, Autism Clinical Specialists, Service Coordinators, Customer Service and Fiscal staff.

RCRC provides the following services:

- Information and Referral
- Assessment and Diagnosis
- Prenatal Diagnostic Services
- Early Intervention Supports and Services
- Lifelong Individualized Planning and Service Coordination
- Behavioral Supports
- Employment and Day Services
- Health and Medical Services
- Family Support
- Residential Care
- Transportation

RCRC serves a total of 3,077 individuals, 603 of which are in Lake County. 1,413 are from Humboldt County, 281 are from Del Norte County and 780 are from Mendocino County.

A number of types of Residential Care (Housing Services) are provided by RCRC. RCRC supports individuals with developmental disabilities living in their own homes or

with family members as long as possible and/or feasible. When the individual no longer prefers to live in his/her own or family home, or when an individual's needs can no longer be met in that setting, the regional center may purchase residential care. Licensed residential care services that are located in community neighborhoods can be a choice for some adults. Services to maintain the highest level of independence are provided. Certified foster family homes may be selected if important for the child.

Additional information as to the housing needs of individuals with developmental disabilities needs to be obtained in order to determine if adverse constraints exist either to housing availability, type or general access. The County will need to work with organizations such as RCRC and other similar groups to better identify the housing needs of these individuals and whether or not these needs are hindered inadvertently by standard practices.

# Pop		Residence						
County	ZIP	Community Care	Home Prnt/Grdn	ICF	Indep Living	Other	SNF	Total
Lake	95422	14	87		81		1	183
	95423	2	19		9			30
	95424	5	6		3			14
	95426	1	7		1			9
	95435		1					1
	95443		1		1			2
	95451	9	62	5	15			91
	95453	2	48		43	1	3	97
	95457		16		11			27
	95458		16		16			32
	95461	3	13		3	2		21
	95464		11		7			18
	95467		20		3			23
	95485	6	12		4			22
Lake Total		42	319	5	197	3	4	570

Large Households

The housing problems that confront large families include an absence of units of sufficient size and within affordable price ranges for such families. Large families face numerous problems, including poverty income levels and having little choice other than living in dwellings that are in need of rehabilitation, as has been confirmed by the County's 2002 Housing Condition Survey.

The most critical housing need of large families is access to a larger supply of units with more bedrooms than the customary three-bedroom dwelling. Although such units are

occasionally available, they are not available in the price or rental range affordable to the “special needs” large family market. Table 3-38 shows that less than 5 percent of all housing units in Lake County contain more than three bedrooms. In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses because apartment and condominium units are most often developed with childless, smaller households in mind.

Household Size by Tenure (Including Large Households) (2007-2011)								
	Lake Countywide		Clearlake		Lakeport		Unincorporated Area	
	#	%	#	%	#	%	#	%
Owner								
Householder living alone	4,442	60.3%	1,293	55.2%	315	44.5%	2,834	65.7%
Households 2-4 persons	11,193	69.2%	1,983	55.9%	830	66.8%	8,380	73.6%
Large households 5+ persons	1,102	52.0%	134	25.2%	85	100.0%	883	58.7%
Rental								
Householder living alone	2,924	39.7%	1,051	44.8%	393	55.5%	1,480	34.3%
Households 2-4 persons	4,974	30.8%	1,562	44.1%	412	33.2%	3,000	26.4%
Large households 5+ persons	1,019	48.0%	398	74.8%	0	0.0%	621	41.3%
Total:								
Total Householder living alone	7,366	100.0%	2,344	100.0%	708	100.0%	4,314	100.0%
Households 2-4 persons	16,167	100.0%	3,545	100.0%	1,242	100.0%	11,380	100.0%
Large households 5+ persons	2,121	100.0%	532	100.0%	85	100.0%	1,504	100.0%

[Source ACS B25009](#)

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. According to the 2011 ACS there were 1,504 households classified as large families, representing 8.7 percent of total households in Lake County.

The lack of available housing for large families creates a problem for those non-owner families, particularly those renters who live in multifamily housing, since multifamily rental housing units generally provide one or two bedrooms and not the three or more bedrooms that are required by large families. For the large families that are unable to rent single-family houses, it is likely that these large renter households are overcrowded in smaller units. When planning for new multifamily housing developments, therefore, the provision of three-and four-bedroom units is an important consideration due to the likely demand for affordable, larger multifamily rental units.

Single-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. The 2011 ACS indicates that there are 1,830 households headed by a female, representing 15.8 percent of all households in the unincorporated area of Lake County. The majority (59.7 percent) of these female-headed households (1,092) have children living in them who are under 18 years of age.

Female Headed Households (2011)								
Householder Type	Lake Countywide		Clearlake		Lakeport		Unincorporated Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Female Headed Householders	3,153	19.5%	1,048	31.3%	275	22.3%	1,830	15.8%
Female Heads with Own Children	2,043	12.6%	775	23.1%	176	14.3%	1,092	9.4%
Female Heads without Children	1,110	6.9%	273	8.2%	99	8.0%	738	6.4%
Total Householders	16,157	100.0%	3,348	100.0%	1,231	100.0%	11,578	100.0%
Female Headed Householders Under the Poverty Level	1,294	54.3%	661	67.1%	43	44.8%	590	45.3%
Total families Under the Poverty Level	2,384	100.0%	985	100.0%	96	100.0%	1,303	100.0%

[Source: ACS 2007-2001 B17012](#)

Due to lower incomes, single-headed households often have more difficulties finding adequate, affordable housing than families with two adults. Also, single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools and youth services.

Extremely Low Income Households

Extremely low income (ELI) households—those making less than 30% of the Median Family Income for Lake County—face many challenges in securing adequate housing. These individuals and families can often be one step ahead of homelessness and are often marginally employed or collecting small amounts of government assistance such as Social Security. According to the 2005-2007 Comprehensive Housing Affordability Strategy (CHAS) conducted by the United States Department of Housing and Urban Development (HUD) just slightly more than 3,000 households in Lake County were considered to be classified as ELI.

Table 3-41: Housing Needs for Extremely Low-Income Households

	Renters	Owners	Total
Total Number of ELI Households			
Percent with any Housing Problems			
Percent with Cost Burden (>30% of income)			
Percent with Severe Cost Burden (>50% of income)			
Total Number of Households			

Source: 2011 ACS

ELI households also tend to consist of individuals faced with other special housing needs previously discussed in this section. Many ELI households will be seeking rental housing and most likely facing an overpayment, overcrowding or substandard housing condition. 72% of ELI households in the County are living in housing with identified housing problems. The percentage of owner-occupied ELI households with identified housing condition problems is nearly 88%, which is 15% greater than that of those who are renting. A large reason for this difference is related to the fact that nearly 70% of ELI owner-occupied households spend greater than 50% of their income on securing housing alone. This leaves little to no available income to address failing housing conditions.

To address the housing needs of ELI households, the County will need to employ a detailed housing strategy including promoting a variety of housing types, such as single-room occupancy (SRO) units and Supportive Housing facilities. Also referred to as single-resident occupancy, SRO's are generally single-room facilities which share other facilities such as kitchens and bathrooms. Often times SRO's are found in former hotels which now serve as permanent residences. In Lake County a particular issue of concern is the conversion and use of former resort facilities to permanent living establishments. These facilities are often substandard as their general infrastructure is often in poor condition and/or improperly designed for permanent residence. These facilities are also generally inappropriately zoned for use as permanent residences and are not located near general services such as, public transportation corridors, grocery stores or employment centers. Zoning standards should be modified to allow conversions of some existing motel sites for use as SRO type housing at suitable locations not identified as important resort areas, that have access to general commercial, employment and public services.

Use of existing single-family homes for SRO units is not regulated by the County and is considered a use by right in residential zoning districts. The County does not monitor landlord/homeowners who may want to sublet a room or two within their home. As long as there is adequate on-site parking, no overcrowding results that causes health and safety violations, and the home is not dilapidated the County does not get involved because activity is not prohibited by the Lake County Code.

Supportive Housing is generally defined as permanent, affordable housing with on-site services that help residents transition into stable, more productive lives. Services may include childcare, after-school tutoring, career counseling, etc. The County should make a greater effort to develop supportive housing and supportive services during the

life of this plan. The County should partner and meet with nonprofit groups who specialize in providing and building housing for ELI households and supportive housing. This effort is designed to:

Build a long-term partnership in development,
Gain access to specialized funding sources, including applying for funding sources that support deeper targeting,
Identify the range of local resources and assistance needed to facilitate the development of housing for ELI households, and
Promote a variety of housing types, including higher density, multi-family supportive, single room occupancy and shared housing.

Homeless Persons

As elsewhere in the nation, homelessness is usually the end result of multiple factors that converge in a person's life. The combination of loss of employment, inability to find a job because of the need for retraining, and high housing costs lead to some individuals and families losing their housing. For others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities or drug and alcohol addictions along with an inability to access the services and long-term support needed to address these conditions.

The term "homeless" is broadly defined by the McKinney-Vento Act's Education for Homeless Children and Youth Program. The term "homeless children and youth" means:

(A) Individuals who lack a fixed, regular, and adequate nighttime residence ...; and includes:

- (i) children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;
- (ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings ...
- (iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
- (iv) migratory children who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).

A 2008 survey conducted by Innisfree Now, a local charity organization, estimates that between 639 to 959 homeless persons exist in both the incorporated and unincorporated areas of Lake County. These figures are based on the HUD estimates for the region which state that between 1-1.5% of the population is homeless. Of the homeless population is estimated that 85% of families are headed by single mothers with an annual income of less than \$8,000. 40% needing transitional housing are

women, mostly fleeing from domestic violence. 25-40% of homeless in Lake County are children. Of all homeless men, approximately 33% are Veterans. This percentage is similar to that which is found in most rural counties in California. Newer statistical information is not available.

Homeless Needs						
CA-523: Colusa, Glen, Lake, Tehama, Trinity Counties CoC						
Note: Numbers are provided for the Colusa, Glen, Lake, Tehama and Trinity Counties Continuum of Care for which Lake County is a participating member. Numbers represent homeless needs for the total Continuum of Care area.						
	Individual		Persons in Families			
	2011	2012	2011	2012	2011	2012
Total Homeless	200	185	122	118		
Total Sheltered	93	78	90	86		
Total Unsheltered	107	107	32	32		
Total Chronically Homeless					94	80
Total Chronically Sheltered					33	19
Total Chronically Unsheltered					61	61

A 2002 study conducted by the National Coalitions for the Homeless found that children and families were the largest growing segment of the homeless population in the United States. This trend has been accentuated by the recent economic recession, specifically rising unemployment and housing foreclosures. In 2008 Congress appropriated \$25 million in assistance grants through HUD's Rapid Re-Housing program. The program received an extra \$1.5 billion and was renamed in 2009 as part of the American Recovery and Reinvestment Act of 2009 to Homeless Prevention & Rapid Re-Housing program. The enactment of the Helping Families Save their Homes Act of 2009 allows HUD homeless assistance monies to be used by families threatened by foreclosure or who have recently become unemployed.

In 2004 a meeting of the United States Conference of Mayors found and stated that the lack of affordable housing was the leading cause of homelessness in the United States. Other contributing factors to homelessness include:

- Mental Illness/Physical Disability
- Substance Abuse
- Domestic Violence
- Poverty

- Prisoner re-entry to society
- Healthcare Costs
- Mortgage foreclosures
- Unavailability of employment

Actually determining and counting the number of homeless is very difficult. There are a number of different types of homelessness with unique sets of contributing factors. Chronic homelessness is defined as those who experience a protracted homeless period, often a year or longer, or whose spells in the homeless assistance system are both frequent and long.

Those who are homeless or at-risk of becoming homeless have varying housing needs. Some require emergency shelter, while others require other assistance to enable them to become productive members of society. Some are just passing through Lake County, while others are long-time residents. Often, there is crossover between one population group of “special needs” and another. For example, farm workers may become homeless due to seasonal employment or female heads of household, due to domestic violence. In each instance, the point of contact for addressing their homelessness is the problem that made them homeless.

About 40% of homeless men are veterans, although veterans comprise only 34 percent of the general adult male population, according to Research on Veterans by the National Coalition for Homeless. On any given night, between 130,000 and 200,000 veterans are homeless in the United States.

The U.S. Department of Veterans Affairs (VA) says the nation's homeless veterans are mostly males (three percent are females). The vast majority is single, most come from poor, disadvantaged communities, 45 percent suffer from mental illness, and half have substance abuse problems. America's homeless veterans have served in World War II, Korean War, Cold War, Vietnam War, Grenada, Panama, Lebanon, Operation Enduring Freedom (Afghanistan), Operation Iraqi Freedom, or the military's anti-drug cultivation efforts in South America. 47 per cent of homeless veterans served during the Vietnam Era. More than 67 per cent served our country for at least three years and 33 per cent were stationed in a war zone. Here are some statistics concerning the veterans homeless:

- 23% of homeless population are veterans
- 33% of male homeless population are veterans
- 47% Vietnam Era
- 17% post-Vietnam
- 15% pre-Vietnam
- 67% served three or more years
- 33% stationed in war zone
- 25% have used VA Homeless Services
- 85% completed high school/GED, compared to 56% of non-veterans
- 89% received Honorable Discharge

- 79% reside in central cities
- 16% reside in suburban areas
- 5% reside in rural areas
- 76% experience alcohol, drug, or mental health problems
- 46% white males compared to 34% non-veterans
- 46% age 45 or older compared to 20% non-veterans

Female homeless veterans represent an estimated 3% of homeless veterans. They are more likely than male homeless veterans to be married and to suffer serious psychiatric illness, but less likely to be employed and to suffer from addiction disorders. Comparisons of homeless female veterans and other homeless women have found no differences in rates of mental illness or addictions.

The Lake County Community Action Agency provides temporary assistance to the homeless and reports that all 5 available temporary housing units (25 beds) are occupied, with a waiting list of over 50 families. According to the Treatment Program Manager of the Drug Abuse Alternatives Center (DAAC), there are 30 women participating in their program. Eight of these women reside at the DAAC Transitional Living Center with their children and there is a waiting list of 17 women, many of whom are homeless or in a “non-healthy living situation.”

Emergency Shelters

In accordance with SB 2 amendments to Sections 65582-65589 of the California Government Code, every locality must identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. California Health and Safety Code Section 50801(c) defines emergency shelters as: “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of inability to pay.” The identified zone or zones must include sufficient capacity to accommodate the need for emergency shelter as identified in the housing element, except that all local governments must identify a zone or zones to accommodate at least one year-round shelter. Adequate sites/zones can include existing facilities that can be converted to accommodate the need for emergency shelters.

The Lake County Zoning Ordinance includes provisions for the use of community care facilities, which are defined as any facility, place, or building which is maintained and operated to provide non-medical residential care, emergency shelters, adult day care, or home finding agency services for children, adults, or children and adults, including, but not limited to, the physically handicapped, mentally impaired, or incompetent persons. Community care facility shall include residential facility, residential care facility for the elderly, adult day care facility, home finding agency, and social rehabilitation facility, as defined in Section 1502 of the Health and Safety Code.

Community care facilities, which by the zoning definition includes emergency shelters, are allowed with a use permit in RL, RR, SR, R1, R2, R3, C1, C2 and C3 Zoning

Districts. State law requires the consideration of emergency shelters within residential districts that must only be subject to the same restrictions that apply to similar housing types in the same zone.

The requirement to obtain a use permit is inconsistent with state law. Section 6 of the Housing Element provides an implementation program from the 2004 Housing Element to evaluate residential districts to establish an emergency shelter use within those districts, and establish a ministerial permit process that is only subject to those restrictions that apply to other residential uses of the same type in the same zone.

The “C3”, Service Commercial, zoning district has been identified as a compatible and suitable zone to allow emergency shelters as a permitted use. “C3” lands are located within close proximity to services and other uses allowed in the district are compatible with emergency shelters. Although primarily intended for heavy retail and service commercial uses, the ranges of uses is very broad and includes the permitting of Day Care Centers, Pre-schools, Entertainment & Recreational Facilities (theatres, bowling alleys, etc.) and Community Care Facilities as mentioned above. The “C3” district does not permit heavy industrial or manufacturing type uses. Within the County of Lake, there are approximately 160 acres of vacant properties within the “C3” zoning district available throughout the County, are situated near collector roads and have good access to public transit. Areas designated “C3” are located directly in or immediately adjacent to downtown community centers and essential basic services such as grocery stores and medical services. The table below indicates each unincorporated cities and areas adjacent to the incorporated cities of Lakeport and Clearlake vacant and occupied total acreages.

Table 3-42: “C3”, Service Commercial Zoning Availability by Community

Community	Vacant “C3” Properties	Occupied “C3” Properties
Clearlake Oaks	21.91 acres	31.6 acres
Coyote Valley	38.94 acres	78.99 acres
Kelseyville	5.97 acres	25.41 acres
Lakeport (North)	.79 acres	10.31 acres
Lakeport (South)	44.19 acres	163.69 acres
Lower Lake	1.35 acres	126.59 acres
Lucerne	.35 acres	.36 acres
Middletown	38.94 acres	78.99 acres
Nice	24 acres	14.96 acres
Upper Lake	0 acres	24.89 acres

Source 2014 aerial photography of County of Lake ARC GIS data

Typical vacant “C3” zoned parcels are less than an acre in size, while some larger parcels (greater than ten acres) also are available. The revision to the Zoning Ordinance (January 2015) established a ministerial permit process for small group homes to allow those uses by right in residential districts and in the “C3” district.

Farmworkers

Farm workers are often faced with the problem of overpaying for housing as well as overcrowded conditions. Furthermore, most of the housing that is available is in a severely dilapidated condition. Farmworker housing located near urban services is a critical need of farmworkers and their families. Although agricultural operators or labor contractors provide units for farmworkers on their farms and ranches, mostly for unaccompanied male migrant workers, there is more demand than supply, particularly for family housing. As soon as a unit is vacant, it is immediately reoccupied by another family. Despite the passage of a County zoning ordinance to facilitate the development of farmworker housing on farmlands, Farm Bureau members report that the process continues to be cumbersome and fraught with delays and red tape. Rural Communities Housing Development Corporation developed Oak Hill Apartments, which provides 40 rental housing units for farmworkers, in Kelseyville. RCHDC has been having difficulty filling these units with qualifying farm laborers since its funding sources require proof of tenant legal status.

Farmworkers accounted for 2.9 percent of the employed persons living in unincorporated Lake County in 2000. The 2000 Census reported a total of 439 permanent residents who were employed in farming, forestry, and fishing occupations. In 2007, the U.S. Department of Agriculture (USDA) reported in its Census of Agriculture that 2,415 individuals worked either fulltime or seasonal in Lake County agriculture, with 1,900 of those individuals employed for fewer than 150 days. The USDA also reported that for 2010, the average California field worker earned \$10.20 per hour when employed. The California Department of Housing and Community Development (HCD), which licenses employee housing in the state, reports that for June 2011 it had active licenses for 887 employee housing beds. HCD, however, has no information regarding the number of beds provided for free too workers as part of their wages vs. the number of beds that are provided to these workers, almost exclusively unaccompanied males, for rent or a fee.

The Migrant and Seasonal Farmworker Enumeration Profiles Study for California, completed in 2000, provided estimates of the numbers of migrant and seasonal farmworkers and their dependents for each county for health care programs for farmworkers. The estimate for Lake County overall, which includes the incorporated cities of Clear Lake and Lakeport, was 5,181 in the year 2000. This figure was much higher than the census figures above because it includes seasonal workers as well as dependents of farmworkers and covers the whole county.

Farmworkers – County-Wide (Lake County)		
Hired Farm Labor		
Farms	Workers	\$1,000 payroll
248	2,415	14,632

The California Human Development Corporation (CHDC) provides services such as job training, English classes, job placements, first-time home buying program, and emergency help, to farmworkers and their families. At its Lake County public hearing in May 2011, attendees identified adequate housing and employment/unemployment as the top local priorities. The majority of farmworker families that live in the area lack access to adequate housing because most have temporary employment with low salaries and have no personal credit. They often have large families. There is still housing discrimination. There is not enough low-income housing available. Furthermore, farmworkers lack information on programs and assistance available to buy or rent homes on the open market.

Farmworkers by Days Worked (Lake County)	
150 Days or More	
Farms	105
Workers	515
Farms with 10 or More Workers	
Farms	13
Workers	291
Fewer than 150 Days	
Farms	221
Workers	1,900