

Agenda Item 5:

**Public Hearing/Planning Commission Action (Continued): Amendment of the
General Plan Housing Element.**

CITY OF BLUE LAKE

HOUSING ELEMENT UPDATE

October 2015



As Adopted _____ 20__ by the City Council

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I. INTRODUCTION

A. OVERVIEW

This Housing Element ~~Amendment~~ **Update** to the General Plan is designed to meet State requirements for Housing Elements and to provide an overall plan for meeting the housing needs of the City of Blue Lake. In addition, the Element discusses Blue Lake's share of the regional housing need. This document is intended to supplement Blue Lake's Residential Land Use Policies (Land Use Element) ~~to~~ **and plan for provide providing** adequate housing for all segments of the population while maintaining a quality living environment in Blue Lake and its environs.

In recent years there has been increasing emphasis on promoting sustainable growth, exploring ways to reduce contributions towards greenhouse gas (GHG) emissions and climate change, and creating more livable communities. A key component of this effort is how cities and counties plan, design, rehabilitate, preserve and manage housing and its relationship to transportation systems, jobs and services. The types of housing provided, where that housing is located, and the design and efficiency of housing impacts who lives in a community, resource use and generation of emissions, and quality of life. As a result, the direction provided in a housing element can play an integral role in defining community sustainability and in furthering the principles of economic prosperity, environmental protection and social equity.

~~The City of Blue Lake last adopted a Housing Element Update in 2004. State legislation requires the City to review its Housing Element every five years, with the next review due by at least August 31, 2009. The review must evaluate all of the following:~~

- ~~1. The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the State Housing Goal.~~
- ~~2. The effectiveness of the Housing Element in attainment of the City's housing goals and objectives.~~
- ~~3. The progress of the City in implementation of the Housing Element.~~

The California Legislature has declared that a decent home and suitable living environment for every resident is the primary housing goal for the State. Section 65581 of the California Government Code reflects the Legislative intent for mandating preparation of a housing element to assure that cities and counties recognize their responsibility and the local efforts required to contribute toward attainment of the State housing goal. State law establishes detailed content requirements for a housing element and requires a regional “fair share” approach to distributing housing needs. The City of Blue Lake last adopted a Housing Element Update in 2009 and is required by State law to update it approximately every five to eight years. While there is no mandated format for a housing element, California Government Code requires that the following be addressed:

- **Identification and assessment of the existing and projected housing needs of “all economic segments of the community” based on the RHNA;**
- **Identification and analysis of housing for “special needs” groups (e.g., elderly, homeless, those in need of transitional housing, large families, farm workers, single parent households, handicapped, and others);**
- **Evaluation of the current and potential governmental and marketplace constraints on housing;**
- **Identification of adequate residential sites to accommodate the jurisdiction’s share of the regional housing need;**
- **Evaluation of opportunities for energy conservation in residential development;**
- **Evaluation of progress made on achieving the goals, objectives and programs contained in the previous housing element; and**
- **Identification of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement and development of housing to meet identified needs, and to remove governmental and non-governmental constraints on its production.**

B. DOCUMENT CONTENTS

This document is composed of eight sections. The first section, INTRODUCTION, introduces the document, describes the sections, describes public participation and cites statutory authority for the Housing Element.

Section II., DEMOGRAPHIC INFORMATION, presents the population trends and household characteristics of Blue Lake.

Section III., HOUSING MARKET INFORMATION, discusses housing stock and characteristics of the housing market that affect the affordability and availability of land and housing.

Section IV., CONSTRAINTS, describes factors limiting construction, rehabilitation and housing provision in general.

Section V., ANALYSIS OF PREVIOUS HOUSING ELEMENT, examines the effectiveness, appropriateness and progress in implementation of the policies and goals of the previous Housing Element.

Section VI., HOUSING NEEDS SUMMARY, summarizes Blue Lake's housing needs as

indicated by the previous sections.

Section VII., GOALS, POLICIES, OBJECTIVES, presents the City's program for meeting its housing needs.

C. STATUTORY AUTHORITY FOR THE HOUSING ELEMENT

Section 65580 of the Government Code declares that, "The Housing Element is written in response to the form and standards established in Government Code Section 65583(a), as amended, and in conformance with the Guidelines prescribed by the Department of Housing and Community Development (HCD).

D. CONSISTENCY WITH THE GENERAL PLAN

A housing element is one of the required seven General Plan elements mandated by the State of California. The goals, policies, programs and standards within a Housing Element relate directly to, and must be consistent with, all other adopted elements of the General Plan. Unlike other elements that look out 20 or more years into the future, a Housing Element has a much shorter planning horizon (five to eight years) and is subject to review by the California Department of Housing and Community Development (HCD). While on a different planning cycle than the other General Plan elements, updates to a housing element may necessitate amendments to other elements to ensure internal consistency. Similarly, as other elements of the General Plan are amended, they must be reviewed for consistency with the housing element.

This document represents an update of that portion of the 1986 General Plan pertaining to the "Housing Element" (pages 89-124), **as well as subsequent updates in 1992, 2004, and 2009**. This amended Housing Element has been reviewed with goals and policies and implementation measures throughout the General Plan and is found to be consistent. This is further stated in Section VII.

E. PUBLIC PARTICIPATION

During the review period for this document the Planning Commission held a public hearing on _____ 201_, and the City Council held a public hearing on _____ 201_. Notices were posted indicating the time and place of the hearings, and the draft document was made available at City Hall and on the City's website. The document was circulated for comments from the Department of Housing & Community Development (HCD) at the end of _____ and received back at the end of _____. ~~Once~~ **After** the document was revised to incorporate ~~the~~ any comments ~~received~~ deemed necessary from HCD, the Planning Commission and City Council adopted the document at meetings in _____ 201_. The final document will be made available at City Hall, the County public library in Blue Lake, and at the Department of Housing & Community Development.

II. DEMOGRAPHIC INFORMATION

A. 2000 & 2010 CENSUS SUMMARY

The following is a brief outline of the 2000 **and 2010** Census information for the City of Blue Lake, updated with additional information from more current sources, where possible.

POPULATION

Total persons - 1,142 persons in 2000

Total persons - ~~1,166~~ **1,253** persons in ~~2008~~ **2010** [~~California Department of Finance, Demographic Research Unit (2008)~~]

Persons living alone (2000) - 159

Persons living alone (2010) - 161

~~Average family size - 2.84~~

Total households (2000) - 504

Total households (2010) - 542

Average household size (2000) - 2.25

Average household size (2010) - 2.31

Family households (2000) - 298

Family households (2010) - 310

Average family size (2000) - 2.84

Average family size (2010) - 2.79

Non-family households (2000) - 206

Non-family households (2010) - 232

Female-headed households, no husband present - 69 (2000)

with children - 51

Female-headed households, no husband present - 63 (2010)

with children - 37

Female householder living alone - 84 (2000)

over 65 years - 31

Female householder living alone - 73

over 65 years - 14

AGE DISTRIBUTION

Persons under 18 years old (2000) - 249

Persons under 18 years old (2010) - 248

Persons 18-64 (2000) - 745

Persons 18-64 (2010) - 878

Persons 65 years and older (2000) - 141

Persons 65 years and older (2010) - 127

HOUSING UNITS

Total number of housing units (2000) - 556

Total number of housing units (~~2007~~) (2010) – 578 572 [CA Department of Finance, Demographic Research Unit]

Owner-occupied (2000) - 310

Owner-occupied (2010) – 301

Renter-occupied (2000) - 194

Renter-occupied (2010) – 241

Vacant (2000) – 52

Vacant (2010) – 30

Type of units, occupancy:

~~338 detached, 97 rented~~

~~18 townhouse units, 15 rented~~

~~25 two-unit structures, 23 rented~~

~~58 apartment units, 58 rented~~

~~56 mobile home units, 5 rented~~

Type of units, occupancy (CA DOF, 2015):

367 single detached units

11 single attached units

110 two to four units

33 five plus units

58 mobile homes

Number of bedrooms per housing unit, occupancy:

~~1 or less – 73, 65 rented~~

~~2-3 – 389, 124 rented~~

~~4+ – 33, 9 rented~~

Number of bedrooms per housing unit (2000)

1 or less – 98

2-3 – 414

4+ - 35

Number of houses built prior to 1950: 250; between 1950 and 1970: 128; 1970-1980: 99; 1980-1984: 36; 1985-1990: 27; 1990-1994: 4; 1995-March 2000: 30; April 2000-December 2008: 16; ~~January 2006-October 2008: 3~~ **January 2008-December 2014: 14.**

Value of housing - 0 less than \$50,000; 61 less than \$100,000 (2000)

Median value - \$119,000 (2000 Census)

~~Median value – \$175,000 (2008) [Humboldt Association of Realtors]~~

Value of housing – 7 less than \$50,000; 39 less than \$100,000 (ACS 2013)

Median value - \$281,900 (ACS 2013)

Average **Median** mortgage with monthly costs - \$804 (2000)

Median mortgage with monthly costs - \$1,704 (ACS 2013)

Gross rent – 10 units less than \$300; 58 additional units less than \$500 **(2000)**.

Gross rent – 4 units less than \$350; 76 additional units less than \$700 (ACS 2013).

Median rental price - \$583 **(2000)**.

Median gross rent - \$983 (ACS 2013)

Contract rent - 24 units less than \$300; 71 additional units less than \$500 **(2000)**.

Contract rent – 24 units less than \$300; 60 additional units less than \$700 (ACS 2013).

Median rental price - \$500 **(2000)**

Median contract rent - \$929 (ACS 2012)

House heating fuel **(2000)**:

natural gas – 382

propane – 6

electricity – 40

wood – 67

House heating fuel (ACS 2013)

natural gas - 389

propane - 2

electricity - 67

wood - 77

INCOME

Average annual income - families: \$37,500; households: \$32,500 **(2000)**

Median annual income – families: \$58,889; households: \$55,750 (ACS 2013)

Number of very low income (less than \$16,250) –126 households **(2000)**.

Number of very low income (less than \$27,875) – 144 households (ACS 2013).

Number of low income households (between \$16,250-\$26,000) – 77 households **(2000)**.

Number of low income households (between \$27,875-\$44,600) – 110 households (ACS 2013).

Households by income group (2003 Regional Housing Needs Report):

Very low - 185; low - 62; moderate - 123; high – 190

Persons below poverty level – 121 **(2000)**;

between 0-18 years - 26

18-64 years - 87

65+ years - 8

Persons below poverty level – 251 (ACS 2013);

between 0-18 years – 35

18-64 years – 208

65+ years - 8

Families below poverty level - **18 (2000)**;

Families with children under 18 - 16

Female-headed households with children under 18 – 12

Families below poverty level - 48 (ACS 2013);

Families with children under 18 – 29

Female-headed households with children under 18 - 12

Owner-occupied housing units paying less than $\leq 20\%$ of income to housing – 128 **(2000)**;
more than 30% - 65.

**Owner-occupied housing units paying $< 20\%$ of income to housing – 137 (ACS 2013);
more than 30% - 109**

Renter-occupied housing units paying less than 20% of income to housing - 50, all but 2 of
whose income exceeded \$20,000 **(2000)**.

**Renter occupied housing units paying less than 20% of income to housing - 56, all but 1 of
whose income exceeded \$20,000 (ACS 2013).**

Renter-occupied housing units paying more than 30% income to housing - 82, of which 56 units
paid 35% or more with income less than \$20,000/year **(2000)**.

**Renter occupied housing units paying more than 30% of income to housing -118, of which
60 units paid 30% or more with income less than \$20,000 (ACS 2013).**

EMPLOYMENT

Total workers (age 16+) – 622 includes 46 unemployed **(2000)**

Total workers (age 16+) – 785 includes 40 unemployed (ACS 2013)

Total not in labor force (age 16+) – 302 **(2000)**

Total not in labor force (age 16+) – 344 (ACS 2013)

Households with earnings of some sort – 404 **(2000)**

Households with earnings of some sort – 445 (ACS 2013)

Households with no earnings – 108 **(2000)**

Households with no earnings – 94 (ACS 2013)

Households with supplemental security income – 25 **(2000)**

Households with supplementary security income – 52 (ACS 2013)

Households with social security – 124 **(2000)**

Households with social security – 110 (ACS 2013)

Households with public assistance – 15 **(2000)**

Households with public assistance – 16 (ACS 2013)

Households with retirement income – 85 **(2000)**

Households with retirement income – 71 (ACS 2013)

Number that work at home – 18 **(2000)**

Number that work at home – 53 (ACS 2013)

Self-employment – 70 **(2000)**

Self-employment – 81 (ACS 2013)

Number employed in agriculture, forestry or fisheries – 27 (2000)

Number employed in agriculture, forestry or fisheries – 46 (ACS 2013)

Number employed in manufacturing durable goods – 73 (2000)

Number employed in manufacturing durable goods – 25 (ACS 2013)

Number working for government – 167 (2000)

Number working for government – 223 (ACS 2013)

Number employed in transportation, warehousing & utilities – 37 (2000)

Number employed in transportation, warehousing & utilities – 59 (ACS 2013)

Number employed in construction – 36 (2000)

Number employed in construction – 61 (ACS 2013)

Number employed in retail trade – 68 (2000)

Number employed in retail trade – 85 (ACS 2013)

Number employed in education, health, & social services – 168 (2000)

Number employed in education, health, & social services – 175 (ACS 2013)

Work disability status – ~~46~~ **18** males, ~~68~~ **38** females under 64 years of age; ~~41~~ males, ~~39~~ females 65 years or older (2000).

Work disability status – 19 individuals employed with a disability (ACS 2013)

~~Female-headed households~~

~~Over 65 years – 31~~

~~With children – 51~~

Average travel time to work – ~~19~~ **18.6** minutes (2000)

Average travel time to work – 16.9 minutes (ACS 2013)

Number of workers traveling (2000): less than 10 minutes - 87

more than 30 minutes – 92

Number of workers traveling (ACS 2013): less than 10 minutes - 156
more than 30 minutes – 101

B. POPULATION CHARACTERISTICS

1. Growth Trends

a. Population Trends

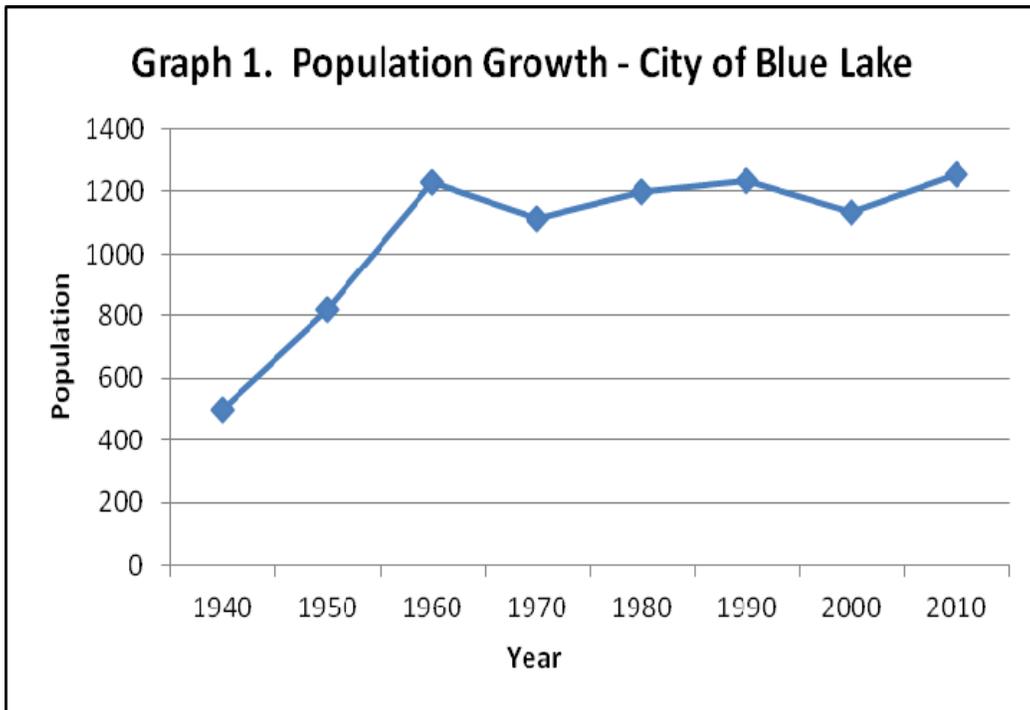
The City of Blue Lake has grown from a population of 1,112 in 1970 to 1,201 in 1980,

and 1,235 in 1990, followed by a decrease to 1,135 in 2000, and slight an increase to ~~1,166~~ **1,253** in ~~2008~~ **2010**. This represents a 7% increase between the years of 1970 and 1980, a 2.7% increase between 1980 and 1990, an 8% decrease between 1990 and 2000, and a ~~2.7%~~ **10.4%** increase from 2000-~~2008~~ **2010**.

The City of Blue Lake experienced a steady population increase for two decades until the 1960's when the population dropped off significantly. By mid-1970, this trend reversed and the population began to increase moderately. These changes coincide with employment reductions in the timber industry and the eventual withdrawal of the MacIntosh Mill from Blue Lake by the early 1970's.

During the last 25-year period, Blue Lake made the final shift from being a "mill town" with jobs in or near Blue Lake to a "bedroom community." In this latter role, Blue Lake represents a desirable, residential location for persons employed in Arcata, ~~and~~ Eureka, **and McKinleyville** and for students attending Humboldt State University (Arcata). In addition, the Dell'Arte School of Physical Theater draws attention to Blue Lake and accounts for as much as ~~2%~~ **4%** or more of the City's population.

~~Blue Lake grew slowly between the 1970s and 1990s, with a decrease in the growth rate over the twenty year period of 1980 to 2000. Population levels are slowly increasing, but it is a slow progression.~~



~~It is anticipated that with the area's declining economic situation, especially in timber-related jobs, that population growth will occur only as local employment and tourism opportunities grow.~~

b. Employment Trends

As mentioned previously, Blue Lake is a "bedroom community." Even though there are some small industries in the City's Industrial Park **and a few commercial uses in the City Center**, most of the employable population is affected by the County-wide job market. According to the State Employment Development Department (EDD), the Humboldt County labor force expanded very slowly between 1990 and 1999, with an average annual growth rate of 0.33 percent (from 58,100 to 60,300). ~~This slow growth has continued into the twenty-first century and parallels the slowdown in the County's population growth.~~

The unemployment rate remained high in the first half of the 1990s, and then declined steadily through 1999. The impact of reduced timber cutting on federal lands may have raised the unemployment rate in the early 1990s, but the County economy seems to have compensated for the decline in the timber industry. The timber industry decline may still be responsible for some of the out migration observed in Blue Lake between 1990 and 2000 that resulted in a population decrease. However, the total number of housing units and the number of owner-occupied housing units increased and renter-occupied housing decreased only slightly. **The unemployment rate dropped to a low of 5.9% in 2006 but then spiked to 10.7% in 2009 and remained at this level till 2012. With the improving economy the unemployment rate has dropped to 6.8% as of 2014.**

According to the State Employment Development Department (EDD), Humboldt County's annual average figures show a ~~decline~~ **an increase** in the labor force of 800 **2,600** persons (~~61,000 to 60,200~~) (**60,200 – 62,800**) from 1998 to 2002 **2000-2014**. ~~Despite a decline in 2002, Humboldt County added a total of 400 jobs over the years from 1998 to 2002—a cumulative growth of 0.8 percent.~~ **The labor force peaked at 65,900 in 2010 and dropped to 62,800 by 2014.**

~~However, according to the Humboldt Economic Index for April 2008–April 2009, the unemployment rate has been climbing. Humboldt County sits at 11.2 percent as of May 2009. Currently, the three largest employers in Humboldt County in order are Government, Retail Trade, and Services. During the 1999-2006 period, Government, Retail Trade, and Services were projected to add approximately 3,000 jobs. Humboldt County's economic focus shifted from goods producing to service producing industries. Declines in natural resources & mining, and durable and nondurable goods manufacturing have been offset by gains in trade, transportation and utilities; financial activities; leisure & hospitality; other services; and government industries.~~ **According to the State Employment Development Department (EDD), it is projected that the fastest growing occupations in the North Coast Region (Del Norte, Humboldt, Lake, and Mendocino Counties) from 2012-2022 will include agricultural equipment operators, personal care aides, market research analysts and marketing specialists, and operating engineers and other construction equipment operators. These occupations combined are projected to add 1,580 jobs by 2022.**

~~2000 Census information indicates that the average travel time to work was 19 minutes.~~ **2013 American Community Survey information indicates that the average travel**

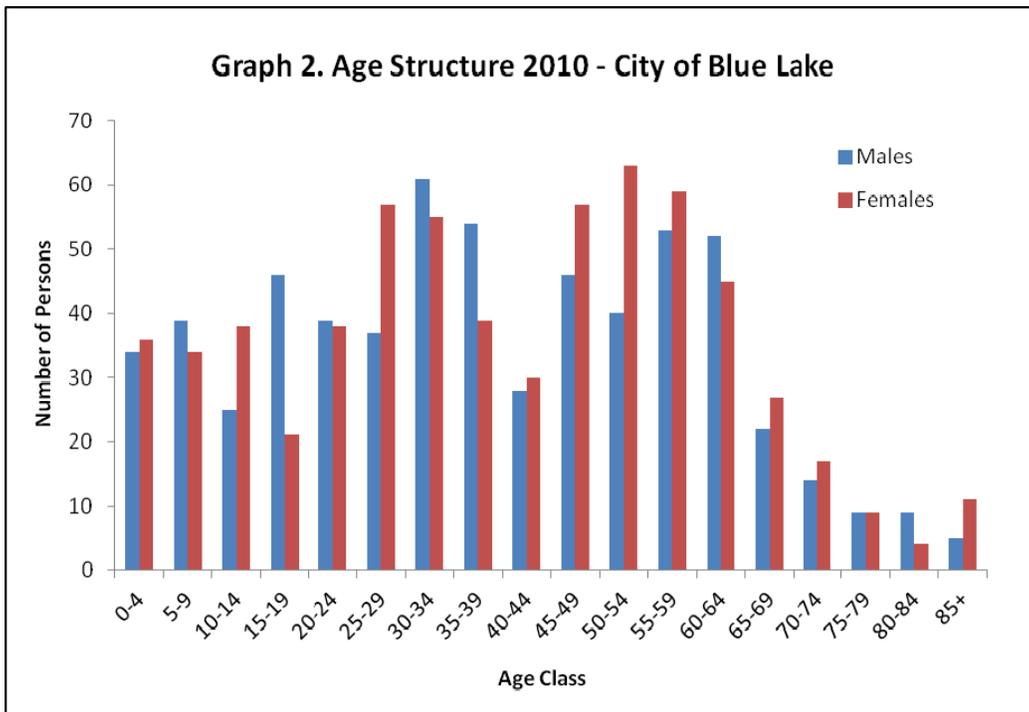
time to work was 16.9 minutes. Of the 506 **565** persons who drove to work, 87 **121** (17%) **(21.5%)** drove less than 10 minutes and 349 **465** (77%) **(82.3%)** drove less than 25 minutes. Most workers ~~(86%)~~ **(74.2%)** drove alone. This indicates that the majority of residents work in Blue Lake, McKinleyville, Arcata, **and** Eureka, ~~or nearby lumber mills located in unincorporated areas.~~

Employment trends often affect the availability and affordability of housing for many people. Blue Lake does not expect a significant increase in the vacancy rate due to people moving out of the area seeking new jobs. On the other hand, certain Blue Lake residents may continue to be financially burdened due to the decrease in timber related jobs. For this reason, Blue Lake will need to continue its efforts to provide affordable housing for the lower and moderate income sectors and, where possible, provide additional local employment opportunities.

~~Until the economic picture in Blue Lake and the County improves, there has not been evidence to suggest a demand for substantial new housing.~~

c. Age of Population

Based on the ~~2000~~ **2010** Census, Blue Lake's largest two age class groups are 35-44 **30-34** and 45-54 **55-59**. The next **two** largest age class **groups** is the **are** 25-34 group **45-49** **and 50-54**. Also to be noted is the large number of young males relative to young females (5-14 age class). This information is displayed in Graph 2 - "Age Structure - 2000 **2010**, City of Blue Lake." The ~~2000~~ **2010** information used is still current as there has not been a significant change in Blue Lake since the ~~2000~~ **2010** census or the ~~2004~~ **2009** Housing Element update.



When analyzing the predominant age groups, two factors regarding housing must be noted:

1) There are a large number of males and females at the parenting ages as well as a large number entering retirement age. This suggests a need for units suitable as family dwellings (e.g., single-family residences, 2-3 bedroom apartments). Comparison of household type information (Section III (A)) indicates that there are more than sufficient numbers of this type of unit;

2) Elderly housing shall be a growing concern in Blue Lake as the population continues to age over the next ~~five years~~ **decade**. Housing units appropriate for elderly persons; especially single elderly persons should be encouraged in Blue Lake (e.g., smaller units and possibly group quarters with special design needs.) Comparison of household type information indicates a lack of sufficient numbers of this type of unit, especially group quarters. (See Section II (D) (2) for more information). Local services and adequate public transportation should also be assessed.

2. Ethnic Population

The total ethnic population in Blue Lake is 444 **159** persons from the ~~2000~~ **2010** Census Bureau and equals ~~13.2%~~ **12.7%** of the total Blue Lake population. At ~~5.4%~~ **6.5%**, Blue Lake's largest ethnic group is ~~Native American~~ **Hispanic or Latino**, reflective of the relatively large ~~Native American~~ **Hispanic or Latino** population in Humboldt County **and California** (County - ~~5.3%~~ **9.8%**; California - ~~1.2%~~ **37.6%** as of ~~2007~~ **2010**).

TABLE 1. Ethnic Population Characteristics (%)

	Blue Lake	Blue Lake	County	State
YEAR	2000	2010	2010	2010
White	88.7	87.3	81.7	57.6
Black or African American	0.5	0.39	1.1	6.2
American Indian & Alaskan Native	5.4	4.4	5.7	0.97
Asian	1.3	1.0	2.2	13
Native Hawaiian and Other Pacific Islander	0.01	0.32	0.26	0.39
Hispanic or Latino	2.5	6.5	9.8	37.6
Other	1.1	1.9	3.7	17
Two or more races	2.8	4.6	5.3	4.9

According to the 2010 Census, A a higher lower percentage of the ethnic population **rent than those that** owns **own** a house. ~~than those that rent, even though a higher percentage of the ethnic population is below the poverty level. Twenty five (16.6%) of the ethnic population are below poverty level and as compared to 96 white (9.7%). However, 79% of those below the poverty level (121 total) are white. Efforts to provide opportunities for low income rental housing would benefit the City's ethnic population, though since the economic downturn, Blue Lake has not grown much, reducing the need~~

~~for additional housing. No other special housing need was identified.~~

3. Group Quarters/Shared Housing

The ~~2000~~ **2010** Census indicates all persons live in households and no persons live in group quarters in Blue Lake. Group quarters refer to living arrangements such as boarding houses where rooms are rented individually and kitchen or food is shared. However, Blue Lake does have a number of households that are shared rentals (for example, students renting a house together and sharing kitchen and bath facilities). These housing arrangements were not identified by the ~~2000~~ **2010** Census as being group quarters. However, Census information does indicate that there are ~~206~~ **232** non-family households, though local sources indicate a higher number of student rentals. These numbers have not dramatically changed since the ~~2000~~ **2010** Census.

C. ~~HOUSEHOLD CHARACTERISTICS/HOUSING NEEDS SUMMARY~~

1. Number and Size of Households

~~2000~~ **2010** Census information indicates that the City of Blue Lake had a total of ~~504~~ **542** households and ~~556~~ **572** housing units as compared to ~~497~~ **504** households and ~~540~~ **556** housing units in ~~1990~~ **2000**. ~~CA Department of Finance, Demographic Research Unit identifies a total of 578 housing units in Blue Lake in 2007 and of those, there were 507 single and multiple family households.~~ These numbers indicate a slight ~~increase~~ **moderate** increase (**30 units**) in housing for the City of Blue Lake between ~~2000 and 2008~~ **2010**. ~~Moreover, only 19 housing units have been added since 2000 with most of the activity occurring in 2001 and 2003.~~

~~The 1992 Humboldt County Housing Needs Plan indicated that Blue Lake needed an increase of 40 housing units by 1997. The 2000 Census information indicates that the City of Blue Lake added 16 new housing units after 1990 and city building permit records indicates that 32 units were added from 1991 to 2003, putting Blue Lake over its housing unit allocation by 8 housing units.~~

~~From 1992-1997 the Humboldt County Housing Needs Plan projected an 8.5% increase in households by 1997 increasing them from 503 to 546 and the 2004 Humboldt County Housing Needs Plan projected that the number of households grown by 10.2%, totaling 560 households. The latest draft of the 2009 RHNA projects a housing need of 21-42 units by 2014.~~

Comparison of 1990 and 2000 Census information indicates the number of households was growing (3% increase) and the City's population, decreasing (8% decrease). The discrepancy between household growth rate and population growth rate ~~may~~ **could have** ~~be~~ **potentially been** explained by an apparent trend to smaller households. **Comparison of 2000 and 2010 Census information indicates the number of households grew by 30 units (5.5%) and the population increased by 111 persons (9.7%).**

Average household size in 1980 was 2.6 persons. This was a significant decrease since 1970, when average household size was 3.2 persons. The household size continued to decrease in 1990 and 2000 to 2.48 and 2.25 persons, respectively. ~~The average household size has not stabilized as projected in the 1990 Housing Element Update.~~ The decreasing changes in the rate of household size ~~are~~ was consistent with the dramatic decline in the area's economy during the late 1970s, as well as the more stable, though depressed, economy of the 1980's and 1990's. ~~As the City's population decreases in the more recent economic climate, the average household size has decreased, and the number of non-family households has increased dramatically.~~ **Census information indicates that household size has slightly increased from 2.25 in 2000 to 2.31 in 2010. This is consistent with the projections in the 1992 Housing Element which indicated that household size would eventually stabilize. This could be due to an increase in family households with children and student rentals in the City over the last 10-15 years.**

~~The decrease in household size since 1970 may contribute to the trend of constructing smaller housing units and may increase the pressure to convert larger houses into smaller, multiple units. Based on current economic trends, this may become more and more prevalent.~~

TABLE 2. Number and Size of Blue Lake Households

	1980	1990	2000	2010
Households	459	497	504	542
Population	1,201	1,235	1,135	1,253
Household Size	3.2	2.48	2.25	2.31

Of the ~~504~~ **542** number of households in ~~2000~~ **2010**, ~~310 (61.5%)~~ **301 (55.5%)** were owner occupied and ~~194 (38.5%)~~ **241 (44.5%)** were renter-occupied. Rental units in the City tend to have a lower household size (~~1.99~~) **(2.24)** than owner-occupied units (~~2.41~~) **(2.37)**. As the following table indicates, there was an increase in single-person households and a decrease in households with 5 or more persons from 1990 - 2000. ~~Because the Blue Lake population has not changed much, we expect the household sizes in Blue Lake to closely resemble the 2000 numbers.~~ **From 2000-2010, there has been an increase in all of the household size categories listed below, with the greatest increases in the 2-4 persons and 5 or more persons households.**

TABLE 3. Household Size in the City of Blue Lake

	1990	2000	2010
1 person	128 (26%)	159 (31.5%)	161 (29.7%)
2-4 person	328 (66%)	319 (63.3%)	348 (64.2%)
5 or more	41 (5%)	26 (5.2%)	33 (6.1%)

2. Income Characteristics

Household income characteristics are a vital element in analyzing affordability of housing. 2000 Census information indicated that 404 (80%) of households (consisting of 622 workers) had earnings of some sort, 73.6% of households had wages or salaries, 24.2% received social security benefits, and 2.9% received public assistance. **According to the ACS 5-Year Estimates (2009-2013), 445 (82%) of households (consisting of 785 workers) had earnings of some sort in 2013. Of those households with earnings, 76.4% had wages or salaries, 20.4% received social security benefits, and 2.9% received public assistance.**

D. HOUSEHOLD NEEDS SUMMARY AND SPECIAL HOUSEHOLDS

1. Low Income Existing Conditions

According to the **American Community Survey (2013)**, ~~The~~ **the** area median income in the City is \$37,500 **\$58,889** (family) **(families)** / \$32,500 **\$55,750** (individual) **(households)**. The County median household income has risen every decade from \$23,586 in 1990 to \$31,226 in 2000 and to ~~\$37,281 (2007) (US Census QuickFacts)~~ **41,426 in 2013 (ACS, 2013)**. The City of Blue Lake median household income rose from \$26,287 in 1990 to \$32,500 in 2000 **and** to ~~\$38,374 in 2007 (city data.com)~~ **\$55,750 in 2013 (ACS, 2013)**.

Lower income households (extremely low, very low)—those with incomes less than 80% of the County median income—have a more difficult problem locating affordable housing. ~~The County median household income has risen every decade from \$23,586 in 1990 to \$31,226 in 2000 and to \$37,281 (2007) (US Census QuickFacts). The City of Blue Lake median household income rose from \$26,287 in 1990 to \$32,500 in 2000 to \$38,374 in 2007 (city data.com). We expect that (following the next census) the median household income reported for Blue Lake will not differ much from the 2000 median income. Based on the slow population growth and the economic downturn, the median income is projected to plateau or decrease. Comparison of the "Regional Housing Needs Plan for Humboldt County" indicates the following information:~~

TABLE 4. Low Income Households

	1991	2001	2007
Very Low Income Households 0 to 50% of County Median Income	166 (35%)	185 (33%)	130 (25.82%)
Low Income Households 50% to 80% of County Median Income	55 (11%)	62 (11%)	64 (12.7%)
Total	221 (46%)	247 (44%)	194 (41.52%)

Extremely low-income is defined as households with income less than 30% percent of area median income. For an extremely low income household, this results in an income of \$11,250 **\$16,275** or less for a four-person household **and for a family an income of** ~~of~~ **\$9,750** **\$17,667** or less, ~~for one person. In 2000~~ **According to the American**

Community Survey (2013), approximately ~~56~~ **71** extremely low-income households resided in the City, representing 4.6 percent **13.2%** of the total households. Extremely low-income households were renters (~~75~~) **(59)** and home owners (~~83.3~~) **(11)**. About ~~71.4~~ percent **97%** of extremely or very low-income **households had monthly housing costs that were 30 percent or more of household income**. Households with extremely low income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disability insurance, are considered extremely low-income households.

~~In 2000, approximately 56 extremely low income households resided in the City, representing 4.6 percent of the total households. Extremely low income households were renters (75) and home owners (83.3). About 71.4 percent of extremely or very low-income faced housing problems (defined as cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities) and 78.3 percent were in overpayment situations. Even further, 59.2 percent of extremely low income households paid more than 50 percent of their income toward housing costs, compared to 17 percent for all households. The following table from the HUD Comprehensive Housing Affordability Strategy [CHAS] (2000) shows low income household information regarding problems and burdens.~~

TABLE 5: Housing Needs for Extremely Low-Income Households (2000)

	Renters	Owners	Total
Total Number of ELI Households	32	24	56
Percent with Any Housing Problems*	75	83.3	78.6
Percent with Cost Burden (30% of income)	62.5	83.3	71.4
Percent with Severe Cost Burden (50% of income)	50	66.7	57.1
Total Number of Households (all income)	103	315	540

*The percent with any housing problems and percent with burdens refer to a number that is a combination of ELI and VLI households.

According to the previous **Regional Housing Needs Allocation Plan**, Blue Lake was to add 20 units during the fourth Housing Element planning cycle (2007-2014). This number was broken down into the following income brackets:

TABLE 6. 5. 2007-2014 Regional Housing Responsibility

	# Units	Overall %
Very Low	5	25
Low	3	15
Moderate	4	20
Above Moderate	8	40

TOTAL	20	100
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Building permit records show that from 2007-2014 (See Table 24), 20 housing units were constructed in the City of Blue Lake. However, most of these were market rate units and would not provide housing for low and very-low income residents.

Based on the current draft Regional Housing Needs Allocation Plan, the housing unit number allocated to the City of Blue Lake is 11 during the fifth Housing Element planning cycle (2014-2019). This number is broken down into the following income brackets:

TABLE 7. 6. 2014-2019 Regional Housing Responsibility

	# Units	Overall %
Very Low	4	36.4
Low	1	9.1
Moderate	2	18.1
Above Moderate	4	36.4
TOTAL	11	100

Since the previous Housing Element update adopted by the City in 2009, AB 1233 has been passed which requires jurisdictions with out of compliance Housing Elements after June 30, 2014 to include both the cycle 4 (2007-2014) and cycle 5 (2014-2019) housing unit allocation numbers in their Housing Element for cycle 5. In other words, the City would have to add the portion of the 20 allocated units that were not provided during cycle 4 to the 11 allocated units for cycle 5, and discuss providing all of them in their cycle 5 Housing Element update.

Between 1990 and 2000, the City median housing unit value rose from \$80,200 to \$119,000. According to ~~Onboard Informatics (2008)~~ **the American Community Survey (2013)**, it is ~~now~~ **was** at ~~\$279,282~~ **281,900 in 2013**. Between 1990 and 2000, the City median contract rent rose from \$334 per month to \$500. **According to Onboard Informatics (2008) the American Community Survey (2013)**, the median rental income **contract rent** is ~~was~~ currently ~~\$742~~ **\$850 in 2013**. It is not expected that the next survey of median housing unit value and rent will change much based on the lack of drastic population change. The following table indicates the number of lower **and moderate** income households overpaying for housing as compared to ~~1990~~ **2000** information:

TABLE 7. Overpayment (as a percentage of income in ~~2000~~ 2013)

Income Group	Homeowners		Homeowners	Renters		Renters
	2000		2013	2000		2013
	>30%	>35%	> 30%	>30%	>35%	> 30%
Lower Income	17.2%	13.7%	20.7%	35.4%	30%	50.4%
Moderate Income	5.4%	--	9.8%	6%	--	--
Total Households in	22.6%	--	32.5%	41.4%	--	50.4%

City						
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~~If additional resources become available, the City reasonably expects that 5 additional households will be assisted. Additionally, Blue Lake residents have access to housing rehabilitation loans through RCAA. If the City ever develops a need for Section 8 rental assistance, the issue will be addressed immediately.~~

2. Elderly

According to the 2010 Census, ~~The~~ the total number of persons older than 64 years is ~~141~~ **127**, representing ~~12.4%~~ **10.1%** of the total population. There were ~~11~~ **99** households ~~(22%)~~ **(18.3%)** that had at least one member over 65. ~~Forty-seven (42.3%)~~ **Forty-five (45.5%)** of senior households are single-person households. In addition, a total of ~~10~~ **48** households (2 or more persons) are headed by a person 65 or older, ~~89~~ **45** of these households are owner occupied and ~~12~~ **3** are renter-occupied.

There is growing need to address the concerns of the City's elderly population, especially the over-65, female population. Of the ~~47~~ **45** households consisting of single, elderly persons, ~~31~~ **26** were held by females. The majority of elderly households are owner-occupied units, implying that the burden of mortgage payments and maintenance lies with them. No group quarters for senior citizens exist in Blue Lake at this time.

Elderly households in Blue Lake need affordable housing. In addition, elderly housing units tend to be smaller, which are generally less expensive. Programs which promote the availability of smaller units or shared housing for seniors would meet both needs. However, it is important to note that many seniors in Blue Lake live in large homes by choice. In addition, some limited care facilities in town would reduce the need for seniors to leave the area when additional attention is necessary.

3. Female-Headed Households

In ~~2000~~ **2010** there were a total ~~176~~ **147** female-headed households including ~~84~~ **73** women that lived alone. ~~Fifty-one~~ **Thirty-seven** households with children under 18 were headed by women. Female-headed households represent ~~35%~~ **27%** of Blue Lake's total ~~504~~ **542** households.

The primary need of female-headed households is affordable housing, which could be addressed through the establishment of programs and policies that will create affordable housing options.

Allowances for day care/nursery schools would provide additional opportunities for single mothers to work. Currently this is available through the City's Home Occupation or Use Permit process. Two day cares and a nursery school use permits were approved in the 1990s. The two day cares are no longer in existence, but the nursery school is still running. In 1992 the Blue Lake Elementary School began operating an after-school care program which is still running, and in 1998, an after school program began at Prash Hall, to which the City contributes funding.

4. Disabled

Disabled persons may have similar housing problems such as substandard or overcrowded housing and may be paying a disproportionate share of their income towards housing.

Disabled persons also have needs that are not common to other groups. Although needs can vary widely, disabled persons may need special facilities to help them overcome their disability or make their housing units more convenient. Some of these amenities include wide doorways that can accommodate wheelchairs, special bracing for handrails, lower countertops and switches and outlets at an appropriate height. Unfortunately, very few housing units have these features and consequently, they must be remodeled to serve the disabled. The City requires a building permit to be obtained for retrofitting homes for accessibility. The City has adopted and utilizes the ~~2007~~ **2010** version of the California Building Code. The City has not made any amendments to the UBC or CA building code that might diminish the ability to accommodate persons with disabilities.

The City also does not currently have a process for requesting “reasonable accommodation” changes with respect to zoning, permit processing, or building laws, and the enforcement of building codes and the issuance of building permits. In order to provide a process for requesting “reasonable accommodation” the City will develop a “reasonable accommodation” process during the effective period of this element. Once the process for “reasonable accommodation” is developed, the City will make this information available to the public ~~by mailing it out with the monthly water bills~~ **on the City’s website.**

The City has not yet made any special efforts to remove constraints on housing for persons with disabilities, such as accommodating procedures for the approval of group homes, ADA retrofit efforts, an evaluation of the zoning code for ADA compliance or other measures that provide flexibility. During the effective period of this element the City will make efforts to remove any existing constraints on housing for persons with disabilities because the conversion of a conventionally-designed housing unit is usually well beyond the financial capability of most disabled persons.

Currently in the City residential parking standards for persons with disabilities are the same as other parking standards. The City does have a policy for the reduction of parking requirements in general if a project applicant can demonstrate a need for reduced parking, but it is not specific to special needs housing. During the effective period of this element the City will revise Section 610 of the zoning ordinance, addressing off-street parking facilities, to allow for parking reductions for special needs housing. As usual the project applicant will be required to demonstrate the need for the reduced parking.

To date, ~~The the~~ City has concentrated its efforts to make ADA accessible street improvements including drop curbs, sidewalk grades, **and** safer pedestrian cross ups, ~~etc.~~

Handicapped persons in Blue Lake are identified by the 1980 Census as those persons