

HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment section analyzes the demographic, household, income, employment, and housing stock characteristics of Mendocino County. This information is used to determine the County's existing and future housing needs. It serves as the foundation for the development of the County's goals, policies, and programs designed to meet its identified housing needs as required by State law.

5-1 Population Characteristics

Population Growth

Between 2000 and 2010, the population of Mendocino County increased from 86,265 to 87,841 people, or 1.8 percent, compared to a 7 percent increase between 1990 and 2000 and a 20 percent increase from 1980 to 1990. Between 2011 and 2013, the population of Mendocino County increased from 87,712 to 88,291, or 0.7 percent. While the unincorporated County area grew by 1.7 percent between 2000 and 2010 and by 0.7 percent between 2011 and 2013, the incorporated cities grew by 2.2 percent between 2000 and 2010, and by 0.7 percent between 2011 and 2013. During 2011 to 2013, the unincorporated County area absorbed 67 percent of the total County growth while the incorporated cities absorbed 32 percent.

The California Department of Finance (DOF) projects the County's population will increase 4 percent, from 88,291 to 91,498 people, between 2013 and 2020 (**Table 5-2-1**). The population in the unincorporated area is projected to increase 3 percent, from 59,573 to 61,304 people. The increase in households, which relates to housing demand, is discussed under the section Household Characteristics.

TABLE 5-2-1: POPULATION GROWTH, 1970 – 2020 MENDOCINO COUNTY

Jurisdiction	1970 ¹	1980 ¹	1990 ¹	2000 ¹	2010 ¹	2013 ²	2020 ³	% County Population in 2013
Fort Bragg	4,455	5,019	6,078	7,026	7,273	7,311	7,503	8.2%
Point Arena	424	425	407	474	449	449	457	0.5%
Ukiah	10,095	12,035	14,599	15,497	16,075	16,065	16,470	18%
Willits	3,091	4,008	5,027	5,073	4,888	4,893	5,032	5.5%
Total Cities	18,065	21,487	26,111	28,070	28,685	28,718	29,279	32%
Unincorporated	33,036	45,251	54,234	58,195	59,156	59,573	61,304	67%
Total County	51,101	66,738	80,345	86,265	87,841	88,291	91,498	100%
Sources:								
1. U.S. Census, 1970, 1980, 1990, 2000 and 2010.								
2. California Department of Finance E-1 Table, 2009.								
3. County population total for 2020 from the Department of Finance Series 2013 P-3 Table. Sub-county estimates based on the 2013 population share.								

Population Distribution

There are four incorporated cities within the County: Ukiah, Willits, Fort Bragg and Point Arena. Approximately 32 percent of the County's population lives within the incorporated cities, while approximately 67 percent live within the unincorporated areas (Mendocino County Regional Housing Needs Plan 2013).

The County's population is centered in the Ukiah Valley where the City of Ukiah, the County seat and largest city, is located.

In general, over the next five years the unincorporated southeastern portion of the County from Willits south is expected to see the largest growth. This area has the greatest potential for residential growth due to availability of land and utility services. The unincorporated areas in the north of the County are not expected to grow significantly due to constraints such as lack of water and/or sewer services and distance from employment and retail locations. Growth in the western coastal portion of the County is limited by density restrictions in the Coastal Zone, and infrastructure constraints throughout that portion of the County. Only Gualala has potential to see substantial additional growth in the coastal portion of the County during the planning period of this Housing Element.

Age Structure

Changes in the age breakdowns are one of the most significant determinants of housing demand and, absent drastic demographic events in migration patterns and natural increase, provide an excellent prediction of future housing needs by examining key age cohorts as they hit prime periods of new household formation or reduction.

Age (Years)	1990		2000		2010	
Under 15	18,641	23%	17,837	21%	15,996	18%
15-24	9,392	12%	11,217	13%	10,487	12%
25-34	11,357	14%	9,642	11%	10,704	12%
35-44	14,385	18%	12,451	14%	10,268	12%
45-54	8,836	10%	14,600	17%	12,476	14%
55-61	4,591	7%	6,557	8%	10,256	12%
62+	13,143	16%	13,961	16%	17,654	20%
Median Age	35.5		38.9		41.5	
Sources:						
1. U.S. Census, 1980, 1990, 2000 Source for 2010						
2. http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk						
3. Department of Finance Table DP-1						

The County's age distribution reflects a trend to an aging population as the median age increased from 35.5 in 1990 to 38.9 in 2000 and continued to increase to 41.5 in 2010 (**Table 5-2-2**). The County's age structure has undergone a number of significant demographic changes over the past twenty years. The two most significant are the progression of the "Baby Boom" and "Millennial" generations through successive age groups. When each group entered their twenties they generated a relative increase in demand for new housing as this is the prime age for household formation. The original "Baby Boom" generation drove a lot of the earlier housing growth in the late 1970s to early 1980s, with their children now entering that phase. In Mendocino County, new household formation by young adults is spread out over a longer period as a significant percentage leave the County to attend college (the County has no four-year institution), and often may return back to the County in their mid-twenties to mid-thirties.

The other prime group that drives new housing demand are those near-retirees and early retirees that move to this County for the quality of life. Unlike young adults, this cohort has significant financial resources and can typically afford to purchase housing. In the more scenic/visitor oriented areas of the County, purchases are often second homes for part-time or vacation use. This may put fulltime residents at a disadvantage in competition for a limited supply of housing as home prices rise. As the Baby Boom

Generation has entered early retirement, the overall number of housing purchases has increased and would be expected to continue until this cohort has passed out of this phase. Mitigating this effect of late is the economic downturn and collapse in housing prices, which have limited this group's ability to draw upon the equity in existing housing and other financial resources to purchase or develop retirement and part-time housing.

On the other hand, the over 70 age group is a significant source of available housing units for sale in the County. Although some individuals remain in their homes throughout retirement, this demographic group is more inclined to "trade down" to smaller homes or condominiums and move into supportive living environments such as second units, retirement communities, and assisted-living facilities. All have the effect of creating housing opportunities for younger generations, primarily those forming households in their twenties and thirties. As this senior age group increases in population over the next two decades, the rate at which existing housing is returned to the market will increase. Demand for senior related housing is also expected to increase. The special housing needs of this age group are discussed under Special Need Groups.

When all three demographic-related housing trends are factored together, a picture of relative stability in housing demand emerges. The rate of new household formation among younger cohorts is balanced out by the release of housing by the over 70 age group. Absent external in-migration, the County's internal demographic patterns will tend to drive a slow but steady increase in the overall number of units. Preference should be given to multifamily opportunities for younger (and lower income) households and specially targeted housing opportunities for senior households. These preferences may help offset the effect of part-time housing purchases in the scenic and visitor-oriented areas.

Race and Ethnicity

The racial and ethnic composition of the County is shown in **Table 5-2-3**. White residents (Caucasian residents) continue to comprise the majority, with 68 percent of the County population. Hispanic residents represent the second largest ethnic group, accounting for 22 percent of the population. While white residents remained the largest racial group, their population has declined over the past 10 years. The largest increase was among the Hispanic population with an increase of approximately 25 percent between 2000 and 2010. Native Americans comprised 4 percent of the County's population, while African-Americans and Asian/Pacific Islanders represent 1% and 2%, respectively.

Race/Ethnicity	2000		2010	
	White	64,581	75%	60,249
African-American	471	1%	544	1%
Hispanic	14,213	16%	19,505	22%
Native American	3,438	4%	3,486	4%
Asian/Pacific Islander	1,113	1%	1,494	2%
Other	2,449	3%	2,563	3%
Total	86,265	100%	87,841	100%

Sources:

1. 1980, 1990, 2000 and 2010 U.S. Census
2. 2010 Department of Finance Table DP-1 from 2010 Census
3. <http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>

5-2 Household Characteristics

TABLE 5-2-4: HOUSEHOLD SIZE, 1990, 2000 AND 2010, MENDOCINO COUNTY				
Households	1990	2000	2010	Percent Change
<i>Number of Households</i>				
Unincorporated	20,178	22,315	23,818	11% (1990-2000) and 6% (2000-2010)
Total County	30,419	33,266	39,945	9% (1990-2000) and 17% (2000-2010)
<i>Persons per Household</i>				
Unincorporated	2.61	2.57	2.31	-2% (1990-2000) and -10% (2000-2010)
Total County	2.57	2.53	2.39	-2% (1990-2000) and -5% (2000-2010)
<i>Persons per Household by Tenure</i>				
Ownership Units (County)	2.58	2.49	2.44	-3% (1990-2000) and -2% (2000-2010)
Rental Units (County)	2.70	2.60	2.57	-4% (1990-2000) and -1% (2000-2010)
Sources:				
1. Mendocino County Housing Element HCD 5 th Cycle Data package and Department of Finance				
2. Housing Characteristics 2008-2012 American Communities Survey				

Household characteristics are important factors when analyzing housing demand, supply, and future needs. Household size, age, and composition all affect the type of housing needed in a particular region.

Household Size

Between 1990 and 2000, the total number of households in the County grew from 30,419 to 33,266, an increase of 9 percent. In the unincorporated area the number of households increased 11 percent from 20,178 to 22,315 between 1990 and 2000 (**Table 5-2-4**). Approximately 67 percent of the households were located in the unincorporated County in 2000. The average household size declined slightly in both the County and the unincorporated area, indicating that household growth outpaced population growth during this period. Overall, the average County household size declined from 2.57 persons per household to 2.53, while in the unincorporated area, which had a slightly larger average household size, declined from 2.61 to 2.57.

Between 2000 and 2010, the total number of households in the County grew from 33,266 to 39,945, a 17 percent increase, compared with a 6 percent increase in the unincorporated area (**Table 5-2-4**). Approximately 60 percent of the households were located in the unincorporated County in 2010. The number of households continued to increase, while the average household size continued to decline in both the County and the unincorporated area. The average County household size declined from 2.53 persons per household to 2.39, while in the unincorporated area, the average household size, declined from 2.57 to 2.31.

Rental units in the County generally have larger household sizes than ownership units. However, the decline in persons per household is slightly higher for renter households. Renter household size declined from 2.70 to 2.60 persons per household from 1990 to 2000, while persons per household in ownership units declined from 2.58 to 2.49.

Between 2000 and 2010, rental units in the County continued to have a larger household size than ownership units. Renter household size declined from 2.60 to 2.57 persons per household, while persons per household in ownership units declined from 2.49 to 2.44.

Household Type

Table 5-2-5 identifies the types of households in the County in 1990, 2000 and 2010. By 2010, family households in the County comprised approximately 62 percent of all households. Non-family households, such as single persons living alone or non-related persons living together, comprised the remaining 38 percent.

Significant changes occurred between 1990 and 2000. The number of married households with children declined 11 percent. The most dramatic change was the 50 percent increase in the number of other family households. Non-family households also increased over the ten year period. Single persons living alone increased by 19 percent, while other non-family households, which include unrelated persons living together, grew by 43 percent.

Between 2000 and 2010 the number of households in the County increased by 35 percent, from 22,315 in 2000 to 34,228 in 2010. Female headed households with children saw a significant increase (65 percent) from 2000 to 2010. Over the 10 year period there was a significant increase (47 percent) in the number of non-family households. The number of householders living alone nearly doubled in the 10 year period.

Household Type	1990		2000		Change (1990- 2000)	2010		Change (2000-2010)
	Number	Percent	Number	Percent	Percent	Number	Percent	Percent
Family Households	14,473	72%	15,226	68%	5%	21,591	62%	30%
Married Households with Children	5,382	27%	4,787	21%	-11%	5,557	26%	14%
Married Household without Children	6,384	32%	7,085	32%	11%	9,908	46%	29%
Female-Headed Households with Children	1,408	7%	1,409	6%	0%	2,255	10%	65%
Other Family Households	1,299	6%	1,945	9%	50%	3,871	18%	38%
Non-Family Households	5,705	28%	7,089	32%	24%	13,354	38%	47%
Householders Living Alone	4,461	22%	5,310	17%	19%	10,382	30%	49%
Other Non-Family Households	1,244	6%	1,779	6%	43%	2,972	8%	40%
Total Households	20,178	100%	22,315	100%	11%	34,945	100%	35%

Source:
1. Department of Finance 2010, Table DP-1

Special Need Groups

Various segments of the population have special housing needs due to income level, age, disability, or other factors. As a result, they may have greater difficulty in finding housing. Special Need Groups identified by State law (Government Code Section 65583) include the elderly, persons with disabilities, female-headed households, large families, farmworkers, the homeless, and those needing emergency housing. In addition, Native Americans are recognized by Federal law as a Special Need Group requiring a separate housing program designed to meet their unique needs (Native American Housing Assistance and Self-Determination Act of 1996); however, the amount of existing federal trust land is not adequate to meet the ongoing need of Indian communities. The following discussion provides information on the special needs populations in Mendocino County and their housing needs.

The Elderly

According to Census 2010, 11 percent of the County population, 8,293 persons, was over age 65. Of those, 5,625 elderly persons, or 67 percent, live in the unincorporated area. In addition, 4,031 households are comprised of persons 65 or older who are living alone. Approximately 30 percent of the elderly in the unincorporated area have disabilities. Approximately 90 percent of elderly households in the unincorporated area own their own home, while 10 percent rent. It should be noted that individuals that live in supportive or assisted care facilities are not counted in the household population by the Census Bureau.

Elderly renter households are not a substantial portion of the population and account for only 10 percent of elderly households in the unincorporated households, compared with the statewide average of 25 percent. Of elderly households 75 and over, 15 percent rent in the unincorporated area, while 27 percent rent statewide.

Residential opportunities for the elderly in the unincorporated area include market rate housing, residential care facilities, second units, and subsidized rentals. The County also facilitates housing for the elderly through liberal provisions for Family Care Units serving persons 60 years or older or persons who require care, on all non-Coastal residential parcels, subject to an annually renewable Administrative Permit.

Elderly households may have special housing needs due to fixed or limited incomes, increased health care costs, or physical limitations. Many elderly persons have limited funds for housing, housing repairs or modifications, or assistance for everyday living. As some elderly may require proximity to health care or supportive services, priority should be given to housing opportunities in more urbanized areas

The principal housing need of the lower-income elderly is affordable housing, including stable mobile-home space rents. Subsidized housing programs are options, including down payment or rental assistance. The Community Development Commission of Mendocino County administers rental assistance programs for lower-income elderly households.

The County's Housing Rehabilitation Loan Program assists lower-income households, including elderly homeowners, with housing improvements, repairs, and modifications to make homes more accessible by providing deferred-payment loans throughout the County. Loans are made available with County grant funding and distributed through the Community Development Commission.

In-home assistance or a supportive care environment such as provided by group living facilities may be effective housing alternatives for seniors. Licensed community care facilities located in the County are examples of supportive and group care, including services for elderly persons with disabilities. Six facilities with a total capacity of 59 beds, all of which are available for persons with physical disabilities, were located in the unincorporated area of the County in 2009. Second units and mobile homes also offer housing opportunities for elderly persons. No assisted senior complexes are located in the unincorporated area, though several, such as Duncan Place and Lenore Senior Housing, are located in Fort Bragg, Willits, and Ukiah. Mobile home parks also offer housing options for the elderly. There are approximately 20 mobile home parks located throughout the County.

Persons with Disabilities

Persons with disabilities include those with physical mobility or self-care limitations, mental illness, or such disabilities as developmental disabilities, psychological disorders, Alzheimer's disease, or HIV/AIDS. Within Mendocino County there were almost 14,457 individuals—about 16.7% of the total County population—reporting some sort of disability. This figure includes individuals of all age groups and disability types. **Table 5-2-6** breaks down disability types for the three principal age groups for Mendocino County.

TABLE 5-2-6: DISABILITY BY AGE AND TYPE IN 2013, MENDOCINO COUNTY							
Age Group	Total Disabilities tallied	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
5 to 17 year olds	729 5.3%	145 1.1%	168 1.2%	700 5.1%	0 0%	147 1.1%	-
18 to 64 year olds	7,909 15.1%	1,313 2.5%	595 1.1%	3,042 5.8%	3,730 7.1%	1,873 3.6%	4,063 7.8%
Over 65	5,819 36.9%	2,723 17.3%	1,391 8.8%	1,946 12.3%	3,846 24.4%	1,322 8.4%	2,753 17.5%
All Ages	14,457 16.7%	4,181 4.8%	2,154 2.5%	5,688 6.6%	7,576 8.8%	3,342 3.9%	6,816 7.9%
Sources:							
1. Source: U.S. Census Bureau, 2013 American Community Survey							

Persons with disabilities may experience restricted mobility, or limited ability to work or care for themselves; these limitations may progress over time. As a result, a wide range of housing types are needed depending on disability type and severity. These range from licensed residential-care facilities to housing that supports independent or semi-independent living. Affordable and accessible housing are the most significant requirements for those with disabilities. Accessibility means both onsite features to improve access (e.g., ramps, wider doorways, bathroom modifications, special sensory devices) and community accessibility through curb cuts, public transportation, and services.

The federal Americans with Disabilities Act (ADA) requires not only physical accessibility in the built environment, but also greater access to employment and services.

Various agencies, organizations, and businesses provide supportive housing, care, or services to disabled populations. Church groups, senior centers, the Mendocino County AIDS Volunteer Network, Mendocino County Departments of Mental and Public Health, Ford Street Project, Ukiah Valley Association for the Handicapped, Families United, and Parents and Friends, Inc. are just a few; however, most of the efforts are focused on the Ukiah area. County regulations also allow family care units in many zoning districts and second units on most parcels outside the Coastal Zone.

Single-Parent Households

According to Census data, there were 2,255 female-headed and 1,155 male-headed households with children under the age of 18 in the unincorporated County in 2000.

Single-parent households generally have a higher ratio of expenses to income compared to two-parent households. Single-parent households with children must balance housing and family responsibilities, which may include childcare expenses, on one income. Female-headed households with children have a much higher incidence of poverty; approximately 45 percent with children under 18 lived in poverty countywide. Comparatively, approximately 13 percent of married couples with children lived in poverty (2008-2012 American Community Survey 5-year Estimate- Poverty Status in the Past 12 Months of

Families Table S1702). Therefore, the greatest special need of single-parent households is affordable housing proximate to childcare, health care, and other supportive services.

Large Families

Large-family households are defined as households with five or more persons. Large families typically require housing units with three or more bedrooms. For example, a five-person household would typically need a three-bedroom unit while a seven-person household would need a five to six-bedroom unit to avoid overcrowding. Large family households have special housing needs due to the lack of adequately sized and affordably priced units in most communities, resulting in overcrowding or overpayment.

According to the 2000 Census, approximately 10 percent or 3,430 of the County's households had five or more members, with 67 percent or 2,306 households located in the unincorporated area. **Table 5-2-7A** compares the number of large households by tenure to the number of units with three or more bedrooms. A much larger percentage of units with three or more bedrooms (56 percent) are ownership, rather than rental, units. A sufficient number of units to serve most large-family households exists, with the exception of seven-person renter households, which experience a shortage of five-bedroom rental units. While there are generally enough units for most large-family households in the unincorporated area, the central concern is the affordability and availability of these units.

According to the 2010 Census, in the unincorporated area of the County 994 large households own their homes while 824 large households rent their homes (**Table 5-2-7B**).

Household Size	Number	Percent	Bedroom Size	Units	Percent
Owner					
5-person	774	5%	3-bedroom	7,056	46%
6-person	295	2%	4-bedroom	1,324	9%
7+-person	218	1%	5+-bedroom	272	2%
Total Owner HHs	1,287	8%	--	8,652	56%
Renter					
5-person	594	8%	3-bedroom	1,879	27%
6-person	216	3%	4-bedroom	217	3%
7+-person	209	3%	5+-bedroom	30	0%
Total Renter HHs	1,019	15%	--	2,126	30%
Source:					
1. U.S. Census, 2000.					

Household Size	Number	Percent	Bedroom Size	Units	Percent
Owner					
5-person	654	3%	3-bedroom	7,134	46%
6-person	214	1%	4-bedroom	1,324	11%
7+-person	126	1%	5+-bedroom	187	1%
Total Owner HHs	994	5%	--	8,645	58%
Renter					
5-person	572	2%	3-bedroom	2,275	30%
6-person	163	1%	4-bedroom	354	5%
7+-person	89	0%	5+-bedroom	68	1%
Total Renter HHs	824	4%	--	2,697	36%
Source:					
1. U.S. Census, 2010: Table B25042 (Tenure by bedrooms)					
2. Table B25009 (Tenure by household size).					

Farmworkers

Agriculture is a vitally important industry in Mendocino County and farmworkers play an integral part in keeping that industry viable. Major crops include grapes, apples, and pears. The majority of agricultural activity occurs in the Ukiah, Anderson, Sanel, Redwood, and Potter Valleys.

Farmworkers are a special need population with several interrelated challenges, according to a 1997 study:¹

- *Limited Income:* Agricultural work, especially seasonal work such as harvesting, typically pays low wages. The very low-incomes typical of farmworkers, particularly migrant farmworkers, and their families affect the type of housing that they can afford, especially if they stay on a year-round basis.
- *Substandard Housing:* Whether they are employed year-round or seasonally, farmworkers often live in substandard housing, which may lack a postal address, plumbing and/or kitchen facilities, or be in poor structural condition.
- *Overcrowding:* As a result of low wages, a lack of affordable housing, and in some cases, large family sizes, farmworkers may live in overcrowded conditions in order to afford adequate housing.
- *Overpayment:* Limited incomes force farmworkers, particularly migrant workers, to overpay for housing, unless provided by the employer. To counteract these effects, farmworkers may live in substandard and/or overcrowded conditions.

The U.S. Census 2008-2012 American Community Survey identified 2,246 persons employed in the agriculture, forestry, mining, and fishing industries in Mendocino County. This number fails to take into account many of the seasonal agricultural employees. Furthermore, in the past, the Census has often undercounted migrant and seasonal farmworkers.²

The *Census of Agriculture* provides far more detail about farmworkers in Mendocino County. Unlike other census surveys that attempt to count individual employees, the Agricultural Census surveys their employers.[EB1] The 2007 Census of Agriculture identified 1,136 farms in the County, 371 of which use hired labor. Those farms employ a total of 5,240 workers. Of those workers, 3,895 worked less than 150 days per year, while only 1,345 worked 150 days or more.

The 2012 Census of Agriculture identified 1,220 farms in the County, 498 of which use hired labor (USDA Census of Agriculture, 2012 Census Volume 1, Chapter 2: County Level Data Table 1 and Table 7). Those farms employ a total of 5,314 workers. Of those workers, 3,872 worked less than 150 days per year, while only 1,442 worked 150 days or more. Between 2007 and 2012 the number of farms increased by 84, and the number of farms hiring workers increased by 127. However, the overall number of farmworkers only increased by 84 persons. This appears to be due to an increased number of workers working more than 150 days. Between 2007 and 2012 the number of workers working more than 150 days increased by 97.

Mendocino County Department of Planning and Building Services has taken several steps to facilitate farmworker housing. The County conforms to State law by allowing farmworker housing for 5 to 12 farm employees and their families in all zoning districts by right where agriculture is a permitted use. Second, the Department is working with representatives of the Mendocino Community Council,³ Mendocino Winegrowers Alliance, Legal Services of Northern California, and other housing providers regarding code

¹ California Institute for Rural Studies, *Finding Invisible Farmworkers: The Parlier Study*, 1997.

² Ibid.

³ Meetings sponsored by California Human Development Corporation involving a consortium of agencies dealing with farmworker housing and migrant education.

enforcement, a farmworker housing project, and community education about farmworker housing. The Department also secured funding from the Caltrans Agricultural Workers Transportation Program to partially fund a Transportation and Housing Needs Assessment that was developed and conducted in 2007. The data analysis was conducted in 2008 and the Assessment was accepted by the Board of Supervisors in July of 2008. Origin/destination information from the survey indicated several areas in the County that have a number of employment centers (farms), but little or no local affordable housing available to farmworkers. The information from this assessment has been used to prioritize locations for future farmworker housing. Since farmworkers typically have low incomes, they are often at a disadvantage in the housing market. In addition, migrant farmworkers often have different needs compared to those that live in the County year-round. Housing opportunities for migrant farmworkers may include bunkhouses and other congregate living facilities as well as affordable multi-family or single-family rental units, while year-round farmworkers typically need affordable rental or ownership housing. Several of the employers, such as Fetzer Vineyards and Roederer USA, provide housing for their seasonal employees. Rural Community Housing Development Corporation (RCHDC) and the Anderson Valley Housing Association (AVHA) have developed and/or rehabilitated housing for the use of farmworkers. AVHA has converted an older motel in Boonville into units for farmworkers. In addition, the County has rezoned a 1.23 acre County owned parcel in Hopland to Multi-family residential (R3) as a possible future site for farmworker housing. **Table 5-2-8** provides information on recent permits issued for farmworker housing in the County.

General Location	Type of Unit	Number of Bedrooms	Employees
Hopland	1 Mobilehome	1	2 persons
Philo	4 Duplexes	2 each	8 persons / 4 families
Philo	1 Bunkhouse	4	8 persons
Philo	1 Bunkhouse	4	8 persons
Philo	1 Mobilehome	2	4 persons / 1 family
Talmage	Single Family	2	4 persons / 1 family
Westport	Single Family	1	2 persons

Source:
1. Mendocino County Department of Planning and Building Services

Extremely Low-Income Households

Extremely low-income households—those making less than 30 percent of the Median Family Income for Mendocino 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. Overpaying for housing costs results in inadequate funds to support other necessary costs such as food and medical expenses.

In 2010, approximately 2,466 households in unincorporated Mendocino County were considered extremely low-income. This number represents the substantial majority of extremely low-income households throughout the County (**Table 5-2-9A**). Over payment for housing is an issue for this income group. Approximately 65 percent of owners and 92 percent of renters overpay for their housing (**Table 5-2-9B**).

Employment in the extremely low-income category can typically consist of part-time, itinerant, seasonal or sporadic jobs as well as those engaged in self-employed sales activities. Other households subsist with unemployment, welfare and disability payments.

Extremely low-income households that rent are most likely to be overpaying for their housing. Within the unincorporated area approximately 92 percent overpay for housing. Countywide, approximately 23

percent of households devote more than 50 percent of their income to housing expenses. Typical housing stock and quality vary greatly, from subsidized apartments built by non-profit organizations, single family housing of generally lower quality, and mobile homes. Some households in this category rent hotel rooms in long term rental arrangements while those engaged in farm work may live in farm housing.

TABLE 5-2-9A: HOUSING CHARACTERISTICS OF EXTREMELY LOW-INCOME HOUSEHOLDS, 2010 UNINCORPORATED AREA			
Extremely Low-Income Household	Total Extreme Low-Income Renters	Total Extreme Low-Income Owners	Total Extreme Low-Income HH
Households with Income \leq30% MFI	1,275	1,191	2,466
% with any housing problems	82%	68%	75%
% Paying >30% on housing	75%	63%	69%
% Paying >50% on housing	69%	50%	55%
Sources:			
1. Comprehensive Housing Affordability Strategy data, 2006-2010			
2. Derived unincorporated data by subtracting city totals from overall County numbers			

TABLE 5-2-9B: EXTREMELY LOW-INCOME HOUSEHOLDS, 2007-2011 UNINCORPORATED AREA	
Household	Extremely Low-Income
Ownership Households	2,066
Overpaying owner households	1,359
Percentage of overpaying owners	65.8%
Renter Households	1,603
Overpaying renter households	1,479
Percentage of overpaying renters	92.3%
Total Households	3,669
Overpaying households	2,838
Percentage of overpaying households	77.3%
Source:	
1. American Communities Survey, (ACS) 2007-2011 B25106	

The Homeless

Homeless individuals and families have a range of special housing needs described in Mendocino County's *Continuum of Care Plan*, including emergency shelter, transitional housing, and permanent supportive housing. Emergency shelters provide immediate short-term housing typically limited to less than six months. Transitional housing provides housing between six months and two years, often coupled with intensive case management, alcohol and drug abuse assessment and treatment, mental health treatment, life skills and employment training, and assistance with credit worthiness. Permanent supportive housing offers a stable residential environment with mental health counseling, job training, and case management among other services to reinforce the advancements of formerly homeless persons up the ladder of the continuum of care. Each type of housing is distinct and meets a specific need.

According to the County's 2013 *Point-in-Time Homeless Population* count, there are approximately 1,344 homeless people in Mendocino County's unincorporated area and cities at any given time⁴. 110 in emergency shelters, 51 in transitional shelters and 1,169 without shelter. Most of the homeless are located in the urban areas, particularly Ukiah and Fort Bragg, where the majority of the emergency shelters and transitional housing are located. The emergency shelters in the County provide a total of 104 beds (**Table 5-2-10**). The number of beds includes the motel vouchers used by several agencies to provide temporary assistance.

TABLE 5-2-10: EMERGENCY SHELTERS IN MENDOCINO COUNTY, 2014		
Facility	Beds	Target Need Group
The Ford Street Project (FSP) – 201 Brush St, Ukiah	22 beds	Homeless Individuals
Hospitality House, Fort Bragg	24 beds 4 Overflow beds	Homeless Individuals and families
Project Sanctuary Ukiah	14 beds	Battered women & children; homeless women (case by case)
Coast Winter Shelter	Approximately 20 beds purchased per night	Homeless individuals
Various Programs/Agencies Distribution of Motel Vouchers	Approximately 20 beds purchased per night	Women with children given priority
Redwood Children's Services (RCS)/ Mendocino County Youth Project	6 beds	Transition aged youth
Source:		
1. Mendocino County Department of Social Services and the Homeless Services Planning Group		
2. <i>Ford Street Project representative phone correspondence</i> , September 2014		
3. <i>RCS representative phone correspondence</i> , November 2014		

Approximately 1,314 people remain without shelter despite efforts described in the *Continuum of Care Plan* (Mendocino County 5th Housing Element Data Package, HCD). Moreover, according to census data (American Communities Survey S1701, 2013), approximately 21.6 percent of the population or 18,572 individuals Countywide lived below the poverty line. Those persons are considered at risk of becoming homeless.

⁴Mendocino County's *Continuum of Care Plan*, 2008 Point-in-Time Homeless Population counts taken in 2010.

Transitional and Supportive Care

Table 5-2-11 lists the transitional housing facilities in the County. Most of the 62 bed capacity is located in Ukiah and Fort Bragg.

According to the *Mendocino County Abbreviated Consolidated Plan: Continuum of Care for the Homeless, November 1, 2011 to October 31, 2016*, up to 30 permanent supportive housing beds have been made available in the County through the Ford Street Project and the Shelter Plus Care program although the numbers have fluctuated over time. There are also supportive housing beds available through voucher programs (**Table 5-2-12**).

TABLE 5-2-11: TRANSITIONAL HOUSING FACILITIES, 2014 MENDOCINO COUNTY		
Facility	Beds	Target Need Group
Mendocino County Youth Project Transitional Housing	10 beds	Homeless youth – 18 - 24
Ford Street Project (FSP)- 133 Ford St., Ukiah	12 beds	Homeless single males and females
Project Sanctuary	2 family units, (6 beds) – Ukiah	Battered women and children
Hospitality House Transitional Housing, Coast	18 beds	Homeless families and individual females and males
Redwood Children’s Services (RCS) Stepping Stones Wellness Program	16 beds	Transition aged youth
Source: 1. <i>Ford Street Project representative phone correspondence, September 2014</i> 2. <i>RCS representative phone correspondence, November 2014</i>		

TABLE 5-2-12: PERMANENT SUPPORTIVE HOUSING, 2014 MENDOCINO COUNTY		
Facility	Beds	Target Need Group
Shelter Plus Care SRA	4 Units for 16 beds	Homeless families
Shelter Plus Care Rental Vouchers	130 TRA’s, of 1,2 & 3 bedroom	Homeless, disabled individuals and families
FSP 1175 S. State St, Ukiah Garden Court	3 Units (14 beds)	Homeless families and individual females and males
FSP SOPH- Willits	1 Unit (2 beds)	Homeless families and individual females and males
HUD-VASH	60 Vouchers	Homeless veterans with families and individual females and male veterans

Other Permanent Housing: Section 8, Public Housing Projects (Community Development Commission-local PHA)	901 Sec. 8 vouchers/75 Sec. 8's for special needs group (CPS), 146 Public Housing Units	Low-income
Sources: <ol style="list-style-type: none"> 1. Mendocino County Department of Social Services and the Homeless Services Planning Group 2. <i>Mendocino County Abbreviated Consolidated Plan: Continuum of Care for the Homeless</i>, November 1, 2011 to October 31, 2016 3. <i>Ford Street Project representative phone correspondence</i>, September 2014 		

Native Americans

Native Americans are recognized by federal law as a special need group requiring a separate housing program designed to meet their unique needs (Native American Housing Assistance and Self-Determination Act of 1996). However, while much housing assistance takes place on federally owned rancherias and reservations, which are outside the County's jurisdiction, the amount of existing federal trust land is not adequate or sufficiently distributed to meet the on-going need of Indian communities for additional low-income and other housing. In recent years, many tribes have purchased land for housing that has not been placed into Federal Trust. SB18 Tribal Consultation with various Tribal Governments conducted for the General Plan Update revealed a number of areas where the County of Mendocino could facilitate the production of Native American housing. During the consultation process, the Tribes requested the development of a "Tribal Lands" designation, with certain mixed-use components, that would be a voluntary designation that a Tribe could apply to have placed on fee status (non-trust) lands. Implementation of such a category could facilitate the development of additional Native American housing.

With the largest Native American population of any region in the County (41%), the Round Valley area also has the lowest level of economic development in Mendocino County. In 2000, median household income was \$20,017 compared to \$35,996 Countywide. More than 25 percent of that region's population lived below the poverty level, compared to 15.9 percent Countywide.

**TABLE 5-2-13: EDUCATIONAL ATTAINMENT BY POPULATION 25 AND OLDER, 2013
MENDOCINO COUNTY**

Education	Persons	Percent
Less than High School	4,135	6.7%
Some High School, no degree	4,073	6.6%
High School Diploma / GED	15,676	25.4%
Some College, no degree	16,293	26.4%
College Degree, Associates	5,492	8.9%
College Degree, Bachelors	10,492	17%
Graduate or Professional Degree	5,616	9.1%
Total	61,777	100%
Source: <ol style="list-style-type: none"> 1. U.S. Census, ACS 2013 		

Educational Level

Income typically rises as education level increases. According to the U.S. Census American Community Survey (2013), the majority of County residents had a high school diploma or some college education. Approximately 25.9 percent had a college degree (associate or bachelor's degree) and approximately 9.1 percent have a graduate degree. However, as shown in **Table 5-2-13**, a significant percentage (13.3 percent) of County residents did not attain a high school education.

Employment Trends

The County's employment base has become increasingly diversified over the last several decades as timber; fishery and industrial employment has declined. The retail trade, service, government, and manufacturing sectors continue to gain as the major sources of employment in Mendocino County. **Table 5-2-14** summarizes the occupations of County residents between 2007 and 2011. Managerial/professional occupations accounted for 28 percent of all jobs in the County, followed by sales/office jobs at 25 percent, and service jobs at 22 percent.

Occupation	Number	Percent
Managerial/Professional	10,743	28%
Sales and Office	9,483	25%
Services	8,554	22%
Production/Transportation	3,384	9%
Construction/Maintenance	4,107	11%
Farming, Forestry, and Fishing	1,761	5%
Total	38,032	100%

Source:
1. U.S. Census, ACS Survey 2007-2011.

The County's total employment is expected to grow at an average annual rate of about 1.2 percent between 2013 and 2018, resulting in 1,900 new wage and salary jobs. The highest growth is forecasted in the manufacturing, wholesale and retail trade, leisure and hospitality and government sectors⁵.

⁵ Caltrans, Long-Term Socio-Economic Forecast by County, 2013.
www.dot.ca.gov/hq/tpp/offices/socio_economic.html

TABLE 5-2-15: AVERAGE EARNINGS PER EMPLOYEE, 2013 MENDOCINO COUNTY	
Industry	Median Earnings Per Employee 2013
Management, Business and Financial	\$45,702
Computer, Engineering, and Science	\$61,969
Education, Legal, Community Service, Arts and Media	\$30,809
Healthcare Practitioner and Technical	\$48,665
Healthcare Support	\$28,326
Protective Services	\$52,589
Food Preparation and Serving Related	\$10,358
Building and Grounds Cleaning and Maintenance	\$25,720
Personal Care and Service	\$7,982
Sales and Office	\$18,469
Natural Resources, Construction and Maintenance	\$25,040
Production, Transportation and Material Moving	\$25,815
Total	\$23,106
Source: 1. ACS 2013	

Table 5-2-15 identifies the median earnings by type of industry. In 2013 the highest paying industries were computers, engineering and sciences, followed by protective services healthcare practitioners and technical, and management, business, and financial work. Unemployment is not factored in to the above earnings.

Employment Rates

Mendocino County's population grew by 4.5 percent between 2001 and 2009. During the same period, the County's labor force grew slightly from 43,560 persons to 43,724, a much smaller increase of only 0.4 percent. The annual unemployment rate increased from a low of 5.2 percent in 2006 to a high of 11.3 percent in 2011 before decreasing to 7.7 percent in 2013.

Although Mendocino County's annual average unemployment rate is generally higher than California's rate, the State's unemployment rate increased more rapidly in 2008, resulting in an unemployment rate higher than the County's. The County's natural resource and tourism industry employment sectors are affected by seasonality, which compounds unemployment and lowers household earnings. Agriculture, tourism, and forestry experience seasonal fluctuations in unemployment with levels highest in winter and lowest in fall. (**Table 5-2-16**)

Year	Rate		
	January	September	Annual
2001	7.3%	4.7%	5.9%
2002	8.7%	5.2%	6.7%
2003	8.4%	5.8%	6.9%
2004	8.1%	5.1%	6.4%
2005	7.2%	4.9%	5.8%
2006	6.4%	4.3%	5.2%
2007	6.6%	4.8%	5.6%
2008	7.3%	6.4%	7.0%
2009	10.8%	10.2%	10.8%
2010	12.4%	10.4%	11.3%
2011	12.4%	10.1%	10.9%
2012	10.8%	8.3%	9.5%
2013	9.6%	7.0%	7.7%
2014	7.8%	5.7%	*

Source:
1. Employment Development Department, 2014. * Rates not yet available.

The California Economic Development Department (EDD) reported a 8.0 percent unemployment rate in February 2014, with 3,420 workers unemployed in Mendocino County. The State percentage during the same month was 8.5 percent.

Household Income

Income is the single most important factor that determines a household's ability to pay for adequate housing. There are wide variations in income patterns by type, size, and age of households. **Table 5-2-17** shows the range of household income levels in 2012 for Mendocino County.

In 1980, the median household income was \$15,126. By 1990, the median had increased 83 percent to \$27,675. Between 1990 and 2000, the median income increased 30 percent. According to the 2000 Census, the median household income for the County was \$35,996 in 1999.⁶ According to the 2012 American Communities Survey the median household income for the County was \$43,721, demonstrating a continual increase in median incomes over the years. **Table 5-2-17** below provides median income data from the 2010 Census.

Income Level	Unincorporated		County	
	Households	Percent	Households	Percent
<\$10,000	1,424	6.15%	2,377	6.94%
\$10,000 - \$14,999	2,055	8.87%	3,041	8.88%
\$15,000 - \$19,999	1,438	6.21%	2,236	6.53%
\$20,000 - \$24,999	1,667	7.20%	2,559	7.48%
\$25,000 - \$29,999	1,498	6.47%	2,027	5.92%
\$30,000 - \$34,999	1,314	5.67%	2,027	5.92%
\$35,000 - \$39,999	1,087	4.69%	1,775	5.19%
\$40,000 - \$44,999	1,002	4.33%	1,450	4.24%
\$45,000 - \$49,999	1,226	5.29%	1,761	5.14%
\$50,000 - \$59,999	1,996	8.62%	2,936	8.58%
\$60,000 - \$74,999	2,278	9.83%	3,509	10.25%
\$75,000 - \$99,999	2,276	9.82%	3,377	9.87%
\$100,000 - \$124,999	1,718	7.42%	2,440	7.13%
\$125,000 - \$149,999	784	3.38%	1,056	3.09%
\$150,000 - \$199,999	866	3.74%	1,001	2.92%
> \$200,000	538	2.32%	656	1.92%
Total	23,167	100.00%	34,228	100.00%
Source: 1. U.S. Census, 2010 Census Table B19001.				

⁶ Median household income level for the unincorporated area is not available from the 2000 Census DP-3: Profile of Selected Economic Characteristics. Income figures not adjusted for inflation.

Table 5-2-18, shows the median household income by region in 2000. While the only available data to demonstrate income by region within the County was drawn from 2000 Census figures, it is reasonable to assume that current breakdowns would remain relatively similar with respect to regional comparisons. The highest household income during that period was \$38,966 in the South Coast area compared to a low of \$29,017 in the Round Valley area. The poverty level was also highest for Round Valley (25.2%) and in the North County (18.9%) and lowest in the Southern Inland area (11.7%), with relative comparisons assumed to be similar in 2014.

TABLE 5-2-18: HOUSEHOLD INCOME AND POVERTY IN MENDOCINO COUNTY BY REGION (2000)		
Region	Median Household Income	Percent of Individuals in Poverty
South Coast	\$38,966	13.6%
South Inland	\$37,359	11.7%
Anderson Valley	\$37,251	16.4%
North Coast	\$35,852	14.4%
Willits	\$33,915	14.1%
North County	\$29,702	18.9%
Round Valley	\$29,017	25.2%
Countywide	\$35,966	15.9%
Note: South Inland includes Potter, Ukiah, and Sanel Valleys. Source: 1. U.S. Census, 2000.		

Each year the U.S. Department of Housing and Urban Development (HUD) determines the median family income (MFI) level for metropolitan areas and counties. The State of California uses the median income level to define four income categories as a basis for allocating needs and beneficiaries of various programs. Government agencies also use income guidelines adjusted for family size for analytical and program purposes. In late 2013, a series of policy changes in HUD and the California Department of Housing and Community Development (HCD) changed the method for determining the MFI for non-metropolitan counties. HUD updates its Section 8 Housing Choice Voucher Program income limits annually based on household income levels, and California law requires that State Income Limits be updated based on these Section 8 income limits. The California HCD enacted a new Hold Harmless (HH) policy in 2013 that restored and maintained median income levels at the highest income level achieved within each county before HUD began decreasing its Section 8 income levels in 2010. This ensures that households receiving housing assistance continue to do so even as HUD's specified income levels rise. However, the new policy does not allow for an accurate comparison between the years prior to the new policy being enacted and the years after.

In 2013, the 2014 MFI in California for non-metropolitan counties, including Mendocino, was set at \$57,900 by the HCD. This reflected the highest approved 2012 income level based on the HH policy enacted in 2013. The MFI is based on the five year American Community Survey (ACS) data for 2007-2011, the one year ACS 2011 estimate of MFI, and updated with Consumer Price Index data through the end of 2012.

The approximate income distribution for the County is shown in **Table 5-2-19**. The rising percentages of very low- and extremely low-income families are likely a reflection (in part, at least) of an underground economy in which income is not being accurately reported. While there is currently no method to capture how much can be attributed to this “informal” economy, the fact that a significant amount of income is not being reported would ultimately tend to skew the numbers downward.

TABLE 5-2-19: INCOME DISTRIBUTION, 2008-2012			
MENDOCINO COUNTY			
INCOME CATEGORY	PERCENT OF MFI	2008	2012
Very Low	<50	20%	27%
<i>Extremely Low</i>	<30	10%	13.5%
Low	51-80	14%	16%
Moderate	81-120	18%	19%
Above Moderate (Upper)	120+	48%	38%

Note: Median Family Income estimated at \$57,900 based on HCD's Non-Metropolitan County Median Income rules.

- Extremely Low estimated as 50% of the Very Low Households (Government Code 65583(a)(1)).
- Source: American Factfinder 2008-2012 American Community Survey 5-year Estimates. Table DP03 for Mendocino County.
http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_12_5YR_DP03

5-4 Housing Characteristics

This section describes the characteristics of Mendocino County's housing, including growth, tenure, age, condition, costs, and affordability.

Table 5-2-20 shows the number of housing units in 2000, 2008, and 2013 in Mendocino County. The County had 36,397 housing units in 2000, which increased by 9 percent to 39,563 units in 2008. During this period, the number of housing units in the unincorporated area also grew by 9 percent. Approximately 70 percent, or 27,725, units were located in the unincorporated area of the County in 2008.

In 2013, Mendocino County had 40,529 housing units; 28,556 units were in the unincorporated area. Approximately 70 percent of the County's housing stock continues to be located in the unincorporated area.

TABLE 5-2-20: COUNTY HOUSING GROWTH, MENDOCINO					
County	2000¹	2008²	2013³	Percent Change From 2000 to 2008	Percent Change From 2008 to 2013
Mendocino	36,397	39,563	40,529	9%	8%
Unincorporated Area	25,517	27,725	28,556	9%	10%
Sources: 1. ¹ U.S. Census, 1990 and 2000; 2. ² Department of Finance 2008 3. ³ Department of Finance 2013					

Housing Unit Type	2000		2009		2013		Percent Change
	Units	Percent	Units	Percent	Units	Percent	
Single-Family							
Detached	18,983	74%	21,132	75.9%	21,520	75.3%	12%
Attached (as part of Duplex)	535	2%	535	1.9%	708	2.4%	25%
Total Single-Family	19,517	76%	21,547	77.3%	22,228	77.8%	11%
Multi Family							
3-4 Units	695	2%	737	2.6%	944	3.3%	26%
5+ Units	778	3%	778	2.8%	909	3.9%	15%
Total Multi-Family	1,473	6%	1,515	5.4%	1,853	6.5%	21%
Mobile Homes	4,184	16%	4,675	16.8%	4,475	15.7%	7%
Other*	343	1%	--	--	--	--	--
Total Units	25,517	100%	27,857	100%	28,556	100%	11%
Notes:							
1. **Other" category in Census includes recreational vehicles, boats, caves, tents, railroad cars, and the like; counted if occupied as permanent residence. Estimate not available for 2009							
Source:							
1. U.S. Census 2000, California Department of Finance Table E-5, January 2011 -2013							

Housing Type

Housing type includes single-family and multi-family units and mobile homes. **Table 5-2-21** identifies the type of housing units in the unincorporated area in 2000, 2009, and 2013. Detached single-family homes comprised 75.3 percent of the housing stock in 2013. Single-family homes in both categories represent the majority of homes in the unincorporated areas. Multi-family housing, including apartments and condominiums, represented approximately 6.5 percent of the total housing stock in 2013. Mobile homes constituted 15.7 percent of the housing stock in the unincorporated area in 2013. Overall unit growth for unincorporated Mendocino County between 2009 and 2013 was 12 percent. Population in Mendocino County, however, increased between 2010 and 2013 by 0.7 percent (U.S. Census Bureau Quick Facts 2014, accessed 5/6/14 <http://quickfacts.census.gov/qfd/states/06/06045.html>).

Tenure

Tenure refers to whether a housing unit is owner- or renter-occupied and is frequently associated with type of housing unit.

According to the 2000 Census, approximately 70 percent of the occupied housing units in the unincorporated area were ownership units and rental units comprised 30 percent. Between 2000 and 2010, the number of owner-occupied units increased, while the number of renter-occupied units decreased, as shown in **Table 5-2-22**.

Housing Tenure	2000		2010		Change
	Units	Percent	Units	Percent	
Occupied housing units	22,315	87%	22,850	87%	11%
Owner-occupied	15,297	69%	15,946	70%	10%
Renter-occupied	7,018	31%	6,904	30%	12%

Source:
1. U.S. Census, 2000, 2010.

Vacancy Rate

The vacancy rate for both owner and rental properties increased between 2000 and 2010. (**Table 5-2-23**) Vacancy rates for both renter and homeowner units are generally lower in the cities and higher in the unincorporated areas according to the 2011 ACS five year estimates provided by the U.S. Census Bureau, though vacancy rates in both Fort Bragg and Point Arena are as high or nearly as high as the unincorporated area vacancy rate of 18 percent (14 percent and 18 percent, respectively).

Housing Tenure	2000	2010
Homeowner Vacancy Rate	1.4%	2.2%
Rental Vacancy Rate	3.3%	5.3%

Source:
1. U.S. Census 2000, and 2010.

The California Department of Finance (DOF) utilizes a different methodology for calculating vacancy rates and reports a different set of percentages as can be seen from **Table 5-2-23**. According to these figures, vacancy rates grew for both home owners and renters over the ten year period. Vacancy rates in the County remained consistent as a whole between 2000 and 2006, growing from 9.9 percent to 10.0 percent for the entire time period, with nearly 3,500 vacant units of all types across unincorporated Mendocino County.

Bedroom Size

The vast majority of owner-occupied units in the unincorporated area have two- or three- bedrooms (**Table 5-2-24**). Rental units were more evenly divided between one-, two-, and three-bedroom units, though two-bedroom units made up the largest segment of the rental housing stock, comprising 40 percent of all units, while one-bedroom units were only 19 percent of available rental housing and three-bedroom units made up 30 percent.

TABLE 5-2-24: BEDROOM SIZE BY TENURE, 2010, UNINCORPORATED MENDOCINO COUNTY				
Bedroom Size	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
0 Bedroom	197	1%	428	6%
1 Bedroom	1,306	8%	1,461	19%
2 Bedroom	5,042	32%	3,020	40%
3 Bedroom	7,134	46%	2,275	30%
4 Bedroom	1,695	11%	354	5%
5+ Bedroom	187	1%	68	1%
Total	15,561	100%	7,606	100%
Source: 1. U.S. Census 2010, Table B25042				

Housing Age and Condition

Age is an important factor in the condition of a housing unit. Housing gradually deteriorates over time and, like other infrastructure, regular maintenance of the housing stock is necessary. Typically, after 30 years most housing shows signs of deterioration and needs reinvestment to maintain its condition. Without proper maintenance, housing that is over 50 years old requires major reinvestment to maintain its quality and appearance. Homeowners with older units may require assistance to upgrade conditions or such units will become substandard for use by homeowners or renters and may eventually be unsuitable for occupancy.

Table 5-2-25 shows that housing in the unincorporated area is newer than housing in the County as a whole. Approximately 19 percent of the County's units compared to 21.6 percent of units in the unincorporated area are less than 25 years old. Approximately 17 percent of all units in the County are 25 to 35 years old, an age where housing begins to show more serious signs of decline. A substantial portion of the housing in the whole County (41 percent) is more than 45 years old. However, only 36 percent of the housing in the unincorporated area of the County is 45 years old or older.

Another major concern in the County is substandard housing. There are a significant number of substandard apartments and motel conversions as well as housing with open septic systems, hazardous wiring, broken windows, and lack of working sanitary facilities. The substandard housing is not concentrated in one specific area, but is spread throughout the County.

Year Built	County Total	% of Total	Uninc. Total	% of total
2010 or later (<5 years old)	32	0.1%	32	0.1%
2000-2009 (5-14 years old)	3,067	7.6%	2,627	9.3%
1990-1999 (15-24 years old)	4,608	11.4%	3,453	12.2%
1980- 1989 (25-34 years old)	6,817	17.3%	5,256	18.5%
1970-1979 (35-44 years old)	9,098	22.5%	6,656	23.6%
1960-1969 (45-54 years old)	4,526	11.1%	3,095	10.9%
1950-1959 (55-64 years old)	5,010	12.4%	2,881	10.2%
1940-1949 (65-74 years old)	2,474	6.1%	1,348	4.8%
1939 or earlier (75+ years old)	4,626	11.5%	2,932	10.4%
Total Available	40,258	100%	28,280	100%
Source:				
1. U.S. Census Bureau, 2012 American Community Survey, Table B25034				

The *Housing Conditions Survey* prepared by the Community Development Commission of Mendocino County surveyed 8,859 housing units in the unincorporated County Census Tracts between August 2002 and January 2003. A point rating system prescribed by the California Department of Housing and Community Development was used. The study found that approximately 62.5 percent of the units surveyed require some form of rehabilitation according to the definitions in the study:

- 47 percent need minor repairs;
- 12.8 percent need moderate repairs;

- 0.6 percent need substantial repairs; and
- 2.1 percent are in dilapidated condition.

In 2008, the Community Development Commission of Mendocino County received a grant for \$450,000 to provide low-income home owners with below market interest rate loans for home repair and maintenance. At the time of this writing, a total of seven loans have been provided to homeowners to complete repairs necessary to make the homes safe and sanitary (CDC 2014).

The County's Code Enforcement Division employs three code enforcement officers as well as a staff assistant to address code violations. The Division handles approximately 500 complaints per year. The Division has about 1,000 active cases and about half of those cases relate to housing issues. A breakdown of those cases is as follows:

- 20 percent illegal travel trailer occupancy;
- 20 percent substandard housing;
- 15 percent unpermitted construction;
- 15 percent unpermitted grading;
- 20 percent junkyard conditions, fencing, RV parking; and
- 10 percent setback and other issues.

According to Code Enforcement staff, there has been an increase in the number of cases involving illegal travel trailers, campers, and tents. The primary issues include illegal occupancy, a lack of or inadequate sewage disposal, and other health and safety violations. Many sites are located within or near established communities or urban areas. In many cases, the occupants hold low paying jobs. These occupants are likely to have been priced out of the housing market. A smaller percentage of the cases are located in remote, rural areas.

Housing Costs and Affordability

Housing costs have continued to rise in Mendocino County over the past 6 years, though at a much slower pace than the previous period of analysis from 2000-2006. Between 2008 and 2012, ownership costs for both owners and renters increased by 2 percent. This likely reflects the collapse of the housing market in 2007 and the subsequent decline in home prices, followed by the slow recovery since 2009. Both homeowners and renters have seen an increase in housing costs with homeowners experiencing a greater increase, though there has been a small decline in costs in the 2008-2012 period of analysis as compared to the 2000-2006 time frame (**Table 5-2-26**).

Values	Year			Percent Change*	
	2000	2006	2008-2012	2000-2006	2008-2012
Median Monthly Ownership Cost	\$1,128	\$1,700	\$1,895	29%	-2%
Median Gross Rent	\$600	\$859	\$954	22%	-2%

Source:

1. U.S. Census 2000 and 2006 and 2008-2012 American Community Surveys (ACS), Table DP04 for Mendocino County, *Percent change adjusted for inflation

Housing Prices and Trends

Home values in Mendocino County and the surrounding counties increased significantly between 2000 and 2006, but dropped significantly in 2007 with the collapse of the housing market. While home prices have risen substantially since 2000, prices in 2012 were still over 30 percent lower than their peak in 2006. The median home value in Mendocino County grew by 130 percent to \$457,400 from 2000 to 2006, but then dropped to \$353,400 in the 2008-2012 period of analysis. Compared with neighboring counties, Mendocino County had the second highest median home value, after Sonoma County, according to the 2000 Census and the latest ACS five year estimates by the Census Bureau (**Table 5-2-27**).

County	Median Value			Percent Change	Percent Change 2000 or 2006 to 2008/12
	2000	2006	2008-2012		
Glenn	\$94,900	Not Available	\$222,300	---	76%
Humboldt	\$133,500	\$336,000	\$300,400	115%	-21%
Lake	\$122,600	\$317,800	\$200,500	121%	-45%
Mendocino	\$170,200	\$457,400	\$353,400	129%	-32%
Sonoma	\$273,200	\$618,500	\$430,900	93%	-39%
Tehama	\$103,000	Not Available	\$189,500	---	38%
Trinity	\$112,000	Not Available	\$258,800	---	73%

Source:
1. US Census 2000, 2006 ACS

Although ACS data is not available for subsequent years, housing values have declined significantly. Data from local realtor sources shown in **Table 5-2-28** provides a more complete picture of home values in Mendocino County.

Table 5-2-28 shows median home sale prices for 2004, 2006, 2008 and 2014 in various areas of the County. Housing prices in the County rose from 2004 to 2006 but then decreased by 2008 in most areas. The latest data shows varying housing trends in different areas in the County, with prices in some areas recovering and other areas continuing to decline. Countywide, home prices have rebounded beyond their low point in 2008, though these average price increases are driven by recovery in a few distinct markets. The most expensive housing markets were located along the coast, such as Point Arena and Gualala. The northern inland area of the County is generally less expensive than the rest of the County. Housing markets in the southern inland areas varied depending on the region, with Redwood Valley and Anderson Valley being the most expensive housing markets in the inland areas, compared to the Willits or Talmage/Hopland areas (**Table 5-2-28**).

TABLE 5-2-28: MEDIAN SALES PRICES BY SELECTED AREA IN MENDOCINO COUNTY 2004, 2006, 2008 AND 2014				
Area	2004	2006	2008	2014
Anderson Valley	\$436,250	\$545,000	\$455,000	--
Calpella/Redwood Valley	\$379,000	\$480,000	\$460,000	\$380,000
Covelo	\$230,000	\$188,000	\$250,000	\$248,000
Gualala	\$436,250	\$545,000	\$455,000	\$460,000
Laytonville/Branscomb	\$288,000	\$381,950	\$359,000	\$347,500
Point Arena/Manchester	\$436,250	\$545,000	\$455,500	\$486,500
Potter Valley	\$400,000	\$392,500	\$420,000	\$249,000
Talmage/Hopland	\$512,000	\$450,000	\$288,500	\$299,900
Willits	\$260,000	\$370,000	\$305,000	\$192,059
Countywide	\$339,000	\$430,000	\$339,000	\$302,750
Source: 1. 2004, 2006, 2008: C. Alfano, Pacific Properties (Real estate); 2014 www.zillow.com searched by zip code for each area listed above. Referenced Median Prices of Homes Currently Listed.				

During the period from 2004 to 2007, housing price increases were driven by easy access to credit in combination with the overall attractiveness of the County as a place to live and retire. A lack of new housing construction to meet demand and conversion of homes along the coast to vacation home rentals have also been major factors affecting home prices. The prices of homes began to decline in 2007 when lending standards were significantly tightened and an increasing number of foreclosed properties entered the market. Job losses and the poor economy both regionally and nationwide also limited the potential pool of homeowners to the point where the local supply of homes exceeded the demand. Since that time, the County has seen a mix of fluctuating prices with the Countywide median price continuing to trend downwards since 2008.

TABLE 5-2-29: MOBILE HOME PARKS (2014)						
UNINCORPORATED MENDOCINO COUNTY						
Name	Spaces	Location		Name	Spaces	Location
North County (inland north of Willits)				South County (continued)		
Covelo	33	Covelo		North Valley	57	Ukiah
Twin Oaks	10	Covelo		O'Conner	2	Ukiah
Camp Leggett	10	Leggett		River Lane Est.	22	Ukiah
Redwoods River	16	Leggett		Sunset View	71	Ukiah
The Adams	2	Leggett		Travelers	15	Ukiah
Water Wheel	10	Leggett		Twin Palms	38	Ukiah
Harwood	18	Branscomb		Ukiah Mobile Est.	15	Ukiah
Long Valley Estates	19	Laytonville		Western Hills	42	Ukiah
Subtotal	118			William/Norton	2	Ukiah
South County (inland Willits area and south)				Subtotal	964	
				Anderson Valley		
Creekside Cabins	15	Willits		Redwood	7	Boonville
Ez Livin Mobile	27	Willits		Lemons Philo	9	Philo
Golden Rule	94	Willits		Subtotal	16	
Little Lake	17	Willits		Coastal Areas		
Parkside Estates	30	Willits				
Quail Meadows	2	Willits		North Noyo Park	24	Ft. Bragg
Sleepy Hollow	6	Willits		Pomo Campground	1	Ft. Bragg
Valley Oaks	54	Willits		Travel Shores	47	Ft. Bragg
Willits Ukiah KOA	2	Willits		Vagabond Vlg	60	Ft. Bragg
BL Foothill	12	Potter Valley		Woodside	21	Ft. Bragg
Green Acre Park	2	Redwood Vly		Albion River	1	Albion
Hillcrest	5	Redwood Vly		Schooners Landing	1	Albion
Oak Park	38	Redwood Vly		Caspar Beach	5	Caspar
The Meadows	66	Redwood Vly		Light House Point	1	Pt. Arena
Valley Village	11	Redwood Vly		Point Cabrillo	10	Pt. Cabrillo
Calpella	9	Calpella		The Woods	120	Little River
Caravan	37	Ukiah		Manchester Bch.	12	Manchester
Crest	19	Ukiah		Gualala Mobile	42	Gualala
Deep Valley MHP	78	Ukiah		Villa Del Mar	20	Gualala
Happiness Is	37	Ukiah		Subtotal	365	
Lk. Mendocino	99	Ukiah				
Meadow Oaks	40	Ukiah				
Total Spaces in Unincorporated County: 1,463 Spaces						
Source:						
1. Mendocino County Planning and Building Services, 2014						

Mobile homes offer a more affordable option for those interested in homeownership. Mobile homes range in price from approximately \$35,000 to \$80,000 depending on the size, amenities, and age (April 2009 inventory of mobile home listings in Realtor.com). Overall, 4,184 mobile homes are located in the unincorporated area, according to the 2000 Census. As shown in **Table 5-2-29**, there are 57 mobile home parks in the unincorporated area of the County with a total of 1,463 spaces. Most mobile home parks are located in the southern (964 spaces) and the coastal (365 spaces) regions, with fewer in the north (118 spaces).

In addition to the cost of a mobile home, owners must either purchase a residential site or rent a mobile home space. The cost of renting a space ranged from \$270 to \$640 per month (April 2009 phone survey). The rent typically included water, sewer, and garbage service. Most mobile home parks reported few vacancies and several in the coastal region reported waiting lists.

Housing Affordability

TABLE 5-2-30: OWNER HOUSING AFFORDABILITY, 2014 MENDOCINO COUNTY				
Income Group³	Annual Income¹	Maximum Affordable Payment²	Principal, Interest, Taxes & Insurance (PITI)⁴	Maximum Mortgage
Extremely Low				
One Person	\$12,150	\$304	\$284	\$57,629
Small Family	\$15,650	\$391	\$365	\$74,230
Medium Family	\$17,350	\$434	\$405	\$82,293
Large Family	\$18,750	\$469	\$438	\$88,934
Very Low				
One Person	\$20,300	\$473	\$474	\$96,285
Small Family	\$26,100	\$651	\$609	\$123,796
Medium Family	\$28,950	\$724	\$676	\$137,314
Large Family	\$31,300	\$782	\$730	\$148,460
Low				
One Person	\$32,450	\$710	\$757	\$153,914
Small Family	\$41,700	\$912	\$973	\$197,788
Medium Family	\$446,300	\$1,013	\$1,080	\$219,607
Large Family	\$50,050	\$1,095	\$1,168	\$237,394
Moderate				
One Person	\$48,650	\$1,301	\$1,135	\$230,753
Small Family	\$62,550	\$1,672	\$1,460	\$296,683
Medium Family	\$69,500	\$1,858	\$1,622	\$329,647
Large Family	\$75,050	\$2,007	\$1,751	\$355,972
Notes:				
1. Annual income based on HCD's 2014 Income Limits for each category.				
2. Maximum affordable payment based on CA Health & Safety Code § 50052.5.				
3. Small Family: 3 persons, Medium Family: 4 persons, Large Families: 5 or more persons.				
4. Principal, Interest, Taxes & Insurance (PITI), based on a 30-year mortgage, 4.25 percent fixed interest rate, and annual income.				
Source:				
1. California Department of Housing and Community Development, <i>2014 Income Limits</i> , Mendocino County, 2014; and http://www.bankrate.com/calculators/mortgages/maximum-mortgage-calculator.aspx .				

Housing is considered affordable if a household spends no more than 30 percent of its income on housing, according to U.S. Department of Housing and Urban Development (HUD). **Table 5-2-30** identifies housing affordability levels by family size based on the State Department of Housing and Community Development's (HCD) *2014 Income Limits* for Mendocino extremely low-, very low- and low-income households regardless of household size cannot afford the median sales price in any area of the

County. Moderate-income families would only be able to afford the median sales prices in the northern portion of the County, where there are fewer jobs. Mobile homes and town homes offer more affordable alternatives for all groups.

Rental Rates

Similar to housing sales prices, rents also increased between 2000 and 2005. According to the U.S. Census 2005 American Housing Survey, rents increased by 11 percent in Mendocino County during the ten-year period, as shown in **Table 5-2-31**.

County	Median Rent				Percent Change	
	1990	2000	2005	2008-2012	2000-2005	2005-2008/12
Glenn	\$355	\$458	\$670	\$740	29%	10%
Humboldt	\$409	\$537	N/A	\$869	--	61%
Lake	\$460	\$567	\$683	\$864	6%	26%
Mendocino	\$471	\$600	\$757	\$954	11%	26%
Sonoma	\$645	\$864	\$1,080	\$1,243	10%	15%
Tehama	\$366	\$486	\$663	\$824	20%	24%
Trinity	\$367	\$487	N/A	\$741	--	52%

Source:
1. U.S. Census, 2000 and U.S. Census 2005 and 2008-2012 American Housing Survey, *Percent change adjusted for inflation

The unincorporated areas of the County had a range of rent levels. As with home prices, median rents in communities along the coast and in Redwood Valley were higher than for the County as a whole. Rents in the northern inland area were the least expensive. **Table 5-2-32** identifies the Fair Market Rent⁷ for Mendocino County by bedroom size as determined by HUD based on typical local rent levels. The Fair Market Rent for a two-bedroom apartment was \$940 in 2009, while a one-bedroom apartment was \$774.

Bedroom Size	2002 Rents	2009 Rents	2014 Rents
Studio	\$442	\$627	\$656
1-Bedroom	\$533	\$774	\$702
2-Bedroom	\$653	\$940	\$927
3-Bedroom	\$910	\$1,283	\$1,277
4-Bedroom	\$916	\$1,649	\$1,544

Source:
1. HUD, January 2002, January 2009, and January 2014 Data obtained from http://www.huduser.org/portal/datasets/fmr/fmrs/FY2014_code/2014summary.odn, accessed April 17, 2014

⁷ Fair Market Rent (FMR) is the rent established by HUD for units of varying sizes (by number of bedrooms).

The rising rents shown in **Table 5-2-32** mirrored the rise in home values, albeit at a reduced rate, until about 2009. As home prices escalated and units were purchased for investment purposes, rents increased as well. Rental unit supply has historically been limited in the inland valleys due to a lack of land suitable for multi-family development, an issue that has been addressed during the period of the last Housing Element. In the coastal areas, the use of residential structures as second units or vacation rentals have lowered the overall supply of potentially rentable units, while coastal development restrictions in the Coastal Zone prevent additional density increases that could alleviate the situation. Since 2009, rent prices have flattened out considerably.

Table 5-2-33 shows the variation of rental rates across the County. The rental rates were generally the lowest in the Willits/Brooktrails areas, higher in the Ukiah/Redwood Valley areas, and the highest in the coastal region. Some outlying rents were lower than the minimums shown below. Additionally, the difference between the low and high rental rates in the different areas varied considerably. The rates in the Willits area, for all bedroom sizes, showed the least amount of difference between minimum and maximum rents while the Coastal region showed the most dramatic range in rents. Additionally, the one bedroom rental rates showed a smaller range from low to high, while the three bedrooms showed greater variability.

TABLE 5-2-33: RENTAL RATES COUNTY WIDE, 2014, MENDOCINO COUNTY			
	1 bedroom	2 Bedroom	3 Bedroom
Willits Area	\$400 - \$850 Median \$725	\$761 - \$1350 Median \$875	\$1,044 - \$1,438 Median \$1,237
Fort Bragg Area	\$675 - \$2,300 Median \$800	\$1,000- \$1,600 Median \$1,250	\$1,500 - \$2,300 Median \$1,725
Ukiah Area	\$650 - \$995 Median \$759	\$800 - \$1,250 Median \$925	\$1,100 - \$1,800 Median \$1,350
Countywide	\$400 - \$995	\$761 - \$1,600	\$1,044 - \$2,300
Source: 1. Ukiah Daily Journal, The Willits News and the Fort Bragg Advocate newspaper classified ads snapshot of one day (4/25/14) and Mendocino Craigslist April 16 to May 3, 2014			

Rental Affordability

The survey findings for affordability based on HCD affordability levels (**Table 5-2-34**) indicate a definite need for housing and/or assistance programs in the low-income categories. Only a few units in the Ukiah region were in the low-income range. For the three bedroom units several of the units were in the above moderate-income range, with over half the units in the coastal region in the above moderate income category. Similar to the affordability table for housing prices, **Table 5-2-34** shows maximum rent affordable to extremely low-, very low-, low-, and moderate-income households by household size.

TABLE 5-2-34: RENTAL AFFORDABILITY, 2014, MENDOCINO COUNTY		
Income Group	Annual Income	Maximum Affordable Payment
<i>Extremely Low</i>		
One Person	\$12,150	\$304
Two Person	\$13,900	\$347
Three Person	\$15,650	\$391
Four Person	\$17,350	\$434
Five Person	\$18,750	\$469
Six Person	\$20,150	\$503
Seven Person	\$21,550	\$538
Eight Person	\$22,950	\$573
<i>Very Low</i>		
One Person	\$20,300	\$506
Two Person	\$23,200	\$578
Three Person	\$26,100	\$651
Four Person	\$28,950	\$723
Five Person	\$31,300	\$781
Six Person	\$33,600	\$839
Seven Person	\$35,900	\$897
Eight Person	\$38,250	\$955
<i>Low</i>		
One Person	\$32,450	\$709
Two Person	\$37,050	\$810
Three Person	\$41,700	\$911
Four Person	\$46,300	\$1,013
Five Person	\$50,050	\$1,094
Six Person	\$53,750	\$1,175
Seven Person	\$57,450	\$1,256
Eight Person	\$61,150	\$1,337
<i>Moderate</i>		
One Person	\$48,650	\$1,301
Two Person	\$55,600	\$1,485
Three Person	\$62,550	\$1,672
Four Person	\$69,500	\$1,857

Five Person	\$75,050	\$1,140
Six Person	\$80,600	\$2,164
Seven Person	\$86,200	\$2,303
Eight Person	\$91,750	\$2,452
Source: 1. State Dept. of Housing and Community Development, <i>2014 Income Limits</i>		

A comparison of housing affordability, as shown in **Table 5-2-30**, with the cost of housing in Mendocino County, expressed in **Table 5-2-31 Median Rent Price** and **Table 5-2-32 Fair Market Rents**, indicate that housing is generally only affordable to moderate-income households and certain households in the lower income group. The extremely low- and very low-income households are primarily limited to Section 8 rental housing or other subsidized rental housing complexes. However, many households in the middle or lower end of the low-income category require some type of subsidized rental housing.

5-5 At-Risk Housing Analysis

At-risk housing refers to assisted housing with affordability restrictions that were set to expire during the ten-year period from 2003-2013. This housing is at risk of losing its affordability controls and converting to market rate housing. However, no public or assisted housing is located in the unincorporated County. All of the County's public and assisted housing is located in the cities of Ukiah, Fort Bragg, and Willits. Actions are being taken to preserve the affordability of some units in those cities. For example, the Rural Community Housing Development Corporation, with assistance from the Community Development Commission, secured financing from several sources, purchased and rehabilitated Orchard Manor (64 units) and Orchard Village (48 units) in Ukiah and River Gardens (48 units) in Fort Bragg in 2003.

5-6 Housing Needs Assessment

This section discusses existing and projected housing needs for the unincorporated area of the County. Existing housing needs address issues such as income, overcrowding, overpayment, and substandard housing. Future projected needs are based on the Mendocino Council of Governments' (MCOG) Regional Housing Needs Plan allocating housing units from 2008 to 2014.

Existing Housing Needs

Previous sections of the Housing Element describe the population, employment trends, household, and housing stock characteristics of Mendocino County. Drawing on that information and additional data, this section discusses existing housing needs in the unincorporated area of the County, including overcrowding, overpayment, and rehabilitation and replacement needs, as well as the needs of lower-income households and other special need populations.

Overcrowding

The U.S. Bureau of the Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The percentage of overcrowded housing units is a general measure of the availability of housing units with adequate rooms for the households who occupy them. In 2010, the unincorporated and total County areas had similar proportions of overcrowding, at approximately 8 percent. The rate of overcrowding increased slightly in the unincorporated area, rising from 7.4 to 8 percent. This rate is nearly seven times the State average.

In 2011, there were 2,178 households living in overcrowded conditions in Mendocino County, 1,808 in the unincorporated area. As **Table 5-2-35** shows, overcrowding is a more serious problem for rental households.

Overcrowding	Households	Percent
Owners		
Overcrowding	657	3%
Severe Overcrowding	193	1%
Renters		
Overcrowding	701	8%
Severe Overcrowding	257	3%
Total	1,808	7%
Source: 1. ACS 2007-2011 Table B25014.		

The *Housing Conditions Survey* prepared by the Community Development Commission in 2002 noted that the County's high level (14.8 percent) of overcrowding in rental dwellings is nearly seven times the State average. Overcrowding can lead to serious health and safety issues and a more rapid deterioration of the units. The study recommended that the County aggressively pursue the creation of new rental housing stock to alleviate the overcrowding identified in the existing rental housing stock.

Overpayment

Affordability problems occur when housing costs become so high in relation to income that households must pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless. A household is experiencing a housing cost burden if it is paying more than 30 percent of its gross income on housing.

According to the 2000 Census, 36 percent of renters and 25 percent of homeowners were paying more than 30 percent of their total income on housing. The incidence of overpaying for housing is much higher for renters than for owners and especially for households in the lowest income ranges (**Table 5-2-36**). For example, approximately 64 percent of renter households that earned less than \$20,000 per year were overpaying and experienced a housing cost burden. For households earning less than \$10,000, 70 percent overpaid for housing. Overall, renters also experienced a high level of severe housing cost burden. Of those paying 30 percent or more for housing, 42 percent spent over half of their income for shelter. The relatively high rate of overpayment may also be in part due to the underground and illegal economies of Mendocino County resulting in lower overall reported income. The mismatch may be somewhat overstated in the table below, as incomes are higher than reported for the portion of the population that works in the informal economy.

Overpayment	Households	Percent
Owners		
Very low income (50% AMI)	1,000	53%
Extremely Low Income (30% AMI)	1,359	65.8%
Renters		
Very low income (50% AMI)	883	76.7%
Extremely Low Income (30% AMI)	1,479	92.3%
Source: 1. ACS 2007-2011 B25106.		

Substandard Housing

Most housing in Mendocino County is in sound condition, but a portion is not. Housing conditions are important not only for health and safety, but also in economic terms. If routine maintenance is not performed and deficiencies are not corrected, the economic life of a house will be threatened.

TABLE 5-2-37: SUBSTANDARD HOUSING UNITS, UNINCORPORATED MENDOCINO COUNTY		
Substandard Housing	Households	Percent
Owner-occupied		
Lacking complete plumbing facilities	97	0%
Lacking complete kitchen facilities	219	1%
Renter-occupied		
Lacking complete plumbing facilities	252	3%
Lacking complete kitchen facilities	128	2%
Source:		
1. U.S. Census, 2010 plumbing facilities Table B25049, kitchen facilities Table B25051.		

One measure of housing condition is the number of housing units lacking complete plumbing and kitchen facilities. The 2010 Census reported 349 occupied housing units lacking complete plumbing facilities, and 347 housing units lacking complete kitchen facilities in the unincorporated area (**Table 5-2-37**). A slightly higher percentage of rental units lacked complete kitchen facilities than did owner-occupied units.

Another way to measure housing condition is by physical inspection of housing units. The *Housing Condition Survey*, conducted in 2002, concluded that there is a serious need for the rehabilitation of a significant portion of the existing housing stock. The most needed repairs involve health and safety, federal housing quality standards, and compliance with State and local codes. Substandard housing has adverse social and economic implications and the private market, without pressure and incentives from the County, will not bring about change. Efforts to correct substandard housing and infrastructure issues should be an ongoing priority of the County.

The *Housing Condition Survey* recommended the following:

- The County should focus on a strong owner-occupied housing rehabilitation program. State Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) programs are the most effective tools available to the County.
- A program to replace older mobile homes, especially those manufactured prior to 1976, to assist in removing these substandard units from the County housing stock.
- Code Enforcement and, to a lesser degree, Building Inspection staff should have a basic understanding of housing rehabilitation programs and be equipped to refer property owners to the housing authority for assistance.
- The County needs a supply of new market-rate housing and affordable rental units to meet the needs of low- and moderate-income wage earners. This will encourage the demolition and/or rehabilitation of substandard units.
- The County should determine its multi-family zoning needs and establish priority areas to alleviate the saturated rental housing market.