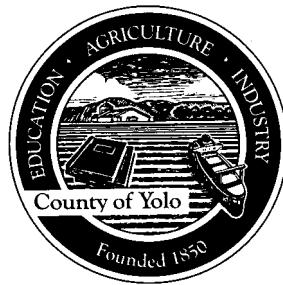


SECTION IV

COMMUNITY HOUSING MARKET ANALYSIS



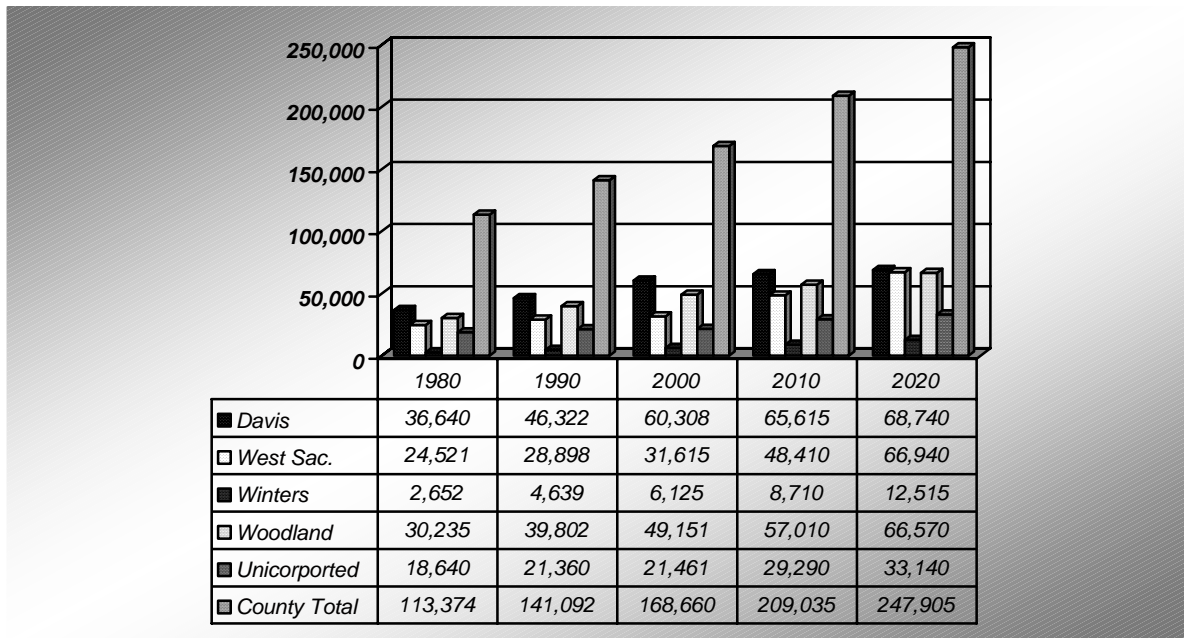
DEMOGRAPHIC CHARACTERISTICS

Between 1980 and 1990, the unincorporated area population increased 2,720 persons from 18,640 and 21,360, respectively. Although unincorporated Yolo County has experienced a 13 percent population increase between 1980 and 1990, according to the U.S. Census, the unincorporated area has shown stagnate growth between 1990 and 2000. In 2000, the U.S. Census credits the unincorporated area population at 21,461, an increase of 101 persons Countywide.

Conversely, during the same period between 1990 and 2000, population growth within the incorporated cities of Yolo County has been relatively substantial. During the last decade, the city of Winters has accounted for the largest increase with 24 percent, the City of Davis at 23 percent, the City of Woodland at 19 percent, and the City of West Sacramento at 8.6 percent. Collectively, the population increases within Yolo County between 1990 and 2000 were 17 percent.

As projected by SACOG, unincorporated Yolo County will experience an average population growth of approximately 2.7% per year till 2020. The following figure compares population growth in the unincorporated area with population growth county-wide through 2020. As indicated, population growth in the unincorporated area, has been virtually stagnant over the past twenty years, however, SACOG estimates that the unincorporated County will add an additional 7,829 persons or 36 percent increase by 2010 and 3,850 persons or 13 percent increase by 2020.

FIGURE 2
Yolo County Population Growth



Source: Census 1980, 1990, 2000 and SACOG projections

Age of Population

The unincorporated Yolo County age has remained relatively constant since 1980. The median age in 2000 was 29.9 years. Median age within the unincorporated county area compares quite similar to the incorporated cities within the County, which includes the

cities of Davis at 25.2, Winters 31.1, Woodland at 32.4, and the city of West Sacramento at 34.0. In comparison, the state of California has a median population age of 33.3 years with a national median age of 35.4 years.

According to the 2000 Census, 26.3 percent of the population in the unincorporated areas of Yolo County are between the ages of 25-44. The 45-54 age group experienced the largest numeric growth between 1990 and 2000 adding 853 persons or 3.9 percent. In the same period, the 25-34 age group decreased by 867 persons, which implies strong out-migration of younger populations. Table 3 below compares Yolo County's age trends between 1990 through 2005.

TABLE 3
AGE OF POPULATION – Unincorporated Yolo County

Age Group	1990		2000		2005	
	Number	Percent	Number	Percent	Number	Percent
Less than 5 years	1,481	6.9%	1,324	6.2%	1,683	6.1%
5-9 years	1,563	7.3%	1,497	7.0%	1,904	6.9%
10-14 years	1,182	5.5%	1,484	6.9%	1,931	7.0%
15-19 years	3,418	16.0%	3,506	16.3%	4,552	16.5%
20-24 years	2,057	9.6%	1,522	7.1%	1,959	7.1%
25-34 years	3,597	16.8%	2,730	12.7%	3,449	12.5%
35-44 years	2,873	13.5%	2,919	13.6%	3,752	13.6%
45-54 years	1,775	8.3%	2,628	12.2%	3,366	12.2%
55-59 years	962	4.5%	952	4.4%	1,186	4.3%
60-64 years	567	2.7%	771	3.6%	1,104	4.0%
65-74 years	1,124	5.3%	1,167	5.4%	1,380	5.0%
75-84 years	566	2.7%	754	3.5%	993	3.6%
More than 85 years	195	0.9%	207	1.0%	331	1.2%
Total	21,360	100.0%	21,461	100.0%	27,590	100.0%
Median Age	31.5		29.9		29.3	

Source: 1990, 2000 Census, SACOG Projections, Datum Populus

Race and Ethnicity

Although the population of unincorporated Yolo County has remained relatively constant, its diversity in ethnicity has increased. In particular, persons of Spanish origin make-up 6,640 persons or 31 percent according to the 2000 Census. This is an increase of 398 persons or 6 percent over the 1990 Census counts. Asian-origin individuals also increased 1,844 persons accounting for 9 percent of the population Countywide. Conversely, the total white population declined from 15,379 persons or 72 percent to 14,198 persons or 66 percent during the past decade. Other race classifications remained relatively constant. The Table below provides a current breakdown of the ethnic makeup of unincorporated Yolo County. Despite increases in Hispanic and Asian origin, Yolo County remains predominately White at 66 percent of the county population.

**TABLE 4
ETHNICITY IN YOLO COUNTY – UNINCORPORATED YOLO COUNTY**

Ethnicity	1980		1990		2000	
	Percent	Number	Percent	Number	Percent	Number
White	77%	14,352	72%	15,379	66%	14,164
Black	2%	373	3%	641	2%	429
Asian/Pacific Islander	3%	559	8%	1,709	9%	1,932
Native American	1%	186	1%	214	1%	215
Spanish Origin*	23%	4,287	25%	5,340	31%	6,653
Other	17%	3,168	16%	3,418	17%	3,648

Source: 1980, 1990, 2000 Census

* Spanish Origin is a separate ethnic category, which includes all of the above categories of race.

Income and Poverty

The Sacramento region has experienced significant income growth over the past decade. Yolo County Income distributions are calculated on percentages of the County median income. Median income is the point at which 50 percent of the households in the County have a higher income and 50 percent have a lower income. It is not the average income in the County. The income in the unincorporated area of the County is determined largely by those census tracts which contain the primary unincorporated communities of Clarksburg, Dunnigan, Esparto, Knights Landing and Yolo.

According to the California Department of Housing and Urban Development income estimates, the median income for an average-sized household in 1990 was about \$28,866, or approximately 85 percent higher than the median household income in 1980. The area median household income in Yolo County in 2001, as determined by the State Department of Housing and Urban Development (HUD) was about \$57,000, approximately three percent lower than the state median income of \$58,400. The following table shows the income distribution of Yolo County residents by category from 1990 through 2000:

**TABLE 5
INCOME DISTRIBUTION BY CATEGORY, 1990-2000
UNINCORPORATED YOLO COUNTY**

Income Range	1990		2000	
	Households	Percent	Households	Percent
\$0-\$9,999	790	12.6%	549	8.6%
\$10,000-\$14,999	623	10.0%	170	2.7%
\$15,000-\$19,999	591	9.4%	635	10.0%
\$20,000-\$24,999	479	7.7%	273	4.3%

\$25,000-\$29,999	446	7.1%	426	6.7%
\$30,000-\$34,000	578	9.2%	218	3.4%
\$35,000-\$39,000	402	6.4%	352	5.5%
\$40,000-\$49,000	728	11.6%	554	8.7%
\$50,000-\$59,999	504	8.1%	503	7.9%
\$60,000-\$74,999	398	6.4%	529	8.3%
\$75,000 +	719	11.5%	2,156	33.9%
Total	6,259	100.00%	6,365	100.0%
Source: 1990 Census; 2001 Datum Populus				

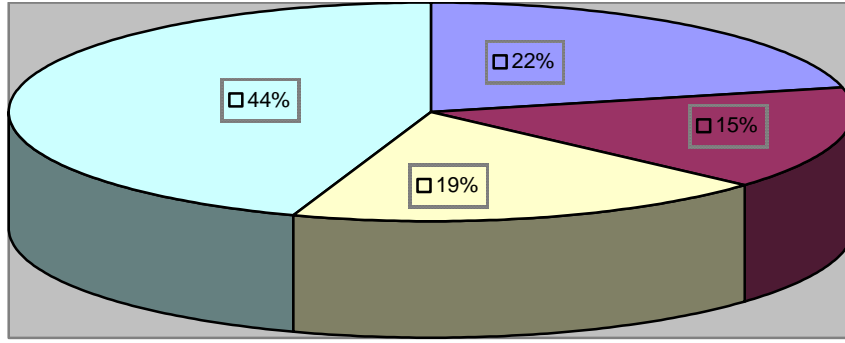
Currently, 58.8 percent of the unincorporated County households are estimated to earn over \$40,000 annually, while 25.6 percent are estimated to earn under \$25,000 annually. Also, the amount of households in the lower income ranges (less than \$15,000) is estimated to be decreasing. On the other hand, the amount of households in the upper income ranges (more than \$60,000) is estimated to be increasing. For example, the proportion of households in the \$0-\$19,999 income ranges decreased from 32.0 percent to 21.3 percent between 1990 and 2000.

At the same time, the proportion of households in the \$60,000 plus income range increased from 17.9% to 42.2 percent between 1990 and 2000. However, the number of households considered to be Very Low and Low Income by the Department of Housing and Urban Development (HUD) is increasing. In the 1990 Census, the median household income for Yolo County was \$28,866. At that time, 36.8 percent of the households earned less than 80% of the Area Median Income (AMI). By 2001, approximately 46.1 percent of the area households earned less than 80% of the HUD designed Yolo County Area Median Income (\$57,000) annually, which translates to 2,937 households.

For the purpose of evaluating housing needs and determining income eligibility for various housing programs, Countywide the area population can be divided into four income groups:

- **Very low-income:** less than 50% of median income (\$0 to \$28,500), which comprised 22% of the unincorporated population in 2001;
- **Low-income:** 50% to 80% of median income (\$28,501 to \$45,600), which comprised 15% of the unincorporated area population in 2001;
- **Moderate-income:** 80% to 120% of median income (\$45,601 to \$68,400), which comprised 19% of the unincorporated area population in 2001; and,
- **Above moderate-income:** over 120% of median income (more than \$68,400), which comprised 44% of the unincorporated area population in 2001.

**FIGURE 3
INCOME GROUP PERCENTAGES 2001**



Source: 2001 HUD Median Income; Datum Populus

The poverty rate is a federally defined level of income for minimum subsistence. The dollar threshold for poverty is adjusted for household size and family composition. According to the U.S. Census, about 17 percent of the persons county wide had incomes below the poverty level.

The following table shows the distribution of federally defined lower income levels based on family size for Yolo County in 2000.

**TABLE 6
POVERTY THRESHOLDS IN 2000**

SIZE OF FAMILY UNIT	RELATED CHILDREN				
	None	One	Two	Three	Four
One person (unrelated indiv.)					
Under 65 years	\$8,595				
65 years and over	\$8,259				
Two People					
Householder under 65 years	\$11,531	\$11,869			
Householder over 65 years	\$10,409	\$11,824			
Three persons					
Three persons	\$13,470	\$13,861	\$13,874		
Four persons					
Four persons	\$17,761	\$18,052	\$17,463	\$17,524	
Five persons					
Five persons	\$21,419	\$21,731	\$21,065	\$20,550	\$20,236
Six persons					
Six persons	\$24,636	\$24,734	\$24,244	\$23,736	\$23,009
Seven persons					
Seven persons	\$28,347	\$28,524	\$27,914	\$27,489	\$26,696
Eight persons					
Eight persons	\$31,704	\$31,984	\$31,408	\$30,904	\$30,188
Nine Persons or more					
Nine Persons or more	\$38,138	\$38,322	\$37,813	\$37,385	\$36,682

Source: Census 2000

The U.S. Census uses a set of money income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index (CPI). The official poverty definition includes county money income before taxes and does not include capitol gains and non-cash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are excluded from the poverty universe, that is, they are considered neither as "poor" nor as "non-poor". The following table quantifies the poverty status countywide.

**TABLE 7
POVERTY STATUS - YOLO COUNTY**

POVERTY STATUS	NUMBER	% of total
Below poverty level	23,360	17%
Persons 18 years and over	101,103	75%
Below poverty level	17,595	17%
Persons 65 years and over	12,511	9%
Below poverty level	932	7%
Families	32,584	24%
Below poverty level	3,200	10%
Female householder, no husband present	4,998	4%
Below poverty level	1,636	33%
With children under 18 years	3,488	69%
Below poverty level	1,432	41%
Total Persons for whom poverty status is determined	134,031	100%

Employment and Unemployment

The Employment Development Department (EDD) reported an estimated total civilian employment for Yolo County to be 95,800 in June 2000. The unemployment rate was 4.4 percent for 1999, compared to the statewide unemployment rate of 5.2 percent. Employment in the agricultural sector has increased from 4,800 in 1995 to 6,900 in 2000, although it was forecast in the Agricultural and Tourism report to decrease due to the increasing mechanization of farm operations. Employment in the food products sector has decreased slightly from approximately 2,000 in 1995 to 1,700 in 2000. Due to the cyclical nature of agricultural employment, agriculture accounts directly for only approximately 6 percent of employment countywide.

The service industry will add approximately 5,600 jobs, a 43.4 percent increase over a seven-year projection period. Job gains will occur in a broad range of services including business services, amusement and recreation services, engineering and research services, and social and health services.

Government employment will grow by 2,400 jobs, mostly due to payroll gains in state and local education sectors to meet the needs of the growing student population and smaller classroom size mandates.

Population and business growth of Yolo County and the greater Sacramento metropolitan area will result in the addition of at least 2,200 retail trade jobs, possibly more, pending

decisions on proposed new developments. Most retail trade growth will be in eating and drinking establishments, food stores, and general merchandise establishments.

The manufacturing industry will experience a gain of 1,900 jobs, a growth rate of 31.1 percent. The jobs will be spread across a variety of durable and non-durable goods producing sectors. The durable goods sector should grow as a result of expanding production of industrial machinery, medical equipment, transportation components and computer equipment. Most significant will be job growth related to increasing production of industrial machinery, medical equipment and components. Agricultural and chemical production will also grow, mostly related to agricultural industries such as gains associated with increasing wine production in Yolo County. Other food processing jobs may decline slightly, due to plant automation and productivity improvements.

Spurred by manufacturing growth in Yolo County and the greater Sacramento region, the transportation and public utilities industry will provide an additional 1,300 jobs. Yolo County's infrastructure and prime location at Interstate 5 and 80 will continue to promote expansion of transportation and distribution facilities. The utilities and communications sectors will likely grow due to expansion of back office operations and call centers.

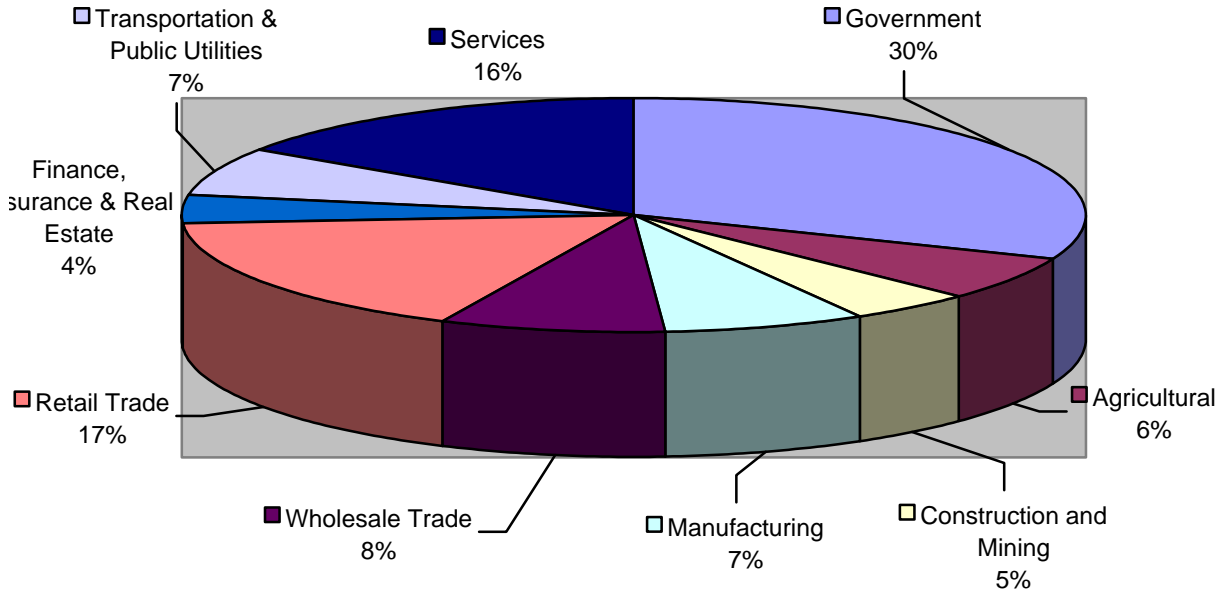
Likewise, Yolo County's strategic location and expanding industrial areas will likely attract about 1,200 jobs to the wholesale trade industry, many of which will be suppliers to the expanding manufacturing, transportation and industrial base of the county.

The Cache Creek Casino, owned by the Rumsey Band of Wintun Indians, employs approximately 1,523 persons. According to a report by KPMG Consulting, between September 2001 and August 2002, the Casino had a total payroll of over \$34 million¹. The Casino's management and non-management employees have an average hourly wage of \$22.90 compared with an average hourly wage of \$15.30 for similar employees in Yolo County. The Casino has plans to expand in the near future. Because of this, an additional 605 staff positions will be needed by the Casino.

Brought on by good economic conditions during the past decade, and a relatively strong real estate market, the increasing demand for housing, commercial and industrial space should fuel an increase of 800 jobs in the construction industry during the projection period, a growth rate of 24.2 percent. Much of the new construction activity will be in West Sacramento's expanding Southport area and industrial center near the Port of Sacramento. Commercial and industrial development will also continue in the City of Woodland, adjacent to Interstate 5, while limited development will occur in the City of Davis. Figure 4 provides a breakdown of Yolo County's employment by industry in 2000.

FIGURE 4
YOLO COUNTY EMPLOYMENT BY INDUSTRY

¹ Cache Creek Indian Bingo and Casino Impact Assessment, KPMG Consulting, October 3, 2002.



Source: Employment Development Department

HOUSEHOLD CHARACTERISTICS

The United States Census Bureau defines a household as a group of people, related or not, living together in a dwelling unit. The number of households in unincorporated Yolo County increased by 17.6 percent between 1980 and 1990. Currently, 6,365 households are estimated to reside in unincorporated Yolo County, which is 1.7 percent more than in 1990. According to the Sacramento Area of Council of Governments, households are projected to increase by an additional 1,237 households or 19.4 percent over the next four years, which will result in a total of approximately 7,602 units by 2005 in the unincorporated County area. The number of households will increase at an average rate of about 245 households per year, which is a substantial difference compared to the 1990-2000 average change.

Household growth rate is the primary factor in determining housing needs. Even during periods of fairly static population growth, there may be an increase in households as young people leave home, through divorce, by the aging population and other social activities that cause people to occupy a new residence. Conversely, the population may increase in fairly static household growth periods.

This relationship between population and households is indicated by the difference in proportionate change and has a direct effect on the size of households. Between 1990 and 2000, household growth exceeded population growth by over 17 percent. By 2005, it is anticipated that population will increase at a greater pace than household growth.

Group quarter households are anticipated to have the most significant increase. SACOG has projected a 48 percent increase in Group Quarters from 3,854 in 2000 to 8,059 in 2005 for all of Yolo County. Further information will be needed to ascertain the cause of this increase in group quarters population during this period. However, it is presumed that these estimates are largely due to increased housing needs at the University of California,

at Davis to accommodate the growing enrollment at the University during the next decade. The table below shows the household trends projected for Yolo County till 2010.

**TABLE 8
HOUSEHOLD TRENDS - UNINCORPORATED YOLO COUNTY**

Year	Households	Numeric Change	Percent Change	Annual % change
1980	5,324			
1990	6,259	935	17.6%	1.8%
2000	6,365	106	1.7%	0.2%
2005	7,602	1,237	19.4%	4.8%
2010	8,212	610	8.0%	1.6%

Source: 1980-2000 Census, SACOG Projections

Household Size

The average household size in 2000 remained constant from the previous decade at 2.71 persons, a decrease from the 2.86 persons per household in 1980. This slight decline is consistent with the ten-year trend of declining household sizes as predicted by SACOG. This trend would suggest that an adequate supply of households are being provided within the county. Average household size and projections as determined by SACOG for unincorporated Yolo County are shown in the following table:

**TABLE 9
AVERAGE HOUSEHOLD SIZE - UNINCORPORATED YOLO COUNTY**

Average Hhold Size	1980	1990	2000	2005(est.)	2010(est.)
	2.86	2.71	2.71	2.69	2.68

Census 1980-2000, SACOG Projections

Household Types

The number of households residing in the unincorporated County area increased from 6,259 to 6,365, an increase of approximately 1.7 percent countywide. A 1.7 percent increase in the number of households despite stagnate population growth would indicate that Yolo County's housing growth over the past decade has been more than adequate to meet the housing needs within the county.

Between 1990 and 2000, one person households increased by 17.4 percent, or an addition of 180 households. Conversely, two through four person households decreased by 85 households or 2.0 percent. Presently, more than half (56.7 percent) of the households are one or two person households in Unincorporated Yolo County. Further, large households such as five or more person per household comprise 11.4 percent of the area and three and four person households constitute 31.9 percent of the households. Larger households (five or more persons) increased by 1.2 percent during the same period. By 2005, with a substantial increase in population, all household size categories

are anticipated to increase except for five or more persons per household size, which is anticipated to decrease by 4.6 percent.

Comparisons of the distribution of household types in unincorporated areas in 1990 and 2000 are tabulated below. Table 9 below indicates that there is little relative change in the make-up of the household types in unincorporated Yolo County between 1990 and 2000, although the number of two parent households and female head of households with children have increased.

**TABLE 10
HOUSEHOLD TYPES 1990-2000
UNINCORPORATED YOLO COUNTY**

Household Type	1990 # of Hholds	2000 # of Hholds	% change
Family Households	4,885 (78%)	4,745 (75%)	-3%
Families w/ children	2,527 (40%)	2,294 (36%)	-4%
Two-Parent Households	2,072 (33%)	3,923 (62%)	+29%
Female Hhold w/ children	328 (5%)	540 (9%)	+4%
2-4 persons	226 (4%)	254 (4%)	NC
5± persons	475 (8%)	515 (8%)	NC
Total	6,290 (100%)	6,365 (100%)	+1.2%
Source: 1990, 2000 Census			

HOUSEHOLDS WITH SPECIAL NEEDS

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of the six groups identified in State housing element law (Government Code, Section 65583(a)(6)). Specifically, these groups include: senior households, persons with disabilities, large households, female single-headed households, homeless, and farm workers. Where possible, estimates of the population or number of households in Yolo County accounting for each group are quantified.

Senior Households

Senior households are defined as households with one or more persons over the age of 65. Senior households may live in housing that costs too much or live in housing that does not accommodate specific needs for assistance. In this case, a senior household may have difficulty staying in their home community or near family. The purpose of this subsection is to determine the level of living options for senior populations. In 1990, there were 1,897 seniors, which represented 8.8 percent of the total population in the unincorporated County. Between 1990 and 2000, the number of senior households increased 19 percent, which is much higher than the rate of the general household growth. By 2005, the senior population is expected to increase an additional 576 persons, an increase of 27.1 percent.

In the 1990 Census, there were 1,088 senior households in the unincorporated County. This number increased in the 2000 Census by 253 reaching a total of 1,341 senior households. Interestingly, while the senior population increased during the 1990 to 2000 time period, the percent change of senior households increased almost twice as much. This would indicate a decreasing senior household size. In 1990, the average senior household size was 1.74 persons per household. By the 2000 Census, this number had decreased to 1.55 persons per household and by 2005, senior households are expected to decrease to 1.54 persons per household.

Most likely, the demand for senior housing options will increase as the baby boom generation ages.

**TABLE 11
SENIOR TRENDS - UNINCORPORATED YOLO COUNTY**

Year	Number	Change	Percent Change
Population			
1990	1,897		
2000	2,128	231	12.2%
2005	2,704	576	27.1%
Households			
1990	1,088		
2000	1,341	253	23.3%
2005	1,755	414	30.9%
Source: 1990, 2000 Census; SACOG Projections			

According to the 2000 Census, 11.4 percent of the unincorporated County senior households were renters, resulting in 153 senior renters. In the State, 24.9 percent of the senior households were renters. Change in the proportion of senior renters is dependent on the quality of housing options and the propensity to convert from ownership. Of the 1,284 countywide housing contracts administered through the Yolo County Housing Authority for subsidized housing units, 253 contracts are with senior persons.

In 1990, 26.0 percent of the unincorporated County senior households had incomes less than \$9,999. More recently, only 16.5 percent of the senior households have incomes less than \$9,999. Generally, lower income senior households decreased between 1990 and 2000, while upper income senior households increased substantially between 1990 and 2000. The largest numeric decreases are attributed to the \$10,000 to \$14,999 income range, while the largest proportion and numeric increases occurred in the \$75,000 plus income range. However, large numeric increases occurred in all income groups over \$25,000. In 2000, the median senior household income is estimated at \$47,427 for the unincorporated County. Comparatively, the median household income for seniors in 1990 was estimated at \$19,357.

TABLE 12
SENIOR HOUSEHOLDS BY INCOME - UNINCORPORATED YOLO COUNTY

Income Range	1990		2000		Change	
	Number	Percent	Number	Percent	Number	Percent
\$0-\$9,999	283	26.0%	221	16.5%	-62	-21.9%
\$10,000-\$14,000	127	11.7%	61	4.6%	-66	-52.0%
\$15,000-\$24,999	237	21.8%	203	15.1%	-34	-14.4%
\$25,000-\$34,999	83	7.6%	153	11.4%	70	84.3%
\$35,000-\$49,000	123	11.3%	188	14.0%	65	52.8%
\$50,000-\$74,999	122	11.2%	242	18.1%	120	98.4%
\$75,000+	113	10.4%	272	20.3%	159	140.7%
Total	1,088	100%	1,341	100.0%	253	23.3%
Median Income	\$19,357		\$47,427		+\$28,070	

Source: 1990, 2000 Census; Datum Populus

Because of the isolated nature of many of the county's unincorporated communities with respect to services needed by elderly residents, there may arise a need in the county for housing arrangements in which older residents with physical limitations have access to medical care and food service, possibly as part of an elderly housing development or as part of a mobile program.

Senior residents who are homeowners will likely need assistance in maintaining their homes, possibly including financial assistance. Because the majority of elderly residents seeking housing are low-income, there will be a need for additional affordability rental housing in the unincorporated county area.

In the County, zoning of Health facilities, Community Care facilities and Residential Care facilities, whether or not unrelated persons living together, which serves six or fewer

persons are considered a residential use of the property. A project in excess of six persons requires a conditional use permit within the Multiple-Family Residential (R-3) and Apartment-Professional (R-4) Zones.

Anticipated projects during the 2002-2007, planning period include an eight unit senior complex in Esparto and an approved eighty-five unit Senior Mobile Home Park (County Fair Estates, Phase II) in Dunnigan. Due to the few planned projects in the unincorporated county, senior housing demand is anticipated to exceed supply during the five year planning period.

Disabled

The term "disabled" refers to a disability (physical, mental, or sensory), which prevents or precludes a person from doing work either in or outside the home. The number of disabled persons in a community has important implications for providing certain social services, in the removal of barriers to facilities, and in developing housing, which has specialized access for disabled residents.

The 1990 Census provides information on whether persons 16 years of age or older have a work disability, mobility limitation or a self care limitation. In 1990, approximately 8.4 percent of Yolo County's population 16 years through 64 years of age had a work related disability, mobility limitation and/or self-care limitation. Persons 65 years of age and older accounted for approximately 10 percent of Yolo County's disabled population.

According to the 2000 Census, 14.7 percent (3,155 persons) of the unincorporated Yolo County population had some type of disability. Further, there were 4,889 incidences of disability type (for persons over the age of five) in the unincorporated County. Of the total incidences of disability type, 11.7 percent were sensory, 21.9 percent were physical., 13.1 percent were mental, 7.4 percent were self-care, 19.3 were considered go outside the home disabilities and 26.6 were employment disabilities. Disability types are not mutually exclusive and many persons have more than one type of disability. See Table 13 for a complete listing of disabilities by age group.

**TABLE 13
WORK DISABILITY STATUS BY PERCENTAGE
YOLO COUNTY**

Disability	2000		
	Number	Percent of Age Group	Percent of Total
Total disabilities Age 5 to 15 years:	180	100.0%	3.7%
Sensory disability	39	21.7%	0.8%
Physical disability	60	33.3%	1.2%
Mental disability	39	21.7%	0.8%
Self-care disability	42	23.3%	0.9%
Total disabilities Age 16 to 64 years:	3,543	100.0%	72.5%
Sensory disability	293	8.3%	6.0%
Physical disability	616	17.4%	12.6%
Mental disability	417	11.8%	8.5%
Self-care disability	189	5.3%	3.9%
Go-outside-home disability	727	20.5%	14.9%
Employment disability	1,301	36.7%	26.6%
Total disabilities Age 65 years +	1,166	100.0%	23.8%
Sensory disability	242	20.8%	4.9%
Physical disability	393	33.7%	8.0%
Mental disability	186	16.0%	3.8%
Self-care disability	130	11.1%	2.7%
Go-outside-home disability	215	18.4%	4.4%
Total	4,889		
Source: 1990, 2000 Census			

In order to facilitate housing for the disabled, and in accordance with the Lanterman Development Disabilities Services Act, the County allows the use of property for the care of six or fewer mentally disordered or otherwise disabled persons as a residential use of the property for the purposes of zoning. Such facilities are permitted by right in all residential zones and the County, other than what is allowed in State law, has established no minimal distance requirements or conditions that affect the development or conversion of residences for persons with disabilities. In addition the County abides by Title 24 which addresses the Americans with Disabilities Act (ADA) and administers codes and code enforcement under the 1997 edition of the Uniform Building Code (UBC).

Licensed nursing homes, convalescent homes are allowed in the R-4 zone with no use permit required. The County has had limited applications for group or nursing homes and as such has not developed a specific process to accommodate this type of development. The County assists in the development of housing for disabled persons by providing incentives such as fast tracking a permit, reduction/waiving of fees or easing the parking requirements for such development.

Planning Commission and Board of Supervisors meetings allow for special accommodations for persons with disabilities by providing for the special accommodations as stated in all public notices. No occupancy standards relating to unrelated adults have been established in Yolo County.

Persons with disabilities generally have lower incomes since their disability may affect their ability to work. Thus, persons with disabilities require affordable housing as well as housing with special design features and other accommodations, such as wheelchair ramps or grab bars, etc. The County incorporates the Americans with Disabilities Act (ADA) as a part of its building regulations. The ADA requires that in new apartment complexes with three or more units (or condominium buildings with four or more units) 20 percent of all ground floor units must be adaptable and on an accessible route. The County Building Code and Zoning Code was analyzed to identify any constraints to housing development for persons with disabilities. No constraints were found, however the County will continue to monitor its land use regulations for possible governmental constraints to housing for persons with disabilities. See Goal One Program Thirteen (page II/11) for specific constraint removal actions.

Large Households

The U. S Department of Housing and Urban Development (HUD) defines a large family as a household consisting of five or more persons. The needs of larger families are often not addressed in the housing market, especially in the multi-family market. Consequently, larger rental families with lower incomes may have difficulty locating affordable rental units with three or more bedrooms.

In general, housing for these households should provide safe out door play areas for children and should be located to provide convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses.

In 1990, 14.1 percent of the households in the unincorporated Yolo County resided in five or more persons per household. At the same time, the State had 14.5 percent of their households comprise five or more persons.

In the County, the proportion of five or more person households has been decreasing. For example, in 1990, 14.1 percent of the persons were in five or more person households. By 2005, 11.2 percent of the population is expected to reside in five or more person households.

According to the 2000 Census, there are 501 large owner households and 2,833 owner housing units with three or more bedrooms in the unincorporated County and 395 large renter households and 496 rental units with three or more bedrooms. This would indicate that there adequate supply of larger housing units to accommodate the large households in the County. The large households constitute 13.9 percent of the total households in the unincorporated County.

**TABLE 14
HOUSEHOLD SIZES - UNINCORPORATED YOLO COUNTY**

Household Size	Owner Households		Renter Households	
	Number	Percent	Number	Percent
1 Person	729	18.5%	484	20.0%
2 Persons	1,593	40.4%	676	27.9%
3 Persons	551	14.0%	461	19.0%
4 Persons	566	14.4%	409	16.9%
5 Persons	286	7.3%	206	8.5%
6 Persons	123	3.1%	93	3.8%
7 + Persons	92	2.3%	96	4.0%
TOTAL	3,940	100.0%	2,524	100.0%

Source: 2000 Census

Overcrowding

One way for households to cut housing and utility costs is to add members to the household who can contribute to paying for these costs. This can lead to overcrowding with resulting impacts on County services; lower overall quality of life; and, accelerate the decline of the housing stock.

The Census Bureau defines an overcrowded dwelling unit as one that has more than one person per room, not counting kitchens and bathrooms. The amount of overcrowded housing is an indication of unmet housing need, since the lack of affordable housing typically forces people to live in small units or “double up” by sharing housing with other individuals or family members.

9.0 percent of the total renter households in the unincorporated County were considered overcrowded and 4.2 percent of the owner households were overcrowded in 1980. In 1990, the proportion of overcrowded housing units increased slightly in the renter

households, while the owner households with overcrowded conditions decreased. According to the 2000 Census, the proportion of overcrowded housing units increased substantially between 1990 and 2000. Overcrowded rental units increased by 6.7 percent and owner units by 5.3 percent during the ten year time period.

TABLE 15
OVERCROWDING - UNINCORPORATED YOLO COUNTY

Occupancy Type	1980	1990	2000
Renter	17.0%	17.3%	24.0%
Owner	4.2%	3.4%	8.7%
Total	9.0%	8.7%	14.4%
Source: 1980, 1990 & 2000 Census			

Families with Female Head of Household

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child.

In 2000, there were 540 female heads of households, and 321 female householders with children under the age of 18 years of age (14 percent of the householders w/ children). In all of Yolo County the percentage of households that were headed by females increased by nearly 60 percent from the last decade figure of 328 female headed households. Of the 4,998 female-headed households (county-wide), 33 percent are classified below the poverty level. According to the California Statewide Plan, there are several factors, which characterize female-headed households:

- They (female headed households) have a low homeownership rate;
- They tend to be younger;
- They tend to have children;
- They have low incomes and a high poverty rate; and,
- They are more often than not overcrowded, and they pay high percentages of income for housing.

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

Homelessness

It is very difficult to quantify the homeless population in a given community due to the lack of current data. According to the Sacramento Area of Council of Government's Housing Market Report figures, 1,100 homeless persons are estimated countywide. This represents less than 1 percent of the total county population and 6 percent of the Sacramento regional homeless person total of an estimated 18,200 homeless persons.

Yolo County conducted a homeless census in the spring of 2000, in an attempt to understand the magnitude and nature of homelessness in the County. The survey counted 297 homeless individuals: 214 adults and 83 children. The following table summarizes the results of the survey.

**TABLE 16
YOLO COUNTY HOMELESS SURVEY**

	West Sacramento	Woodland	Davis	Total
Total Homeless Counted	145	117	35	297
Adults	108	71	35	214
Children	37	46	0	83
Median Age	--	--	--	42
Males	--	--	--	135
Females	--	--	--	79

Source: Yolo County 2000, Homeless Census dated March 20, 2001

Conclusions of the homeless survey revealed:

- The number of homeless in Yolo County has increased by 33 percent between 1995 and 2000.
- The rate of drug use among homeless declined from 64 percent to 55 percent between 1995 and 2000, although the number of drug using homeless individuals increased.
- Over half, (58%) of the homeless were in shelter programs.
- Males outnumbered females two-to-one among homeless.
- Over one-fourth (28%) of the homeless were children.
- The homeless population is aging as measured by the median age of those counted.
- Geographic mobility among the homeless declined. The average number of years of residency in Yolo County increased from three to over six years among the sheltered homeless.
- Between one-fourth and one-third of the adult homeless do not complete the 10th grade. Half do not complete high school.
- The proportion of homeless that are military veterans declined from one-third to 20 percent.
- One-third of the homeless are mentally ill. One-fourth of homeless children accompany a mentally ill adult.

Homeless service providers in the County were contacted in order to determine the number of homeless persons residing in unincorporated Yolo County. According to these service providers, information on the origination of the homeless persons is hard to determine and not kept by the providers. It is assumed that the majority of homeless persons reside where shelter and services are most abundant and in Yolo County's case that would be in the Cities of West Sacramento, Woodland and Davis. As the area of unincorporated Yolo County provides very little in the way of services for the homeless, it is assumed that the number of homeless persons in the unincorporated portion of the County is minimal.

To serve the needs of homeless in the County, the County participates in a regional Homeless Coordination Project funded by the County and four incorporated cities of Davis, Woodland, Winters, and West Sacramento. The Coordinator has estimated that the City of Woodland has about 40% of the County's total homeless population. This estimate is based upon the fact that the largest number of people served for homelessness are served in either Woodland, by the Yolo Wayfarer Center, or in West Sacramento, by the West Sacramento Resource Center. These agencies serve roughly the same number of clients, so that between the two cities, at least 80% of the homeless persons served in the County receive those services in either Woodland or West Sacramento. The Yolo Wayfarer Center also has a scattered Site Shelter and Cold Weather Shelter programs which provides shelter.

Motel Vouchers are also provided through STEAC, a non-profit agency located in Davis. In April of 1990, STEAC provided 150 persons in family units with motel vouchers.

Farmworkers

The State of California Employment Development Department (EDD) reported that in June 2000, 6,900 persons were directly employed in agriculture in Yolo County. According to SACOG there are 7,944 seasonal farmworkers and 6,850 migrant farmworkers. Without a doubt, Yolo County is heavily dependent on agriculture. Most of its 661,760± acres are in agricultural production. Consequently, farmworker and migrant worker housing needs are one of the more prevalent housing issues in the County due to the County's agriculture-based economy.

According to the SACOG Regional Housing Needs Plan (RHNP), estimating farmworkers and those households associated with farm work within the State is extremely difficult. Traditional sources of population estimates, including the 1990 Census, have tended to significantly underestimate farmworker populations. According to the RHNP, a total of 26,236 farmworker related persons were residing in Yolo County. The following table shows the type of farmworkers in Yolo County.

**TABLE 17
FARMWORKERS 2001**

Adjusted MSFW* Estimates	Migrant Farmworkr.	Seasonal Farmworkr.	Non-Farmworkr. in Migrant Households	Non-Farmworkr. in Seasonal Households	MSFW Farmworkr. and Non Farmworkr.
14,794	6,850	7,944	2,517	9,015	26,326
Source: Regional Housing Needs Plan for the SACOG Region					

Locally, the best available farmworker data, beyond the U.S. Census estimates, is a farmworker needs assessment that was conducted in 1995 by Rural California Housing Corporation (RCHC). The purpose of the study was to determine the adequacy, supply, and affordability of farmworker housing in Yolo County and to identify grower/contractor concerns regarding housing and their future needs for labor.

Of the 202 in-field interviews, which took place throughout 1995, 29 percent were found to be permanent employees, working more than 10 months in Yolo County or the vicinity. Thirty-nine percent were classified as local seasonal workers, who are permanent residents of Yolo County and work less than 10 months, and 21 percent were classified as migrants, who travel more than 50 miles to find work in agriculture. Another 11 percent did not fall securely under any of the above categories and were classified as seasonal migrant workers. Seasonal migrants considered Yolo County to be their permanent residence however, they owned a home outside the County (usually Mexico) where their family resided permanently.

The seasonal nature of agricultural employment places special demands on the county's housing stock (i.e., it must absorb seasonal fluctuations in the number of individuals and families seeking housing). Not surprising, agricultural employment nearly doubles from March to April. Heavy employment months are May through September, when over 6,000 farmworkers are employed in Yolo County.

There are presently two State Migrant Centers in Yolo County, (i.e. housing units that are constructed and managed by the State, through the County Housing Authority, to house migrant farmworker families). The two facilities are located near the City of Davis and Madison. The center located near Davis contains 75 units and houses 350 to 380 persons annually and is currently being completely reconstructed. The Madison center contains 90 units which houses 400 to 425 persons annually. Both these centers are currently running at full capacity and have no further room for migrant families or individuals. The migrant center in Madison was substantially rehabilitated in 1993 through a loan sponsored by the Yolo County Housing Authority. Although the Davis and Madison housing facilities are at full capacity, some of the demand for migrant housing is alleviated by on site permanent employee housing labor camps provided throughout the county. According to the Department of Housing and Community Development records, there are 111 of these types of facilities, housing 506 farm employees in 81 buildings.

Given the circumstances of migrant farm labor, it is difficult to determine the full extent of unmet needs for farmworker housing. However, estimated Group quarter populations are a good indication of housing need for farmworkers. Group quarters are generally defined as persons in living arrangements that are not households, including institutions, college dormitories, and boarding houses. In 2000, the Census Bureau estimated that 3,854 persons were living in Group Quarters. According to SACOG projections, group quarters populations are anticipated to significantly increase through 2005 to 8,059 persons. Although this increase is anticipated to be caused in part by the demand for farmworker housing, it is assumed to be largely due to increased housing needs to accommodate the growing enrollment at the University of California, at Davis over the next decade.

In an attempt to provide for additional farmworker housing within the County, the Planning and Public Works Department has substantially revised the agriculturally designated zones to allow by right, farmworker units (ancillary dwelling units) on parcels in excess of twenty acres. The updated zoning provisions also included the preemptive state provisions (e.g. Health and Safety Code Sections 17020-17024) to facilitate farmworker housing. Since the adoption of the updated agricultural zones as of February 5, 2000, a number of building permits have been issued for second units. In addition, agricultural labor camps are allowed in the Agricultural Preserve Zone (AP), Agricultural Exclusive Zone (A-E) and Agricultural General Zone (A-1) with a minor use permit unless otherwise

exempted by State law. As the majority of land in the County zoned for agricultural use, sites available for agriculture worker housing is limited mainly by the interest in the development of farmworker units by private and non-profit developers.

HOUSING

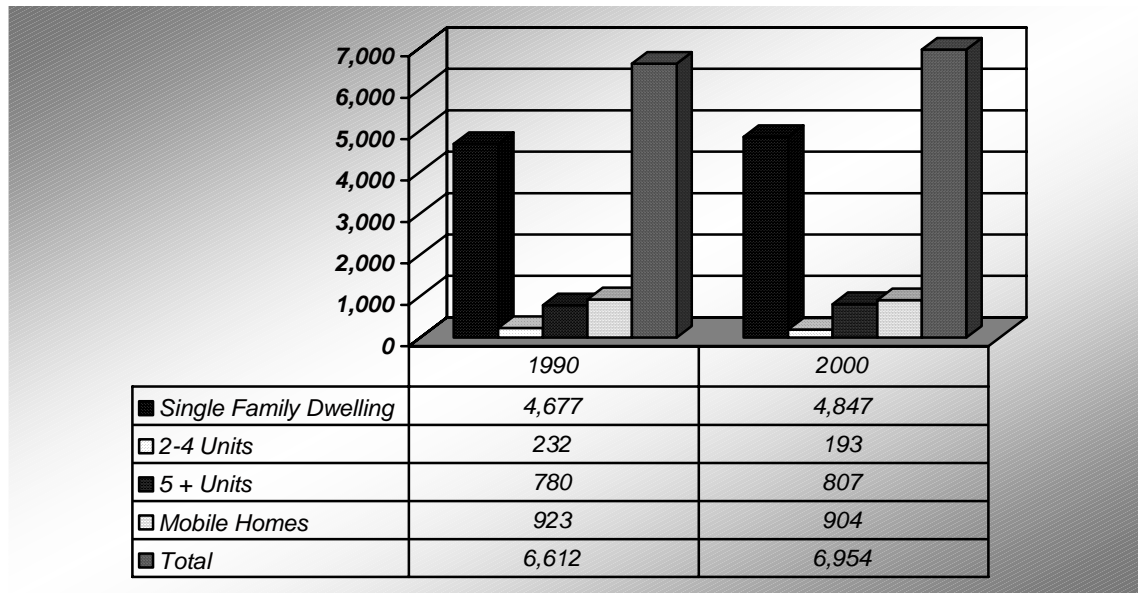
Housing Unit Types

According to the 1990 Census, of the 6,612 housing units in the unincorporated County, 4,677 (70.7 percent) of the housing units were single family and 923 were mobile homes in 1990. At the same time, 1,012 multifamily units (2 or more units per structure) existed in the community.

According to the 2000 Census, currently 69.7 percent (4,847 units) of the housing units in the unincorporated portion of Yolo County are single-family dwellings, 904 were mobile homes (13.0 percent), while 1,000 are multifamily units (14.3 percent). The figure below illustrates the breakdown of housing units by type in the unincorporated County.

Calculations based on the 1990 and 2000 Census statistic indicate that there were 342 more housing units in the unincorporated area of Yolo County in 2000 than 1990. Single-family units increased by 3.6 percent (170 units) over the ten year period, while multifamily units only increased by only 1.2 percent (12 units). Mobile homes decreased over the ten year period by 19 units.

**FIGURE 5
HOUSING UNITS BY TYPE - UNINCORPORATED YOLO COUNTY**



Source: 1990, 2000 Census
 Note: 2-4 units and 5 + units are counted by individual unit.

Housing Unit Condition

During the month of July 2001, a private consulting firm contracted by Yolo County conducted a "Housing Condition Inventory Survey". As a focus of the study, the County of Yolo identified several unincorporated rural communities as the targeted areas for survey, which included the unincorporated towns of: Brooks, Capay, Clarksburg, Davis (Royal Oaks Mobile Home Community), Dunnigan, Esparto, Guinda, Knights Landing, Madison, Rumsey, Yolo and Zamora.

As classified by the Department of Housing and Community Development (HCD), a housing unit is deemed in need of rehabilitation if it is classified as Minor, Moderate, or Substantial. Housing units classified as dilapidated are excluded because it is assumed that the cost of rehabilitation exceeds the cost to replace the existing structure.

Each structure was rated according to criteria established by HCD. In accordance with this criteria, there are five structure categories: foundation, roofing, siding, windows, and doors. Within each category, the housing unit is rated from "no repairs needed" to "replacement needed." Points are added together for each unit and a designation was made as follows:

SOUND	9 points or less: no repairs needed, or only one minor repair needed such as exterior painting or window repair.
MINOR REPAIR	10-15 points: one or two minor repairs needed, or only one minor repair needed such as patching and painting of siding or roof patching or window replacement.
MODERATE REHABILITATION	16 to 39 points: two or three minor repairs needed, such as listed above.
SUBSTANTIAL REHABILITATION	40 to 55 points: repairs needed to all surveyed items foundation, roof, siding, windows, and doors.
DILAPIDATED	56 or more points: the costs of repair would exceed the cost to replace the residential structure.

In general, the purpose of the study is to determine the eligibility of areas in need of community development activities. The results of the Housing Condition Survey may be used as a basis for an application to the State Community Development Block Grant (CDBG) program. Specifically, the County of Yolo may be applying for grants for funding to conduct housing rehabilitation.

The Housing Condition Survey will enable the County to target areas most in need of housing rehabilitation funds. For example, these funds could be utilized in the form of low interest loans and grants to Target Income Group² (TIG) homeowners and tenants to repair structural deficiencies in current residences.

² Target Income Group is percentage of households at 80 percent of Area Median Income (AMI) or below.

The overall ranking was compiled by multiplying the TIG percentage by the Housing Units in Need of Rehabilitation. Such as:

Yolo:
 Targeted Income Group =65.7%
 Housing Units Needing Rehab=23.2%

Madison:
 Targeted Income Group=50.9%
 Housing Units Needing Rehab=14.0%

TIG x Units Needing Rehab
 $.657 \times .232 = .152 = \text{Overall Rank 1}$

TIG x Units Needing Rehab
 $.509 \times .140 = .071 = \text{Overall Rank 5}$

The following table aggregates the proportion of housing units in need of rehabilitation for each community or developed area and ranks them.

**TABLE 18
 HOUSING CONDITIONS SURVEY, YOLO COUNTY, JULY 2001**

COMMUNITY OR DEVELOPED AREA	RANK	HOUSING UNITS IN NEED OF REHABILITATION	
		Number	Percent
Yolo	1	23	23.2%
Knights Landing	2	31	19.1%
Capay	3	7	18.4%
Brooks	4	1	16.7%
Madison	5	31	14.0%
Guinda	6	3	12.5%
Rumsey	7*	1	11.1%
Zamora	7*	1	11.1%
Esparto	8	37	8.2%
Dunnigan	9	10	6.0%
Clarksburg	10	4	3.5%

Source: Housing Condition Survey, July 2001

* Communities tied

Generally housing conditions can also be described by the age of the units, exempting diligent maintenance. Since building codes change with time and technology, the older the housing units are the most likely to be substandard or in marginal condition. In this regard, approximately 22 percent of the housing stock in Yolo County was built before 1950 and 11.3 percent was built between 1950 and 1959. Also, 43.2 percent of the housing stock was built between 1960 and 1980. Only 1.6 percent of the housing stock was built in the 1990 to 2000 time period.

Despite the age of the housing in Yolo County, over 86 percent of all units are in sound condition, no repairs needed, while 7.3 percent need minor repairs and an additional 4.9 percent need moderate repairs. Only 0.1 percent of the residential units in the Unincorporated Areas of Yolo County require substantial repair and 1.7 percent of the

residential units are dilapidated. Further, 12.3 percent of the residential units are classified as Minor, Moderate, or Substantial, which translates to 177 residential units considered to be in need of rehabilitation.

Substandard Housing Units

Substandard housing indices, without physical inspection, can generally be judged as overcrowded, units lacking complete plumbing, and units constructed before 1940 that have not had significant maintenance. In the unincorporated Yolo County area, the percentage of overcrowded units is 8.8 percent compared to 7.5 percent for the entire County. In addition, 1.0 percent of the units are lacking complete plumbing facilities.

TABLE 19
INDICATORS OF SUBSTANDARD HOUSING UNITS
UNINCORPORATED YOLO COUNTY

Indicators	Number	Percent
Overcrowded	554	8%
Lacking complete Plumbing Facilities	65	1%
Built 1939 or Earlier	1,026	15%
Source: 1990 Census		

Housing Tenure

Housing tenure is a prime indication of the affordability of housing. Since 1990, household tenure has remained relatively constant and is anticipated to change little over the next five years. In 1990 there were 3,828 owner occupied housing units, which accounts for 61.1 percent of households in the unincorporated County area. At the same time, 2,435 housing units were renters accounting for 38.9 percent. In 2000, owner occupied figures increased by 112 or 2 percent. Conversely, the number of renters declined by 10 units or .04 percent. In 2005, it is anticipated that the number of owner occupied units will increase to 4,668 or 61.4 percent while rental units will be 2,934 or 38.5 percent. The following table shows housing tenure in Yolo County through 2005 as projected by SACOG.

TABLE 20
HOUSEHOLDS BY TENURE - UNINCORPORATED YOLO COUNTY

Occupied Households	1990		2000		2005	
	Number	Percent	Number	Percent	Number	Percent
OWNER	3,828	61.1%	3,940	61.9%	4,668	61.4%
RENTER	2,435	38.9%	2,425	38.1%	2,934	38.6%
Source: 1990 Census; Datum Populus; SACOG Projections						

Housing Affordability

The cost of housing in California has become an increasingly critical issue during the past several decades. During this time, the statewide housing market has experienced dramatic price increases. Historically, due to the vast amount of undeveloped land available in the Central Valley, housing has remained relatively affordable in comparison to the Bay Area and Southern California regions. In the past decade however, housing prices in the Central Valley have escalated dramatically.

Housing affordability is determined by the relationship between household income and housing costs. This section focuses on that relationship and quantifies the number of households in Yolo County for whom housing costs are unaffordable to households. According to the California Association of Realtors (CAR), the median price of an existing, single family detached home in California during September 2001, was \$276,960, a 12.3 percent increase over the \$246,530 median price for September 2000. The percentage of households in California able to afford a median-priced home as of August 2001 was estimated at 32 percent.

In the Sacramento Region, the median price of an existing single family detached home during September 2001, was \$175,550, a 19 percent decrease of \$216,558 from September 2000. The percentage of households in Sacramento able to afford a median-priced home as of August 2001 was 49 percent or 17 percent better than the State.

According to the Yolo County Association of Realtors, the median price of an existing single family detached home during March 2001, was \$173,500 or 1 percent less than the Sacramento median price and 60 percent of the California median price. The percentage of households in Yolo County able to afford a median-priced home is about 42 percent of the County's Population.

Over the past few years, according to the California Association of Realtors, the median priced home in Yolo County was \$149,708 in 1998; \$159,036 in 1999; and, \$163,413 in 2000 respectively. During this period an 8.4 percent increase had occurred. Updated information however, indicates that the figures obtained from the California Association of Realtors are considerably low.

Based upon recent sales in the Parker Place residential subdivision in Esparto during 2001 and 2002, home prices have ranged from \$194,950 for a 1,633 sq. ft. single story, 3 bedroom, 2 bath to \$238,950 for a two story 5 bedroom, 3 bath home. These recent figures are believed to be a more accurate representation of home prices within the county.

To afford a median priced home of \$220,000 assuming a 10 percent down payment; taxes, and insurance of \$173 a month, a monthly mortgage of \$1,500 would be required. At \$1,500 per month, not to exceed 30% of income; 30-year fixed-rate loan at 7.50 percent would require an annual income of at least \$49,992 per year. This equates to approximately 42 percent of the households in unincorporated Yolo County who would qualify. Consequently, it is assumed that 58 percent of the households would be left out of the housing ownership market and thus forced to seek rental accommodations.

The table below illustrates how interest rates affect housing affordability. The income needed to afford is based on FHA terms and assumes that a household devotes a maximum 30% of its income to mortgage payments, taxes, and insurance.

**TABLE 21
MONTHLY MORTGAGE PAYMENTS BY PERCENTAGE RATE OF
ORIGINAL LOAN AMOUNT**

Interest Rate	Loan Amount				
	\$60,000	\$80,000	\$100,000	\$120,000	\$150,000
8%	\$440	\$587	\$734	\$881	\$1,101
9%	\$483	\$644	\$805	\$961	\$1,207
10%	\$527	\$702	\$878	\$1,054	\$1,317
11%	\$571	\$762	\$952	\$1,142	\$1,428
12%	\$617	\$823	\$1,029	\$1,235	\$1,543

Source: Financial Comprehensive Mortgage Payment Tables, Financial Publishing Company

Table 21 illustrates the loan amounts for which households at various income levels can qualify. The assumptions underlying this analysis are that housing payments do not exceed 30 percent of gross household income and loan terms are 30 years at a fixed rate of interest. These figures include principal, interest, taxes, and insurance with a ten percent down payment.

**TABLE 22
LOAN AMOUNTS FOR WHICH INDIVIDUALS
AT VARIOUS INCOMES CAN QUALIFY**

Interest Rate	Yearly Income					
	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000

6%	\$29,500	\$74,200	\$118,600	\$163,200	\$208,000	\$252,400
7%	\$27,100	\$68,200	\$109,100	\$150,100	\$191,200	\$232,000
8%	\$25,000	\$62,800	\$100,600	\$138,400	\$176,300	\$214,200
9%	\$23,100	\$58,200	\$93,100	\$128,100	\$163,200	\$198,100
10%	\$20,000	\$54,100	\$86,500	\$119,000	\$151,500	\$184,000
11%	\$35,166	\$50,400	\$80,600	\$110,800	\$141,300	\$171,400

Source: Mortgage Affordability Calculator

To ascertain the affordability of the rental market in Yolo County, newspaper listings from the Woodland Daily Democrat and David Enterprise revealed that the typical rent for a two-bedroom/one bath unit is estimated at \$800.00 per month including utilities. The figure compares equally throughout the unincorporated Yolo County as well as incorporated cities of Davis, West Sacramento, Woodland and Winters.

For households to afford rental housing not to exceed 30 percent of household income, a household income of approximately \$32,000 would have to be met. This represents about 35 percent of Yolo County's income groups as being under served for housing, which equated to 2,228 households.

Based upon Yolo County's median income and housing prices, it is clear that a large percentage of the unincorporated county population find it difficult to find available housing units without paying more than 30 percent of their income.

Housing Overpayment

The following section discusses current income levels and ability to pay for housing compared with housing costs. Housing is classified as "affordable" if households do not pay more than 30 percent of income on monthly mortgage (including taxes and insurance) or rent (including monthly allowance for water, gas, and electricity). An important statistic to measure the affordability of housing is "Overpayment". Overpayment is defined as monthly shelter costs in excess of 30 percent of a household's gross income. According to the 1990 Census, 27.1 percent owner occupied households and 40.8 percent of renter households were overpaying. Table 23 below illustrates households "overpaying" in unincorporated Yolo County. By the 2000 Census, renter households that were overpaying for housing had increased to 43.8 percent, while owner households had increased to 28.2 percent. Total households in overpayment situations for unincorporated Yolo County had increased by 5.2 percent since the 1990 Census to 35.2 percent.

**TABLE 23
NUMBER OF HOUSEHOLDS PAYING IN EXCESS OF
30% OF INCOME FOR HOUSING (1990)**

Type	30%-34%	35%+	Total
1990			
Owner	9.0%	18.1%	27.1%
Renter	10.6%	30.2%	40.8%
Total	9.7%	23.3%	33.0%

2000			
Owner	3.9%	24.3%	28.2%
Renter	5.5%	38.3%	43.8%
Total	4.6%	30.6%	35.2%
Source: 1990, 2000 Census			

Vacancy Rates

Vacancy rates are an excellent indicator of existing housing need. The difference between current vacancy rates and the optimal vacancy rates is a good measure of whether the market is responding to overall housing needs. Optimal vacancy rates differ between rental housing and for-sale housing. For rental housing, a 4 or 5 percent vacancy rate is considered necessary to permit rental mobility. For sale housing, a 2 percent vacancy rate is generally considered the threshold to permit ordinary mobility. If vacancy rates are below these accepted levels, residents will have a difficult time finding appropriate units and competition for units will drive up housing prices.

The vacancy rates in unincorporated Yolo County and surrounding areas remained relatively constant from 1990 to 2000. Overall, the county and incorporated cities have had low vacancy rates. As the following table indicates, with the exception of West Sacramento, all of the jurisdictions within the county have vacancy rates that suggest that the countywide supply was below the optimal vacancy rate and therefore made housing mobility more difficult.

TABLE 24
VACANT UNITS AND VACANCY RATE
COUNTY OF YOLO AND STATE OF CALIFORNIA

	Geographic Area					
	Yolo County	Davis	West Sacramento	Winters	Woodland	California
Homeowner	0.9	0.8	1.3	0.8	0.7	1.4
Rental	3.4	2.7	6.6	3.4	2.1	3.7
Source: 2000 Census						

CONVERSION OF SUBSIDIZED HOUSING

Housing that receives governmental assistance may, at an unspecified date, convert to market-rate housing. The loss of these affordable units, which meet the need of the Low, and Very Low-Income segments of the community, may constitute a significant reduction in the amount of affordable housing in a community. Due to that potential impact, Housing Elements are required to identify the publicly assisted rental housing within its boundaries and evaluate the potential for that housing to convert to market-rate housing. This inventory includes all multi-family rental units assisted under federal, state and/or local programs, including HUD programs, state and local programs, inclusionary, density bonuses, and direct assistance programs. The inventory covers all units that are eligible to change to non-income housing uses due to termination of subsidy contracts, mortgage prepayments, or expiring restrictions. There are presently five housing complexes in unincorporated Yolo County, which potentially could be converted to market rate housing. Four of the projects located in Esparto, Knights Landing, Yolo, and unincorporated Winters are owned and operated by the Yolo County Housing Authority and have conventional housing subsidy contracts with HUD. Multi-family complexes owned and operated by the Yolo County Housing Authority and subsidized through HUD are not at risk at conversion. The other complex, Knights Landing Harbour is financed by the Federal Rural Development, Section 515 Program. According to HCD records, the Knights Landing Harbour is listed as prepay in 2009, which is within the ten year planning period.

**TABLE 25
SUBSIDIZED MULTI-FAMILY HOUSING UNITS**

Project	Number of Units	Type of Subsidy	Expiration
Esparto (Vista Mondocito)	16	Conventional HUD subsidy	N/A
Knights Landing (Ridge Cut Homes)	10	Conventional HUD subsidy	N/A
Knights Landing Harbour	24	Section 515, program	Pre-pay in 2009
Yolo (Yolito)	10	Conventional HUD subsidy	N/A
Winters (El Rio Villa I -IV)	124	Conventional HUD subsidy	N/A

There is a variety of potential funding sources available for potential acquisition, subsidization or replacement of units at risk. Due to both the high costs of developing and preserving housing and limitation on both the amount and use of funds, a variety of funding sources may be required.

Cost Analysis for Replacement of At-Risk Housing

State Housing Element law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other non-low income uses (Statutes of 1989, Chapter 1452). This was the result of concern that many affordable housing developments throughout the country were going to have affordability restrictions lifted because their government financing was soon to expire or could be pre-paid. Without the sanctions imposed due to financing restrictions, affordability of the units could no longer be assured.

In order to provide a cost analysis of preserving “at-risk” units, costs must be determined for rehabilitation, new construction or tenant-based rental assistance.

- 1) Rehabilitation – The primary factors used to analyze the cost of preserving low-income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). The following are estimated per unit preservation costs for the Yolo County.

**TABLE 26
REHABILITATION COSTS**

Fee/Cost Type	Cost per Unit
Acquisition	\$22,200
Rehabilitation	\$8,500
Financing/Other	\$10,000
TOTAL COST PER UNIT	\$40,700

- 2) New Construction/Replacement – New construction implies construction of a new property with the same number of units and similar amenities as the one removed from the affordable housing stock. Costs estimates were prepared by using local information and data. The construction of new housing can vary greatly depending on factors such as location, density, unit sizes, construction materials and on-site and off-site improvements. The following table describes new construction costs for a typical garden style apartment in the County of Yolo.

**TABLE 27
NEW CONSTRUCTION/REPLACEMENT COSTS**

Cost/Fee Type	Cost Per Unit
Construction	\$65,000
Land Improvement Cost	\$22,500
Financing/ Other	\$25,500
TOTAL PER UNIT COST	\$113,000

The rehabilitation of existing units instead of new construction is the most cost effective approach toward the preservation of “at-risk” units. It should be noted however, that “at-risk” units may also be preserved through tenant-based rental assistance.

- 3) Tenant-Based Rental Assistance – This type of preservation largely depends on the income of the family, the shelter costs of the apartment and the number of years the assistance is provided. If the typical family that requires rental assistance earns \$17,360, then that family could afford approximately \$441 per month for shelter costs. The difference between the \$441 and the typical rent for a two bedroom apartment of \$575 would result in necessary monthly assistance of \$134 a month or \$1,608 per year. For comparison purposes, typical affordable housing developments carry

an affordability term of at least 20 years, which would bring the total cost to \$32,160 per family.

For the five year period of this housing element, a total of 24 units are considered "at-risk" units in the Knights Landing Harbor project. The total cost of producing new and comparable units is estimated at \$2,712,000, while rehabilitation is estimated at \$976,800. Providing tenant-based rental assistance is estimated at \$771,840 for a twenty year period.

The Yolo County is concerned with the potential loss of affordable housing units and therefore has identified the following measures in an effort to save such "at-risk" units.

Preservation Resources. Efforts by the County to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at risk." Groups with whom the County has an on-going association are the logical entities for future participation. A list of potential organizational preservation resources (Entities Interested in California's First Right of Refusal Program) is provided in the appendix ".