

Chapter 5 – Housing Needs Assessment and Special Populations

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1.0 Introduction

The Housing Needs Assessment provides a demographic and housing profile of the city. This assessment also provides other important information to support the goals, policies, and programs of the Housing Element to meet the needs of current and future residents.

The Housing Needs Assessment focuses on demographic information, such as population trends, ethnicity, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for special segments of the population. It outlines the characteristics of the community and identifies those characteristics that may have significant impacts on housing needs in the community.

2.0 Data Sources

In preparing the Housing Element, various sources of information were used. The City relied on the US Census, American Community Survey (ACS), California Department of Finance, and other local sources as available.

The U.S. Decennial Census, which is completed every 10 years, is an important source of information for the Housing Needs Assessment. The primary purpose of the ~~de~~Decennial census is to provide an official count of the entire U.S. population to Congress. It provides the most reliable and in-depth data for demographic characteristics of a locality. Definitions of various U.S. Census Bureau terms used throughout this document are provided in Appendix B for clarification.

The American Community Survey (ACS) is a continuous nationwide survey that is conducted by the U.S. Census Bureau. For geographic areas with fewer than 65,000 residents, five consecutive years of ACS data are combined to produce multiyear estimates. It provides the most in-depth data for demographic characteristics of a locality. The ACS provides estimates of numerous housing-related indicators based on samples averaged over a five-year period. It should be noted that the ACS data can have a large margin of error for a community as small as Blue Lake, so the data may not always be accurate or correlate with data from other sources.

The California Department of Finance is another source of valuable data and is more current than the census. The Department of Finance's population estimates were used for this analysis because they provide a more current and internally consistent dataset for evaluating local population trends over time, particularly for small communities such as Blue Lake. However, the Department of Finance does not provide the depth of information that can be found in the U.S. Census Bureau reports. Also, the housing data reported to the DOF does not use the same methodology as the housing unit counts reported to HCD for the annual progress report. Therefore, there are discrepancies between the data sets. Whenever possible, Department of Finance data and other local sources were used in the Housing Needs Assessment in order to provide the most current profile of the community.

The following sections include analysis of various affirmatively furthering fair housing (AFFH) topics as required by State Housing Element law. The analysis is accompanied by maps prepared by HCD, sourced from their AFFH Data Viewer. For many of the AFFH topics, the Data Viewer uses ACS 2018-2024 data.

The maps display AFFH topics geographically for Blue Lake generally at the U.S. Census Tract level. For some AFFH topics, the AFFH data for the southernmost portion of Blue Lake, highlighted in Figure 1 below, differs from the adjoining area within city limits. The area highlighted in Figure 1 area is physically occupied by the channel of the Mad River, riverplain, associated riparian corridor, and the Mad River levee, as shown in Figure 2. Aside from the levee, this area is undeveloped, owned by the City of Blue Lake, and unsuitable for residential development. The AFFH Data Viewer mapping differential appears to be due to this area's inclusion in U.S. Census tract 001200. Aside from this portion of the Mad River, Census Tract 001200 is in the County of Humboldt, and the data differential represents AFFH data for Humboldt County residents and does not represent people who reside in this portion of the City of Blue Lake.

Figure 1 – Portion of Blue Lake from HCD AFFH Data Viewer

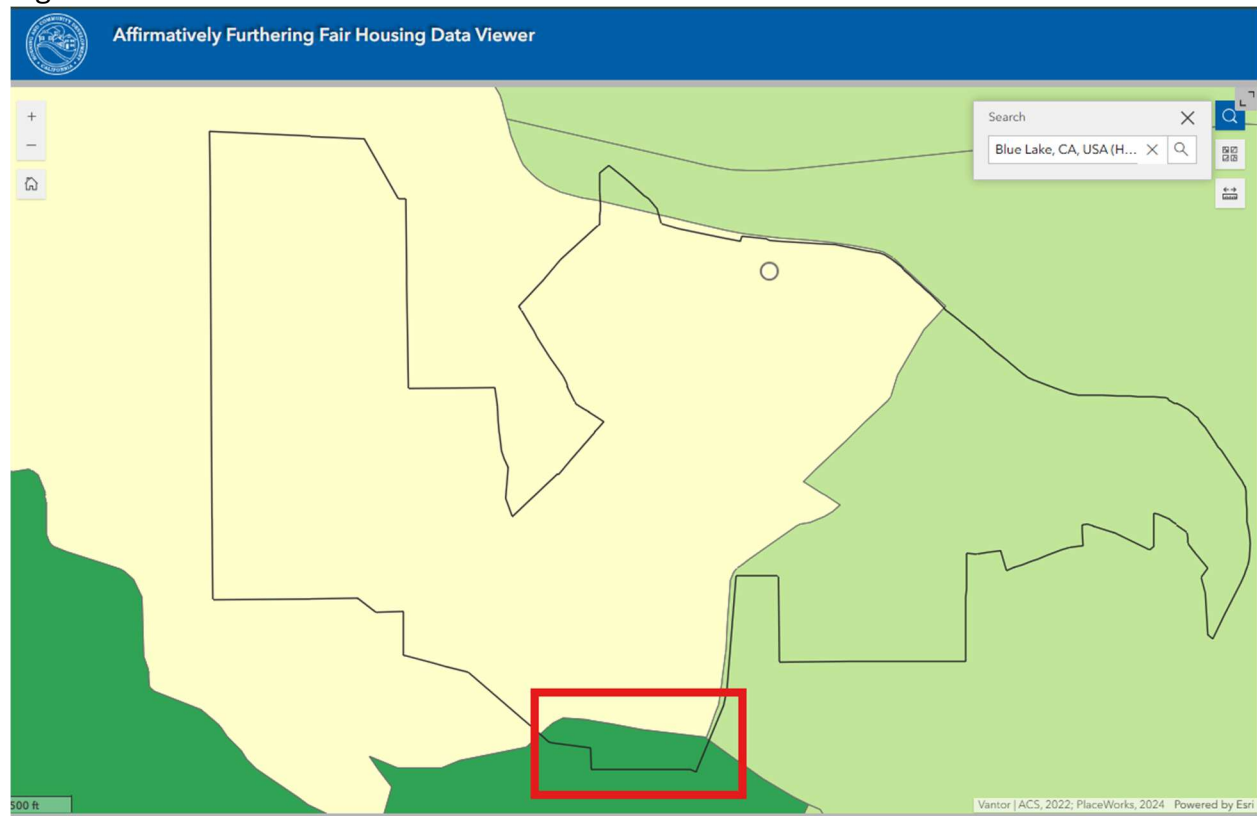


Figure 2 – Physical conditions of the area highlighted in Figure 1.



3.0 Population and Employment Trends

3.1 Population Change

As show in Table 5-1, Blue Lake’s population has fluctuated but has been generally declining over the last 35-year period, dropping from 1,235 in 1990 to 1,136 in 2025, with periods of population growth (2000 to 2010) followed by steady decline after 2010, including a notable 5.57% decrease from 2020 to 2025. In contrast, Humboldt County experienced consistent growth from 1995 through 2015, peaking at around 136,500 residents, then plateaued between 2015 and 2020, and declined modestly in 2025 (-2.00%). The population trends are illustrated in Figure 3 and Figure 4 below.

Table 5-1 – Population and Growth, 1995-2025

Year	Blue Lake Population	% Change	*Humboldt County (Total Population)	% Change
1990	1,235		119,118	
1995	1,209	-2.1%	124,721	4.7%
2000	1,142	-5.5%	126,476	1.4%
2005	1,212	6.1%	131,467	3.9%
2010	1,247	2.9%	134,353	2.2%
2015	1,232	-1.2%	136,542	1.6%
2020	1,203	-2.4%	136,547	0.0%
2025	1,136	-5.6%	133,817	-2.0%
Average Annual Change		-1.1%		1.7%

* = incorporated and unincorporated areas.

Source: California Department of Finance, E-4 Population Estimates for Cities, Counties, and the State, January 1, 1990-2025.

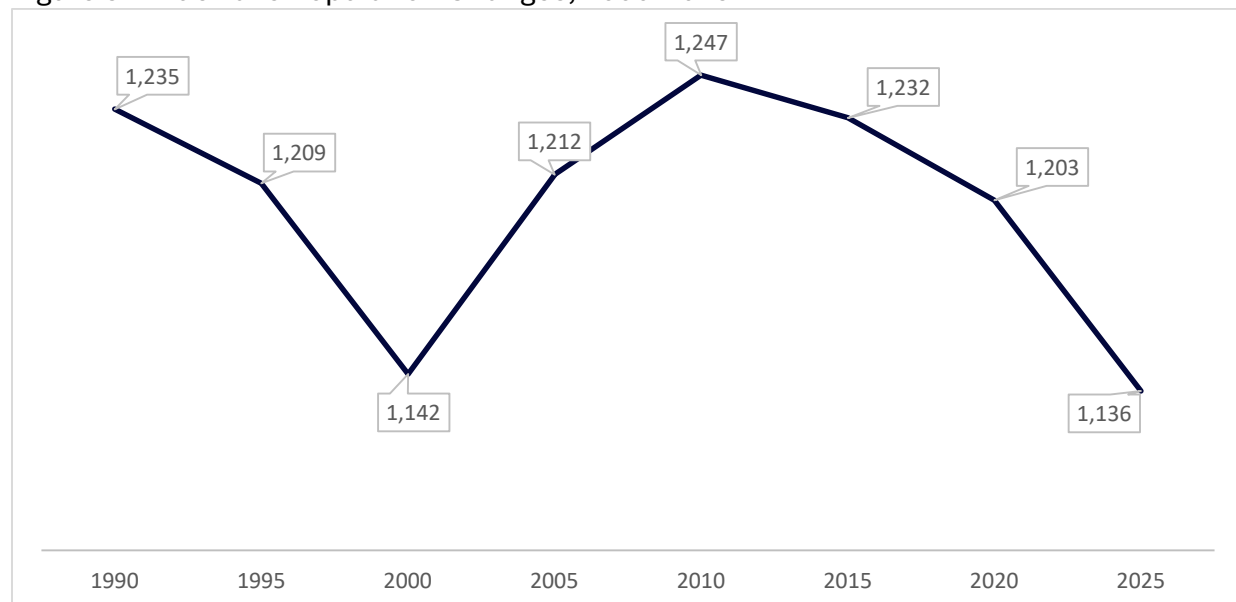
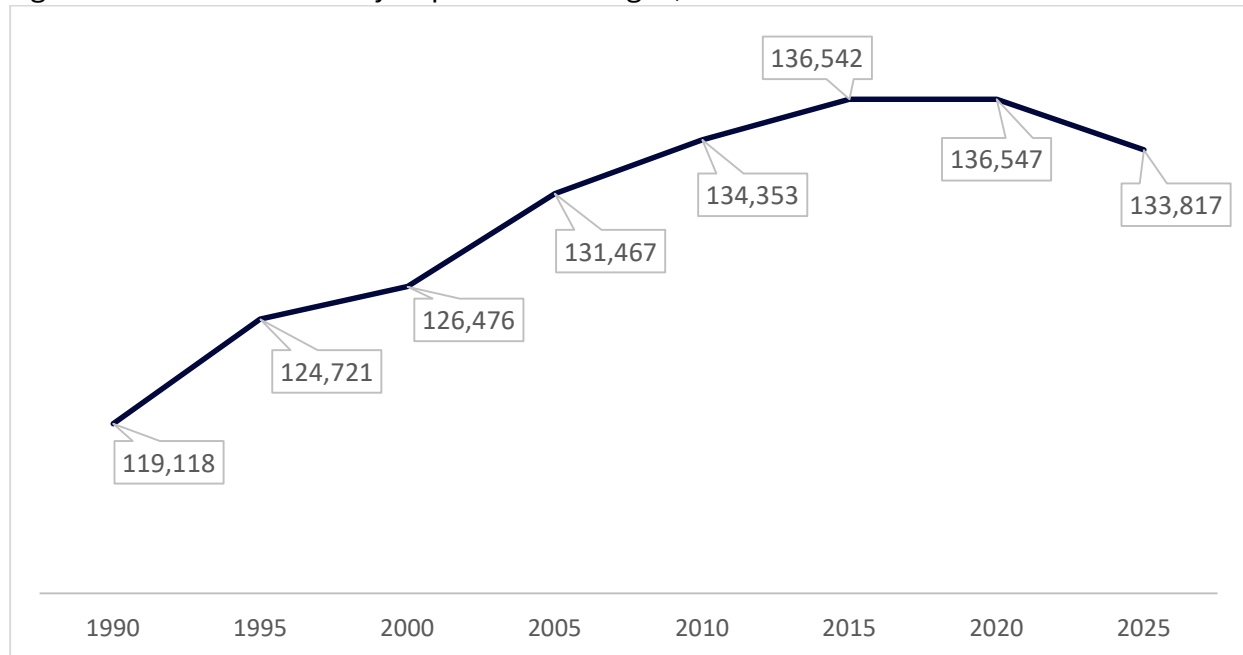
Figure 3 – Blue Lake Population Changes, 1990-2025

Figure 4 – Humboldt County Population Changes, 1990-2025



3.2 Population Growth Projections

The City's General Plan (1986) does not establish a projection of annual population change as part of the 20-year timeframe. A targeted update to the General Plan's Land Use Element was adopted in 2021, but did not project a rate of population change. The 2021 Land Use Element states that growth that occurs is necessary for the vitality of the town, but the qualities that make Blue Lake a desirable place to live are retained (pg. 9). To prepare this Housing Element, the City consulted the population projections prepared by the California Department of Finance (DOF). The DOF provides projections for all counties through to 2070; however, DOF's population projections are available only at the county level and not for individual cities. Table 5-2 presents the DOF population growth projections for Humboldt County from 2020 to 2070. The DOF projects Humboldt county's population will show a steady, long-term population decline from 2020 to 2070, decreasing from 136,226 to 100,424, a loss of roughly 35,800 residents over 50 years. Each five-year interval reflects consistent negative growth, with annualized declines averaging about -3.0%, and the rate of decline generally intensifying over time, reaching its steepest levels after 2050 (greater than -3.5%).

Table 5-2 – Population Growth 2020-2070, Humboldt County

Year	Projected Population	Change	% Change
2020	136,226		
2025	132,806	-3420	-2.51%
2030	130,023	-2783	-2.10%

Year	Projected Population	Change	% Change
2035	126,762	-3261	-2.51%
2040	123,029	-3733	-2.94%
2045	119,313	-3716	-3.02%
2050	115,805	-3508	-2.94%
2055	112,087	-3718	-3.21%
2060	108,096	-3991	-3.56%
2065	104,282	-3814	-3.53%
2070	100,424	-3858	-3.70%
Average Annual Change			-3.00%

Source: Demographic Research Unit, California Department of Finance, March 2026, Report P-2A: Total Population Projections, 2020-2070, California and Counties.

3.3 Population by Race and Ethnicity, including Segregation and Integration Patterns and Trends

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. This understanding also helps in identifying the specific needs and challenges faced by different racial and ethnic communities. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices, and displacement that has occurred over time and continues to impact communities of color today. Ultimately, a comprehensive understanding of race and ethnicity in relation to housing can help create more equitable and inclusive communities.

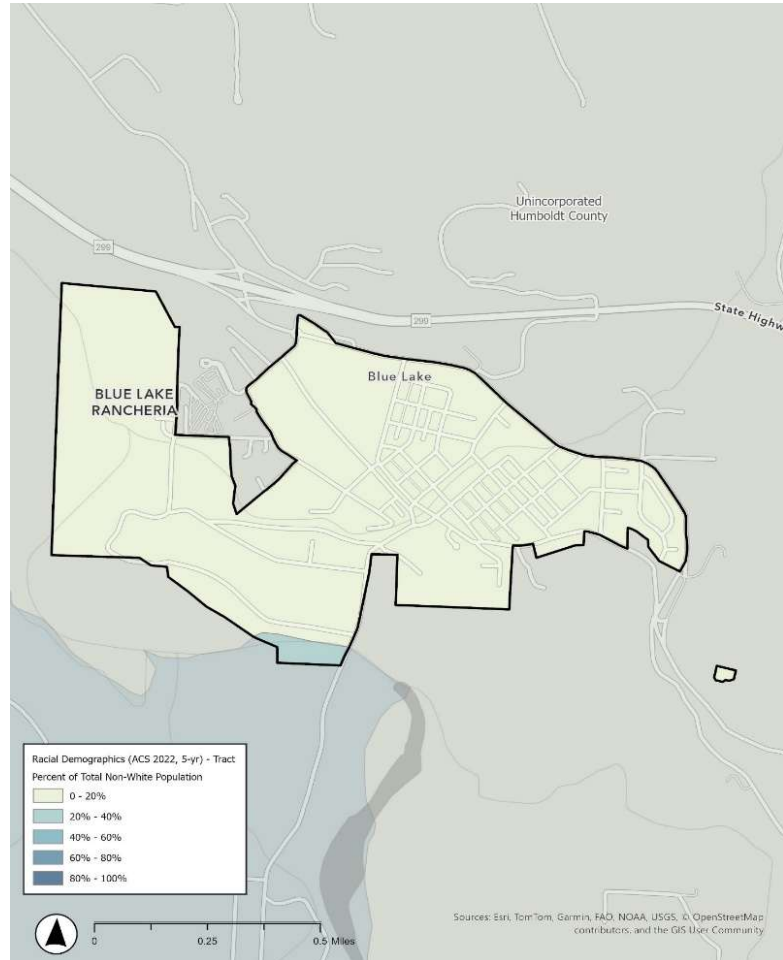
Table 5-3 presents population change within the City between 2010 and 2020 by racial and ethnic categories, along with Humboldt County data. As the table shows, the City of Blue Lake and Humboldt County became more racially and ethnically diverse between 2010 and 2020, although the County is more racially and ethnically diverse relative to Blue Lake: Blue Lake remains predominantly White and non-Hispanic, with White alone accounting for 78.2% of the population in 2020 and non-Hispanic residents comprising 92.1% of the population. However, both shares declined over the decade, reflecting increasing diversity. The Hispanic or Latino population grew from 6.5% to 8.0% in Blue Lake (a 17.1% increase), though it remains smaller than the County's 13.6% share. Among non-White populations, American Indian and Alaska Native residents represent the largest minority group in Blue Lake, increasing from 3.7% to 4.4%, while other groups such as Black or African American and Asian populations remain relatively small in proportion.

The most notable demographic shift in Blue Lake was the rapid increase in residents identifying as multiracial. The population reporting two races grew from 2.8% to 6.9% (a 137.1% increase), with particularly strong growth in combinations involving White and

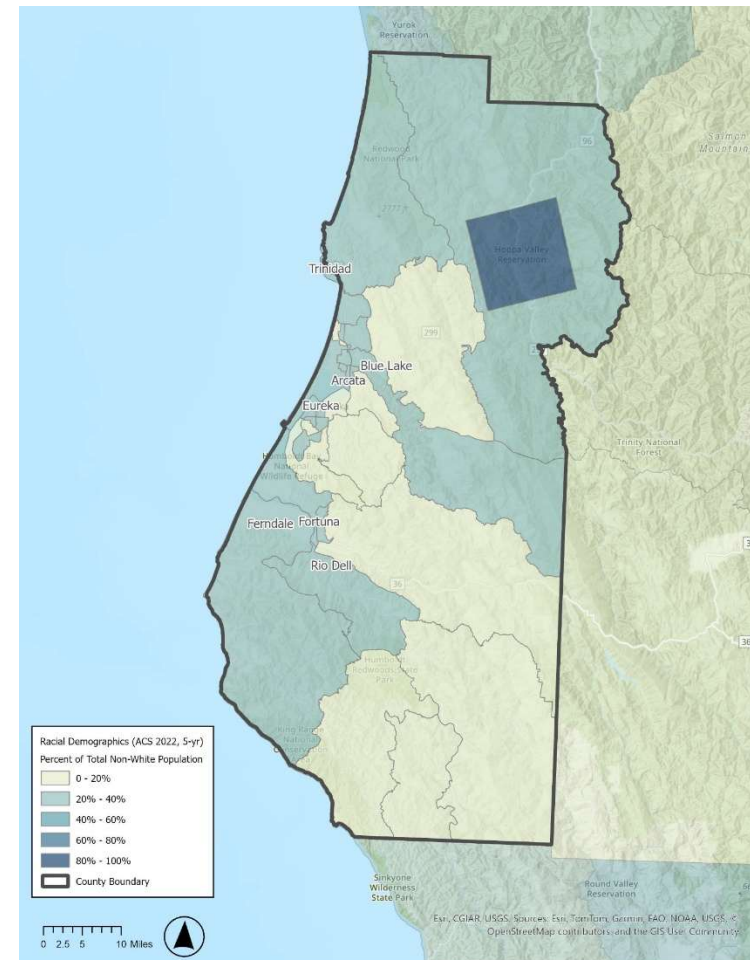
American Indian or Alaska Native, as well as White and “Some Other Race.” Smaller multiracial categories, including those identifying with three or more races, also expanded. These trends mirror broader patterns in Humboldt County, where the White population also declined as a share and multiracial and Hispanic populations increased, though Blue Lake remains less diverse overall.

Map 1 shows Blue Lake’s population by race as part of the Census Tract that encompasses the City. Map 1 indicates that Blue Lake’s population is predominately White alone, not Hispanic or Latino, at approximately 82.2% for the Census Tract. Some nearby unincorporated areas are more diverse than Blue Lake, as indicated Map 2, although White alone is still the most common race/ethnicity for these nearby Census Tracts, they are at a lower rate (approximately 76.2%). Blue Lake’s racial demographics generally match those of the region, although the most common race/ethnicity of the Hoopa Valley Reservation is American Indian and Alaska Native alone, not Hispanic or Latino.

Map 1 –Population by Race, Blue Lake



Map 2 – Population by Race, Region



Map 3 shows that Blue Lake and the adjoining unincorporated lands are not areas of racially concentrated affluence. According to available federal and State mapping data, there are no Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) in Humboldt County, including Blue Lake.

While there are Census Tracts to the south and southwest of Blue Lake that are racially integrated, Blue Lake and the surrounding area are low to medium segregated according to Map 3 from the AFFH Data Viewer. Blue Lake does not have, nor are there nearby areas with residents that are experiencing high levels of poverty and segregation.

The AFFH Data Viewer mapping is consistent with City staff's observation that there are no racial or ethnic patterns of concentration, and that residents of different races/ethnicity are distributed throughout the City.

Map 3 – Areas of High-Poverty and Racial Segregation/Integration

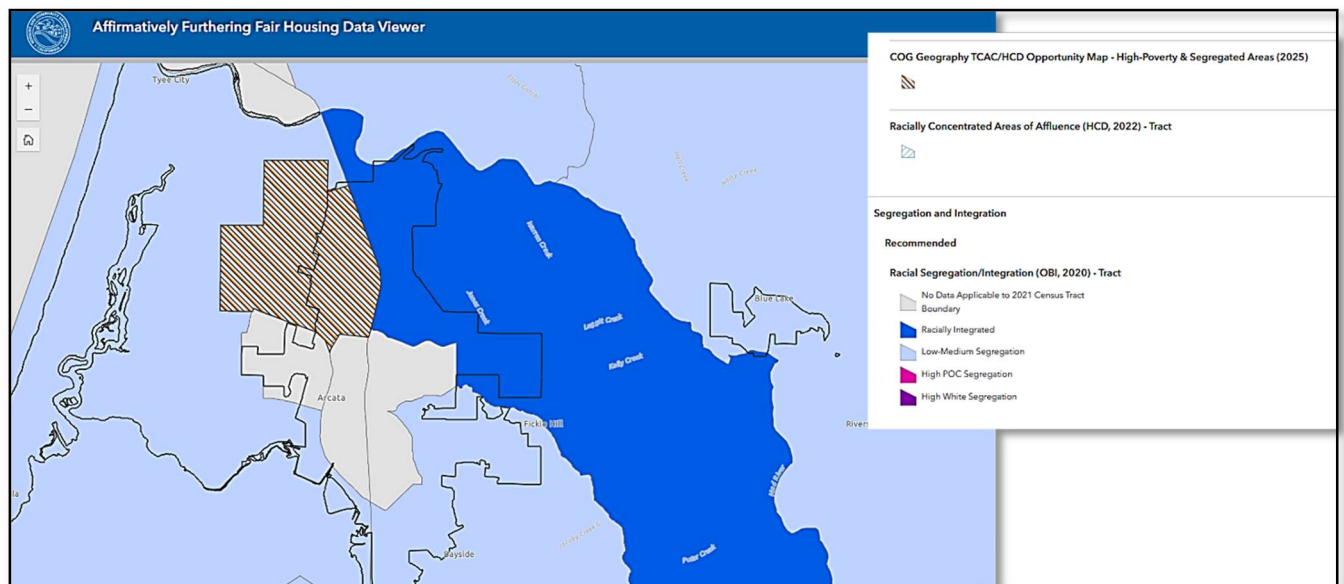


Table 5-3 – Population by Race/Ethnicity, 2010 and 2020

	Blue Lake 2010		Blue Lake 2020		% Change	Humboldt Co. 2010		Humboldt Co. 2020		% Change
	Est. Pop.	%	Est. Pop.	%		Est. Pop.	%	Est. Pop.	%	
Total:	1,253		1,208		(3.6%)	134,623		136,463		1%
Hispanic or Latino	82	7%	96	8%	17%	13,211	10%	18,535	13.6%	40%
Not Hispanic or Latino:	1,171	94%	1,112	92%	(5%)	121,412	90%	117,928	86.4%	(3%)
Population of one race:	1,133	90%	1,023	85%	(10%)	115,866	86%	107,521	78.8%	(7%)
White alone	1,064	93.9%	945	78%	(11%)	103,958	89.7%	93,316	86.8%	(10%)
Black or African American alone	5	0.4%	5	0.4%	0.0%	1,393	1.2%	1,729	1.6%	24%
American Indian and Alaska Native alone	46	4.1%	53	4%	15%	6,961	6.0%	7,454	6.9%	7%
Asian alone	13	1.1%	10	0.8%	(23%)	2,854	2.5%	3,495	3.3%	23%
Native Hawaiian and Other Pacific Islander alone	2	0.2%	2	0.2%	0%	332	0.3%	436	0.4%	31%
Some Other Race alone	3	0.3%	8	0.7%	167%	368	0.3%	1,091	1.0%	197%
Population of two races:	35	3%	83	7%	137%	5,142	4%	9,618	7.0%	87%
White; Black or African American	8	22.9%	10	0.8%	25%	559	10.9%	963	10.0%	72%
White; American Indian and Alaska Native	22	62.9%	48	4%	118%	3,140	61.1%	4,857	50.5%	55%
White; Asian	4	11.4%	4	0.3%	0%	931	18.1%	1,376	14.3%	48%
White; Native Hawaiian and Other Pacific Islander	1	2.9%	3	0.2%	200%	155	3.0%	281	2.9%	81%
White; Some Other Race	0	0.0%	18	2	N/A	109	2.1%	1,750	18.2%	1506%
All Other	3	8.6%	6	0.5%	100%	404	7.9%	789	8.2%	95%
Three or More Races	2	0.2%	6	0.5%	200%	365	0.3%	696	0.5%	91%

Notes: Percentages may not add up to 100 percent due to rounding. Negative growth is shown in parentheses. Source: 2010 Decennial Census Summary File 3, U.S. Census Bureau, 2020 Decennial Census Redistricting Data

3.4 Population by Age Group

The distribution of Blue Lake and Humboldt County's 2010 and 2020 Decennial Census reported population by age group is shown in Table 5-4, and Figure 5 compares Blue Lake's population by age cohorts for 2010 and 2020. There is a clear aging trend in both Blue Lake and Humboldt County between 2010 and 2020, with substantial increases in the 65+ population (Blue Lake from 10.14% to 20.36%, County from 13.17% to 19.14%) and relative stability or growth in the 55–64 cohort. At the same time, younger age groups have generally declined. This decline was particularly notable among ages 15–24 and 25–34 in the City and the County, while children under 5 also declined slightly. Middle-aged cohorts shifted unevenly, with growth in the 35–44 group but declines in 45–54, indicating a population bulge moving upward in age rather than being replaced by younger cohorts.

Both Blue Lake and Humboldt County experienced nearly identical age-cohort shifts from 2010 to 2020, indicating a strong, consistent regional demographic pattern. Most younger and middle-age groups declined, with particularly sharp decreases among ages 15 to 24 (-23.61%), 25 to 34 (-22.86%), and 45 to 54 (-36.89%), while children under 5 and ages 5 to 14 also generally declined. The 55 to 64 cohort increased, both in percentage and in number, from 2000 to 2010, while this cohort's percentage increased slightly in 2020 from 2010; in number, there was a decline of one individual. In contrast, the 65+ population increased dramatically (+93.70%), and the 35 to 44 cohort grew modestly (+13.25%), reinforcing a trend of population aging in the City and the region while the working-age population shrinks.

A community experiencing a growing senior population may also see an increased demand for homes that support aging in place. Existing single-family homes may require modifications such as single-level living arrangements (bathroom and bedroom on the main living level), wider doorways, accessible bathrooms, and proximity to services and healthcare. A community with older homes, such as Blue Lake where approximately 51% of the units were constructed prior to 1960, it is likely that there are relatively few homes that contain key accessibility features needed by older adults, creating pressure for retrofits and alternative housing choices.

A decline of the workforce-age cohort is likely to correspond to a decline in the numbers of residents in prime family-formation age groups. A decline in the number of households with school-age children may also change the demand for traditional detached single family housing, with demand further softened when housing costs are burdensome (i.e., greater than 30% of gross household income) to this age cohort. This population change also may result in fewer births and fewer households with school-aged children, contributing to lower school enrollment.

Altogether, in communities where the housing stock is predominantly detached single-family homes, such as Blue Lake, these patterns in changing population age cohorts point to a need for a broader mix of housing options, including smaller ownership and rental units

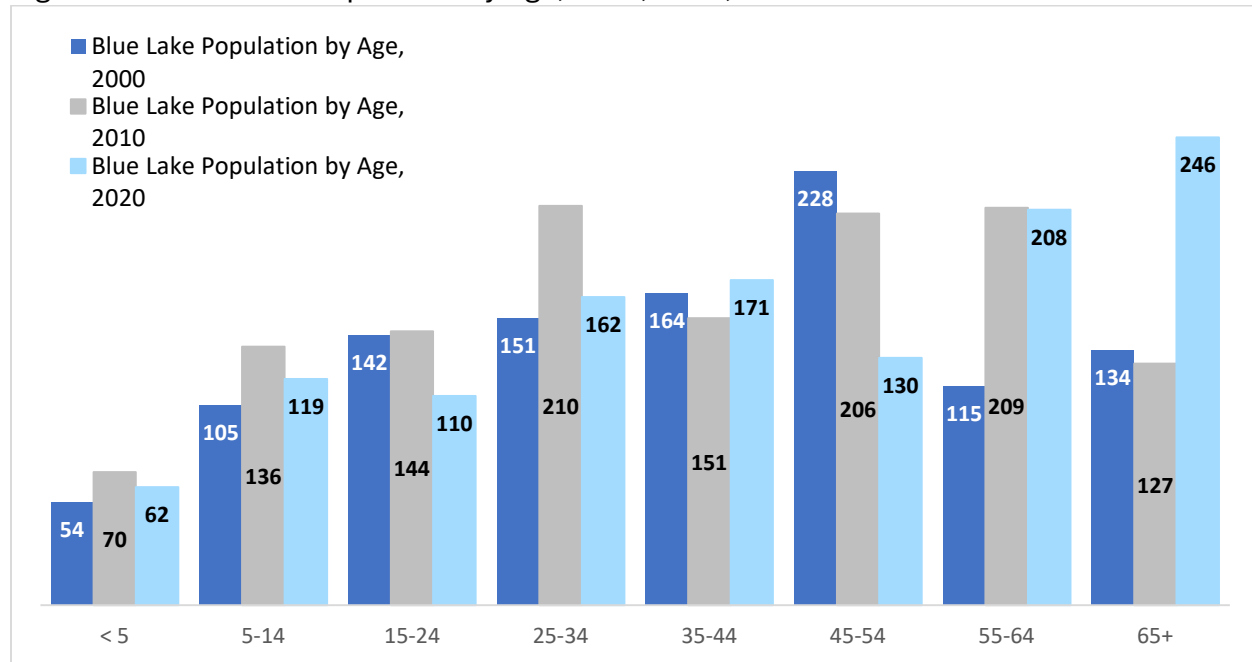
that are affordable for seniors and working-age residents who are downsizing or without children. While demand for housing may persist, the market may shift away from primarily large-lot family housing toward a more diverse housing inventory.

Table 5-4 – Population by Age, 2010 and 2020

Age	Blue Lake						Humboldt County					
	2000	% of Total	2010	% of Total	2020	% of Total	2000	% of Total	2010	% of Total	2020	% of Total
< 5	54	4.9%	70	5.6%	62	5.1%	7,095	5.6%	7,738	5.7%	6,678	4.9%
5-14	105	9.6%	136	10.9%	119	9.9%	16,854	13.3%	14,566	10.8%	15,407	11.3%
15-24	142	13.0%	144	11.5%	110	9.1%	21,068	16.7%	21,409	15.9%	18,462	13.5%
25-34	151	13.8%	210	16.8%	162	13.4%	15,902	12.6%	19,995	14.9%	19,751	14.5%
35-44	164	15.0%	151	12.1%	171	14.2%	18,782	14.8%	15,068	11.2%	18,455	13.5%
45-54	228	20.9%	206	16.4%	130	10.8%	19,784	15.6%	18,749	13.9%	14,227	10.4%
55-64	115	10.5%	209	16.7%	208	17.2%	11,129	8.8%	19,373	14.4%	17,361	12.7%
65+	134	12.3%	127	10.1%	246	20.4%	15,904	12.6%	17,725	13.2%	26,122	19.1%
Total	1,093	100.0%	1,253	100.0%	1,208	100.0%	126,518	100.0%	134,623	100.0%	136,463	100.0%

Note: Percentages may not add up to 100% due to rounding. Sources: U.S. Census Bureau. 2000."Decennial Census Summary File 4, 2010 Decennial Census Summary File 3, U.S. Census Bureau, 2020 Decennial Census Summary File 1.

Figure 5 – Blue Lake's Population by Age, 2000, 2010, and 2020



3.5 Labor Force and Unemployment

The region is facing economic headwinds. At the time of the most recent substantial decline in jobs in the timber industry, about 20 years ago, there was a rapid increase in cannabis economic activity (albeit prior to legalization) that softened the economic impact of the timber industry's decline.¹ It is posited that cannabis may have cushioned what otherwise would have been a major blow to the local economy.¹ With the legalization of commercial cannabis, the region saw an initial green rush. The green rush has been followed by major industry changes, including a significant shift of cannabis cultivation and processing activities to other areas of the state. While offshore wind development is in the early stages, the current federal administration has created significant hurdles and uncertainty. As reviewed in Table 5-9, the fastest growing professions for the greater region are:

- Health Care and Social Assistance
- Education and Health Services
- Arts, Entertainment, and Recreation

The most recent labor force data for the city was provided by the U.S. Census American Community Survey. The labor force is the sum of employment and unemployment, excluding people in the armed forces. Table 5-5 shows that in 2024 approximately 10% of

¹ Letter from City of Fortuna resident John Sapper. While much of the letter is specific to the City of Fortuna, Mr. Sapper succinctly describes the changes the region as a whole has experienced. https://towncloud-core-prod.s3.us-west-2.amazonaws.com/uploads/fortuna-ca/meetings/item_attachment/attachment/3886/4aa_2026-02_Community_Business_Survey.pdf.

Blue Lake residents were unemployed, a rate that is comparable to the City of Arcata and Humboldt County, but is a higher rate than the City of Ferndale and the State of California.

Table 5-5 – Labor Force of Blue Lake, Arcata, Ferndale, Humboldt County, and California 2024

	City of Blue Lake	City of Arcata	City of Ferndale	Humboldt County	California
Civilian Labor Force	471	10,541	691	63,659	20,068,466
Employed	424	9,287	649	57,918	18,742,898
Unemployed	47	1,254	42	5,741	1,325,568
Unemployment Rate	10.0%	11.9%	6.1%	9.0%	6.6%

Source: 2024 ACS 5-Year Estimates Data Profiles, U.S. Census Bureau, Table DPO3

Table 5-6 shows the 2024 American Community Survey’s employment by industry for the City of Blue Lake. This data shows the largest employment categories to be educational services, and health care and social assistance, employing nearly 23% of Blue Lake’s labor force in 2024. The professional, scientific, and management, and administrative and waste management services and public administration industries together employ about 32% of Blue Lake’s labor force according to the data.

Table 5-6 – 2024 Employment by Industry, Blue Lake

	Estimate	Percent
Total Civilian employed population 16 years and over	424	100%
Agriculture, forestry, fishing and hunting, and mining	30	7.1%
Construction	16	3.8%
Manufacturing	28	6.6%
Wholesale trade	6	1.4%
Retail trade	12	2.8%
Transportation and warehousing, and utilities	0	0.0%
Information	0	0.0%
Finance and insurance, and real estate and rental and leasing	37	8.7%
Professional, scientific, and management, and administrative and waste management services	68	16.0%
Educational services, and health care and social assistance	96	22.6%
Arts, entertainment, and recreation, and accommodation and food services	37	8.7%
Other services, except public administration	26	6.1%
Public administration	68	16.0%

Source: American Community Survey, Table DPO3, 2024

3.6 Largest Employers

The largest employers in Humboldt County are listed in Table 5-7; however, three major regional employers are not listed in the table:

- Cal Poly Humboldt, located in Arcata. According to Institutional Research, Analytics, and Report (IRAR), in 2024, Cal Poly Humboldt had about 2,831 employees² of which 330 full-time equivalent faculty. Cal Poly also employs scores of individuals as part-time faculty and support staff.
- Mad River Community Hospital, located in Arcata. According to their LinkedIn profile (accessed June 17, 2026), they have 501-1,000 employees.
- College of the Redwoods, located in the unincorporated area south of Eureka and north of Fortuna, has approximately 440 employees.³

In addition to Cal Poly Humboldt and Mad River Community Hospital, the other major employers in Humboldt County are Providence St. Joseph Hospital, St. Joseph Hospital Administration, and the Humboldt County Department of Health and Human Services, according to the California Economic Development Department's Labor Market Information.

Table 5-7 – Major Employers, Humboldt County 2026

Employer Name	Location	Industry	Employer Size Class
County Humboldt Dept Health & Human Services*	Eureka	Government Offices-County	1,000-4,999
Providence St Joseph Hosp Erk	Eureka	Hospitals	1,000-4,999
St Joseph Hospital-Admin	Eureka	Physicians & Surgeons	1,000-4,999
Sun Valley Floral Farms**	Arcata	Florists-Supplies-Manufacturers	500-999
Bettendorf Trucking	Arcata	Trucking	250-499
Blue Lake Casino & Hotel	Blue Lake	Casinos	250-499
Columbia Bank	Eureka	Banks	250-499
Eureka, City of	Eureka	City Government-Executive Offices	250-499
Green Diamond Resource Co	Korbel	Foresters-Consulting	250-499
Humboldt County Social Svc	Eureka	Government Offices-County	250-499
Newmarket International Inc	Eureka	Hospitality Training	250-499
Arcata Forest Products	Arcata	Lumber-Wholesale	100-249
Calfire	Fortuna	Fire Departments	100-249
Costco Wholesale	Eureka	Wholesale Clubs	100-249
Danco Group	Arcata	Construction Companies	100-249
Eureka High School	Eureka	Schools	100-249

² Source for the 2,831 employees is <https://rocketreach.co/cal-poly-humboldt-profile>, accessed July 7, 2026.

³ <https://www.zippia.com/college-of-the-redwoods-careers-1581524/demographics/>, accessed July 7, 2026.

Employer Name	Location	Industry	Employer Size Class
Humboldt County Dept-Health	Eureka	Clinics	100-249
Humboldt County Mental Health	Eureka	Hospitals	100-249
Humboldt County Sheriff Dept	Eureka	Emergency Calls	100-249
North Coast Co-Op	Arcata	Grocers-Wholesale	100-249
Redwood Memorial Hospital	Fortuna	Hospitals	100-249
Schmidbauer Lumber Inc	Eureka	Logging (mfrs)	100-249
Target	Eureka	Department Stores	100-249
United States Postal Svc	Eureka	Post Offices	100-249
Winco Foods	Eureka	Grocers-Retail	100-249

* This department is abbreviated as “County Humboldt Dept Health HMN” in the data set.

** In 2024, Sun Valley Floral Farms closed.

Source: California Economic Development Department, Labor Market Information, Humboldt County, accessed June 17, 2026, “This list of major employers was extracted from the America's Labor Market Information System (ALMIS) Employer Database, 2026 1st Edition.”

The City surveyed job postings on Indeed.com, Glassdoor.com, Craigslist.com, etc. in April 2026 to develop an estimate of the pay range for local positions, including some entry-level positions. The results of the survey are presented in Table 5-8.

Table 5-8 – April 2026 Salary Survey

Category	Position	Gross Annual Salary
Education	Teacher	\$73,562
Education	6-8th Grade Multiple Subject Teacher	\$61,000
Construction	Metal Fabricator	\$57,803
Construction	Concrete Finisher	\$53,435
Forestry	Forester 1	\$53,040
Food and Beverage	Brewer/General Laborer	\$51,979
Management	Property Manager	\$51,887
Transportation	Class A Driver	\$51,480
Forestry	Entry Level Floater	\$47,237
Retail	Retail Sales Representative	\$46,800
Maintenance	Maintenance Technician	\$44,720
Maintenance	General Laborer 2	\$42,245
Education	Secretary & Nutrition Clerk	\$41,600
Maintenance	Laborer	\$41,600
Forestry	Seasonal Forestry Technician	\$41,600
Transportation	Delivery Driver/Yard Support	\$41,600
Hospitality	Security Officer I	\$40,830
Medical	Housekeeper	\$40,102

Category	Position	Gross Annual Salary
Hospitality	Receptionist	\$39,520
Food and Beverage	Dishwasher	\$39,000
Hospitality	Housekeeper	\$37,440
Retail	Team Member	\$37,045
Maintenance	Maintenance Technician	\$35,360
Food and Beverage	Taproom Bartender	\$34,320
Education	Classroom Instructional Aide	\$33,280
Education	Facilities Custodian	\$33,280

Source: Planwest Partners, Inc., April 2026.

The average and median gross annual salaries for the positions listed in Table 5-8 are \$44,935 and \$42,567, respectively.

3.7 Fastest Growing Occupations

The region's fastest growing occupations are listed in Table 5-9. This information is available only on a regional basis. The region consists of Del Norte, Humboldt, Lake, and Mendocino Counties. Nonetheless, the information is relevant as Blue Lake residents work both inside and outside of the City. It is anticipated that the fastest growing occupations in the region are in the areas of health care and social assistance, education and health services, and arts, entertainment, and recreation.

Table 5-9 – Top 10 Fastest Growing Occupations, 2022-2032

Industry Title (NAICS Code)	Base Year Employment Est. 2022	Projected Year Employment Est. 2032	Numeric Change 2022-2032	% Change 2022-2032
Health Care and Social Assistance (62)	20,530	24,880	4,350	21.2%
Education and Health Services (1025)	21,560	26,030	4,470	20.7%
Arts, Entertainment, and Recreation (71)	900	1,040	140	15.6%
Educational Services (61)	1,030	1,150	120	11.7%
Administrative and Support and Waste Management and Remediation Services (56)	2,620	2,920	300	11.5%
Construction (1012)	4,810	5,260	450	9.4%
Professional and Business Services (1024)	5,530	5,950	420	7.6%
Service-Providing (102)	92,810	98,930	6,120	6.6%

Industry Title (NAICS Code)	Base Year Employment Est. 2022	Projected Year Employment Est. 2032	Numeric Change 2022-2032	% Change 2022-2032
Real Estate and Rental and Leasing (53)	1,310	1,390	80	6.1%

Source: California Employment Development Department Employer Long Term Projections North Coast Region (Del Norte, Humboldt, Lake, and Mendocino Counties)

<https://labormarketinfo.edd.ca.gov/data/employment-projections.html>, accessed May 2026.

3.8 Commuting and Transportation Costs

Related to local and regional employment is the commute distance. Commute distance is an important factor in housing availability and affordability and is also an indicator of jobs/housing balance. Communities with extended commute distances generally have a poor jobs/housing balance, while those with short average commutes tend to have a strong jobs/housing balance. The burden of the additional costs associated with extended commuting disproportionately affects lower-income households who must spend a larger portion of their overall income on fuel. This in turn affects a household's ability to occupy decent housing without being overburdened by cost.

When Blue Lake labor force estimates in Table 5-5 are applied to the travel time estimates in Table 5-10, about 34% and 37% of Blue Lake residents who are in the work force and employed travel 15 to 30 minutes from home to work. This indicates that many of the jobs are within 20 miles of the City and there are available jobs within relatively close distance to the employees' places of residence. The commute time data also indicates that Blue Lake residents are likely to commute to Arcata and McKinleyville because both are approximately a 15-minute drive (one way) from Blue Lake. As discussed above, Cal Poly Humboldt, Mad River Community Hospital, and other major employers are located in Arcata, and the Humboldt Department of Health and Human Services operates a branch in McKinleyville (an unincorporated Census Designated Place).

Table 5-10 – Travel Time to Work

Travel Time to Work	Number	%
Less than 15 minutes	105	36%
15 to 29 minutes	158	55%
30 to 59 minutes	26	9%
60 or more minutes	0	0%
Total	289	100%

Source: ACS, 2024, Table B8303

ACS Table DPO3, a separate table from B8303, includes the following data points on Blue Lake residents' commute to work:

Table 5-11 – Commuting to Work

Means of Travel	Estimate
Car, truck, or van -- drove alone	234
Car, truck, or van -- carpooled	14
Public transportation	0
Walked	29
Other means	12
Worked from home	91
Mean travel time to work: 14 minutes	

Source: ACS, 2024, Table DPO3

Humboldt County is a large rural county, and Blue Lake is a relatively low density city, and there are limited transit options beyond those provided by private vehicles and the Humboldt Transit Authority (HTA). HTA is Humboldt County's sole public transit operator. HTA buses are ADA compliant, and HTA provides Dial-A-Ride services. The City of Blue Lake does not operate a separate intracity bus service. HTA operates five routes, with an intercity bus service that services Arcata/Blue Lake/Willow Creek (named the Willow Creek route). The Willow Creek route largely follows the State Highway 299 corridor. HTA's weekday westbound service (Blue Lake to Arcata) stops in Blue Lake five times, with the weekday eastbound service stopping in Blue Lake four times. HTA only provides services on Saturdays for their entire service area. The Willow Creek route's eastbound and westbound weekend runs stop in Blue Lake three times. For the Willow Creek route weekday and weekend service, HTA serves two bus stops in Blue Lake. One bus stop is near City Hall and the second stop is near the City's western boundary and is in close proximity to the Blue Lake Rancheria Casino, another major local employer.

The Humboldt County Association of Governments (HCAOG) serves as Humboldt County's designated Regional Transportation Planning Agency (RTPA) and is responsible for administering Transportation Development Act (TDA) funds throughout the region. As part of its annual TDA responsibilities, HCAOG conducts an Unmet Transit Needs (UTN) assessment to evaluate existing transit service, demographic trends, public input, and opportunities for service improvements. During the 2025/26 Unmet Transit Needs process, HCAOG identified several regional transit service requests that were determined to be reasonable to meet but could not be funded due to financial constraints. The request most applicable to Blue Lake was for expanded transit service within Blue Lake. Previous transit improvements that have been implemented include the addition of Saturday service to Blue Lake in October 2019 through the Willow Creek route. The UTN also highlighted that the City of Blue Lake had some of the highest proportions of transit-dependent populations in Humboldt County, with 38.4% of residents age 65 or older and 26.5% of residents with a disability. Although the HCAOG Board's FY 2026–27 Report of Findings ultimately

determined that there are no unmet transit needs that are reasonable to meet under the Transportation Development Act criteria, the City will continue to coordinate with HCAOG and HTA to pursue future service enhancements that improve mobility, support older adults and persons with disabilities, and provide transportation options for existing and future residents.

Blue Lake's and Humboldt County's AllTransit performance scores, 1.5 and 2.2, respectively, are shown in Figure 6 and Figure 7. It is noted that AllTransit data sources are out of date: in October 2023, the Blue Lake Rancheria Transit Service ended all bus services to the City and the Blue Lake Rancheria. Following the shutdown of the Blue Lake Rancheria's service, HTA adapted its Willow Creek route described above to provide transit service to Blue Lake residents. Blue Lake's performance score of 1.5 is due to low availability of transit and jobs within Blue Lake as described above. The performance score for Humboldt County is slightly higher at 2.2 but due to similar transit and job conditions.

While HTA provides transit service to Blue Lake, meeting the farebox ratios to increase service is challenging given Blue Lake's relatively low residential density. As such, and that Humboldt County is a large rural county, Blue Lake has high transportation costs according to HUD's Low Transportation Cost Index, along with much of Humboldt County ().⁴ The Census tract that Blue Lake is a part of has an index score of 9.⁵ This means transportation costs for low income Blue Lake residents is high.

⁴ HUD's transportation cost index "estimates of transportation expenses for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region" at the Census tract level. See <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-transportation-cost-index/about>, accessed June 18 2026

⁵ The lower the index score, the higher the transportation costs. Index scores are affected by the availability of public transit, the density of housing, services, and jobs in a community.

Figure 6 – Blue Lake AllTransit Score, August 2026

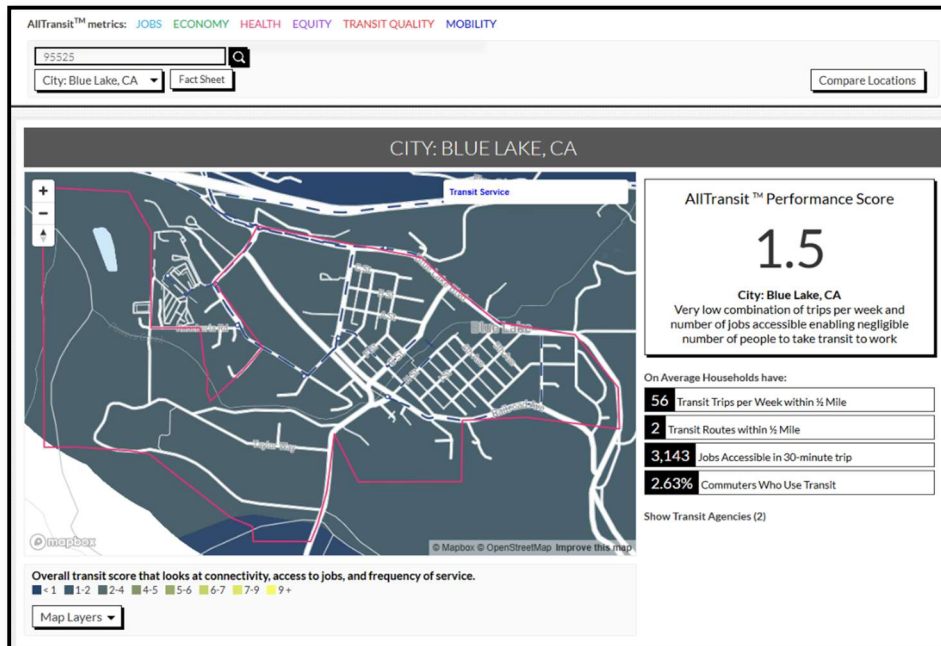
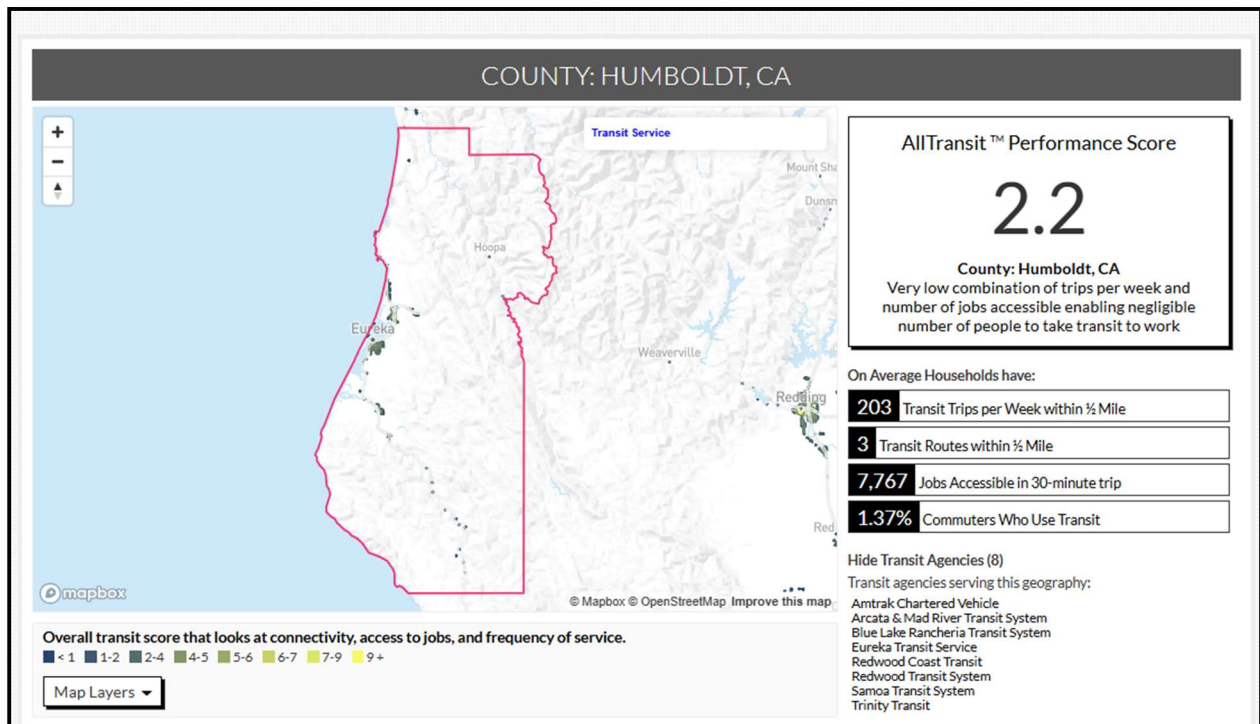


Figure 7 – Humboldt County AllTransit Score, August 2026



3.8.1 Regional transportation services

There are ongoing and in-progress regional investments for the development of a regional pedestrian and bicycle infrastructure system that will connect the cities of Arcata and Blue Lake via the Annie & Mary Rail Trail. Upon completion, the Annie & Mary Rail Trail will generally follow the Mad River and former Arcata & Mad River Railroad Company corridor between the two cities. The first of five segments has been constructed in the City of Blue Lake and another segment in Arcata has secured funds for construction. Community members have long been working together toward this vision of a pedestrian, bicycle and equestrian trail system connecting the communities. Humboldt County has been working with local non-profit “The Friends of the Annie and Mary Trail” for nearly 10 years. Other partners in this endeavor include the City of Blue Lake, the City of Arcata, the Humboldt County Association of Governments, Blue Lake Rancheria, and the Redwood Community Action Agency (Caltrans, <https://dot.ca.gov/caltrans-near-me/district-1/d1-projects/d1-annie-mary-trail>, accessed June 18, 2026). While completion of the trail that will connect Blue Lake and Arcata is not imminent, long term completion will offer a sustainable and VMT-reducing commute alternative for residents.

There is no rail service available in Humboldt County. The County of Humboldt operates the commercial airport in McKinleyville. HTA operates the North State Express Route 101 that connects southbound riders to the City Santa Rosa via the Mendocino Transit Authority at the City Ukiah. Service to Crescent City and northward to Smith River is offered by HTA’s partnership with Redwood Coast Transit. Amtrak operates intracity bus service with designated stops in Arcata and Eureka, and terminates at Amtrak’s Martinez train station.

4.0 Household Characteristics

4.1 Number of Households and Types, and Familial Status

Much of the following reporting and analysis relies on the American Community Survey (ACS). The ACS is the best available source of detailed demographic, economic, housing, and social data for local communities. However, for cities with smaller populations, such as Blue Lake, ACS estimates should be viewed as general indicators rather than precise counts. Even with this limitation, the ACS remains the most reliable and widely accepted dataset for understanding community characteristics and comparing trends.

The ACS 5-year data (2019 through to 2024) for household types, including group quarters, are presented in Table 5-12. The data indicate changes in family and non-family households in Blue Lake from 2019 to 2024. A family household consists of a householder living in the home with one or more individuals who are related to the householder by birth, marriage, or adoption. A non-family household consists of the householder living alone, or the home is occupied exclusively by unrelated people. People who are not living in housing units and are living in group quarters of which there are two types: institutional and non-institutional. Correctional facilities and nursing homes are examples of institutional group quarters.

College dormitories, military barracks, group homes, and shelters are examples of non-institutional group quarters.

Familial status refers to the presence of children under the age of 18 and the marital status of the head of the household. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Examples of differential treatment include limiting the number of children in an apartment complex or confining households with children to a specific location. These actions are potentially discriminatory.

Patterns of familial status present a potential indicator of fair housing issues related to availability of appropriately sized or priced housing when certain family types are concentrated. Concentrations of family types may also occur as a result of discrimination by housing providers, such as against families with children or unmarried partners. Furthermore, single-parent, female headed households are considered to have a greater risk of experiencing poverty than single-parent, male-headed households due to factors including the gender wage gap and difficulty in securing higher-wage jobs.

According to ACS data, between 2019 and 2024, the total number of households (as defined above) increased from 428 to 575; however, the average household size in 2024 (1.71 persons) was smaller than in 2019 (2.11 persons), a decline of approximately 19%. The shift in household size (from 2.11 to 1.71 persons) indicates that change is being driven by the formation of smaller households rather than population expansion. The number of family households (as defined above) increased modestly, but declined as a share of total households from 55.8% to 47.5%, while the number of non-family households more than doubled, and now comprises the majority at 53% of total Blue Lake households. The number of married-couple households with children increased, but decreased as percentage of the overall share. Male-headed households without a spouse nearly doubled (up 89.5%), particularly those with children (up 108.3%). Meanwhile, female-headed households remained relatively stable but saw a decline in those with children (down to zero). ACS for the 5-year period of 2019 to 2024 reports that there were no female-headed households with children in 2024, which is not accurate because City staff are aware of several Blue Lake female-headed households with children in the home. Given this known inaccuracy, the Housing Element assumes the 5-year data for the period of 2014 to 2019 is more representative of local conditions. The data indicates a pattern of smaller and non-family household types, for the reporting periods.

The California Department of Finance reports household size data, however, their data does not differentiate between family and non-family households. Like the ACS data, the DOF

data shows a similar decline in Blue Lake's household size: the number of the persons per was 2.25 in 2019 and was 2.15 persons per household in 2024.⁶

Table 5-12 – Blue Lake Household Types and Changes, 2019 and 2024

Household Type	2019		2024		% Change From 2019 to 2024
	Number	%	Number	%	
Total Households	428	100.0%	575	100.0%	34.3%
Average Household Size	2.11		1.71		(19.0%)
Family Households (families)	239	55.8%	273	47.5%	14.2%
Average Family Size	2.52 persons		2.18 persons		(13.5%)
Married-Couple Families	180	42.1%	193	33.6%	7.2%
With Children	25	5.8%	35	6.1%	40.0%
Female Householder, no spouse	40	9.4%	44	7.7%	10.0%
With Children	5	1.2%	0	0.0%	(100.0%)
Male Householder, no spouse	19	4.4%	36	6.3%	89.5%
With Children	12	2.8%	25	4.4%	108.3%
Non-Family Households	189	44.2%	302	52.5%	59.8%
Group Quarters Population (Non-Household Population)					
City of Blue Lake	0		0		N/A
Humboldt County	4,140		4,123		(0.4%)

Negative values are shown in parentheses.

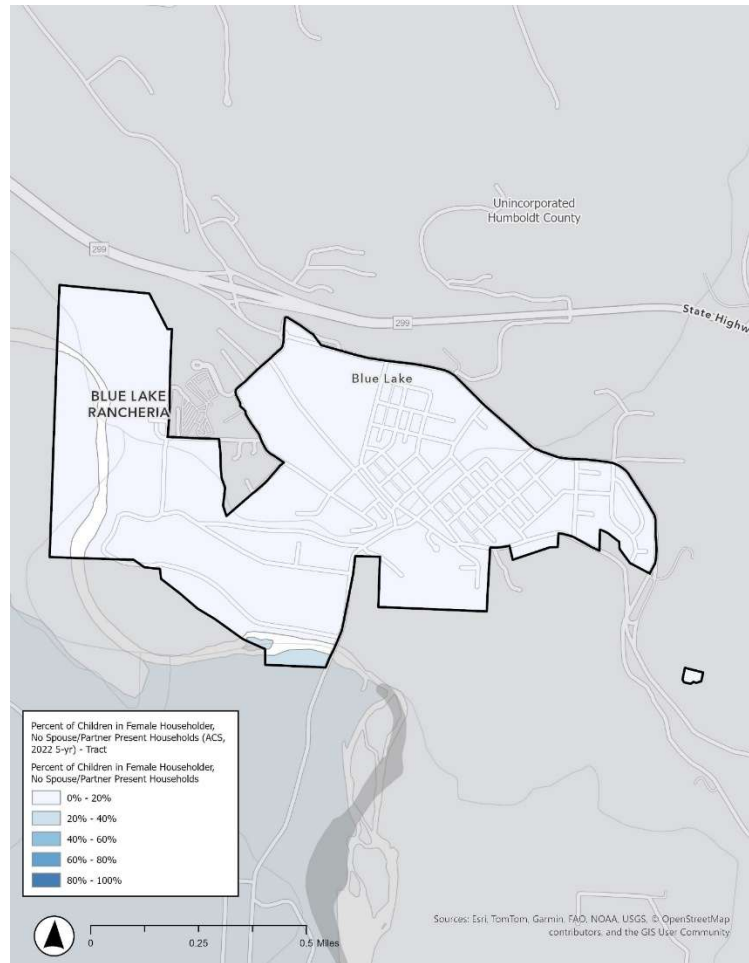
Sources: American Community Survey for 2019 and 2024, Tables S1101, S2501, B11003, and B26001.

Map 4 shows the distribution of female-headed households with children based on 5-year ACS data from the period of 2017 to 2025, which includes the two years presented in Table 5-12. While the number of female-headed households with children may be underreported, this ACS data set seems to capture some of these households. Geographically, these households may be more likely to reside in eastern Blue Lake based on later assessments in this chapter.

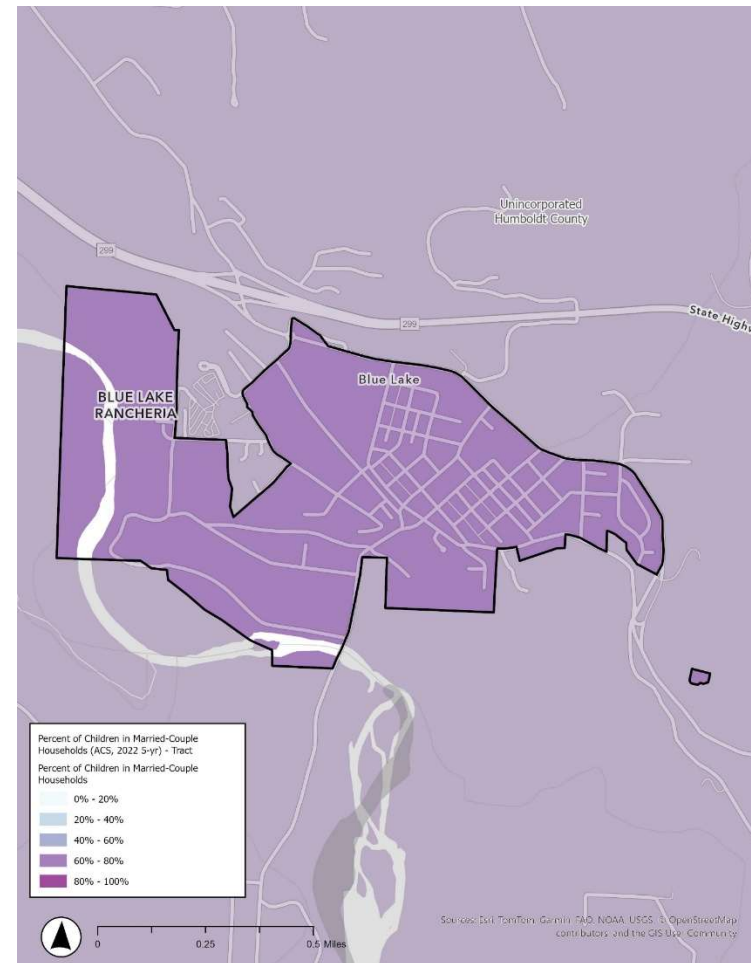
Map 5 shows Blue Lake married households with children are geographically dispersed and concentrations are not indicated. A comparison of Blue Lake's and the region's distribution of married households with children, Map 5 and Map 6 respectively, indicates that 60% to 80% of children in Blue Lake reside in married-couple households are relatively comparable to adjacent and nearby U.S. Census Tracts.

⁶ California Department of Finance Demographic Research Unit, Report E-5, released May 1, 2026, accessed July 14, 2026.

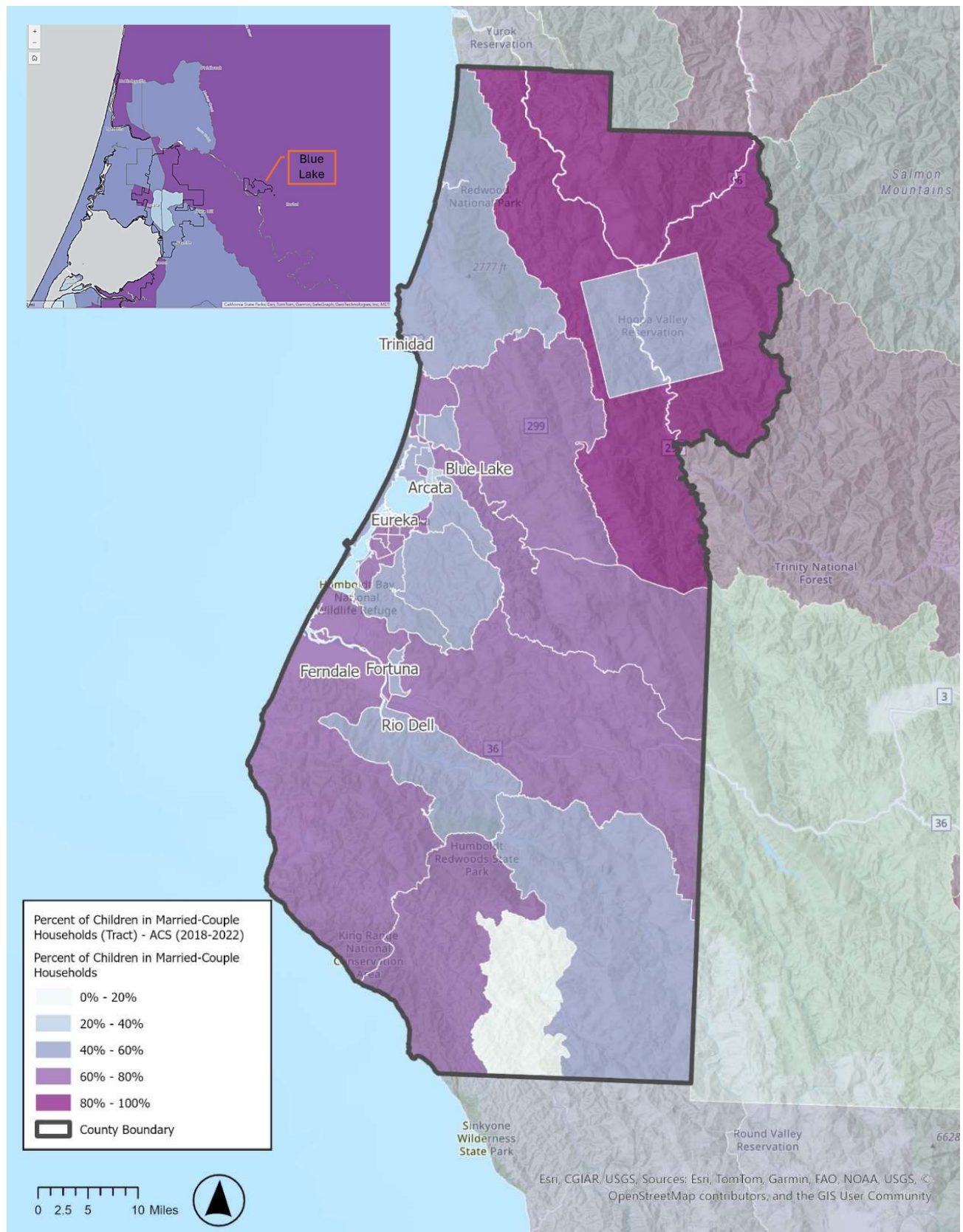
Map 4 – Population by Children in Female Households, Blue Lake



Map 5 – Population by Children in Married Households, Blue Lake



Map 6 – Children in Married Households, Region



4.2 Household Income, Income Distribution and Poverty, including Segregation and Integration Patterns and Trends

Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. To achieve fair housing objectives, people in low-income households must have choice in housing opportunities—that is, when they are able to locate units that are affordable and well maintained in all parts of a jurisdiction and region.

Table 5-13 presents the distribution of household income in Blue Lake in 2015, 2020, and 2024, as well as in Humboldt County in 2024, according to American Community Survey data. Accounting for inflation, the household median income for Blue Lake decreased significantly by approximately \$21,791 between 2015 and 2024 but is only lower than the County median income by \$4,530. Figure 9 illustrates the 2024 distribution of income (as a percentage) of Blue Lake vs. Humboldt County. The key trends of Blue Lake’s income distribution are

- Middle-income households (\$50,000–\$74,999) remained the largest group across all three years, increasing from 95 households in 2015 to 107 in 2020, then slightly declining to 106 in 2024.
- Higher-income households (\$150,000 or greater) grew substantially between 2015 and 2024, increasing from 28 households in 2015 to 59 households in 2024, although those earning between \$100,000 and \$149,999 decreased from 81 to 51.
- \$75,000–\$99,999 was relatively stable, ending at 85 in 2024 compared with 86 in 2015.
- The \$35,000–\$49,999 group experienced the strongest growth, rising from 29 households in 2015 to 67 in 2020 and 104 in 2024.
- Lower-income households showed mixed changes:
 - Households earning less than \$15,000 climbed from 67 in 2015 to 105 in 2024.
 - The \$15,000–\$24,999 category increased from 47 in 2015 to 56 in 2020, then dropped sharply to 18 in 2024.
 - The \$25,000–\$34,999 bracket declined markedly, from 94 households in 2015 to 47 in both 2020 and 2024.

Overall, Blue Lake’s income distribution shifted over the decade, with notable growth in both higher-income households (\$150,000+) and the \$35,000–\$49,999 income bracket. Meanwhile, some traditional middle-income categories, particularly \$25,000–\$34,999, contracted significantly. The \$50,000–\$74,999 bracket remained the dominant income range throughout the period.

The County’s 2024 median income was greater than Blue Lake’s, \$58,124 and \$53,594, respectively.

Table 5-13 – Income Distribution, 2015-2024

Annual Income	Blue Lake						Humboldt County	
	2015		2020		2024		2024	
	# of HHs†	% of Total	# of HHs	% of Total	# of HHs	% of Total	# of HHs	% of Total
<\$15,000	67	12.7%	63	13.8%	105	18.3%	6,056	10.9%
\$15,000 to \$24,999	47	8.9%	56	12.3%	18	3.1%	6,389	11.5%
\$25,000 to \$34,999	94	17.8%	47	10.3%	47	8.2%	5,389	9.7%
\$35,000 to \$49,999	29	5.5%	67	14.7%	104	18.1%	5,945	10.7%
\$50,000 to \$74,999	95	18.0%	107	23.5%	106	18.4%	11,112	20.0%
\$75,000 to \$99,999	86	16.3%	40	8.8%	85	14.8%	5,778	10.4%
\$100,000 to \$149,999	81	15.4%	25	5.5%	51	8.9%	6,278	11.3%
\$150,000+	28	5.3%	51	11.2%	59	10.3%	8,667	15.6%
Total	527	99.9%	456	100.1%	575	100.1%	54,120	99.9%
Median Income	\$56,991		\$49,479		\$53,594		\$58,124	
Median Income in 2024 Dollars*	\$75,385		\$59,937					

Source: 2015, 2020, and 2024 ACS data Table S1901. Percentages may not add up to 100 percent due to rounding.

† “HH” means “households”

* Estimates per calculation engine on <https://www.in2013dollars.com>.

As shown in Figure 9, Blue Lake’s 2024 income distribution generally follows a similar pattern to Humboldt County but with more concentration at the lower end of the spectrum. Blue Lake has a substantially higher share of households in the lowest income category (under \$15,000), at 18.3% compared to 10.9% countywide, indicating a greater concentration of very low-income households. The City also shows strong representation in the \$35,000 to \$49,999 and \$50,000 to \$74,999 ranges, though it has noticeably fewer households in the \$15,000 to \$34,999 and the greater than \$150,000 brackets relative to the County, suggesting a thinner lower-middle and upper-middle income distribution.

Figure 8 – Blue Lake Household Income Distributions

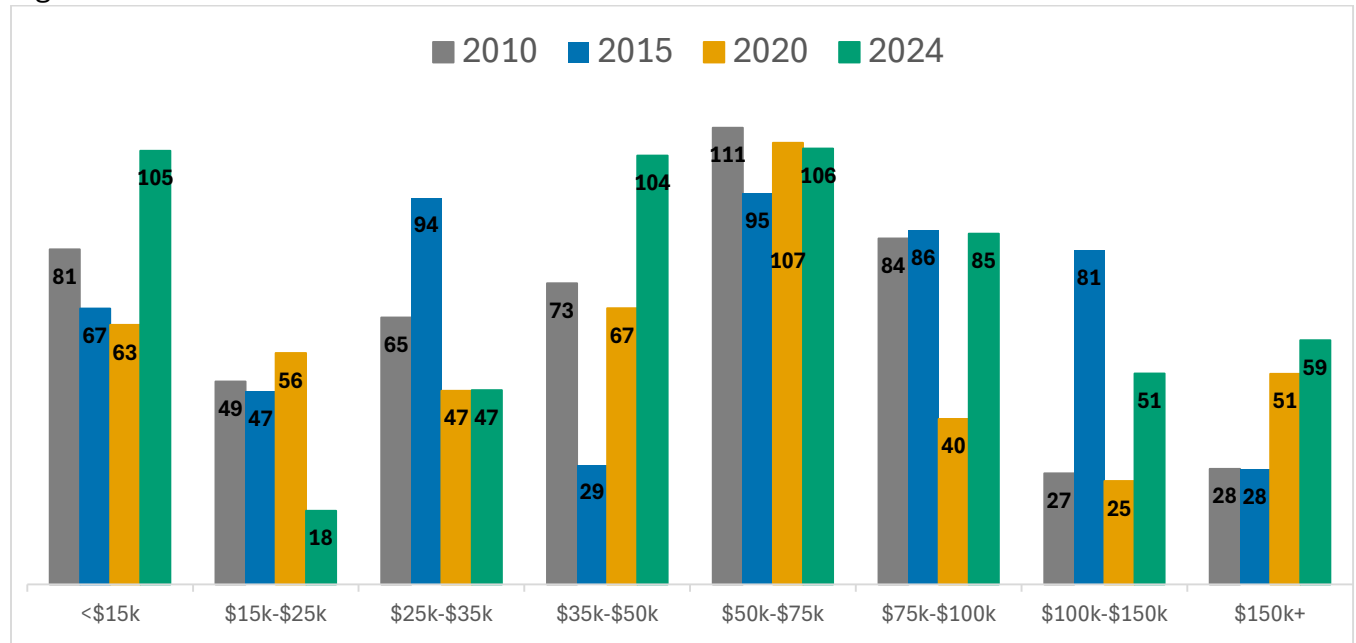
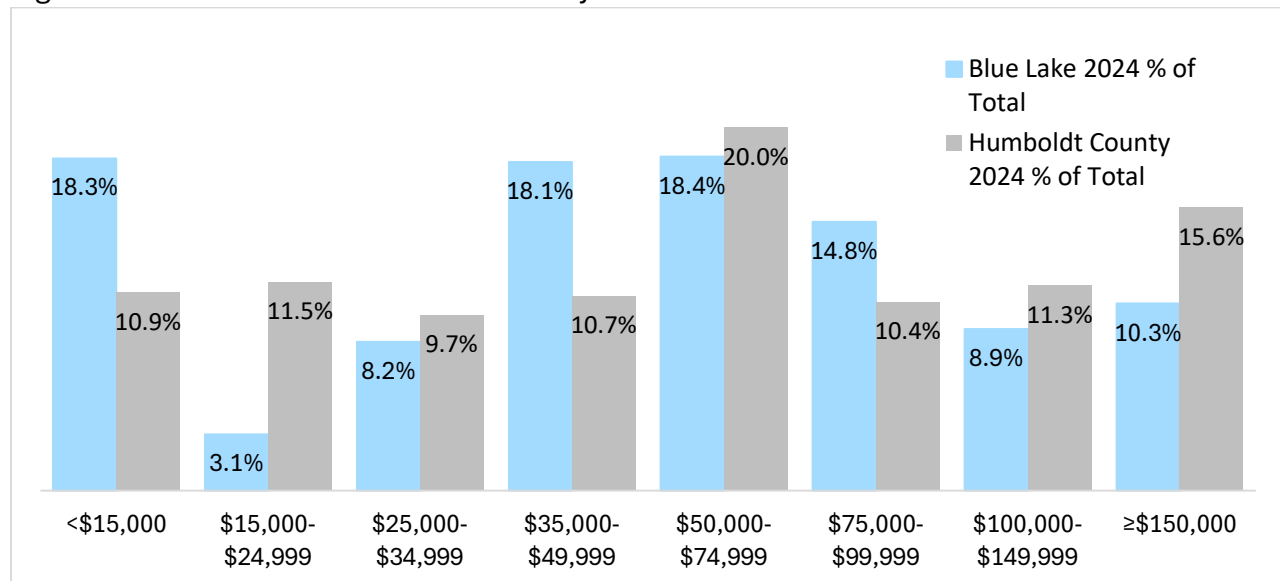


Figure 9 – Blue Lake and Humboldt County 2024 Distribution of Income



Map 7 shows the geographic distribution by median household income at the Census Block Group level for Blue Lake and the region based on ACS 5-year data (2019-2024). The data indicates that households on the east side of Blue Lake have slightly higher gross annual incomes, ranging from more than \$55,000 to \$90,100, than households on the west side which have a median income of less than \$55,000. The data indicates that median household incomes for residents in the adjoining Census Tract outside of City and to the south are significantly higher at \$120,000 to \$175,000.

Map 7 – Median Income, U.S. Census Block Group, ACS 5-Year Data 2019-2024

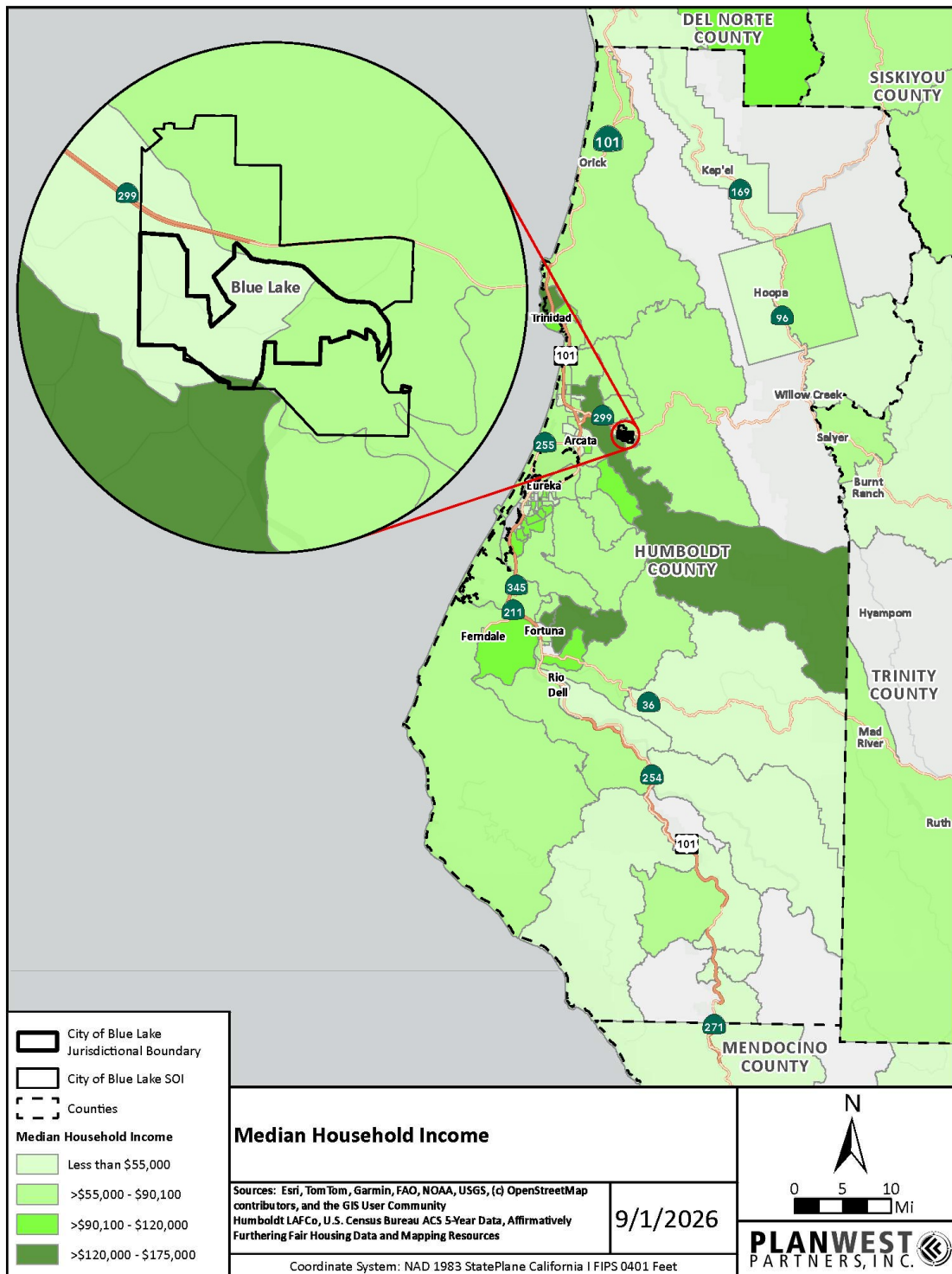


Table 5-14 illustrates the number of households in Blue Lake in each income range based on the Comprehensive Housing Affordability Strategy (CHAS), published by HUD on December 23, 2025. The CHAS is based on ACS 5-year estimates, with the latest CHAS using 2018-2022 ACS. The Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The income ranges presented in Table 5-14 are calculated using HUD's 2022 income limits to better illustrate the gross household income levels. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30%, 50%, and 80% of median income). This data is oriented towards addressing housing needs for lower income households.

Table 5-14 – Household Income Distribution, 2018-2022 CHAS for Blue Lake

Income Limit Range for 2022*	Income	# of Owner HH	% of Owner HH	# of Renter HH	% of Renter HH	# of Total HH	% of Total
Extremely Low Income ≤ 30% HAMFI**	Less than \$23,910	0	0.00%	85	41.7%	85	18.9%
Very Low Income >30% to ≤50% HAMFI**	\$23,910-\$39,850	35	14.3%	4	2.0%	39	8.7%
Low Income >50% to ≤80% HAMFI**	\$39,851-\$63,760	80	32.7%	20	9.8%	100	22.3%
Low & Middle Income >80% to ≤100% HAMFI†	\$63,761-\$79,700	10	4.1%	0	0.00%	10	2.2%
Upper Income >100% HAMFI ††	\$79,701 and greater	120	49.0%	95	46.6%	215	47.9%
Total Households		245	100.00%	204	100.%	449	100.%

Note: Values and percentages may not add up due to rounding.

*Income limits for a four-person household. The 2022 median family income for a household of four in Humboldt County was \$79,700

** “HAMFI” means “HUD Adjusted Median Family Income”. Per HUD’s methodology, adjustments to the calculated income limit may be applied, resulting in income limits that may be different than the calculated value. For more info, visit <https://www.huduser.gov/portal/datasets/il.html#year2022>

† “HH” means “households”

†† Category labels per CHAS Affordability Analysis, Paul Joice, May 20, 2013, https://www.huduser.gov/portal/publications/pdf/CHAS_affordability_Analysis.pdf

There is a highly polarized income distribution by tenure in Blue Lake, with clear differences between owner and renter households. Nearly half of all households (47.9%) are upper income (above 100% HAMFI), and these are split fairly evenly between owners (49.0%) and renters (46.6%), indicating a substantial presence of higher-income renters. In contrast, extremely low-income households ($\leq 30\%$ HAMFI) make up 18.9% of all households but are entirely renters, comprising 41.7% of renter households and no owners. Low-income households (50–80% HAMFI) represent 22.3% of all households and are more commonly owners (32.7%) than renters (9.8%), while very low-income households (30–50% HAMFI) are a smaller share overall (8.7%) and are more prevalent among owners than renters. The low-to moderate-income category (80–100% HAMFI) is minimal at just 2.2% and includes only owners.

Table 5-15 shows the poverty rates by age group in the City as well as for single-parent families. The poverty rate is the percentage of people in a given group that live below the poverty level out of the total population of that given group in the city. Because the American Community Survey has such a high margin of error for very small populations, two years are given as reference.⁷

Table 5-15 – Population Below Poverty Level, Blue Lake

Population	Blue Lake				Humboldt County	
	2023		2024		2024	
	# Below Poverty	%	% Below Poverty	%	# Below Poverty	%
Children < 18 years	40	16.5%	12	8%	4,348	17.7%
Adults (18-64)	192	79.3%	129	85%	16,790	68.3%
Elderly (65+)	10	4.1%	10	7%	3,449	14.0%
Population Below Poverty Level	242	100.0%	151	100.0%	24,587	100.0%
Male-headed Single-Parent Family	20	100.0%	12	100%	829	39.0%
Female-headed Single-Parent Family	0	N/A	0	N/A	593	27.9%
Two Parent Families	0	N/A	0	N/A	702	33.1%
Total Families Below Poverty Line	20	7.3%	12	N/A	2,124	100.0%

Note: Percentages reflect the proportion of the total segment of the population that is below the poverty level. Source: 2023 and 2024 ACS data, Tables S1701 and B17010.

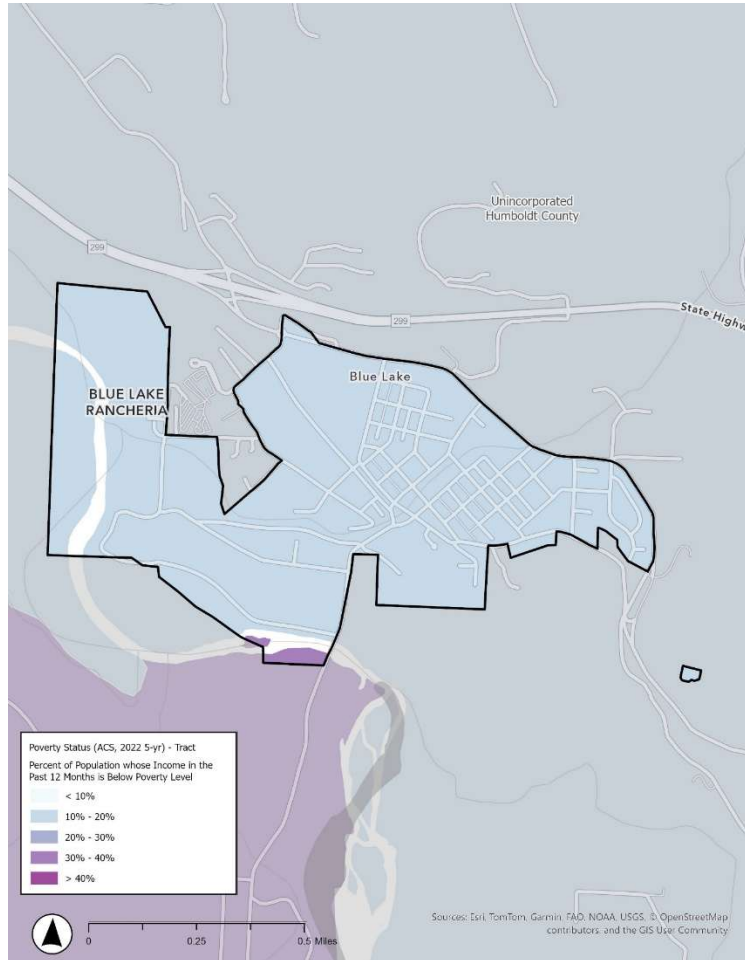
⁷ The ACS 2023 poverty threshold for a family of four with two children was \$30,900 and in 2024 was \$32,130. For a family of two with one child at home and the householder is under 65, the 2023 poverty threshold was \$21,002 and \$21,621 in 2024. For a family of two with no children at home and the householder is 65 or older, the 2023 poverty threshold was \$18,418 and \$18,961 in 2024. These values are from the 2023 and 2024 Current Population Survey Annual Social and Economic Supplement (CPS ASEC) at (<https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>).

As shown in Table 5-15, the population who are living below the poverty level in Blue Lake decreased by 91 individuals between 2023 and 2024. The number of children and adults decreased, but the number of elderly who are below the poverty line remained the same. In both Blue Lake and the County, adults ages 18 to 64 comprise the largest share of the population in poverty, followed by children.

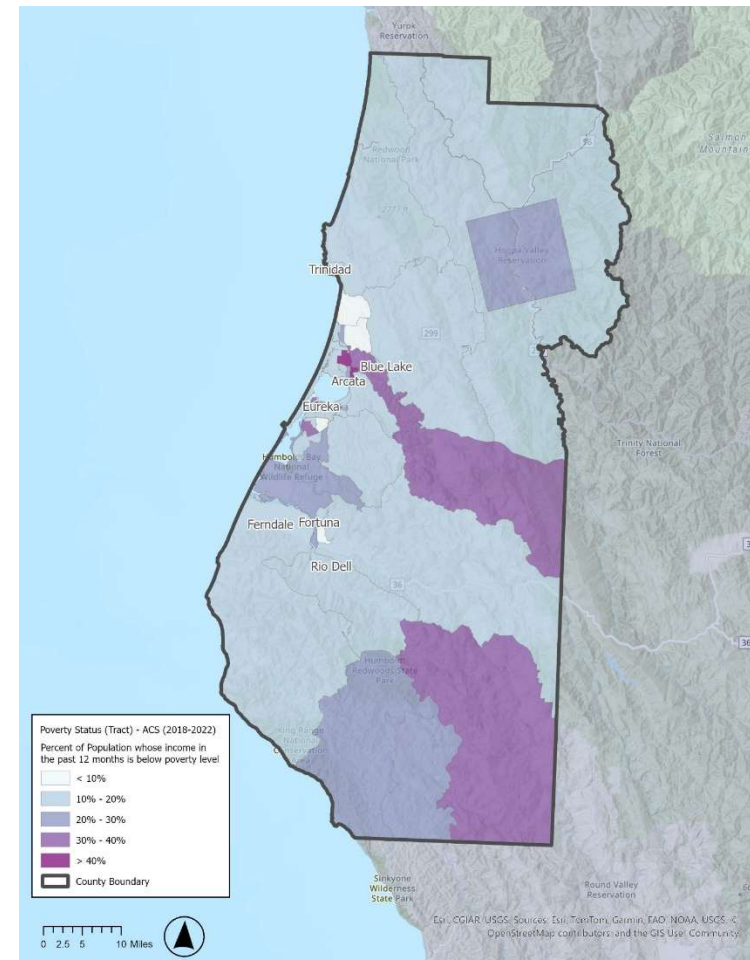
Among families, the data collected during the reporting periods indicates that poverty in Blue Lake is concentrated in male-headed single-parent households, which account for all reported families below the poverty line in 2024 (although the small sample size and the issue of ACS accuracy for small cities limits broader interpretation). Female-headed and two-parent families are not represented in the Blue Lake poverty data for these reporting periods. However, the City is aware, at least anecdotally, there are female-headed single parents in Blue Lake as these individuals are/were City employees. In the case of the County, the data indicate a broader distribution of family types living below the poverty line.

Map 8 and Map 9 compare Blue Lake's and the region's rates of household poverty (Map 8 and Map 9 reference 2017 to 2022 ACS data, which overlaps but is older data than the data presented in Table 5-15, which uses 2019 to 2024 ACS data.) While the data periods differ to a degree, Map 8, Map 9, and Table 5-15 indicates that Blue Lake households have a similar low poverty rate (10% to 20%) as the surrounding Census Tract, although the poverty rate of the adjoining Census Tract to the south is higher at 30% to 40%.

Map 8 – Households by Poverty, Blue Lake



Map 9 – Households by Poverty, Region



4.3 Occupancy and Tenure

Table 5-16 and Table 5-17 illustrate the tenure and occupancy of housing in Blue Lake. The most recent tenure information comes from the 2024 Census ACS. According to this information, the majority of housing units are owner occupied (54.3%), which is roughly in line with Humboldt County's rate of with 55.2%.

Table 5-16 – Occupied Housing Units by Tenure, 2024

Tenure	Blue Lake		Humboldt County	
	Units	%	Units	%
Owner Occupied	312	54.3%	30,663	55.2%
Renter Occupied	263	45.7%	24,895	44.8%
Total Occupied Housing Units	575	100.0%	55,558	100.0%

Source: 2024 ACS 5-Year Estimate Table DP04

Occupancy information is available from the Census Bureau for 2010 and 2020. The US Census considers a housing unit to be vacant if,

“A housing unit is vacant if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere.” (<https://www.census.gov/housing/hvs/definitions.pdf>, pg. 3, accessed April 27, 2026)

Table 5-17 – Occupancy Status, 2010, 2020

Occupancy	2010		2020	
Total Occupied (Households)	542	94.8%	541	95.1%
Total Vacant	30	5.2%	28	4.9%
Total Housing Units	572	100.0%	569	100.0%

*An occupied housing unit is a household.

Sources: 2010 and 2020 U.S. Census, Table H1.

The number of housing units decreased by three units between 2010 and 2020, although the occupancy rate rose slightly to 95.08% in 2020. Table 5-18 reports American Community Survey vacancy data from 2015-2024, which may shed more light about vacancy. This data shows between 9 to 32 vacant units that are used seasonally, recreational, or occasional use persons. This category includes units that are not for-rent or for-sale-only but are held for weekends or occasional use throughout the year. Units that are occupied temporarily by persons who usually live elsewhere are also captured in this category. The “seasonal,

recreational, or occasional use” category broadly reflects housing units that are second homes.

The “other vacant” category are units that were vacant for other reasons not included in one of the preceding categories. This may include units held vacant for settlement of an estate, held for personal reasons, or held for repairs. At this time the U.S. Census does not have a unique category for housing units that are short term rentals. Based on the existing categories, it appears short term rentals may be categorized in either the “seasonal, recreational, or occasional use” or “other vacant” categories depending on property owner’s use of the property.

The values of zero for the categories “for rent” in 2015 and “for sale only” for 2020, 2022, 2023, and 2024 indicates a tight housing market with little mobility.⁸ This data indicates this condition may have preceded the COVID-19 pandemic. The spike of “for rent, not occupied” housing units in 2020 are likely related to Covid-19 abnormalities. Nonetheless, according to HCD’s Final Regional Housing Need Determination letter, dated July 15, 2025, healthy vacancy rates are 2% owner and 6% renter for non-metropolitan regions such as Humboldt County. According to the same letter, Humboldt County’s owner and renter vacancy rates at 0.99% and 3.55% respectively, are below the healthy standards, consequently adjustments were applied as part of HCD’s housing unit need determination.

Table 5-18 – Vacancy Status, Blue Lake, Multiple Years

Vacant housing units	2015	2020	2022	2023	2024
Total:	80	104	84	65	71
For rent	0	37	27	26	26
Rented, not occupied	0	20	0	0	0
For sale only	10	0	0	0	0
Sold, not occupied	17	9	0	0	0
For seasonal, recreational, or occasional use	32	10	9	10	9
For migrant workers	0	0	0	0	0
Other vacant	21	28	48	29	36

Source: American Community Survey, Table B25004.

4.4 Overpayment for Housing (Cost Burdened)

State and federal housing law defines overpayment (also known as cost burden) as a household paying more than 30% of gross income for housing expenses and severe overpayment as a household paying more than 50% of gross income for housing expenses. Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses. Higher rates of overpayment indicate that these

⁸ 2024 is the most current year available of ACS data as of April 27, 2026.

households are generally not able to find adequate and affordable housing opportunities within their income range and may be subject to substandard housing conditions and at-risk of experiencing homelessness.

The State of California publishes annual income limits for each county that are used to determine eligibility for assisted housing programs within that county, including Blue Lake residents. The California Health and Safety Code requires that the State limits for the low, very low, and extremely low income categories will be the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 program. California's 2026 income limits by household size are shown in Table 5-19.

Table 5-19 – 2026 State Income Limits, Humboldt County

Income Category	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Acutely Low	\$10,200	\$11,650	\$13,100	\$14,550	\$15,700	\$16,900	\$18,050	\$19,200
Extremely Low	\$20,450	\$23,350	\$27,320	\$33,000	\$38,680	\$44,360	\$50,040	\$55,720
Very Low	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Low	\$54,400	\$62,200	\$69,950	\$77,700	\$83,950	\$90,150	\$96,350	\$102,600
Median	\$67,950	\$77,700	\$87,400	\$97,100	\$104,850	\$112,650	\$120,400	\$128,150
Moderate	\$81,550	\$93,200	\$104,850	\$116,500	\$125,800	\$135,150	\$144,450	\$153,800

Source: California Department of Housing and Community Development, May 2026.

The above listed income categories, as a percentage of the area median income (AMI), are as follows:

Acutely low income	0-15% of AMI
Extremely low income	15-30% of AMI
Very low income	30-50% of AMI
Lower income	50-80% of AMI
Moderate income	80-120% of AMI

Definitions of housing affordability can vary, but in general a household should pay no more than 30% of its monthly gross income on housing costs. Households that pay more than this are considered “cost-burdened” and households that pay more than 50% are considered “severely cost-burdened.” Measuring the number of people paying more than this percentage helps define a community’s affordability problem. Table 5-20 illustrates the extent of overpayment in Blue Lake. It is noted that Table 5-20 uses 2018-2022 data which encompasses time before and during the COVID-19 pandemic.

There are about 10% more owner households (245) than renter households (205) in Blue Lake. Overpayment is occurring only for Low Income homeowner households according to

the data: of the 80 households, 25 are experiencing overpayment, of which 10 are severely cost burdened. According to the data, although there are some Very Low Income homeowner households in Blue Lake, these households are not experiencing overpayment. Overall, about 10% of homeowner households are overpaying, of which 40% are severely cost burdened.

Renter households are also overpaying for housing although at a significantly higher rate: nearly 46% of renter households are paying greater than 30% of their gross income for housing. Of these renter households, almost 47% are severely cost burdened. Also, the renter household income ranges of cost burden households spans from ELI to those earning above the HUD Adjustment Median Family Income. Overall, Table 5-20 indicates that Blue Lake renter households are disproportionately cost-burdened.

Table 5-20 – Overpayment for Housing, Ownership and Rental

Housing Income Range	Total Households	Overpayment (> 30% income on housing)		Severe Overpayment (> 50% income on housing)	
		Number	%	Number	%
Owner Households	245	25	10.2%	10	40.0%
Extremely Low Income (≤30% HAMFI)	0	0	N/A	0	N/A
Very Low Income (>30% to ≤50% HAMFI)	35	0	0.00%	0	N/A
Low Income (>50% to ≤80% HAMFI)	80	25	31.3%	10	40.0%
Low & Middle Income (>80% to 100% HAMFI)	10	0	0.00%	0	N/A
Upper Income >100% HAMFI	120	0	0.00%	0	N/A
Renter Households	205	94	45.9%	44	46.8%
Extremely Low Income (≤30% HAMFI)	85	40	47.1%	40	100.0%
Very Low Income (>30% to ≤50% HAMFI)	4	4	100.0%	4	100.0%
Low Income (>50% to ≤80% HAMFI)	20	20	100.0%	0	0.0%
Low & Middle Income (>80% to 100% HAMFI)	0	0	N/A	0	N/A
Upper Income >100% HAMFI	95	30	31.6%	0	0.0%
All Households	450	119	26.4%	54	45.4%
Extremely Low Income (≤30% HAMFI)	85	40	47.1%	40	100.0%

Housing Income Range	Total Households	Overpayment (> 30% income on housing)		Severe Overpayment (> 50% income on housing)	
		Number	%	Number	%
Very Low Income (>30% to ≤50% HAMFI)	39	4	10.3%	4	100.0%
Low Income (>50% to ≤80% HAMFI)	100	45	45.0%	10	22.2%
Low & Middle Income (>80% to 100% HAMFI)	10	0	0.0%	0	N/A
Upper Income >100% HAMFI	215	30	14.0%	0	0.0%

Values and percentages may not add up due to rounding. HAMFI means “HUD Adjusted Median Family Income”. Source: 2018-2022 HUD CHAS Data

Map 10 shows that cost burdened and severely cost burdened homeowners are geographically dispersed throughout the City. Map 11 shows a greater percentage of renter households are overpaying and severely overpaying reside on the east side of Blue Lake (approximately 60% to 80%) relative to the west side (approximately 20 to 40%). The geographic distribution of Blue Lake households by median income is displayed in Map 7. Map 7 shows that the median income for households residing on the east side of Blue Lake is higher (ranging from more than \$55,500 to \$90,100) than the median income of less than \$ 55,000 for households residing on the west side of Blue Lake. Possible factors that could explain why renter cost burden is higher on the east side of Blue Lake even though the median income is also higher include:

- The east side’s higher median household income does not mean all households have income. The differential may represent that the east side is a mix of high-income homeowners, and lower-income renters living in the same area. This explanation appears to have merit, in part, given the recent changes in the distribution of household incomes presented in Figure 8 and Figure 9 discussed above.
- Certain household types are more vulnerable to housing cost burden, such as:
 - Seniors on fixed incomes.
 - Single-person households.
 - Single-parent families.
 - Young adults entering the housing market.

This explanation may apply as Blue Lake’s population of those 55 and older, including 65+, has measurably increased since 2000 (see Figure 5).

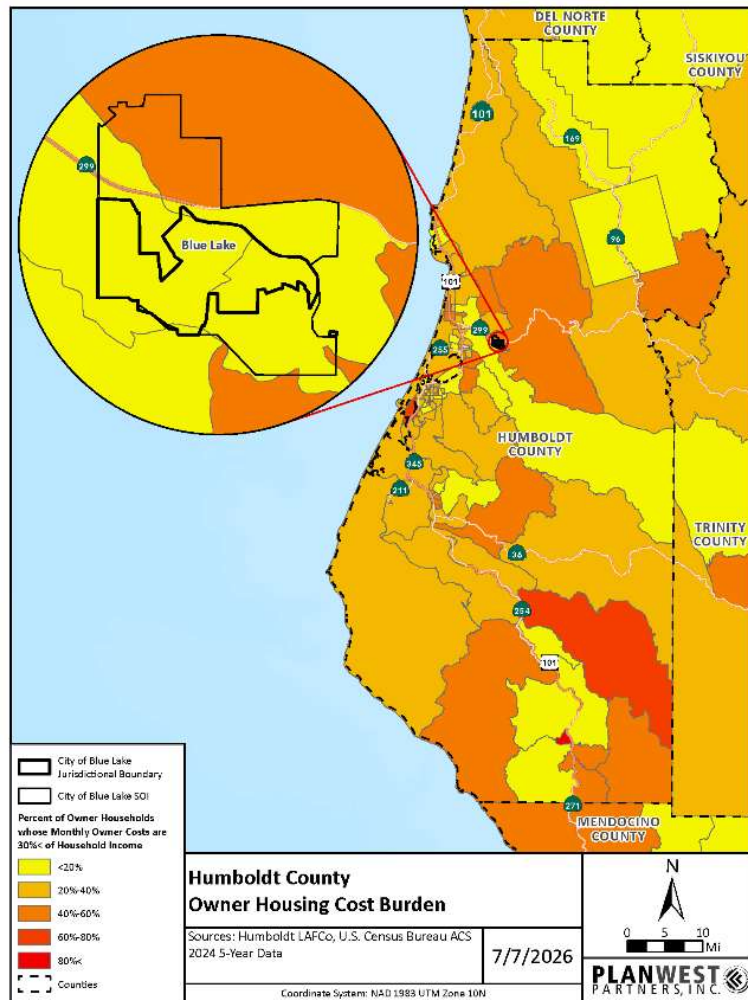
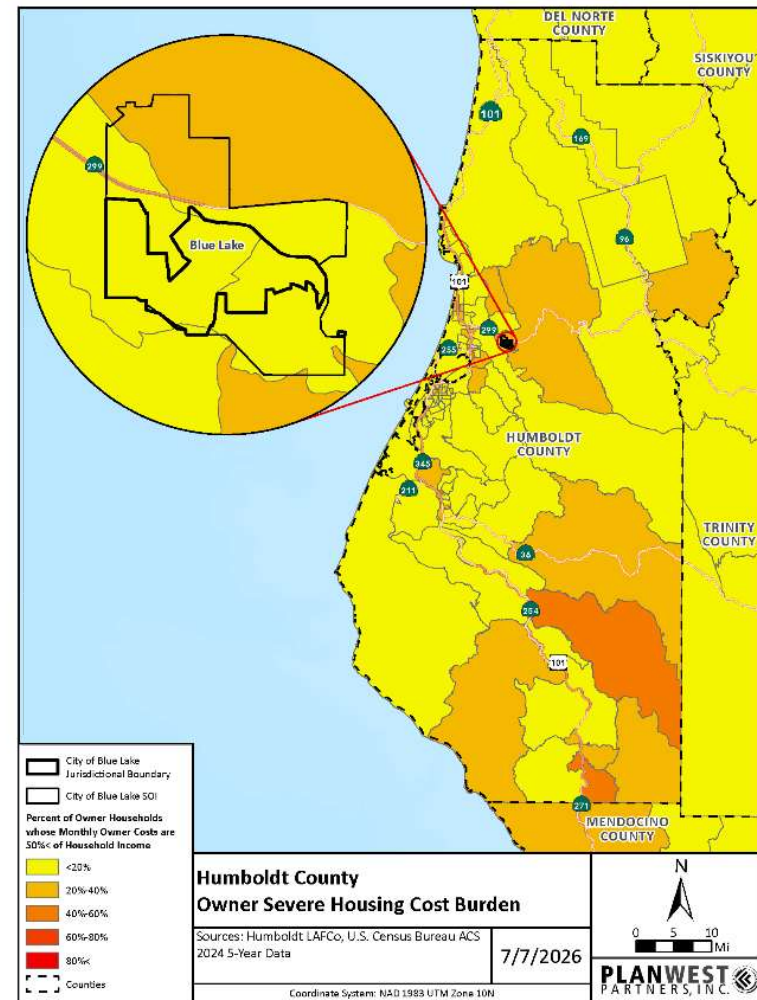
- Another potential explanation for the differential is that rental units on the east side of Blue Lake are newer or have better amenities, or that there is a lower supply of rentals in this portion of the City; the demand and cost for these units would be

higher. This explanation does not seem likely as community input from interviews and the community survey indicated the limited supply of housing, in particular rentals, is across Blue Lake. Interviewees and survey respondents did not identify specific neighborhoods or areas of the City with unique issues.

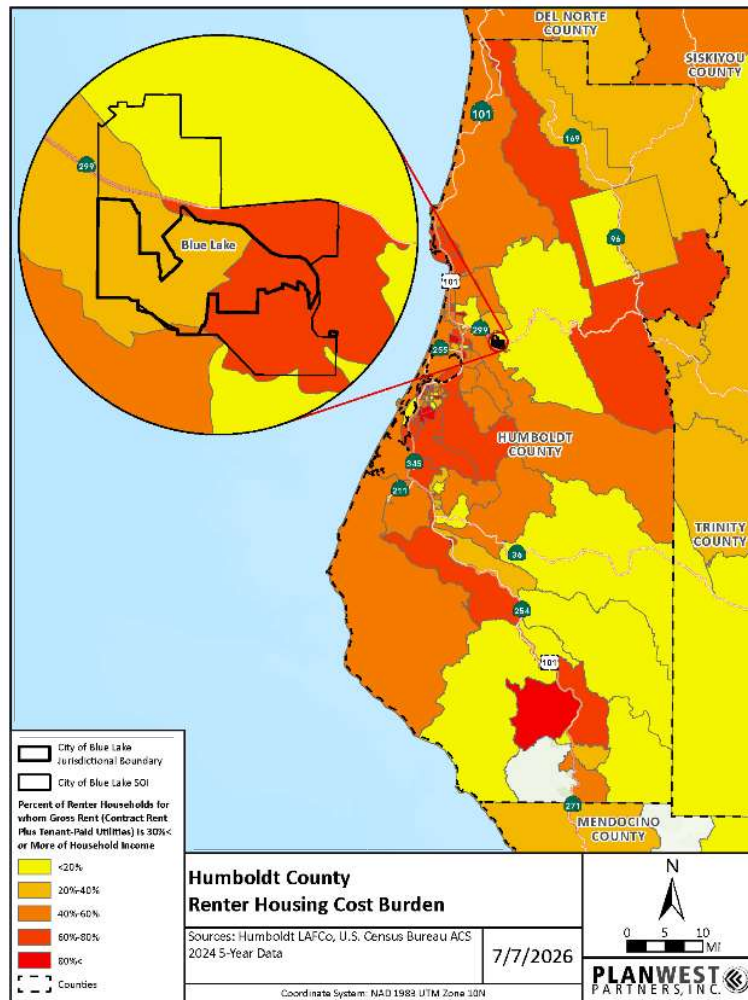
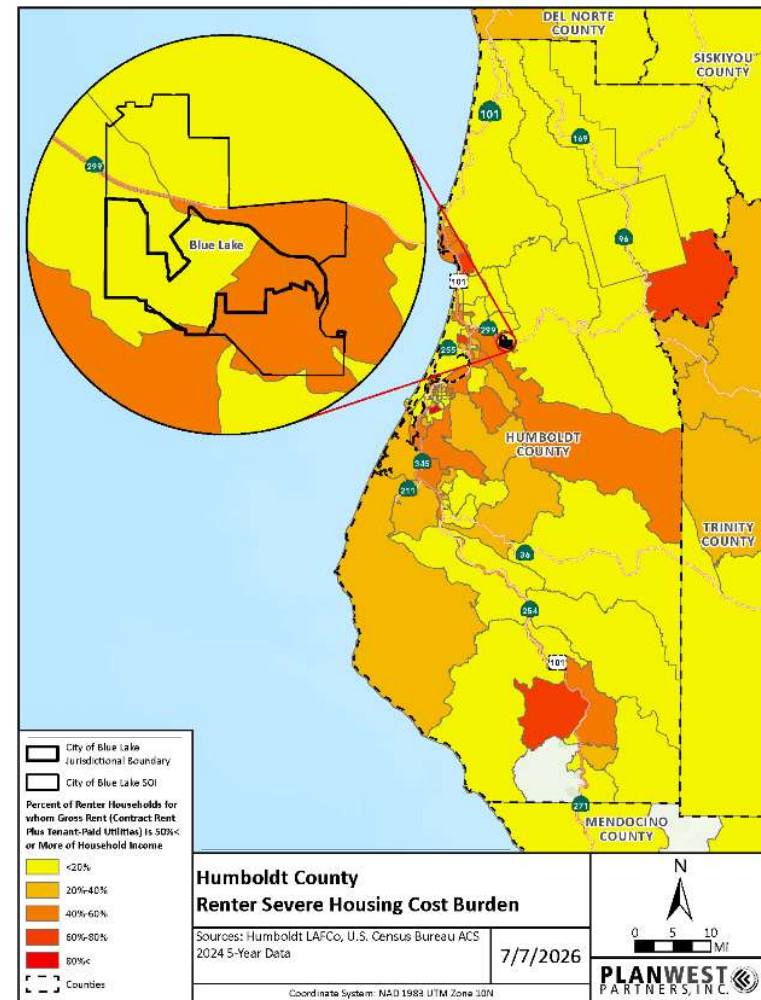
The City is not aware of any recent increases in rents or sales prices and any differences between areas of the City or any patterns of evictions or foreclosures.

Map 10 and Map 11 show that the City of Blue Lake appears to experience moderate housing cost burden relative to nearby areas in Humboldt County. Many Census Tracts surrounding Blue Lake fall within the 20% to 40% range for both owner and renter housing cost burden, meaning a substantial share of households spend more than 30% of their income on housing costs. Nearby coastal and urbanized areas, including portions of the Eureka and Arcata region, generally exhibit higher renter cost burden rates, with some tracts reaching 40% to 60% or greater, reflecting stronger housing market pressures and limited rental affordability. Severe housing cost burden, defined as spending more than 50% of household income on housing, is less concentrated in and around Blue Lake than in some other parts of the North Coast, but still affects vulnerable households throughout the region, particularly renters and lower-income residents. Overall, the regional pattern suggests that housing affordability challenges are widespread across Humboldt County, with renter households consistently facing greater financial strain than homeowners, and higher-cost coastal communities exhibiting the greatest levels of housing burden. Housing cost burden is commonly defined by HUD as households spending more than 30% of income on housing, while severe housing cost burden refers to spending more than 50%.

Map 10 – Overpayment by Homeowners (ACS 2024)



Map 11 – Overpayment by Renters (ACS 2024)



5.0 Blue Lake's Existing Housing Stock

5.1 Housing Composition

The following data of the composition of Blue Lake's housing stock originate from several different sources that compile data and report on housing counts and composition. All of these sources employ their own methodologies, that may be modified over time, with some being dependent on the City's own reporting. As such, the data should be viewed as general estimates and indicators rather than precise counts. The sources consulted are:

- California Department of Finance (DOF): the Demographic Resource Unit of the DOF compiles into annual public reports. Their housing data is sourced, in part, from annual reporting completed by local jurisdictions, and filed with DOF.
- The U.S. Census via the decennial census and the American Community Survey.
- Blue Lake's Housing Element Annual Progress Reports that the City files with HCD.
- The Blue Lake's City Engineer's tracking for the purpose of monitoring sewer capacity.

Table 5-21 displays the estimated number of each type of housing unit for 2010, 2015, and 2026 as reported to the State Department of Finance by the City. The data shows that most of Blue Lake's existing housing stock, nearly 64%, consists of detached single family residences. The total number of multifamily units and two or more units has remained nearly the same since 2010, and together comprises about 25% of Blue Lake's housing stock. More or less uniformly across all housing types reported in the California Department of Finance's E-5 reports there has been little change in the count of Blue Lake's housing inventory.

Table 5-21 – Housing Unit Types, 2000-2020

	2010		2015		2026	
	Number	Percent	Number	Percent	Number	Percent
Single family						
Detached*	362	63.3%	360	62.9%	365	63.8%
Attached*	11	1.9%	11	1.9%	12	2.1%
Mobile Homes	58	10.1	56	9.8%	53	9.3%
Multifamily						
2-4 units*	108	18.9%	109	19.1%	110	19.2%
5 or more	33	5.8%	33	5.8%	32	5.6%
Total Units	572	100%	569	100%	572	100%

Note: Percentages may not add up to 100 percent due to rounding. Source: California Department of Finance, E-5 report.

***Definitions:**

Single-Detached Unit - a one-unit structure with open space on all four sides. The unit often possesses an attached garage.

Single-Attached Unit - a one-unit structure attached to another unit by a common wall, commonly referred to as a townhouse, half-plex, or row house. The shared wall or walls extend from the foundation to the roof with adjoining units to form a property line. Each unit has individual heating and plumbing systems.

2- 4 Units per Structure - a structure containing two, three, or four units and not classified as a single-unit attached structure. The units in the structure share attic space and heating and plumbing systems.

Chapter 7 of the Housing Element reviews Blue Lake’s 6th Cycle RHNA progress using the Annual Progress Reports (APRs) the City has filed with HCD. The APRs show that 10 new housing units were permitted from 2019 to 2025, of which four appear to replace previous units. This yields a net increase of six new units, or 1 unit per year. Of those 10 units, five are known to be ADUs with the remaining units being detached single family units. The housing unit data presented in Table 5-21 generally aligns with, although not identical, the City’s 6th Cycle RHNA progress.

The Blue Lake’s City Engineer’s data tracking indicates that at least 20 residential units have been developed since 2010. This is annual yield of 1.25 dwelling units per year. According to the City Engineer, the housing configurations include 7 new single-family, 8 new multi-family, and 5 ADUs. Replacement units were not tracked for sewer capacity purposes.

The data indicates a general and sustained trend of a low rate of new housing production in Blue Lake across all housing types.

With respect to the number of bedrooms, the 2024 American Community Survey (ACS) is the only publicly available data for estimated number of bedrooms by housing unit. It is

noted, that the ACS data estimates Blue Lake has 646 total housing units, 74 units more than the State of California Department of Finance’s 2026 estimate of 572 housing units reviewed in Table 5-21 above. Given this discrepancy the bedroom estimates presented in Table 5-22 are noted for general patterns. The general pattern is there are a low share of studio (i.e., no bedrooms) and one-bedroom housing units, which are approximately 16% of the units). There is also low share of units with four or more bedrooms (about 12%). Most of the City’s housing units are two to three bedroom units.

Table 5-22 – Estimated Number of Bedrooms

Total housing units	646	%
No bedroom	32	5%
1 bedroom	68	11%
2 bedrooms	189	29%
3 bedrooms	278	43%
4 bedrooms	70	11%
5 or more bedrooms	9	1%

Source: U.S. Census Bureau, American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

5.2 Age of Housing and Rehabilitation Needs

Housing Element law requires an estimate of substandard housing in the community. Determining the percentage of units built prior to 1960 provides an estimate of potential major rehabilitation or replacement need. One can also assume that homes built prior to 1980 may require some form of rehabilitation.

Table 5-23 – Age of Housing, 2024

Year Built	Number	%
Built 2020 or later	0	0.0%
Built 2010 to 2019	3	0.5%
Built 2000 to 2009	32	5.0%
Built 1990 to 1999	48	7.4%
Built 1980 to 1989	106	16.4%
Built 1970 to 1979	78	12.1%
Built 1960 to 1969	47	7.3%
Built 1950 to 1959	76	11.8%
Built 1940 to 1949	38	5.9%
Built 1939 or earlier	218	33.7%
Total	646	100%

Note: Percentages may not add up to 100 percent due to rounding.

Source: U.S. Census Bureau, American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

Table 5-23 indicates that approximately 51% of the units in the City were constructed prior to 1960 of which a majority was constructed in 1939 or earlier; 19.3% of the City's housing stock was constructed between 1960 and 1979, and 29% were constructed between 1980 and 2009. The 332 units built prior to 1960 are now nearly 70 years old, and based upon age alone, may require rehabilitation or replacement depending on the level of maintenance these units have received.

The City conducted a housing conditions survey in 2023 provides a more accurate assessment of the condition of the City's housing stock. The survey is summarized in Table 5-24. The conditions survey was conducted by City staff as a combination of a windshield survey and a pedestrian survey. Template forms were used, and the conditions of various observable exterior components of residences (windows, roofing, siding, etc. were rated.

The survey found that the majority (64%) of the housing stock to be in sound condition, and less than 10% needing minor repair. The survey found that 0.80% of Blue Lake's housing stock as needing substantial repair, and 1.6% as dilapidated, which may require the units to be demolished and replaced, however. Fourteen of the units found to need substantial repair and to be dilapidated are single family types, with one multifamily found to be dilapidated.

Table 5-24 – 2023 Housing Conditions Survey

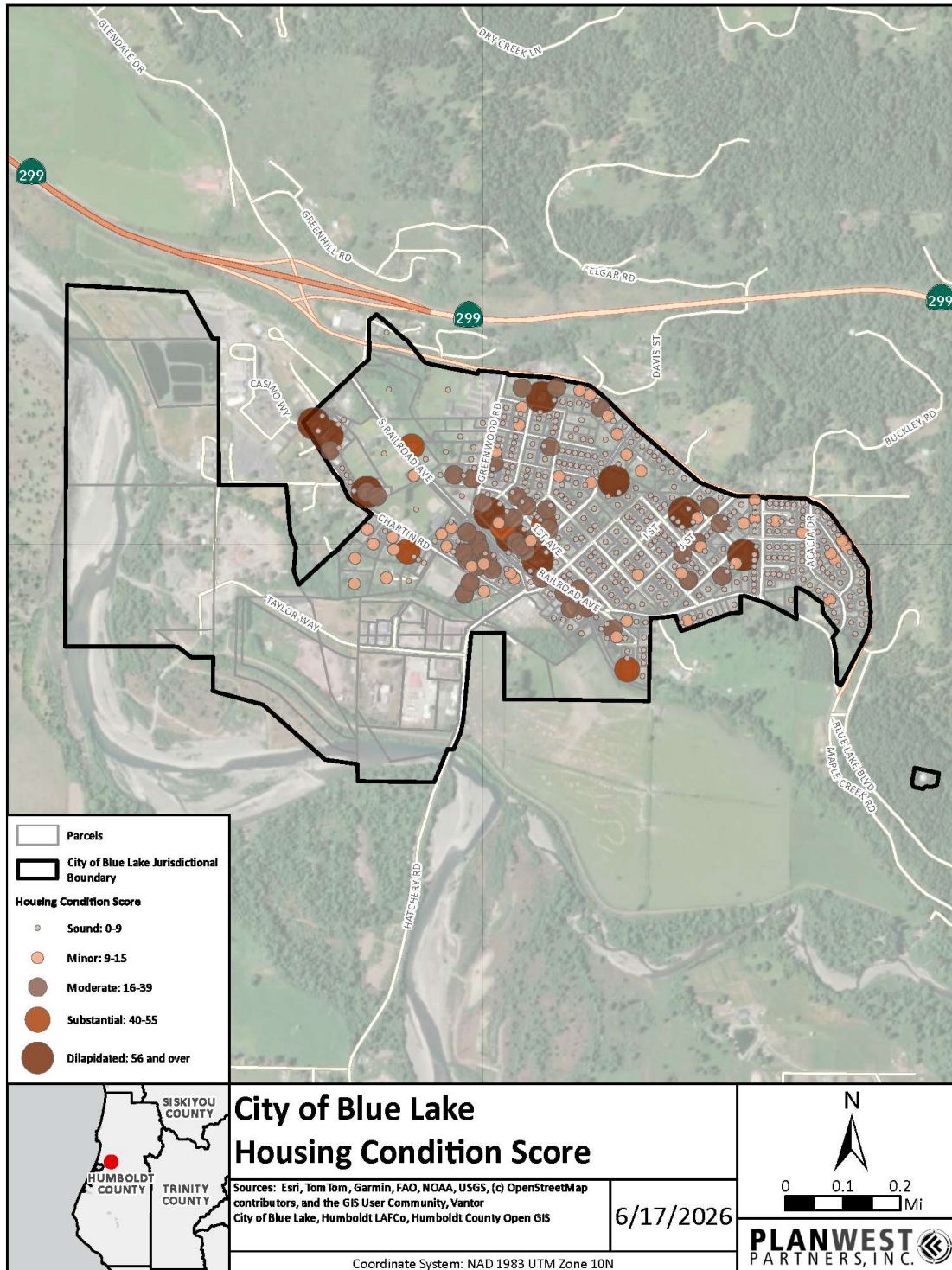
Housing Type	Sound	Minor	Moderate	Substantial	Dilapidated	Blank	Total
Duplex	3	0	0	0	0	0	3
Multi-Family	12	0	4	0	1	0	17
Single Family	376	50	37	5	9	4	481
Blank	4	0	1	0	0	107	112
Total	395	50	42	5	10	111	613
Percent	64.4%	8.2%	6.9%	0.8%	1.6%	18.1%	100%

Two possible outcomes should the owners of units in need of substantial repair or possibly replacement not intervene and take action to repair and/or replace the 15 units are: 1) the units continuing to be used as housing albeit exposing owners and/or renters to substandard conditions; and 2) the existing units being lost altogether. Either outcome have the potential to adversely impact Blue Lake's supply of habitable housing, which may disproportionately affect low-income households, in particular renter households. Low income households typically have lower housing mobility due to their limited income and resources to exit units with significant condition issues. Chapter 2 noted that some survey respondents mentioned unit condition issues. The conditions that may contribute to low-income households being disproportionately affected are:

- Blue Lake's historic and current conditions of low vacancy rates
- The general pattern of a low rate of new housing production, especially of multi-family units; and

- That households are overpaying for housing, and that overpayment disproportionately affects renter households as shown in Table 5-20.

Map 12 – 2023 Housing Conditions Survey Heat Map

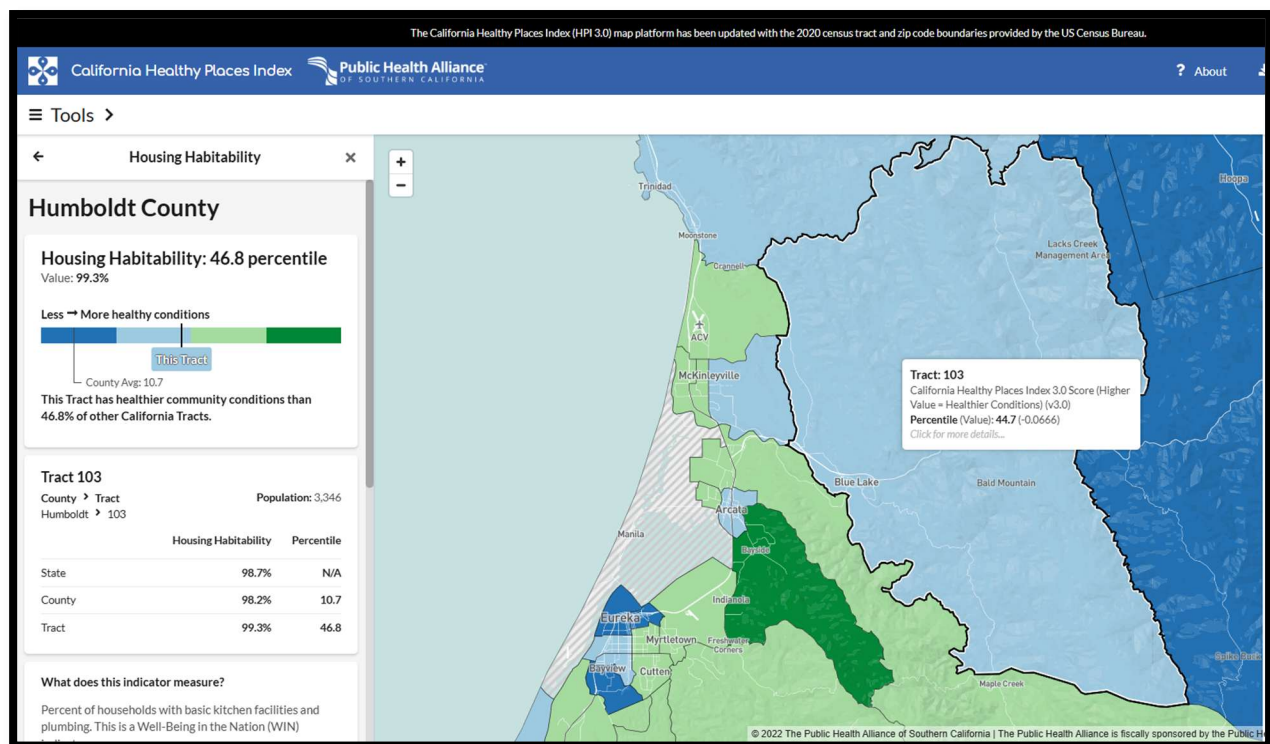


Map 12 displays the geographic distribution of Blue Lake’s housing conditions. It shows there are several clusters with units experiencing greater condition issues. The largest cluster is the neighborhood generally bound by First Avenue (north), Broderick Lane (west), Chartin Road (south), and H Street (east). This neighborhood is adjacent to the Blue Lake railroad depot (now a museum) and is where many of Blue Lake’s first homes and buildings were constructed. There is another cluster on the west side of the City, the neighborhood bound on the south and west by Chartin Road. Map 12 generally indicates condition issues are dispersed throughout the City.

Housing habitability, as measured by completeness of kitchen and plumbing facilities, is not reported at the city level. Blue Lake city officials do not have local knowledge of concentrated habitability issues that may be occurring. Therefore, this analysis relies on data reported by California Healthy Place Index which uses HUD’s CHAS data at the Census tract level (<https://map.healthyplacesindex.org>, accessed June 19, 2026). This tract (Tract 103) contains the entirety of the City and adjacent areas to the north and east, as shown in Figure 10. According to the data, 99.3% of households in this tract have basic kitchen facilities and plumbing. In comparison to Humboldt County and the State, the percentage of Blue Lake households with complete kitchens and complete plumbing is higher:

- Humboldt County: 98.2% of households have basic kitchens and plumbing
- California: 98.7 percent of households having basic kitchen and plumbing.

Figure 10 – Housing Habitability for the Census Tract 103



5.3 Housing Unit Size and Tenure

Table 5-25 illustrates the tenure of the City’s housing units by size, measured by the number of bedrooms, as of 2024. Much of the City’s housing stock is two to three bedroom units, which comprise approximately 76% of the City’s housing stock. Nearly 79% of owner households occupy a 2 to 3 bedroom unit. Because housing units of this size comprise a majority of the City’s housing stock, a majority of renter households also occupy this size of housing unit. Studios and one-bedroom units comprise the smallest percentage of the City’s housing stock at 11% combined. All of the studios, i.e., no bedroom units, are occupied by renters according to the data. The cost associated with renting these smaller units may be less, thereby the smaller units may be more affordable to lower income households. Four or more bedroom units make up about 12% of Blue Lake’s housing stock, with the majority being occupied by owners. These units are likely to have higher rent prices due to their larger size, and thereby are less affordable to renter households.

Table 5-25 – Housing Unit Size, 2024

Number of Bedrooms	Owner Occupied		Renter Occupied		Total	
	Number	%	Number	%	Number	%
No bedrooms	0	0%	21	8%	21	4%
1 bedroom	10	3%	33	13%	43	7%
2 bedrooms	51	16%	112	43%	163	28%
3 bedrooms	196	63%	82	31%	278	48%
4 or more bedrooms	55	18%	15	6%	70	12%
Total	575	100%	263	100%	575	100%

Note: Percentages may not add up to 100 percent due to rounding Source: U.S. Census Bureau. Tenure by Bedrooms. American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25042. Retrieved June 19, 2026, from <https://data.census.gov/table/ACSDT5Y2024.B25042?q=B25042+&g=160XX00US0607162>.

Household size by tenure is shown in Table 5-26, and reports between the owner and renter tenures classifications, the size of the households. For households that own their home, most are 2-person households, followed by one-person owner households. The number of both increased between 2020 and 2024. The number of four-person households increased by 19 from 2020 to 2024, but are a smaller share relative to 2-person and 1-person owner households. According to the data there were no 3-person owner households in 2024, although this may be on account of the lack of precision due to the small population size.

Renter households that are comprised of two persons and three persons decreased, while the number of one-person renter households increased. The number of four-person renter households is reported to have changed from 18 households in 2020 to no households in 2024.

Table 5-26 – Household Size by Tenure

HH Size by Occupied Housing Units	2020		2024		% Change
Tenure: Owner Occupied					
1-person	83	31.7%	113	36.2%	36.1%
2-person	123	46.9%	163	52.2%	32.5%
3-person	39	14.95	0	0.0%	(100.0%)
4-person	17	6.55	36	11.5%	111.8%
Total Owner	262	100%	312	100%	19.1%
Tenure: Renter Occupied					
1-person	78	40.2%	167	63.5%	114.1%
2-person	75	38.7%	73	27.8%	(2.7%)
3-person	23	11.9%	23	8.7%	0.0%
4-person	18	9.3%	0	0.0%	-100.0%
Total Renter	194	100%	263	100%	35.6%
Total	456	100%	575	100%	26.1%

“HH” means household. Note: Percentages may not add up to 100 percent due to rounding.

Source: 2020 and 2024, U.S. Census Bureau. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501, <https://data.census.gov/table/ACSST5Y2024.S2501?q=S2501&g=160XX00US0607162>. Accessed on 19 Jun 2026.

5.4 Overcrowded Housing

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways, and kitchens, and severely overcrowded when there are more than 1.5 occupants per room. A typical home might have a total of five rooms that qualify for habitation under this definition (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. A small percentage of overcrowded units is not uncommon and often includes families with children who share rooms or multigenerational households. However, high rates of overcrowding may indicate a fair housing issue resulting from situations such as two families or households occupying one unit to reduce housing costs (sometimes referred to as “doubling up”). Situations such as this may indicate a shortage of appropriately sized and affordable housing units because overcrowding is often related to the cost and availability of housing and can occur when demand in a jurisdiction or region is high.

The U.S. Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. Table 5-27 illustrates the number and percentage of units in the City according to occupants per room. According to the data, no owner occupied housing in Blue Lake are experiencing overcrowding but 2% of renter households are. However, severe overcrowding is not occurring in Blue Lake. In contrast, in Humboldt County, both owner and renter households are experiencing overcrowding and severe overcrowding, with both rates lower for owner occupied housing relative to the renter occupied housing, according to the latest ACS data.

Table 5-27 – Overcrowded Housing, 2024

	Blue Lake				Humboldt County			
	Own. #	Own. %	Rent, #	Rent, %	Own. #	Own. %	Rent #	Rent. %
Occupied Housing Units total:	575	100%	263	100%	31,053	100%	23,869	100%
≤1.00 occupants per room	312	100%	263	75%	412	97.5%	22,505	94.3%
1.01 to 1.50 occupants per room	0	0%	23	2%	352	1.3%	752	3.2%
≥1.51 occupants per room	0	0%	0	0%	53	1.1%	612	2.6%

Note: Percentages may not add up to 100 percent due to rounding. Source: 2020 and 2024, U.S. Census Bureau. "Occupancy Characteristics." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501. Accessed June 2026.

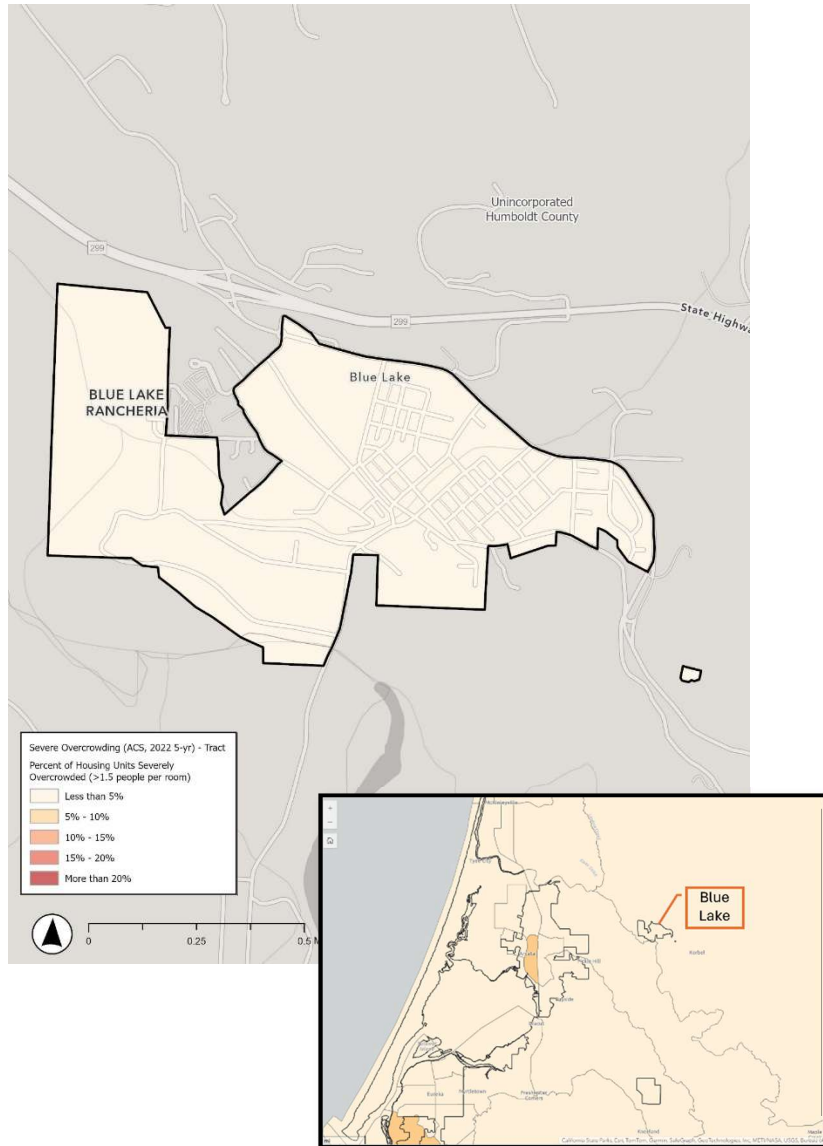
While the data may not be accurate on account of the small population size but Blue Lake's higher housing costs may deter large families from locating to Blue Lake, The following demographic conditions likely explain, in part, why Blue Lake residents are not experiencing severe overcrowding, as shown in Map 13:

- Most of Blue Lake's housing stock is traditional detached single family dwellings.
- Blue Lake's population has been steadily declining.
- Recent ACS data indicates there are no large families in Blue Lake (see Table 5-40 below).
- Since 2010, the size of Blue Lake households has been declining.

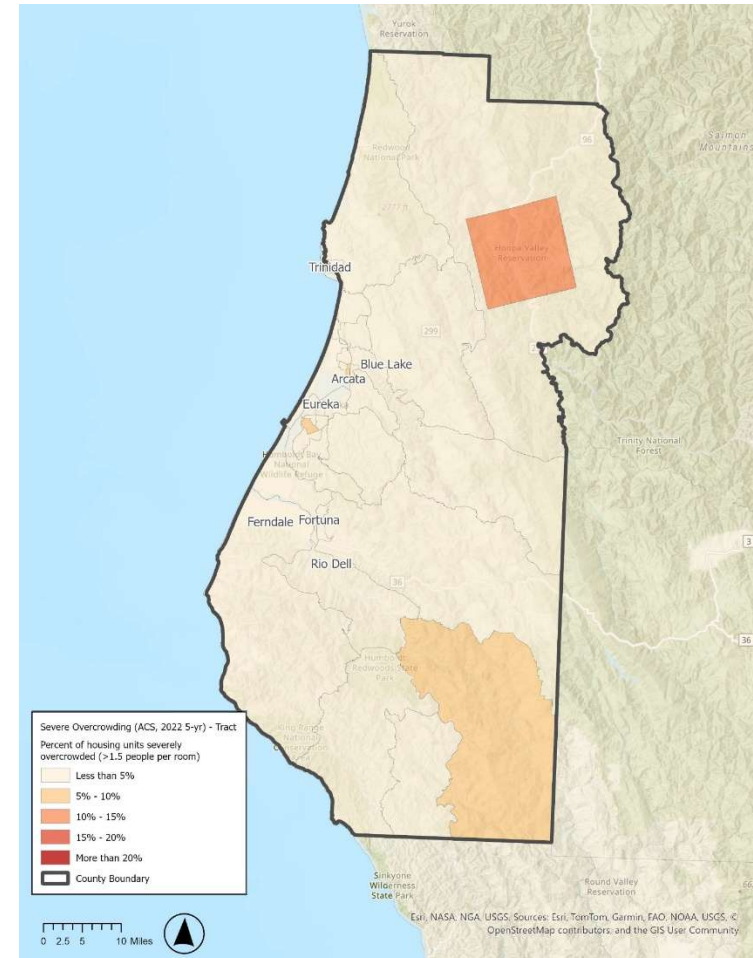
Blue Lake's low rate of severe overcrowding is consistent with the immediate surrounding areas and the region in general. There are several areas in the region, however, where households are experiencing severe overcrowding as shown in Map 14:

- In unincorporated County (the Hoopa Valley Reservation and southeastern Humboldt, both being located in the unincorporated areas
- A portion of the City of Eureka
- A portion of the city of Arcata, which is the most proximate to Blue Lake.

Map 13 – Severe Overcrowding, Blue Lake



Map 14 – Severe Overcrowding, Region



5.5 Housing Cost

Using HCD’s 2026 household income limits (see Table 5-19) for acutely low, extremely low, very low-, low-, median, and moderate-income households in Humboldt County, Table 5-28 provides the maximum costs for housing, monthly rent and purchase price, to be considered affordable) and shows maximum affordable monthly rents and maximum affordable purchase prices for homes. Households earning the 2026 HCD median income for a family of four in the County (\$97,100) could afford to spend up to \$26,220 a year, or \$2,185 a month, on housing without being considered “overpaying.”

A household can qualify to purchase a home that is 2.5 to 3.0 times the annual income of that household, depending on the down payment amount, existing debt obligations (such as a car loan, student loan debt), and interest rates. In practice, the interaction of these factors allows some households to qualify for homes priced at more than three times their annual income, with corresponding monthly mortgage payments exceeding 30% of their income, while other households may be limited to purchasing homes no more than two times their annual income. These factors—interest rates, insurance, and taxes—are held constant in the table below in order to estimate the maximum affordable purchase price for households of each income category.

Table 5-28 – Estimated Ability to Pay by Household Size, Humboldt County, 2026

# of Persons	1	2	3	4	5	6
<i>Acutely Low-Income Households at 0 to 15% of 2026 HCD Income Limits</i>						
Annual Gross Income	\$10,200	\$11,650	\$13,100	\$14,550	\$15,700	\$16,900
Monthly Gross Income	\$850	\$971	\$1,092	\$1,213	\$1,308	\$1,408
Max. Monthly Gross Rent (1)	\$255	\$291	\$328	\$364	\$393	\$423
Max. Purchase Price (2)	\$35,295	\$40,312	\$45,329	\$50,347	\$54,326	\$58,478
Monthly Mortgage (2)	\$282	\$322	\$362	\$402	\$434	\$467
<i>Extremely Low-Income Households at 15% to 30% of 2026 HCD Income Limits</i>						
Monthly Gross Income	\$1,704	\$1,946	\$2,277	\$2,750	\$3,223	\$3,697
Max. Monthly Gross Rent (1)	\$511	\$584	\$683	\$825	\$967	\$1,109
Max. Purchase Price (2)	\$67,141	\$84,424	\$108,063	\$141,843	\$175,624	\$209,476
Monthly Mortgage (2)	\$613	\$701	\$820	\$990	\$1,160	\$1,331

<i>Very Low-Income Households at 30% to 50% of 2026 HCD Income Limits</i>						
Monthly Gross Income	\$2,833	\$3,238	\$3,642	\$4,046	\$4,371	\$4,696
Max. Monthly Gross Rent (1)	\$850	\$971	\$1,093	\$1,214	\$1,311	\$1,409
Max. Purchase Price (2)	\$147,771	\$176,695	\$205,548	\$234,401	\$257,611	\$280,822
Monthly Mortgage (2)	\$1,020	\$1,166	\$1,311	\$1,457	\$1,574	\$1,691
<i>Low-Income Households at 50% to 80% of 2026 HCD Income Limits</i>						
Monthly Gross Income	\$4,533	\$5,183	\$5,829	\$6,475	\$6,996	\$7,513
Max. Monthly Gross Rent (1)	\$1,360	\$1,555	\$1,749	\$1,943	\$2,099	\$2,254
Max. Purchase Price (2)	\$269,181	\$315,603	\$361,738	\$407,874	\$445,083	\$482,006
Monthly Mortgage (2)	\$1,632	\$1,866	\$2,098	\$2,331	\$2,519	\$2,705
<i>Median-Income Households per 2026 HCD Income Limits</i>						
Monthly Gross Income	\$5,663	\$6,475	\$7,283	\$8,092	\$8,738	\$9,388
Max. Monthly Gross Rent (1)	\$1,699	\$1,943	\$2,185	\$2,428	\$2,621	\$2,816
Max. Purchase Price (2)	\$349,883	\$407,874	\$465,580	\$523,356	\$569,492	\$615,914
Monthly Mortgage (2)	\$2,039	\$2,331	\$2,662	\$2,913	\$3,146	\$3,362
<i>Moderate-Income Households at 80% to 120% of 2026 HCD Income Limits</i>						
# of Persons	1	2	3	4	5	6
Monthly Gross Income	\$6,796	\$7,767	\$8,738	\$9,708	\$10,483	\$11,263
Max. Monthly Gross Rent (1)	\$2,039	\$2,330	\$2,621	\$2,913	\$3,145	\$3,379
Max. Purchase Price (2)	\$430,799	\$500,146	\$569,492	\$638,767	\$694,116	\$749,822
Monthly Mortgage (2)	\$2,447	\$2,796	\$3,146	\$3,495	\$3,774	\$4,055

(1) Assumes rent, including utilities, does not exceed 30 percent of gross income.

(2) Source: <https://www.calculator.net/house-affordability-calculator.html>, accessed July 3, 2026. The calculator uses the 28/36 rule, a standard lending guideline that borrower's housing costs shouldn't exceed 28% of their gross monthly income, and total debt payments (housing costs plus other debts shouldn't exceed 36%). 20% down payment; \$0.00 car loans, credit cards, student or other loans.

5.5.2 Ownership Housing

Table 5-29 presents Zillow’s home value index for Blue Lake, incorporated and cities, and unincorporated Census Designated Places (CDPs). The average home value is \$446,866, with the CDP of Bayside having the highest value and the CDP of Carlotta having the lowest value. Blue Lake’s index value is about \$12,000 greater than the median value, and about \$64,000 less than the 75th percentile.

Table 5-29 – Zillow Value Index

Community	Value Index
Blue Lake	\$437,497
Arcata	\$488,248
Bayside	\$587,057
Carlotta	\$363,536
Eureka	\$410,563
Fortuna	\$417,379
Hydesville	\$514,741
Shelter Cove	\$377,304
Humboldt County	\$425,468

Source: www.zillow.com/home-values, accessed April 14, 2026

Table 5-30 lists homes for sale in Blue Lake from 2024 to 2026, and Table 5-30 summarizes the California Association of Realtor’s Buyer’s Guide for the listed communities. According to Table 5-30, recently most of the Blue Lake homes available for purchase were three-bedroom units priced between \$291,000 to \$625,000, which exceeds the estimated maximum affordable purchase price of a median-income household of four as presented in Table 5-28. While the lower end of the range would be affordable for moderate-income household of four, the average and median prices for these homes are \$140,000 greater than these households can afford. Both tables indicate that across the region there is low supply of one-bedroom units relative to three-bedroom units.

Table 5-30 – Homes For Sale, City of Blue Lake 2024 to 2026

# of Bedrooms	# of Units Available	Price Range	Average Price	Median Price
1	--	--	--	--
2	4	\$180,000 to \$450,000	\$371,500	\$428,000
3	11	\$291,000 to \$625,000	\$483,339	\$499,000
4	3	\$794,999 to \$845,000	\$824,666	\$834,000
5 and 6	--	--	--	--

Source: www.zillow.com/homedetails, accessed April 14, 2026

Table 5-31 – California Association of Realtor’s Buyer’s Guide, May 2026

Community	3 Bedroom Units	# of Units for Sale	1 Bedroom Units	# of Units for Sale
Arcata	\$699,000	15	\$495,000	1
McKinleyville	\$517,000	20	\$225,000	1
Eureka	\$539,000	39	\$330,000	2
Fortuna	\$489,000	25	\$254,000	2
Humboldt County	\$499,000	232	\$300,000	36
Average:	\$548,600		\$320,800	
Median:	\$517,000		\$300,000	

California Association of Realtors, <https://www.car.org/marketdata/interactive/buyersguide>, accessed June 22, 2026.

Assumptions: 20% down payment; current interest rate; 6.44%; last month's interest rate; 6.33%; last year's interest rate; 6.82%.

5.5.3 Rental Housing Costs

Table 5-32 shows the results of a point-in-time survey of available apartments and houses for rent in the City of Blue Lake. A total of six units were available for rent at the time of the survey was completed. There were no three-bedroom units advertised inside the city at the time of this survey. For multiple years Blue Lake’s rental vacancy rate has been zero, according to the 2024 American Community Survey. However, it is difficult to determine the true vacancy rate within the city as many rentals are not advertised. According to the California Housing Partnership’s 2026 Affordable Housing Needs Report, average monthly asking rent is \$832, and asking rents have increased by 3.8 percent between Q4 2020 and Q4 2021.⁹

Table 5-32– Rentals

Number of Bedrooms	Price Range	Number of Listings
1	\$1,050 – \$1,800	3
2	\$1,800 – \$2,000	2
4	\$3,295	1

Sources: <https://www.zillow.com/homedetails>, and <https://www.rent.com>, accessed April 16, 2026.

5.5.4 Mobile Home Parks and Costs

According to the Department of Finance’s housing unit type data presented in Table 5-21 above, the number of mobile homes has been decreasing since 2010, from 58 mobile homes to 53 in 2024. Mobile homes are a recognized form of naturally occurring affordable housing

⁹ https://chpc.wpenginepowered.com/wp-content/uploads/2022/05/Siskiyou_Housing_Report_2022-AHNR-1.pdf, access March 28, 2023.

that can have lower housing costs for both owners and renters. According to HCD’S “Find A Park” portal there are two mobile parks operating inside Blue Lake city limits. Both parks only offer mobile home spaces, are adjacent to one another, and are located on the east side of Blue Lake.¹⁰

Table 5-33 – Mobilehome/RV Parks Operating in Blue Lake, 2023

	MH Spaces	RV Lots with Drains	RV Lots without Drains
EVERGREEN MHP	25	0	0
WILLOWS MHP	16	0	0

Together these parks are licensed for 41 mobilehome spaces. Some of the spaces have mobilehomes owned by the park and are rented, while others the mobilehome is owned by the tenant and only the space is rented. The spaces rent for an average of \$485 per month, based on the most recent data.

6.0 Special Populations and Housing Needs

6.1 Overview

Housing Element law requires consideration of the housing needs of special needs persons and households. Certain groups have greater difficulty finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one’s employment and income, age, family characteristics, or disabilities. As a result, certain segments of Blue Lake’s population may experience a higher prevalence of overpayment, overcrowding, housing cost burden, or other housing problems. These conditions are also referred to as disproportionate housing needs. More specifically, disproportionate housing needs is a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need, or the total population experiencing that category of housing need in the applicable geographic area. To analyze the extent of disproportionate housing needs, this section reviews housing cost burden (overpayment), overcrowding, substandard housing conditions, persons experiencing homelessness, and displacement risk.

State Housing Element law identifies the following “special needs” groups: elderly households; persons with disabilities, including those with developmental disabilities; large households; female-headed households; families and persons in need of emergency shelter; and agricultural workers.

¹⁰ The portal is located on this HCD webpage, <https://www.hcd.ca.gov/manufactured-and-mobilehomes/mobilehome-parks>, accessed March 16, 2023.

An overview of special populations and existing housing resources in Blue Lake are summarized below. Table 5-34 below provides a summary of special populations in Blue Lake. It is noted an individual may be represented in two special populations, e.g., 198 seniors in Blue Lake also have disabilities as indicated in the table.

Table 5-34 – Blue Lake Special Populations Summary Table

Special Population (2024)	Estimated # of Persons
Seniors (55 and older)	454
Persons with Disabilities	260
Persons with Developmental Disabilities	19
Farmworkers*	30
Extremely Low Income (ELI) households**	105
Single Parent Households, including Female-Headed Households	80
Large Households (5 or more persons)	0
Acutely Low-Income (ALI) Households and Persons Experiencing Homelessness†	42

Notes: * The value presented is the average of individuals who indicated “agricultural, forestry, fishing, hunting and mining” as their employment by industry in 2024 as reported by the US Census Bureau ACS 5-Year estimate.

**ELI households earn approximately 15-30% of the area median income or less.

†ALI households earn approximately 0-15% of the area median income.

Programs HI-11 and HI-13 contain specific commitments for the City proactively facilitate provision of housing for special populations by:

- Offering expedited processing for projects that provide housing for special needs populations.
- Regularly meeting with representatives of social service organizations, area non-profits, etc. to review upcoming notices of funding availability to identify appropriate funding opportunities.
- Moreover, Programs HI-2, HI-3, HI-4, HI-5, and HI-6. commit the City to removing regulatory barriers and allowing the creation of a variety of housing types and housing for various populations.

6.2 Senior Population

Elderly households, sometimes referred to as senior households, typically have special housing needs due to three primary concerns – income, housing and health care costs, and physical disabilities. As citizens get older, their housing needs change. Special housing needs of the elderly include smaller and more efficient housing to minimize maintenance

and barrier-free designs to accommodate restricted functions. For the purpose of this analysis, persons who are 55 years of age or older fall into this category.

Table 5-35 shows changes in Blue Lake’s senior population from 2000 to 2024. The data indicate that the number of individuals aged 55 to 64 increased from 2000 to 2024, while the number of those aged 75 and older decreased. The trend for the 65 to 74 age group has been a steady increase. The number of retirement age residents (55-64) stayed about the same between 2010 and 2020. Blue Lake’s overall senior population in 2024 is a larger share of the total population than Humboldt County, 40% versus 31%. With such a high proportion of seniors, this may indicate a demand for a variety of senior housing and living options, including retirement communities and intergenerational housing designed for a range of age groups.

Table 5-35 – Senior Population, 2000, 2010, 2024

Age Group	Blue Lake						Humboldt County	
	2000		2010		2024		2024	
	Number	%	Number	%	Number	%	Number	%
55 to 64 years	105	8.69%	209	16.68%	208	18.33%	17,361	12.72%
65 to 74 years	61	5.05%	80	6.38%	185	16.30%	16,818	12.32%
75 and over	121	10.02%	47	3.75%	61	5.37%	8,368	6.13%
Total Seniors	287	23.76%	336	26.82%	454	40.00%	42,547	31.18%
Total Population	1,208		1,253		1,135		136,463	

Note: Source: 2000, 2010, U.S. Census, 2024 ACS 5-Year Estimates Table S1810.

The data in Table 5-36 below describes the tenure of senior households in the city. The majority of senior households own their homes (69.7 percent). The age groups with the highest ownership rate are the 65 to 74 age group (33.1 percent). Most of the senior renter households are headed by someone aged 55 to 64 years or older (13.4 percent).

Table 5-36 – Senior Households in Blue Lake by Tenure, 2024

Tenure	2024	
	Number	Percent
Owner Occupied		
55 to 64 years	59	16.9%
65 to 74 years	116	33.1%
75 years and older	69	19.7%
Total Owner Occupied	244	69.7%
Renter Occupied		
55 to 64 years	47	13.4%
65 to 74 years	39	11.1%
75 years and older	20	5.7%
Total Renter Occupied	106	30.3%

Tenure	2024	
	Number	Percent
Total Senior Households	350	100%

Source: 2024 ACS 5-year estimates Table B25007.

The ACS also reports that in Blue Lake in 2024, a total of 64 seniors age 65 or older lived alone, and 10 had incomes below the poverty level.

6.3 Persons with Disabilities

Persons with a disability may live on a fixed income and may have limited income-earning capacity, which limits their ability to pay for housing or modifications to housing. Persons with disabilities may have higher health costs associated with their disabilities. Persons with disabilities may need special housing that accommodates their accessibility needs, which may include retrofits to homes such as wheelchair ramps. The ACS definition of disability is based on six questions. A person is classified as having a disability if they answer yes to one or more of the following questions¹¹:

- **Hearing difficulty** (asked of all ages): Is this person deaf or does he/she have serious difficulty hearing?
- **Visual difficulty** (asked of all ages): Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- **Cognitive difficulty** (asked of persons age 5 or older): Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- **Ambulatory difficulty** (asked of persons age 5 or older): Does this person have serious difficulty walking or climbing stairs?
- **Self-care difficulty** (asked of persons age 5 or older): Does this person have difficulty dressing or bathing?
- **Independent living difficulty** (asked of persons age 15 or older): Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

The ACS definition recognizes that disability is a dynamic concept that changes over time as one's health improves or declines, as technology advances, and as social structures adapt.

Table 5-37 describes the population in Blue Lake who may require housing with special features to accommodate persons with disabilities. The majority of the population with disabilities are in the 18 – 64 year and elderly group (65 and older). Most of the disabilities in

¹¹ <https://www.disabilitystatistics.org/help/glossary#68>; accessed July 1, 2026

the 18 – 64 year group are cognitive (28 percent). Map 16 shows the population with disabilities are distributed throughout Blue Lake's. According to City staff this mapping is an accurate representation of Blue Lake

Table 5-37 – Persons with Disabilities, 2024

	Blue Lake		Humboldt County	
	Number	Percent	Number	Percent
Total Population over 5 years	923	100%	126,184	100%
Population over 5 years with a disability	260	28%	25,808	20%
Total Population 5-17 years	27	100%	18,680	100%
Population 5-17 years with disability	0	0%	2,073	11%
Sensory (Hearing/Vision)	0	0%	12	0%
Ambulatory	0	0%	77	0%
Cognitive	0	0%	1,926	10%
Self-care	0	0%	599	3%
Independent Living	--	--	--	--
Total Population 18-64 years	519	100%	79,785	100%
Population 18-64 years with disability	157	30%	13,747	17%
Sensory (Hearing/Vision)	10	2%	4,031	5%
Ambulatory	39	8%	3,870	5%
Cognitive	147	28%	8,997	11%
Self-care	27	5%	2616	3%
Independent Living	89	17%	5,580	7%
Total Population 65 years and older	377	100%	27,719	100%
Population 65 and older with a disability	103	27%	9,988	36%
Sensory (Hearing/Vision)	64	17%	5,509	20%
Ambulatory	50	13%	5,793	21%
Cognitive	11	3%	2017	7%
Self-care	26	7%	2562	9%
Independent Living	40	11%	3,126	11%

Note: Persons may have more than one disability and percentages may not add up to 100 percent due to rounding. Source: 2020 – 2024 ACS 5-year estimates (Blue Lake), 2024 ACS 1-year estimates (Humboldt County) Table S1810.

Countywide, the 65+ age group has the largest number of persons with disabilities (36 percent), and in this age group the most common disability is hearing/vision (17% of the total). There are no group homes or residential care facilities operating in the City to support persons with disabilities, which suggests there may be an unmet need for those types of facilities.

6.3.2 Persons with Developmental Disabilities

Senate Bill (SB) 812 requires the City to include discussion of the needs of individuals with a developmental disability within the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a “developmental disability” means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes intellectual disabilities, cerebral palsy, epilepsy, and autism.

According to the California Department of Developmental Services, in December, 2025 there were an estimated 5,135 consumers of developmental disability services in the Redwood Coast region¹². The region includes Humboldt, Del Norte, Mendocino and Lake Counties which has a combined total population of 314,749 persons as of January 1, 2026¹³. These figures indicate that 1.6% of the region’s population has a developmental disability, and assuming that same percentage occurs in the City of Blue Lake, out of the 1,149 persons estimated to live in Blue Lake in January, 2026, 19 are estimated to have a developmental disability.

Many persons with developmental disabilities can live and work independently in a conventional housing environment. Individuals with more severe disabilities require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical care and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for persons with developmental disabilities is the transition from the person’s living situation as a child to an appropriate level of independence as an adult. Most persons with developmental disabilities in the Blue Lake area with the Zip Code 95525 lived

¹² California Department of Developmental Services, Monthly Caseload Reports, <https://www.dds.ca.gov/transparency/facts-stats/> accessed June 2, 2026.

¹³ Department of Finance, Report E-1 and E1-H Population and Housing Estimates for Cities, Counties, and the State, January 1, 2025 and 2026.

in the home of the parent or guardian and the remainder lived independently or in supportive housing¹⁴.

6.3.3 State and Federal Requirements

In response to the serious lack of accessible housing in the United States, the Fair Housing Act requires that all ground floor dwelling units in buildings of four or more units without elevators and all dwelling units in elevator buildings of four or more units include the following basic features of accessible and adaptive design:

- Public and common areas must be accessible to persons with disabilities; and
- Doors and hallways must be wide enough for wheelchairs.
- All units must have:
 - An accessible route into and through the unit;
 - Accessible light switches, electrical outlets, thermostats, and other environmental controls;
 - Reinforced bathroom walls to allow later installation of grab bars; and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

The Fair Housing requirements are included in California's Title 24 regulations, which are enforced by the City through its building codes, building plan review, and site inspections.

In the case of persons with a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation) that substantially limits one or more major life activities, landlords may not:

- Refuse to let tenants make reasonable modifications to their dwelling or common use areas, at their expense, if necessary for the disabled person to use the housing; or
- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the housing.

Besides the construction of new accessible housing, the needs of individuals with limitations can sometimes be met by simply retrofitting existing housing to transform conventional units into suitable housing. This is perhaps the least costly way in which to provide accessible housing.

6.3.4 Persons with Disabilities: Patterns and Trends

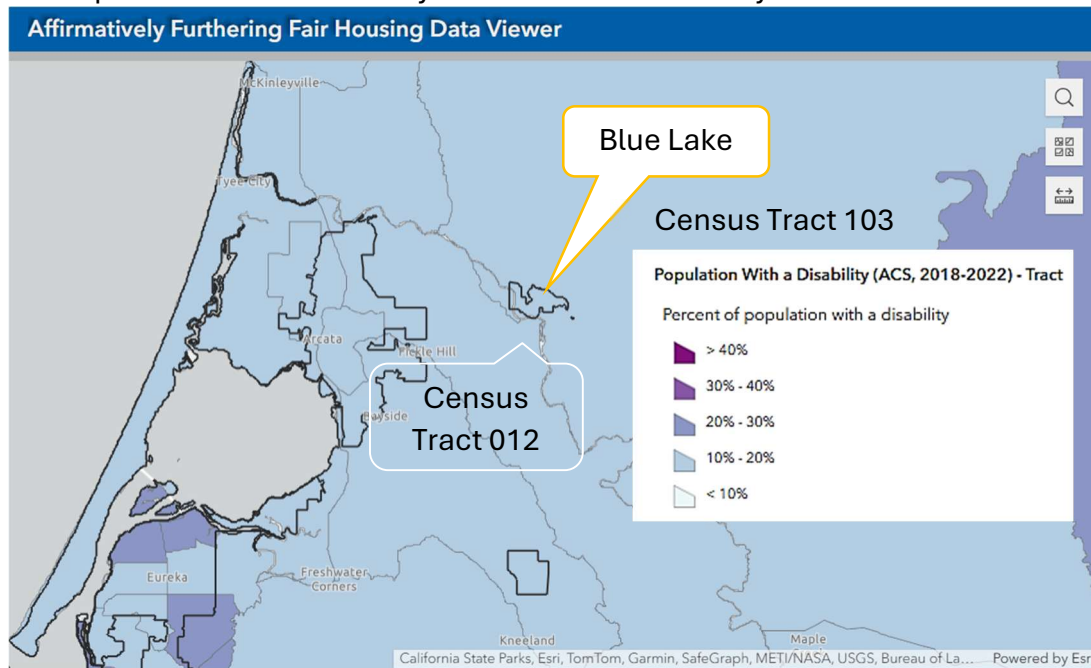
The regional comparison in Map 16 indicates Blue Lake had a similar percentage population of persons with disabilities as surrounding areas in 2022. Adjoining Blue Lake are Census Tracts where the percentage of persons with a disability is 10 to 20 percent of the population

¹⁴ Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type for the End of December, 2021.

according to the 2022 ACS data in HCD's Affirmatively Furthering Fair Housing (AFFH) viewer.

Map 16 displays the geographic distribution of persons with disabilities countywide according to the 2018-2022 ACS data. It shows that populations in the unincorporated areas east and south of Blue Lake have higher rates of disability, as measured by the percentage of the population with disabilities.

Map 15 – Population with a Disability in Blue Lake and Nearby Areas



Source: [HCD's AFFH Viewer](#) accessed June 3, 2026

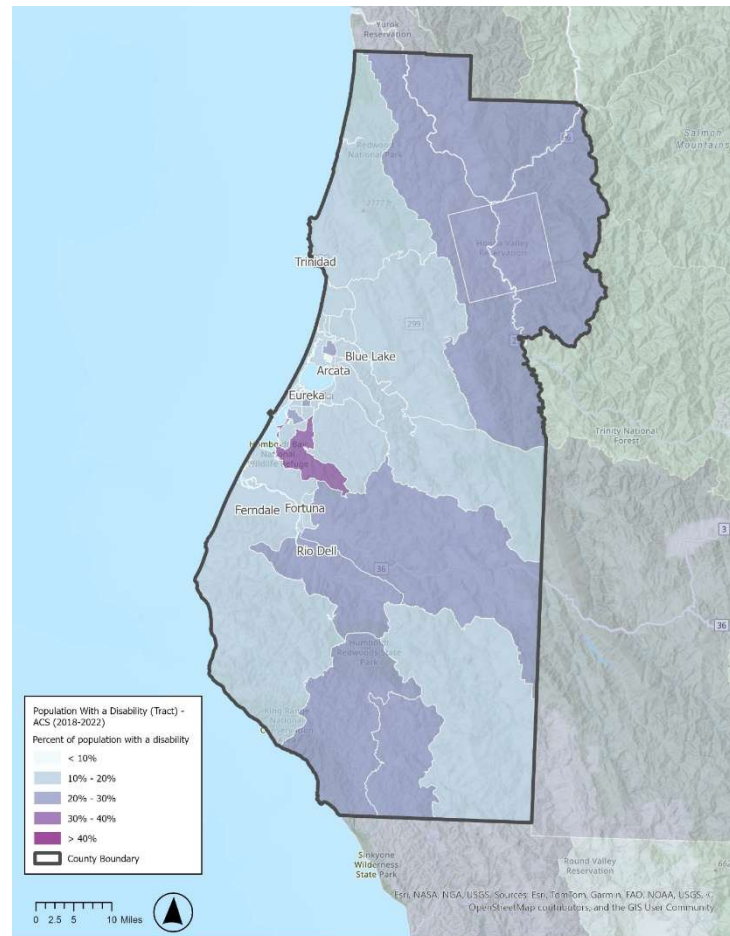
However, the more recent 2024 ACS data indicates that the percentage of persons with disabilities may have increased in Blue Lake compared to neighboring census tracts and the County as a whole. The percent of the population in Blue Lake reporting a disability was 26% in 2024 whereas in Census Tract 012 to the south 17% of the population reportedly had a disability and in Census Tract 103 to the north, 18% of the population reported a disability. For overall Humboldt County, 20% of the population reported having a disability. This differential may be attributed to the number and share of Blue Lake residents who are 55 and older has increased according U.S. Census data as presented in Table 5-35.

The data in Table 5-35 indicates that while Blue Lake's total population declined between the 2010 and 2020 Decennial Censuses (and the 2024 ACS indicates this pattern has continued), the overall number of individuals who are 55 and older increased, which results in corresponding share increase of Blue Lake's total population.

The County saw similar changes, as reported in Table 5-4 above. While the number and share of individuals who are 55 and older increased in the County, the changes do not appear as significant when compared to Blue Lake's due to the overall larger population and that the County's population did not decline between 2010 and 2020.

Table 5-38 below shows the disabled population by race in Blue Lake in 2024. It shows that nearly all persons with disabilities are white, and 28 percent of the white population report having a disability. The only other racial category with any reported disabilities are "Two or more races", which reportedly has a disability rate of 16 percent.

Map 16 – Humboldt County Population with Disabilities



Based on local knowledge, there are no Blue Lake neighborhoods with concentrations of persons with disabilities. This is likely attributed to Blue Lake's small size and low population. There are no concentrations of group homes, residential care facilities, assisted living or other housing developments or facilities with a potentially higher coincidence of persons with disabilities in Blue Lake because, at this time, no such facilities operate in Blue Lake.

While the City's sidewalk network is not complete, incomplete segments generally coincide with individual lots that are vacant or developed with older homes, as well as lower-density neighborhoods with the western portion of Blue Lake generally having more of the lower-density neighborhoods. In recent years, the City has added and/or improved pedestrian accessibility and safety infrastructure to both sides of Greenwood Avenue, the primary thoroughfare to Blue Lake. Approximately 1,300 feet of Greenwood Avenue, a major collector, has been improved, including the entire frontage of Blue Lake Elementary. ADA curb drops at sidewalk/street intersections on both sides of Greenwood Avenue have been added. The visibility of crosswalks has been enhanced using zebra striping. Where Greenwood Avenue intersects with Railroad Avenue, textured pavement and a pedestrian

beacon have been installed. Given that Greenwood Avenue is centrally located and is classified as a major collector, these provide a communitywide safety benefit. Also the segment of the Annie & Mary Trail that runs through the middle of the City from Chartin Road to H Street has been constructed recently.

The City receives resident requests for accessibility improvements to existing homes, with exterior ramps being the most common improvement. City staff have not noted that these requests come from specific neighborhoods.

Table 5-38 – Disability by Race and Ethnicity, Blue Lake, 2024

Race and Hispanic or Latino Origin	Total	With a Disability	% with a Disability
White alone	903	252	27.9%
Black or African American alone	0	0	-
American Indian and Alaska Native alone	19	0	0.0%
Asian alone	0	0	-
Native Hawaiian and Other Pacific Islander alone	8	0	0.0%
Some other race alone	2	0	0.0%
Two or more races	50	8	16.0%
White alone, not Hispanic or Latino	877	252	28.7%
Hispanic or Latino (of any race)	26	0	0.0%
Source: ACS 5-Year, 2024, Table S1810			

Table 5-39 below provides a summary comparison of the oldest age groups using 2024 ACS data. In these age categories, Blue Lake residents have a significantly lower rate of disability in comparison to Humboldt County.

Table 5-39 – Total Disabilities for Ages 65 and Older

Ages	Blue Lake		Humboldt County	
	Number	Percent	Number	%
65-74 years	61	21.6%	4,674	28.5%
75 and older	42	44.2%	5,314	46.9%
Total	103	65.8%	9,988	75.4%
Source: 2020 – 2024 ACS 5-year estimates (Blue Lake), 2024 ACS 1-year estimates (Humboldt County), Table S1810				

6.4 Large Households Patterns and Trends

A large household is one with five or more members. Large households are considered a special needs group because they require larger homes, but do not necessarily make enough money to afford many of the larger homes that may be available. Large homes are often luxury homes out of the range of affordability for lower income households; thus, a

large household may struggle to find suitable affordable housing. Another potential outcome for large families who are unable to find appropriate housing is overcrowding.

The number of large households, by tenure, in the City is shown in Table 5-40, along with data for Humboldt County. According to 2024 ACS data, there are no renter- or owner-occupied large households in the City, although this may be due to data margin errors related to Blue Lakes's small population size. In contrast, nearly 7% of households in the County are considered to be large, with most of the large households (63.8%) living in houses they own.

Table 5-40 – Large Households by Tenure, 2024

	Blue Lake		Humboldt County	
Owner Households				
5 persons	0	0%	1,798	48.6%
6 persons	0	0%	262	7.1%
7 or more persons	0	0%	302	8.2%
Owner Total	0	--	2,362	63.8%
Renter Households				
5 persons	0	0%	359	9.7%
6 persons	0	0%	318	8.6%
7 or more persons	0	0%	664	17.9%
Renter Total	0	--	1,341	36.2%
Total Large Households	0	--	3,703	100%
Total Households	575	n/a	55,558	6.67%

Source: 2020 – 2024 ACS 5-year estimates Table B25009.

Household sizes have been fluctuating in Blue Lake. As shown in Table 5-41, after increasing from 2000 to 2010, the average household size decreased to 2.23 persons per household in 2020.

Table 5-41 – Household Size, 2000-2020

Year	Population	Households	Persons per Household	Household Size Percent Change
2000	1,135	504	2.25	--
2010	1,253	518	2.42	7.5%
2020	1,208	541	2.23	(8.4%)

Source: 2000, 2010 and 2020 U.S. Census.

Table 5-42 shows the number of persons per unit for occupied units by tenure. The number of persons per unit is fluctuating for both renter and owner units. After increasing in 2010 from 2000, the average household size decreased to 1.46 persons per rental unit, and 1.92 persons per owner-occupied unit in 2020. There are generally more persons per unit in an owner-occupied housing units throughout the time period.

Table 5-42 – Household Size by Tenure, 2000-2020

Year	Renter Occupied Housing Units	Persons per Renter Unit	Owner Occupied Housing Units	Persons per Owner Unit
2000	194	1.99	310	2.41
2010	223	2.33	295	2.62
2024	227	1.46	314	1.92

Source: 2000, 2010 U.S. Census, 2024 ACS 5 Year Estimates Table B25010.

6.5 Single-Parent and Female-Headed Households

Single-parent households, and those headed by single females in particular, experience the full range of housing problems. Single parent households, particularly female-headed households, generally have lower-incomes and higher living expenses, often making the search for affordable, decent, and safe housing more difficult. Single parent households often cannot afford units large enough to accommodate their families which in turn increases the possibility of overcrowding; and sometimes, they experience discrimination. In addition to difficulties faced by these households in finding and maintaining affordable housing, these households also typically have additional special needs relating to access to day care/childcare, health care and other supportive services. The City of Blue Lake recognizes these problems and has included policies and programs to address affordability, overcrowding, and discrimination for all segments of the population.

Table 5-43 – Single-Parent Households, 2010 and 2024

	Households	% of Single-Parent Households	% of Total Households
Blue Lake 2010			
Total Households	518	--	100%
Female householder, no spouse, with Children	43	72%	8.3%
Male householder, no spouse, with Children	17	28%	3.3%
Total Single-Parent Households with Children	60		11.6%
Blue Lake 2024			
Total Households	575		100%
Female householder, no spouse, with Children	0	0%	0%
Male householder, no spouse, with Children	25	100%	4.4%
Total Single-Parent Households with Children	25		4.4%
Humboldt County 2024			
Total Households	55,558		100%

	Households	% of Single-Parent Households	% of Total Households
Female householder, no spouse, with Children	5,818	64.2%	10.5%
Male householder, no spouse, with Children	3,249	36.8%	5.8%
Total Single-Parent Households	9,067		16.3%

Source: U.S. Census Bureau. "Households and Families." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S1101, <https://data.census.gov/table/ACSST1Y2024.S1101?q=S1101&g=050XX00US06023>. Accessed on 19 Jun 2026.

The total number of single-parent households in the City decreased from 2010 to 2024, as shown in Table 5-43: in 2010, there were 60 single-parent households, and in 2024, there were 25. In 2024, there were no single-parent female-headed households, when they comprised 8.2% of all households in Blue Lake. However, underreporting maybe occurring as the City is aware that some current and previous employees are single female-headed households with children at home.

Table 5-43 also compares the number of households that are headed by single parents in Blue Lake and Humboldt County, as per 2024 ACS data. Single-parent households comprise 4.4% of all households in the City and a little more than 16% in the County in 2024.

Housing needs of lower-income single-parent households can be more acute than those of other lower-income households. Both male and female headed single-parent households are subject to child day care costs in order to allow the household head to work. Many single-parent households are in poverty. As shown in Table 5-44 below, of households with children in the home, female-headed single parent households have the highest poverty rate in Humboldt County at 15.9 percent.

Blue Lake appears to be very different from the rest of the County. First, the ACS reported no female-headed households below the poverty level in 2024. The ACS also reported the poverty status for all families declined by more than half, dropping from 9.6% in 2010 to 4.4% in 2024.

Table 5-44 – Poverty Status by Family Type 2010, 2024

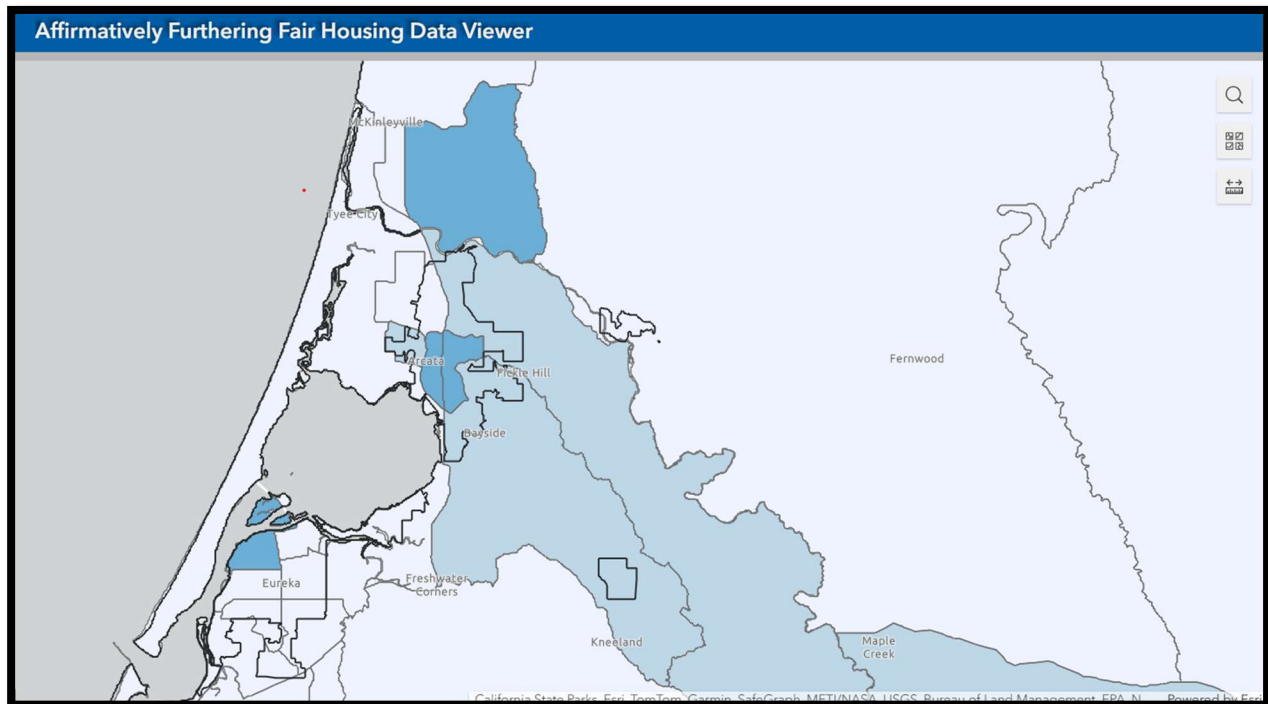
	Blue Lake		Humboldt County	
Family Type	2010	2024	2010	2024
Female Householder	89	44	6,779	5,818
Percent below poverty level	14.6%	0%	25.4%	15.9%
Married Couples	170	193	22,441	20,369
Percent below poverty level	8.2%	0%	3.9%	6.3%
Total Families	280	273	32,189	29,436

Percent below poverty level	9.6%	4.4%	9.5%	10.7%
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2010 and 2024 ACS 5-year Estimates (City) and 1-year Estimates (County), Table S1101

Figure 11 below shows that Blue Lake has a low percentage of female headed household and no spouse/partner in comparison to the region. The Census Tracts south of the City have higher rates of single parent female headed households at 20 to 40 percent.

Figure 11 – Percent of Children in Female Headed Households, No Spouse Partner Present



Source: [HCD's AFFH Viewer](#) accessed June 3, 2026

6.6 Farmworkers

Farmworkers are defined as those households whose wage-earners make their living through permanent or seasonal agricultural work. Farmworker households may move with the seasons to different farming communities, or those who find tree planting jobs and who also move throughout the forested regions on a seasonal basis. Farmworker households may permanently reside in a community. According to the 2022 U.S. Department of Agriculture Census, it is estimated there were nearly 1,468 farmworkers in Humboldt County. Of those, approximately 625 worked 150 days or more at the same farm, whereas 843 worked less than 150 days on the same farm. This data suggests that a majority of farmworkers are seasonal.

Regionally, agricultural operations and timber production dominate the landscape. According to the 2017 Humboldt County General Plan there are 1.2 million acres of private forested land and 0.3 million acres of public forested land in Humboldt County, covering more than 80% of the County's land area. Closer to Blue Lake, the agricultural uses are primarily small farms and timberlands with little need for seasonal or permanent farmworkers. Intensive farming does not occur within Blue Lake's city limits. There is one 15-acre parcel on the south side of the City zoned Agriculture-Exclusive that may have active agricultural operations; however, based on recent aerial imagery of the site it appears to be used for grazing which would likely not require farmworkers or farmworker housing.

The 2024 American Community Survey indicates there are approximately 30 individuals, over the age of 16, employed in the agriculture, forestry, fishing and hunting, and mining industries and live in the City (ACS, Table DP03, 2024). Close to the City there are several sand and gravel mining operations which may be a source of employment for some of those individuals. Also, Green Diamond Resource Company operates a tree nursery in nearby Korb, which may also employ some of those individuals.

Table 5-45 –Hired Farm Labor – State of California and Humboldt County, 2022

	Farms	Hired Workers	\$1,000 payroll
California	26,053	372,134	9,575,439
Humboldt County	224	1,468	44,799

Source: USDA Census of Agriculture 2022

Table 5-46 – Hired Farm Labor – State of California and Humboldt County, 2022

		California	Humboldt Co.
150 Days or More	Farms [All]	17,749	128
	Workers [All]	205,171	625
	Farms with 10 or More Workers		
	Farms	4,819	25
	Workers	168,060	863
Fewer than 150 Days	Farms [All]	16,273	158
	Workers [All]	166,963	843
	Farms with 10 or More Workers		
	Farms	3,115	12
	Workers	130,995	477

Source: USDA Census of Agriculture 2022

In 2022 a Farmworker Health Study (FWHS) survey funded by the California Department of Public Health¹⁵ was published which found most farmworkers in California lived in large, overcrowded households with low incomes and several household problems, arrangements associated with decreased mental health. The study found farmworkers households were larger than the California average (3.0 persons per household), with a median household size of four persons. Over one-fourth (29%) of farmworkers' households had six or more persons. More than half (55%) of farmworkers reported that two persons (including themselves) slept in their room - a figure somewhat less than the percent married (67%) - but more than one-fourth (25%) slept in a room with three or more persons indicating over-crowding.

The survey found children were a significant part of respondents' households. More than two-thirds (70%) of farmworkers lived in households with one or more children under the age of 18. The median number of children per household was two, and more than two in five (42%) households had three or more children. Only two percent of farmworkers lived in households with children who worked.

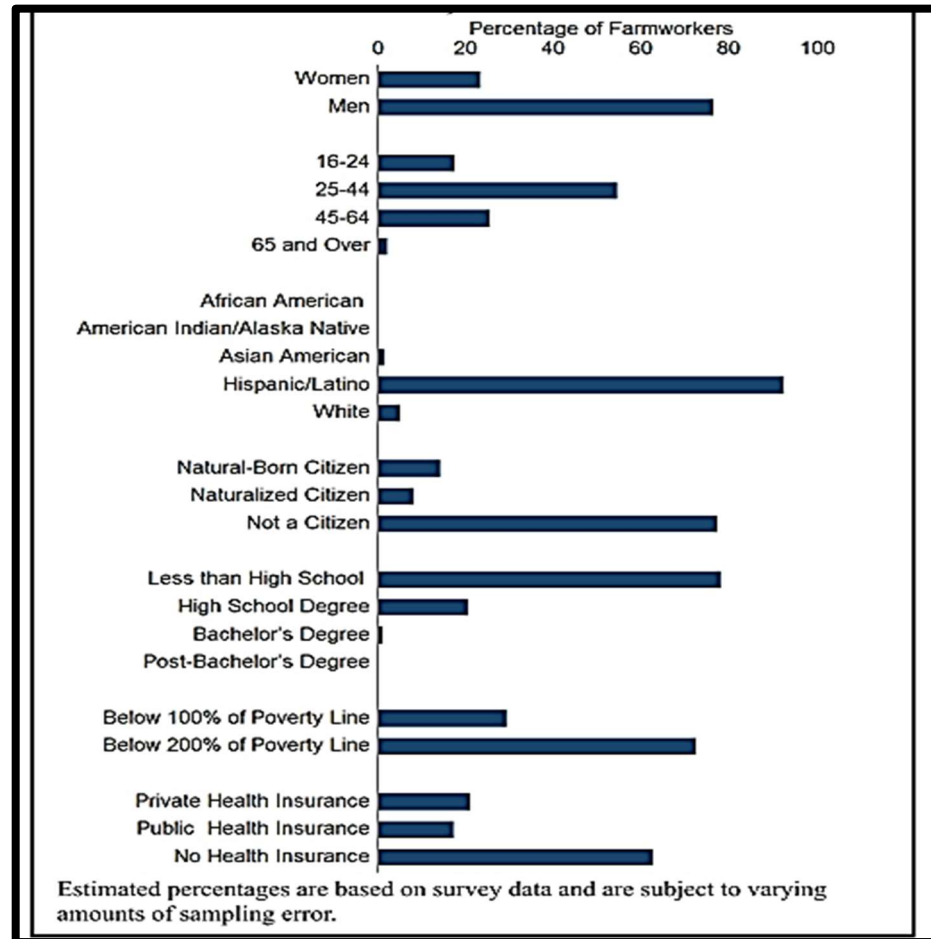
The City was unable to locate Blue Lake-specific demographic data of farmworkers. Figure 12 provides a demographic summary of key characteristics of California Farmworkers based on 2009-2011 American Community Survey data which is assumed to be representative of the current farmworker population in Blue Lake, with the exception of farmworkers employed in the cannabis industry. According to this report, farmworkers in California:

- Are more likely to be men
- Between the ages of 25 and 44
- Over 80 percent are Hispanic/Latino
- Are not a citizen
- Have less than a high school education
- Live below the poverty line, with a majority living 200 percent below the poverty line
- Do not have health insurance

¹⁵ UC Merced Community and Labor Center, Farmworker Health In California: Health In A Time Of Contagion, Drought, And Climate Change, 2022.

Figure 12 –
Demographic
Summary of
California
Farmworkers,
2011

Source: Farmworkers
in California: A Brief
Introduction, Latino
Caucus, October
2013.



The National Agricultural Workers Survey (NAWS) data finder also provides some 2022 demographic insights that point to farmworker housing needs: (<https://www.dol.gov/agencies/eta/national-agricultural-workers-survey/naws-data-finder> accessed June 3, 2026). The NAWS data include crop worker characteristics: demographics; employment; health; housing; and income, earnings, and assets.

- 22% of US crop workers' lived in crowded housing (more than one person per room).
- Almost 30% had incomes between \$20,000 and \$30,000 (29.2 percent).
- 68% of interviewed farmworkers were men.
- Farmworkers' average age was 39.
- 66% of all farmworkers were married.
- 40% of all farmworkers had children.
- 40% said the highest level of formal education completed by farmworkers was ninth grade.

Altogether these data indicate that farmworker housing needs to be affordable to extremely low and very low income households. Housing configurations for families and group living

situations are needed. Farmworker housing needs to be located near schools and employment opportunities for spouses. Also, the data indicates a need for the dissemination of fair housing materials being made available in Spanish, and proactive outreach to the farmworker community. There are two general categories of farmworker housing which are both regulated by the state Health and Safety Code (HSC):

- Housing provided by the Employer: Living quarters provided by an employer in connection with any work (including agricultural work), whether or not rent is involved. HSC 17008(a) applies.
- Housing not provided by the Employer: Living quarters that house agricultural workers employed by an agricultural employer(s) but the housing is not provided by the employer. HSC 17008(b) applies.

Additionally HSC §§ 17021.5 through 17021.8 details how cities are to regulation employee housing, including farmworker housing:

- Allow agricultural employee housing for six or fewer persons by-right in residential single family zones, and other zones that permit single-family dwellings, subject to the same regulations as a single-family dwelling.
- Allow agriculture employee housing of no more than 12 units or 36 beds as a by-right agricultural use in agricultural zones (the Agricultural Exclusive (AE) zoning district for Blue Lake). Provide streamlining to allow qualifying employee housing on qualifying lands designated as agricultural.

As discussed in Chapter 6, at this time the Blue Lake Zoning Ordinance does not reflect recent amendments to the cited HSC sections; therefore, it is the City's practice to apply State law directly when reviewing employee housing applications. Program HI-2(G) commits the City to amending the Zoning Ordinance to address these inconsistencies.

6.7 Acutely Low Income Households and Persons Experiencing Homelessness

Individuals and families may find themselves homeless for a variety of economic, social and/or personal reasons. Their homelessness can be a temporary, a semi- or permanent living situation. Each situation in which people become homeless is different, requiring different housing needs. Regardless of the cause, the most immediate housing needs can be satisfied with three basic shelter types: emergency, transitional and temporary.

The Point in Time Count (PIT) is an annual census of persons experiencing homelessness coordinated by the Humboldt Housing and Homelessness Coalition. The count provides data to help communities prioritize shelter and housing services meeting the needs of this special population.

As PIT Counts are linked to federal programs the federal definitions of homelessness are used in the counts. The federal definitions consider persons who are experiencing homelessness to be either:

- An unsheltered homeless person/household resides in: A place not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, or on the street.
- A sheltered homeless person/household resides in: A supervised publicly, or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs).

HUD defines a chronically homeless individual as an adult (persons 18 years or older) who has a disability and:

- Has either been continuously homeless for a year or more; or
- Has had at least four separate occasions of homelessness in the past three years where the combined total length of time is at least 12 months. Each period separating the occasions must include at least seven nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.

To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency shelter/safe haven during that time. The chronic homeless population represents one of the most vulnerable populations and some of the hardest to house.¹⁶

For the Humboldt County region, the 2024 PIT counted 551 chronically homeless individuals down from 746 in 2022, a 26% decrease. The 2024 PIT counted 42 persons experiencing homelessness in the Blue Lake area. This is an increase of 28 persons from the 2019 count which identified 14 persons experiencing homelessness in the Blue Lake area. In 2022, Blue Lake and McKinleyville communities were combined and 32 individuals were counted, as shown below in Table 5-47. The most recent PIT Count data indicates there may be more unhoused people living in and/or near Blue Lake, which is different pattern than that of the County as a whole which saw a decrease of 129 persons in the homeless population during this same time period. However, for all PIT Counts it is unknown how many individuals were counted within Blue Lake city limits verses living nearby but in the unincorporated area. Regardless and as discussed further below, the Blue Lake Resource Center does provide support services and coordinates with Humboldt County Department of Health and Services to assist with connecting unhoused individuals with shelter but a shelter does not operate in the City of Blue Lake.

¹⁶ NorCal Continuum of Care, 2022 Point in Time Count final report, pg. 20.

Table 5-47 – Persons Experiencing Homelessness, 2019 and 2024

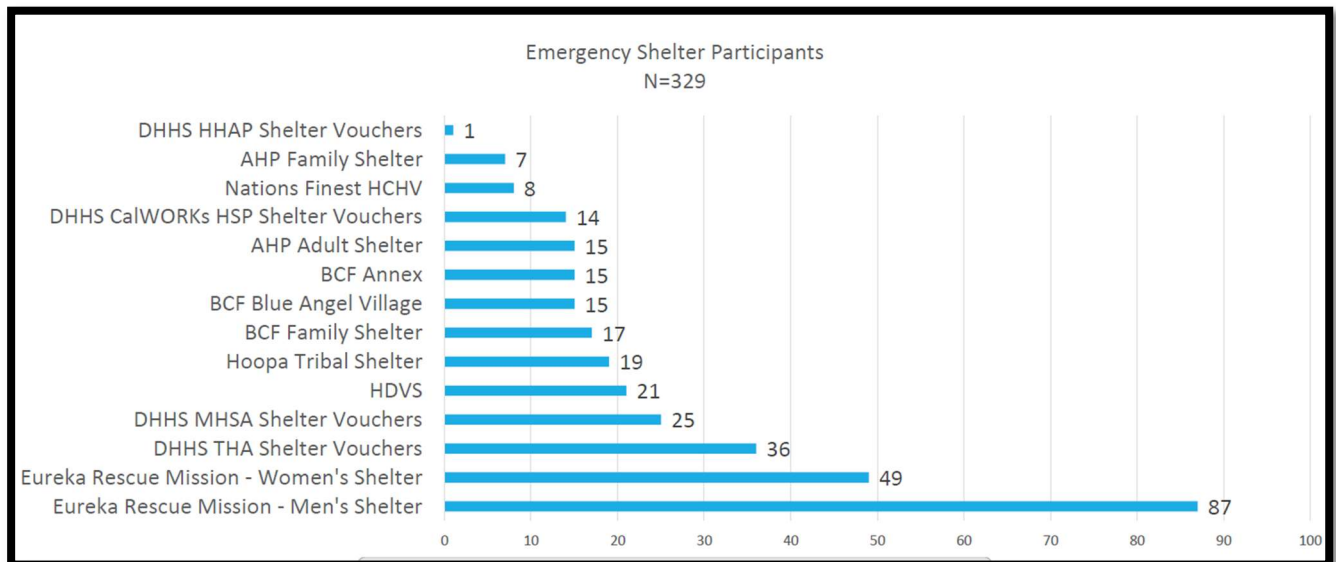
Location	2019 Total Persons	2022 Total Persons	2024 Total Persons
Blue Lake Area	14	32*	42
Humboldt County Total	1,702	1,656	1,573

* For this PIT Count, the communities of Blue Lake and McKinleyville were combined

Source: Blue Lake 6th Cycle Housing Element, 2024 PIT Count, Humboldt Housing and Homelessness Coalition, June 26, 2024

Homeless services are provided in the City by the Blue Lake Community Resource Center. This organization, which is the primary entity that provides social services in the City, is a partnership between St. Joseph Health System, Blue Lake Family Resource Center, and First Five Humboldt.

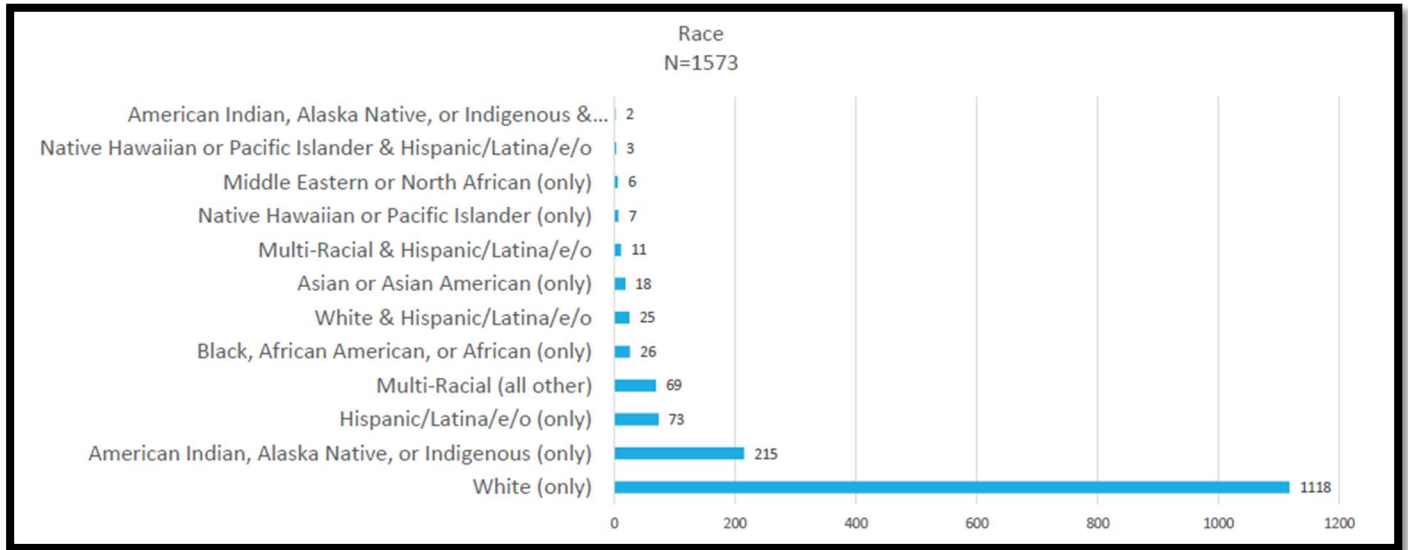
While there are no shelter beds within the City of Blue Lake identified in the 2024 report, Figure 13 below lists the shelters in surrounding areas that may be available to serve the unhoused population in the Blue Lake area. The nearest emergency shelters are provided by the Arcata House Partnership (AHP) approximately four miles west from Blue Lake.

Figure 13 – Emergency Shelters in Humboldt County

Source: 2024 Point In Time Count, Humboldt Housing Coalition

Figure 14 below provides the available racial and ethnic composition data from the 2024 PIT count for Humboldt County. This data indicates the majority of unsheltered individuals Humboldt County are White and Non-Hispanic, and American Indian/Alaska Native being the next largest racial group.

Figure 14 – Race in the 2024 PIT Count



Source: 2024 Point In Time Count, Humboldt Housing Coalition

Figure 15 shows the gender of homeless individuals in the 2024 PIT. Approximately 2/3 of the individuals counted were male.

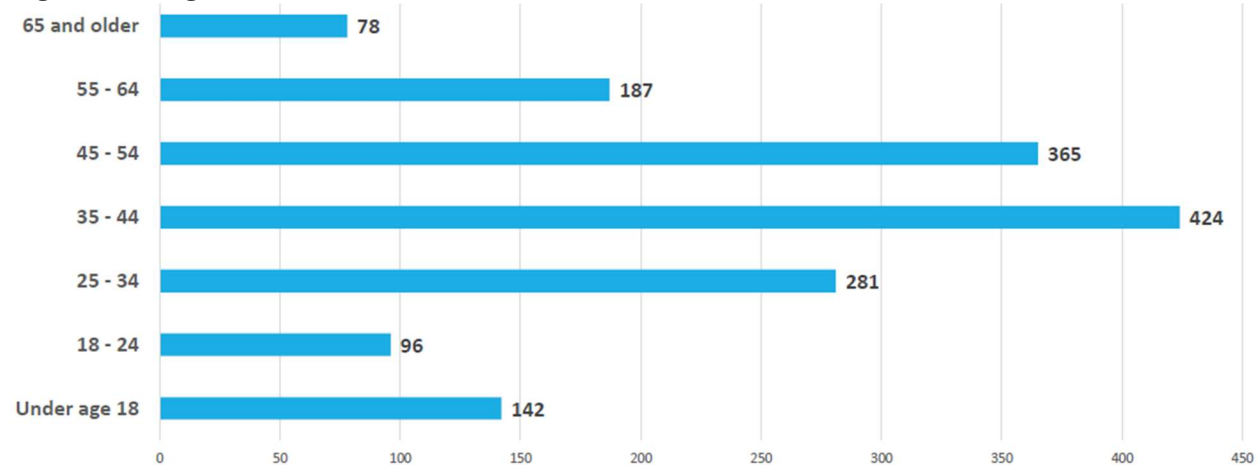
Figure 15 – Gender of Individuals in the 2024 PIT Count

Woman (Girl if child)	508
Man (Boy if child)	1043
Culturally Specific Identity	0
Transgender	2
Non-Binary	2
Questioning	0
Different Identity	0
Multiple Genders	18

Source: 2024 Point In Time Count, Humboldt Housing Coalition

With respect to age, 142 children under the age of 18 were counted in the 2024 PIT Count. This percentage of minor children who are experiencing homelessness in Humboldt County is high, particularly considering they are the most vulnerable age group in the population.

Figure 16 – Age of Individuals in the 2024 PIT Count



Source: 2024 Point In Time Count, Humboldt Housing Coalition

Clearly there is a need for shelter and housing that is available and affordable to persons and families who experience homelessness. While emergency shelters provide temporary shelter and safe place to be, they do not provide a long term solution. Overall addressing the housing needs of this special population requires a variety of housing types that is assured to be affordable, mostly by way of government subsidies, such as housing choice vouchers. There are examples of communities that employ more affordable housing forms that could provide pathways for homeless persons to get into housing, such as tiny houses.

The City's Zoning Ordinance allows emergency shelters by right in one zone – the Opportunity Zone or O-Zone. The zone allows emergency shelters that are limited to occupancy of six months or less with onsite management and security and limited to a maximum of 15 beds. It also requires a separation of 300 feet between emergency shelters. There are other performance standards that apply more generally to any development in the O-Zone that would also apply to emergency shelters, and some of these, such as the lighting and parking standards, go beyond the current restrictions allowed by state law. Program HI-2(F) that is included in Chapter 4 of this Element proposes to modify the emergency shelter requirements to be consistent with current state law.

Permanent supportive housing is also needed to meet the needs of those experiencing chronic homelessness and disabilities. The 2024 PIT estimated 412 homeless individuals in the County had a severe mental illness disability which speaks to a need for permanent supportive housing and group homes. Given the number of children experiencing homelessness, housing that is configured for families, is affordable for this target population, and is located close to schools is critical. Universally, housing for this target population needs to be located close, e.g., no more than a quarter of a mile, from a transit stop. Ideally the housing would be close to essential services such as a full grocery store, pharmacy, and other services to meet day-to-day needs of individuals; however, Blue Lake does not have a grocery store, pharmacy or other stores that offer typical essentials. The closest grocery store is in

community of Glendale, however, transit service is not available. Limited transit service is available to the City of Arcata, where there are several shopping options for groceries, pharmacies, and other essential services. The Blue Lake Resource Center operates a food pantry and hygiene supplies closest, and holds twice monthly food distribution days. Housing Element Programs HI-11 and HI-13 make progress on these needs to work collaboratively at the regional level to address homelessness, to improve housing opportunities for acutely low income households.

The City's programs dovetail with the regional efforts of the Humboldt Homeless and Housing Coalition's "Regionally Coordinated Homelessness Action Plan for Fiscal Years 2023 – 2024 through 2027-2028".¹⁷ For example, Key Action PM 1 of that Plan seeks to secure \$1,308,215 in state funding for permanent housing that serves people experiencing homelessness. Program HI-13(G) commits the City to exploring entering into a multi-jurisdictional agreement to provide housing and/or shelter for persons experiencing homelessness

6.8 Extremely Low Income Households

Extremely low income (ELI) households are defined as households with a gross annual income that is between approximately 15 to 30 percent of the area median income (AMI).¹⁸ HCD and HUD calculate AMI levels for Humboldt County; these governmental agencies do not calculate AMI for cities. Most, if not all, extremely low income households require rental housing, and are more likely to face housing problems such as overpaying, overcrowding, and accessibility issues, and substandard housing conditions. Extremely low-income homeowners often cannot afford the repairs and maintenance necessary to maintain a housing unit's condition. Extremely low-income households can fall within a special needs category (disabled, seniors, large households, or female-headed households) and require supportive housing services, which are limited in Blue Lake. Most families and individuals receiving public assistance, such as social security insurance or disability insurance, are considered extremely low income households. Many minimum wage workers would also be considered extremely low-income households.

Tenure and Trends. As shown in Table 5-48, a Blue Lake family or household of four in 2026 with a gross annual income of up to \$33,000 is considered to be extremely low income, and an individual with a gross annual income of \$20,450. Based on the 2024 ACS for the City, most Blue Lake households are one or two person households, and when these figures are

¹⁷ <https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/calich/hhap-round5/humboldt-application.pdf>, accessed July 16, 2026.

¹⁸ To determine the extremely low-income limit, HUD uses the Federal Poverty Guidelines, published by the Department of Health and Human Services. The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. HUD compares the appropriate poverty guideline with 60% of the very low-income limit and chooses the greater of the two as the extremely low-income limit. The value may not exceed the very low-income level.

combined together, at least 105 Blue Lake households (renter and owner) were estimated to be extremely low income in 2024, 18 percent of the total number of households.¹⁹

The Health and Safety Code Sections 50052.5 and 50053 define housing affordability for ELI households to be no more 30% of the household's gross income. Table 5-48 also shows the maximum affordable housing cost for ELI households in 2026 using the definition of affordable per the cited Health and Safety Code Sections.²⁰

Figure 17 depicts the data in columns highlighted with yellow in Table 5-49 by tenure. It shows that at the beginning of the 2015-2019 ACS data collection period, Blue Lake owner households who are ELI began to decline. ELI renter households, as a percentage, had trended downward until the 2014 to 2018 CHAS, when the percentage ELI renter households relative to other renter households who are not ELI generally plateaued. The most recent CHAS data indicates that the plateau pattern may be transitioning and the share of renter households who are ELI is increasing.

Table 5-48 – Cost of Housing to be Affordable for ELI Households, 2026

Four Person Household	
Humboldt County AMI	\$97,100
Income Limit for ELI HH	\$33,000
Max. Monthly Cost	\$825
Max. Annual Cost	\$9,900
One Person Household	
Humboldt County AMI	\$67,950
Income Limit for ELI HH	\$20,450
Max. Monthly Cost	\$511
Max. Annual Cost	\$6,132

“AMI” means Area median income; “ELI” means extremely low income; “HH” means household

¹⁹ The 2024 ACS for Blue Lake reported that 105 households had incomes of \$10,000 or less.

²⁰ For extremely low income households, the product of 30 percent times 30 percent of the area median income adjusted for family size appropriate for the unit.

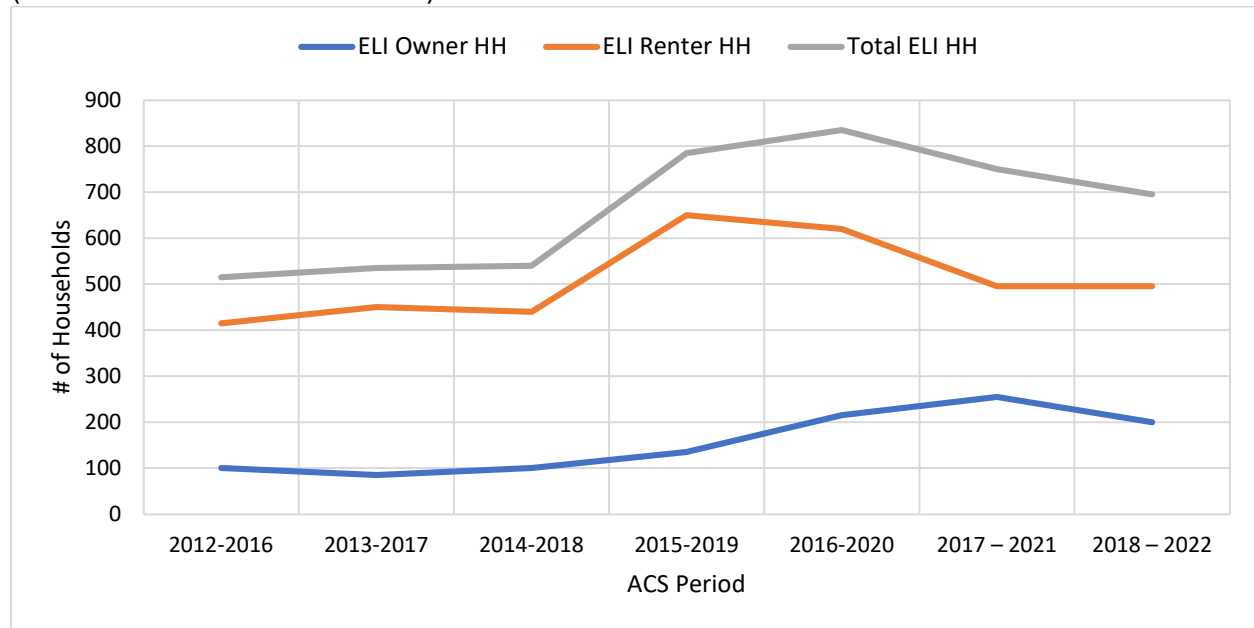
Table 5-49 – Extremely Low Income Households²¹

Year	ELI Owner Households			ELI Renter Households			ELI Total	
	# of HH†	% of All Owner HH†	As a % of ELI HH	# of HH†	% of All Renter HH†	As a % of ELI HH	Total # of HH†	% of All HH †
2012-2016 ACS	10	3.9%	20.0%	40	19.0%	80.0%	50	10.6%
2013-2017 ACS	20	7.1%	40.0%	30	14.3%	60.0%	50	10.2%
2014-2018 ACS	20	7.1%	40.0%	30	17.1%	60.0%	50	11.0%
2015-2019 ACS	25	9.8%	71.4%	10	5.7%	28.6%	35	8.1%
2016-2020 ACS	15	5.8%	23.1%	50	25.6%	76.9%	65	14.3%
2017 – 2021 ACS	10	3.7%	12.5%	70	31.8%	87.5%	80	16.5%
2018 – 2022 ACS	0	0.0%	0.0%	85	41.5%	100.0%	85	18.9%

† Counts per HUD Comprehensive Housing Affordability Strategy (CHAS) Source: HUD, Consolidated Planning/CHAS Data, <https://www.huduser.gov/portal/datasets/cp.html>, accessed June 9, 2026.

²¹ Household is defined as “All people living in a housing unit. Members of a household can be related (see family) or unrelated” HUD CHAS.

Figure 17 – Number of Blue Lake Households that are ELI 2012 – 2022
(Yellow Columns in Table 5-46)



Source: HUD, Consolidated Planning/CHAS Data, <https://www.huduser.gov/portal/datasets/cp.html>, accessed June 9, 2026.

Table 5-49 shows changes in tenure (renter vs. owner) of ELI households over time for Blue Lake. During the 2015-2019 CHAS period, the share of ELI owner households relative to ELI renter households has been consistently trending downward, while during the same period, an increasing number of renter households are ELI. The most recent CHAS period, which is 2018-2022, the data indicates all ELI households are renters, while no owner households are ELI. Overall, the data indicates the following patterns:

- Owner households who are ELI are disappearing.
- There has been a sharp increase in renter households who are ELI. In fact, all ELI households are now renters.

An increasing share of renter households who are ELI indicates significant affordability challenges, and decreasing access to affordable ownership housing. While Table 5-1 shows that Blue Lake's population has been steadily declining, the number of ELI renter households has been increasing, which may indicate deepening renter poverty and cost burden, consistent with the data in Table 5-20.

B. Housing Problems

Safe and affordable housing is an essential component of healthy communities. Residents who do not have a kitchen in their home are more likely to depend on unhealthy convenience foods, and a lack of plumbing facilities increases the risk of infectious disease. Research has found that young children who live in crowded housing conditions are at increased risk of food insecurity, which may impede their academic performance. In areas where housing

costs are high, low-income residents may be forced into substandard living conditions with an increased exposure to mold and mildew growth, pest infestation, and lead, or other environmental hazards.²² Housing problems presented below are sourced from the most current CHAS, which is the 2018-2022 data year. CHAS reports data for the number and share of households with one of the following four housing problems:

1. Unit lacks complete kitchen facilities
2. Unit lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden - monthly housing costs (including utilities) exceed 30 percent of monthly income

Additionally, the CHAS provides data on the number and share of households with one or more of the following severe housing problems, defined as:

1. Unit lacks complete kitchen facilities
2. Unit lacks complete plumbing facilities
3. More than one person per room
4. Severe Cost Burden - monthly housing costs (including utilities) exceed 50 percent of monthly income

Table 5-50 – Housing Problems, 2022

	HH has at least 1 of 4 Housing Problems	HH has at least 1 of 4 Severe Housing Problems	ELI HH has at least 1 of the 4 Housing Problems
Owner	35	20	0
Renter	100	50	40
Total	135	70	40

Source: <https://www.huduser.gov/portal/datasets/cp.html>, accessed June 9, 2026.

ELI = “extremely low income”; HH = “household”

Cost Burden. Table 5-51 reports 2018-2022 CHAS cost burden data for ELI households. For many households and families housing costs are typically the largest, single expense in a family's budget. “As housing costs consume larger proportions of household income, families have less income for nutrition, health care, transportation, education, etc. Severe cost burdens (greater than 50 percent) may induce poverty—which is associated with poor health outcomes for children and adults”.²³ There are two categories of cost burden:

Cost burden – Monthly housing costs (including utilities) exceed 30% of monthly income.

²² <https://www.hoperisinglc.org/indicators/index/view?indicatorId=2365&localeId=254>, access April 23, 2024

²³ California Department of Public Health, <https://data.chhs.ca.gov/dataset/housing-cost-burden-2006-2010>, accessed April 19, 2024.

Severe cost burden – Monthly housing costs (including utilities) exceed 50 percent of monthly income.

Table 5-51 shows that Blue Lake ELI renter households are experiencing cost burden and severe cost burden at high rates. This condition would also likely apply to ELI owner households if there were any.

Table 5-51 – Rates of Cost Burden for Extremely Low Income Households

	Total Number ELI of Households	Number of Cost Burdened ELI HH	% of ELI HH who are Cost Burdened	# of Severely Cost Burdened ELI HH	% ELI HH who are Severely Cost Burdened
ELI-Owners	0	0	N/A	0	N/A
ELI-Renters	85	40	47.1%	40	47.1%
Total	85	40	47.1%	40	47.1%

Source: https://www.huduser.gov/portal/datasets/cp.html#query_2006-2020, accessed April 18, 2024. ELI = “extremely low income”; HH = “household”

A comparison of the data in Table 5-50 and Table 5-51 indicates the housing problems reported for ELI households relate to cost burden. Needless to say, the availability of housing units that are affordable to ELI households falls short of the estimated approximately 85 ELI households. Moreover, according to HCD’s Building Blocks, ELI households may require specific housing solutions such as:

- Deeper income targeting for subsidies, which means the solution’s focus is on housing for those with the lowest incomes. Programs for deeper income target are a housing solution that will aid in addressing the significantly high rate of cost burden ELI households.
- Housing with supportive services. The income levels and affordability limits of ELI households, as presented in Table 5-48 above, include persons who are unhoused or are risk of homelessness. Supportive services assist the resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive services may include intensive case management, medical and mental health care, substance abuse treatment, employment services, and benefits advocacy.²⁴
- Increased variety of housing options (rental and purchase) including for smaller units (e.g., single-room occupancy units), and shared housing.
- Rent subsidies (housing vouchers).

This Housing Element’s programs, including the AFFH Action Plan, address other specific local and regional conditions that affect the availability of housing for ELI households:

²⁴ See subdivisions (g) and (h) of California Government Code Section 65582.

- A high percentage of ELI renter households are cost burdened; therefore, there is a need to improve opportunities to offset or reduce the cost of maintenance, especially the costs of major repairs, e.g., a new roof, foundation, etc. Opportunities for ELI renter households to improve weatherization can reduce heating and cooling costs, and improve energy efficiency of existing units.
- Historic rates of low housing production.
- Existing regulatory constraints for multifamily development in zones intended for multifamily housing.
- The need to conserve existing housing affordable to ELI renters.

7.0 Assisted Housing Units

A public housing authority does not operate exclusively in the City of Blue Lake. Housing Choice Vouchers (HCVs, and also referred to as Section 8 vouchers) are available to qualifying residents through the Humboldt County Housing Authority. HCD's AFFH Data Viewer does not have any data on the use of HUD Housing Choice Vouchers in the City of Blue Lake. However, during an interview with a local owner and manager of rental properties in various parts of Blue Lake, it was shared that HCVs are accepted on their properties. This owner's rental properties include the two mobile home parks listed in Table 5-33. The number of tenants using HCVs was not shared during the interview.

California Government Code § 65583(a)(9) requires an analysis of existing assisted housing developments, if any, that are eligible for conversion from low-income units to market-rate units within the next 10 years. Existing units that are assured to be affordable to lower-income households are considered at risk if the subsidies that assure affordability are set to expire in 10 years or less. If these units cease to be assisted, the property owners may increase unit rents to market rates. Should this occur, low-income housing might be lost, making it difficult for a jurisdiction to meet its goals for providing adequate affordable housing. As specified, "assisted housing developments" refers to multifamily rental developments that were constructed using funds from various federal, state, or local programs, local redevelopment programs, community development block grant (CDBG) funds, or local in-lieu fees. Assisted housing developments also include units developed via a local inclusionary zoning ordinance or density bonus units. Where units are assured to be affordable through a local program or via a local agreement, it is likely that the city will be responsible for monitoring the expiration of the city's affordability covenants because the project may not be included in the State's tracking data bases.

A review of the California Housing Partnership affordable housing map shows there are no existing state- or federally- subsidized affordable homes in Blue Lake (<https://calhousingpartnership.org/affordable-housing-map-benefits-calculator/>, accessed April 14, 2026). Nor are there any units in the City that are receiving local redevelopment or in-lieu funds. The City does not have inclusionary zoning or other in-lieu

fee housing programs. The City does not have any density bonus qualifying units or units subject to local affordability covenants. Consequently, there are no multifamily housing projects that are considered to be “at risk”.