

HOUSING OUTLOOK ST HELENA, CA



INCOME NEEDED TO AFFORD TO **BUY**A HOME IN ST.HELENA

- Median home sale price = \$1.79 million based on January-July 2025 single-family home sales in St Helena and Deer Park
- A home at this price would require a \$358,000 down payment
- Monthly mortgage = \$9,408 (30-year fixed, 6.8% interest, plus taxes & insurance)
- A household would have to earn \$390,000 annually or \$32,500 per month to qualify for the mortgage and to avoid being housing cost-burdened

INCOME NEEDED TO AFFORD **RENT** IN NAPA COUNTY & ST HELENA

• **Renters need to earn \$49.66 per hour or \$8,607 per month** to afford the average monthly asking rent of \$2,582 or **3 times the state minimum wage** of \$16.50 per hour. Napa county jobs and **hourly/monthly wages sample:**

- Home health aides: \$18.91 / \$3,278 –38% of amount needed to afford rent
- Farmworkers: \$21.63 / \$3,750 –44% of amount needed to afford rent
- Janitors and cleaners: \$22.07 / \$3,825 –44% of amount needed to afford rent
- Retail salespersons: \$22.29 / \$3,864 –45% of amount needed to afford rent
- Medical assistants: \$28.38 / \$4,919 –57% of amount needed to afford rent

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Source: Napa County 2025 Affordable Housing Needs Report, California Housing Partnership

WHAT IS “LOW INCOME”?

“**Area Median Income**” (AMI), defined by US Department of Housing and Urban Development for 2025:

- By county and household size
- Napa County’s AMI is \$146,700 for a four-person household
- 120% of AMI is “**moderate income**” -- \$176,050 for a four-person household
- 80% of AMI and below is “**low income**” -- \$128,150 for a four-person household

Ever shrinking federal and state housing dollars are targeted primarily for housing developments that serve low-income households

HOUSING COST BURDEN

- A household paying more than 30% of its income on housing is “housing cost burdened”
- In **St. Helena**, nearly **38% of householders** are experiencing housing cost burden, with 16.1% of households spending the majority of their earnings on housing

Source: City of St. Helena Housing Element Update (2022)

ST HELENA'S AFFORDABLE HOUSING INVENTORY ("DEED RESTRICTED")

218 Renter-Occupied Affordable Units

- 18% of total rental housing stock
- 85% serve low- to very low-income households
- Remainder serves a range from very low- to above moderate-income households
- 25 of these were built in the last 20 years

41 Owner-Occupied Affordable Homes

- 3% of the total ownership housing stock
- 23 serve moderate-income households
- 18 serve low-income households
- 11 built in last 20 years



WHAT IS
OUR TOWN ST HELENA
DOING TO HELP SOLVE OUR
HOUSING CHALLENGES?





MISSION & APPROACH

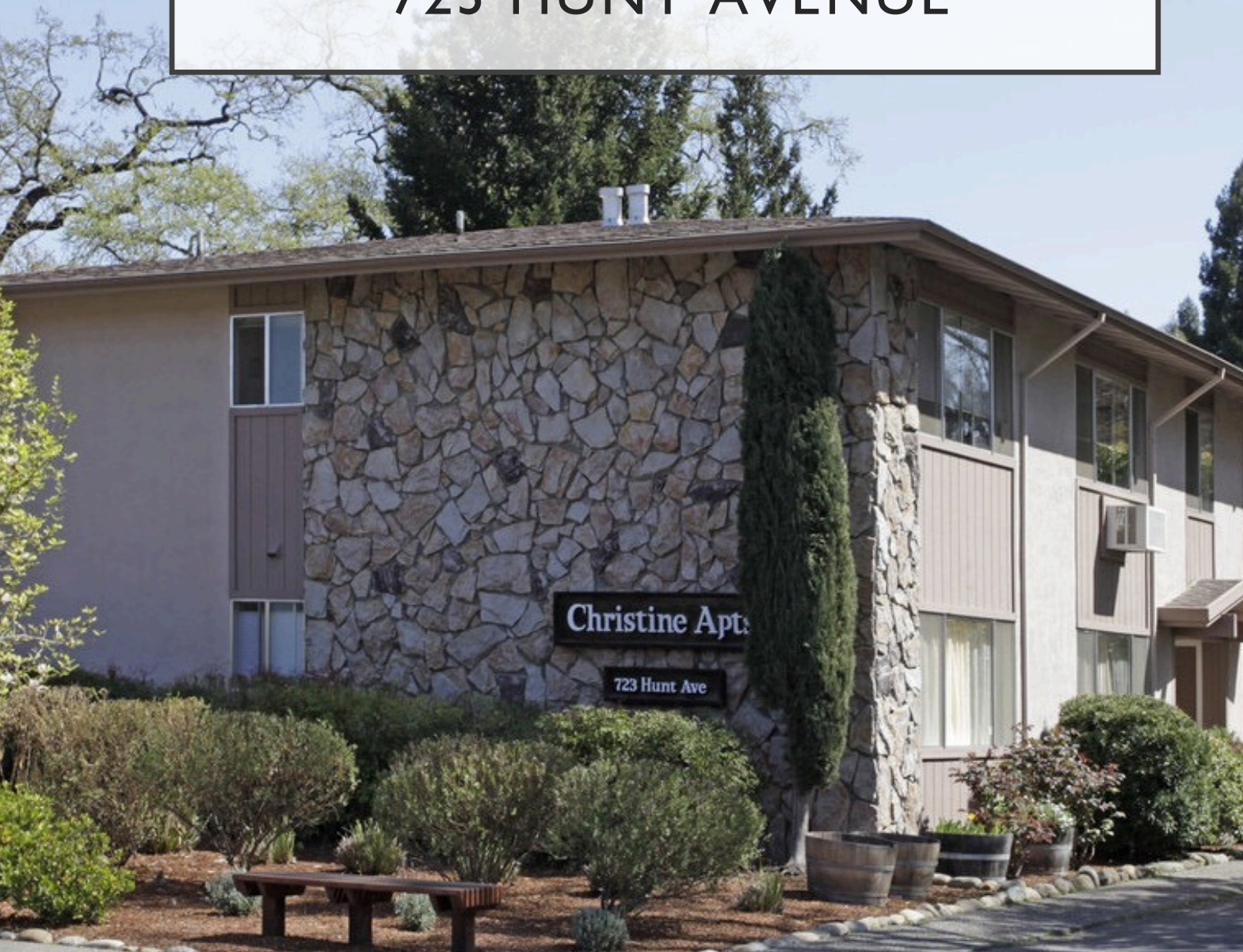
MISSION:

Our Town St Helena preserves and develops quality affordable housing for living in St Helena

TWO-PRONGED APPROACH:

- 1. Increase supply:** through development of new, deed-restricted units
- 2. Preservation:** through purchasing existing units and deed restricting at affordable rents

CHRISTINE APARTMENTS: 723 HUNT AVENUE



PRESERVATION: Purchased in
June 2021 with a
grant from the State
Four 2BR, 1 BA units
Deed restricted for 55 years
Rents ~ \$1,800 plus utilities
14 tenants currently

POPE STREET WORKFORCE HOUSING:
963 & 951 POPE STREET – 10 RENTAL UNITS



951 Pope

5 units

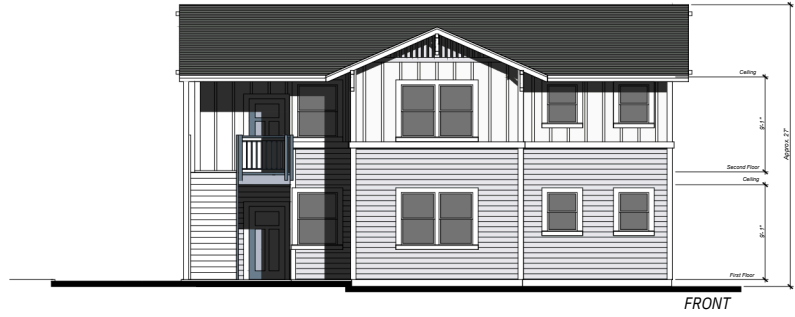
- 1 studio
- 1 1-bedroom
- 3 2-bedrooms
- All 1 bath



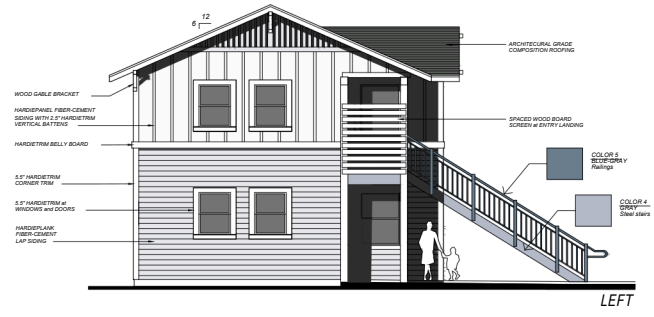
963 Pope

5 units

- 1 existing house
- 4 new units
- All 2 bedrooms, 1 bath



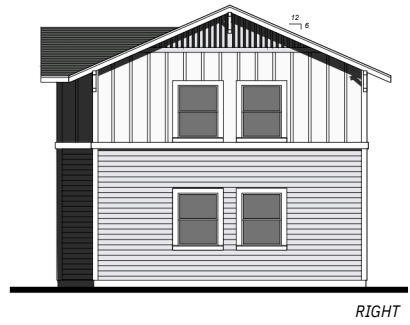
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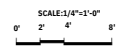
REAR



RIGHT

951 POPE STREET AFFORDABLE HOUSING PROJECT
 951 POPE STREET ST. HELENA, CALIFORNIA

**BUILDING "C"
 COLOR ELEVATIONS**



TIERNEY / FIGUEROA
TFA
 ARCHITECTS
817 Russell Ave., Suite 111, Santa Rosa, CA 95403 707.526.1837

A3

05/16/2022
 #2021

FOUNTAIN STREET

- OTSH has an option to acquire the land from Phelps Family Holdings
- Partnered with Burbank Housing for development, ownership and management
- 1.75-acre parcel on Main Street across from the high school
- **40 apartments** with parking and amenities; 1, 2 and 3 bedrooms
- Will serve low-income households (families, workforce, seniors)





FOUNTAIN STREET SITE PLAN

KEY CHALLENGES TO
BUILDING
AFFORDABLE
HOUSING

High costs of land and development

Regulatory requirements

Complex funding

Gap between development costs and income to cover debt; government subsidies necessary

Scarcity of buildable sites

Opposition and legal challenges

WHAT CAN YOU DO?



BE AN ACTIVE HOUSING
ADVOCATE



PARTICIPATE IN PUBLIC
MEETINGS



SIGN UP FOR OTSH'S
NEWSLETTER



JOIN OTSH'S BOARD OR
VOLUNTEER



DONATE TO OTSH

www.OurTownStHelena.org

BRENKLE COURT: 8 OWNERSHIP HOMES

- OTSH purchased land from the City for \$1.00
- Obtained a USDA grant to develop the property
- USDA provided mortgages to homeowners
- Homeowners provided ~30 hours weekly in sweat equity for down payment
- Additional subsidy loans from City of St. Helena and Napa County
- 8 families built their homes for 3 years, all first-time home buyers
- 7 low-income, 1 very low-income

SOME OF THE EFFECTS

- **Householders are aging in place** with no ability to downsize and free up larger homes
- **Younger working families can't afford to live here**
 - Napa Valley households with children under age 6 has dropped from over 12% to around 9.7% (from 2008-12 to 2018-22; *source Generation Housing*)
 - Negatively impacts local schools and enrollment
- **75% of local workers are commuting** long distances to their jobs in St Helena
 - These 4,000+ employees are engaged in their own communities, not ours
 - Negative impacts to the environment
- **Local businesses struggle** to recruit and retain employees
- **The character of our town is eroding** -- our community is becoming one of commuters, second homeowners and vacationers

2024 MARKET ACTIVITY COMPARISON

*Source: Multiple Listing Service,
For sales January – June 2024*

City / Town	# Sales	Avg. Selling Price	20% Down Payment
Am. Canyon	34	\$ 672,000	\$ 134,400
Angwin	9	\$ 1,516,000	\$ 303,200
Calistoga	20	\$ 1,408,625	\$ 281,700
Napa	267	\$ 1,335,600	\$ 267,120
St Helena	43	\$ 3,052,898	\$ 610,600
Yountville	8	\$ 1,800,700	\$ 360,100

NAPA VALLEY RISING HOME PRICES & RENTAL COSTS

Figure 15. Total Owner Occupied Homes by Value, 2008–2012 to 2018–2022

Source: U.S. Census Bureau, 2008–2012, 2013–2017 & 2018–2022 ACS 5-Year

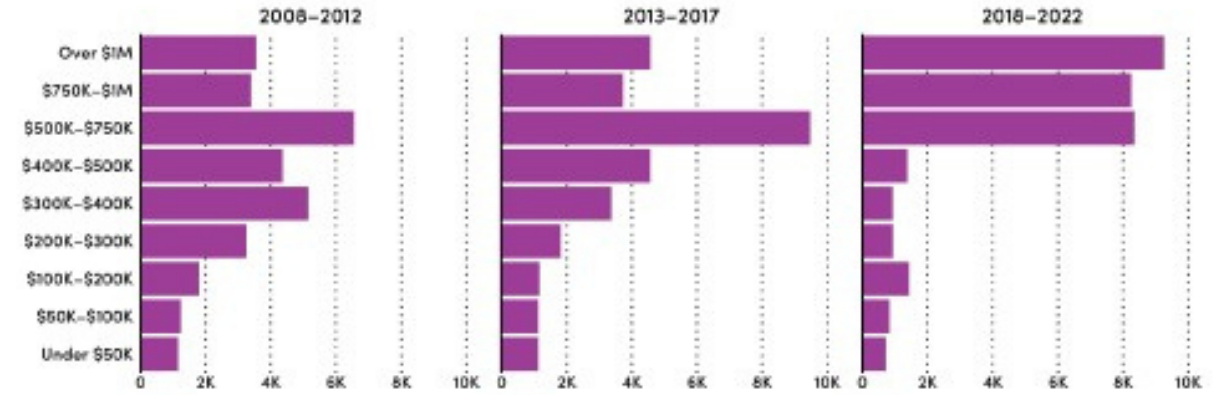
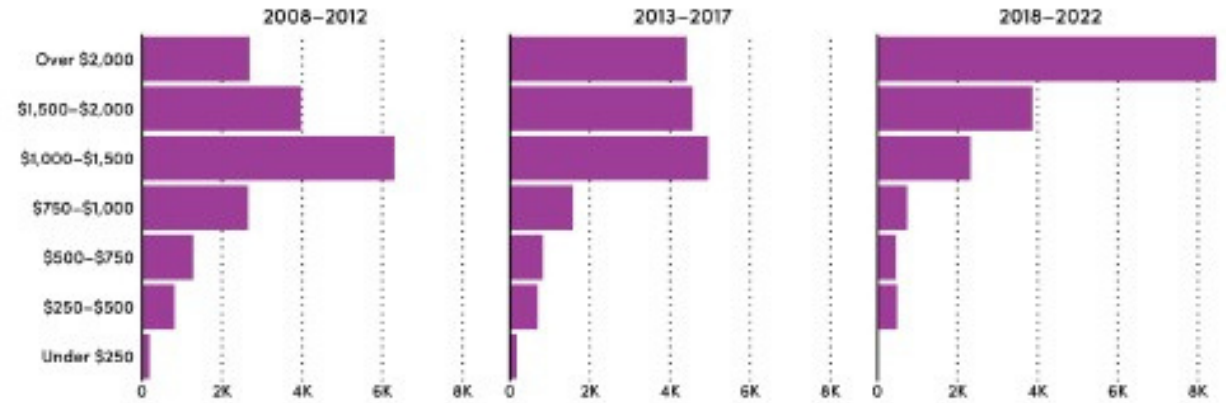


Figure 16. Total Rental Units by Monthly Cost, 2008–2012 to 2018–2022

Source: U.S. Census Bureau, 2008–2012, 2013–2017 & 2018–2022 ACS 5-Year



SECOND HOMES

- Napa Valley has the highest rate of second homes among vacant units as compared to Marin, Solano and Sonoma counties
- 54% of St Helena's vacant housing units are second homes, while only 12% are for rent

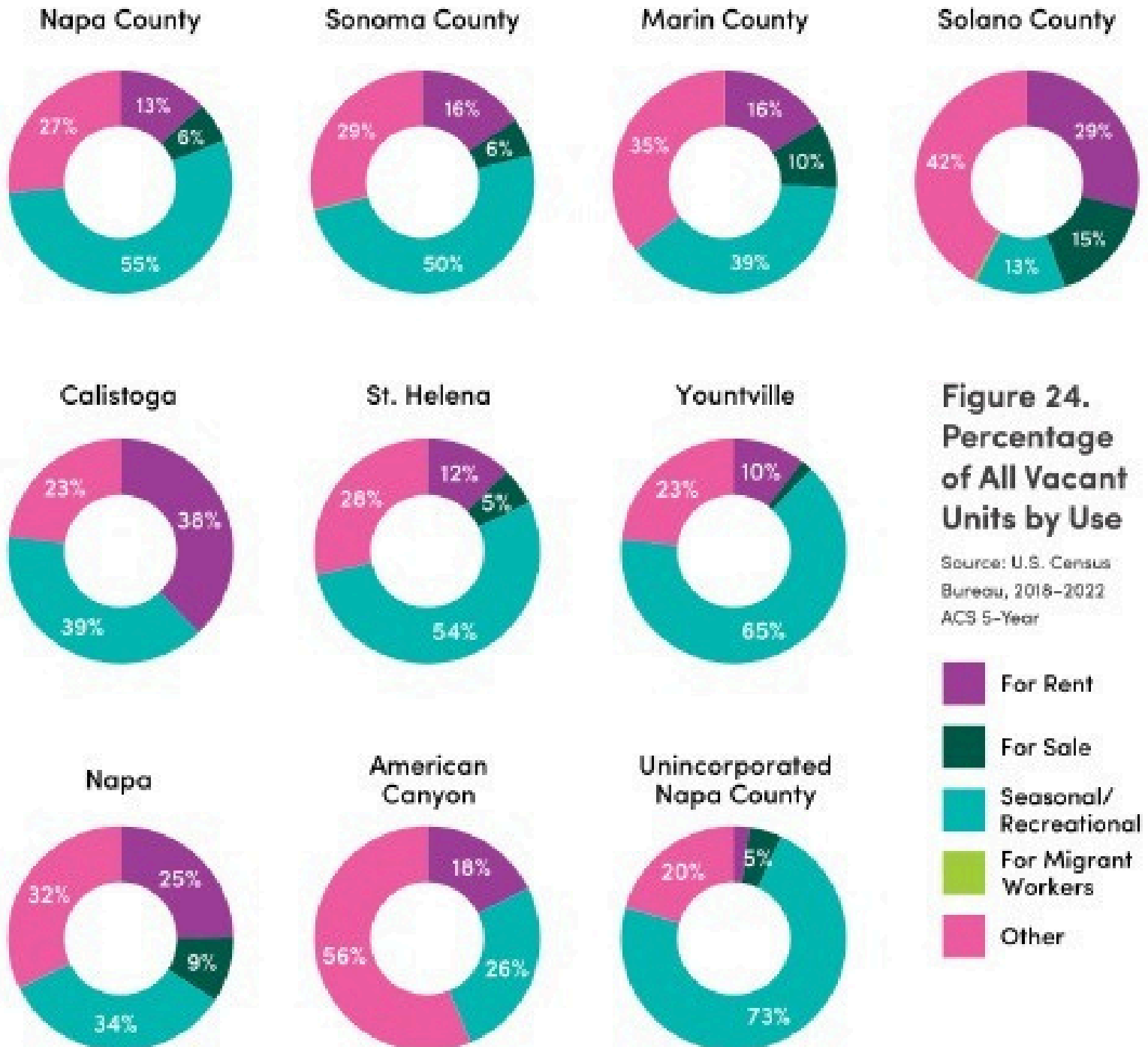


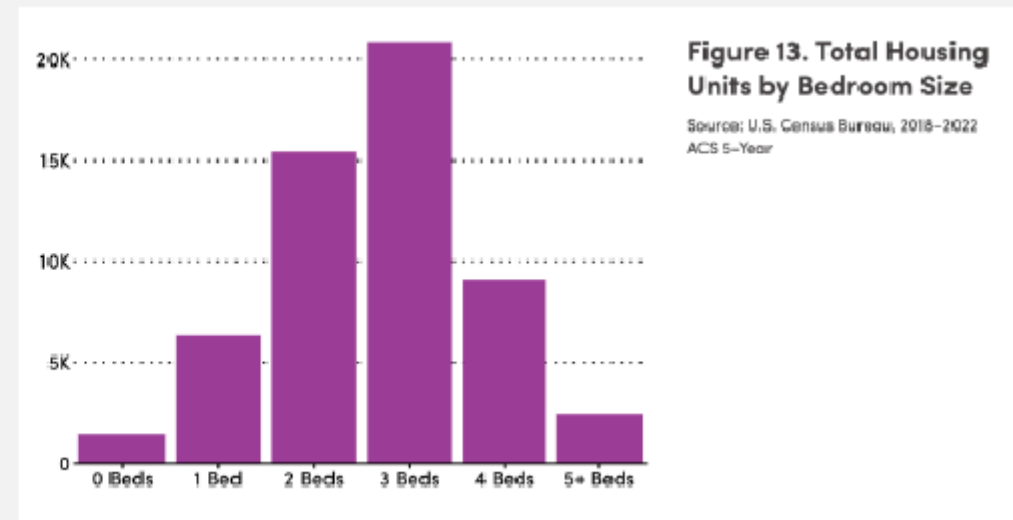
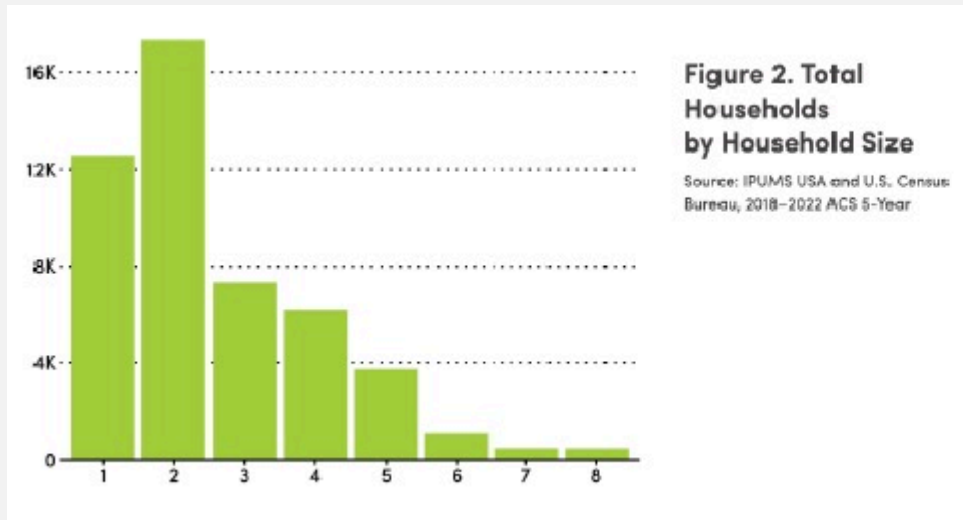
Figure 24.
Percentage of All Vacant Units by Use

Source: U.S. Census Bureau, 2018-2022 ACS 5-Year



Source: State of Housing in Napa Valley, 2024, Generation Housing

MISMATCH BETWEEN HOUSEHOLD SIZES AND BEDROOM COUNTS



- Discrepancy is a consequence of immobility due to scarce supply
- Budgetary impact: Homes are not being reassessed

Source: *State of Housing in Napa Valley, 2024, Generation Housing*