ROOT POLICY
RESEARCH

Final Report

SAC VALLEY
FAIR HOUSING COLLABORATIVE

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

PREPARED FOR:

Sacramento Valley Fair Housing Collaborative—
Citrus Heights, Davis, Elk Grove, Folsom, Galt, Housing Authority of Sacramento, Isleton, Rancho Cordova, Rocklin, Roseville, Sacramento, Sacramento County, Sacramento Housing and Redevelopment Agency, West Sacramento, Woodland, and Yolo County Housing

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SECTION I.

EXECUTIVE SUMMARY

Executive Summary
Sacramento Valley Fair Housing Collaborative AI

The Analysis of Impediments to Fair Housing Choice, or AI, is a planning process for local governments and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. This study was conducted for the Sacramento Valley region as a joint effort among the following entities:

- The City of Citrus Heights,
- The City of Davis,
- The City of Elk Grove,
- The City of Folsom,
- The City of Galt,
- The City of Isleton,
- The City of Rancho Cordova,
- The City of Rocklin,
- The City of Roseville,
- The City of Sacramento,
- The Housing Authority of Sacramento,
- Sacramento County,
- The Sacramento Housing and Redevelopment Agency,
- The City of West Sacramento,
- The City of Woodland, and
- Yolo County Housing.

Community Engagement

The community engagement process for the Sacramento Valley AI included focus groups with residents and stakeholders, "pop up" engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews as needed and as opportunities arose.

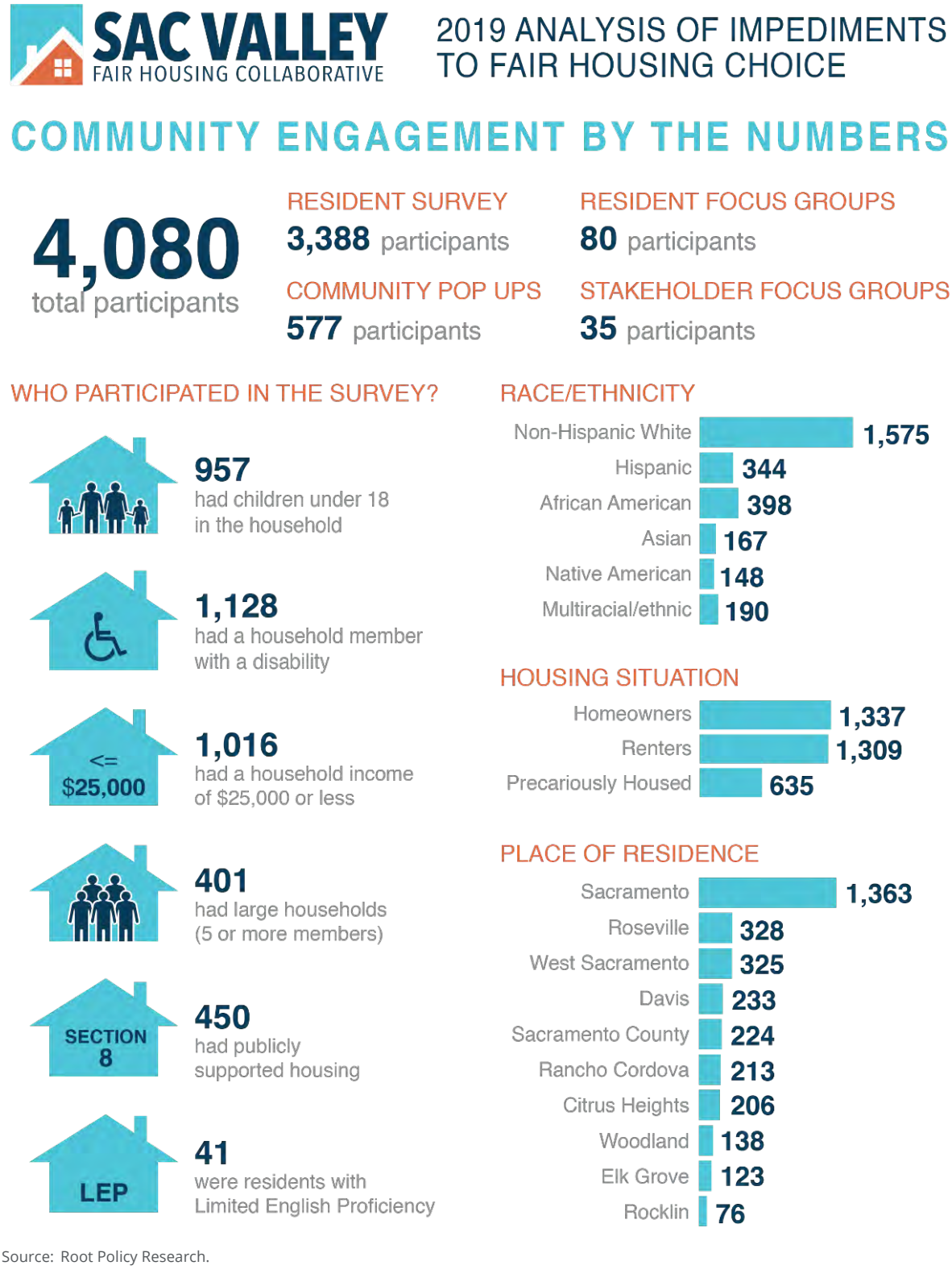
In partnership with the participating jurisdictions and nonprofit organizations throughout the region the project team facilitated six resident focus groups and six stakeholder focus groups. The 80 resident focus group participants included:

- African American mothers hosted by Her Health First;
- African American and Hispanic residents hosted by Sacramento Self-Help Housing;
- Low income families with children hosted by the Folsom Cordova Community Partnership/Family Resource Center;
- Residents with disabilities hosted by Advocates for Mentally Ill Housing;
- Residents with disabilities hosted by Resources for Independent Living; and
- Transgender residents hosted by the Gender Health Center.

Stakeholder focus groups included 35 participants representing organizations operating throughout the region. It is important to note that, for the purpose of this report, "stakeholders" include people who work in the fields of housing, real estate and development, supportive services, fair housing advocacy, education, transportation, economic equity, and economic development. We recognize that residents living in the region are also stakeholders. We distinguish them as "residents" in this report to highlight their stories and experiences.

A total of 577 residents participated in engagement activities at local events. A resident survey was available in Chinese, Korean, Russian, Spanish, and Vietnamese both online and accessible to participants using assistive devices (e.g., screen readers), and in a postage-paid paper mail-back format.

Community Engagement Participants



Source: Root Policy Research.

The analyses of demographics (Section II), disproportionate housing needs (Section III), access to opportunity (Section IV), disability (Section V), and community engagement (Section VI), yield the following primary findings.

Segregation and integration. Segregation and lack of access to economic opportunity persists in many areas of the region, both within and across jurisdictions. Although the region has grown more diverse, the effects of past systematic segregation and exclusion in housing still disproportionately impact members of protected classes.

- **Family poverty.** Overall in the region, 16 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 9 percent (Rocklin and Roseville) to a high of 21 percent in Sacramento and 29 percent in Davis (inflated due to the student population). Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County). Residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities.

- **Segregation.** By measures of both citywide and neighborhood diversity, the City of Sacramento has been ranked one of the most diverse and integrated large cities in the United States. However, like other American cities, Sacramento and the greater region have a past of systematic segregation and exclusion in housing. The suburbs east of Sacramento, such as Roseville, Rocklin, Citrus Heights and Folsom tend to be more non-Hispanic White or Asian than the city itself. Black residents tend to be predominantly located within the City of Sacramento more than other racial and ethnic groups. Concentrations of foreign-born residents are evident in Woodland, north Sacramento, Antelope (in northern Sacramento County) and across the south side of Sacramento. Segregation of persons with disabilities is low across the region.

Disproportionate housing needs. In the Sacramento Valley region, the most significant disproportionate housing needs are found in:

- **Homeownership rates.** Homeownership rates vary widely by race and ethnicity both within and among jurisdictions. The lowest Black homeownership rate (17%) is found in Woodland and the lowest Hispanic homeownership rate (27%) is found in Davis. The Black/White homeownership gap exceeds 30 percentage points in Citrus Heights, Davis, Rancho Cordova, the Balance of Sacramento County, and Woodland. Compared to the Black/White difference, the homeownership gap between Hispanic and Non-Hispanic White households ranges from 10 percentage points in Elk Grove and Rocklin to more than 20 percentage points in Citrus Heights, Davis, Rancho Cordova, Woodland, and the Balance of Sacramento County. Among resident survey participants, households that include a member with a disability are half as likely as non-disability households to own a home (25% v. 53%).

Across the board, all minority groups experience higher rates of mortgage loan denials than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance). While the share of loans categorized as subprime has fallen since the Great Recession, Hispanic households are more likely than any other group to receive a subprime loan.

- **Cost-burden and housing challenges.** African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction.

  The resident survey and focus groups found meaningful differences in housing challenges experienced by members of protected classes. Worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of members of protected classes. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, one in three (35%) households that include a member with a disability live in a home that does not meet the needs of the resident with a disability.

- **Displacement experience.** Overall, one in four (25%) survey respondents had been displaced from a housing situation in the Sacramento Valley in the past five years. The most common reasons for displacement—rent increased more than I could pay, personal reasons, landlord selling home, and living in unsafe conditions. African American, Hispanic, and Native American respondents, large families, households with children, and respondents whose household includes a member with a disability all experienced higher displacement rates than regional survey respondents overall. While displacement rates are higher, the reasons for displacement are generally the same as those of regional respondents.

Overall, by the above measures, the most equity in housing choice compared to the region exists in:

- Citrus Heights, Elk Grove, and Rancho Cordova—residents of these communities are as likely as regional residents to experience housing challenges; and
- Elk Grove, Rocklin, and Roseville have relatively high Black and Hispanic homeownership rates compared to other jurisdictions.

Access to opportunity. Access to economic opportunity varies by type of opportunity, across the region and within communities.

Areas where jurisdictions differed from the region in access to opportunity include:

- With the exceptions of a few school districts (e.g., Davis, Rocklin, Roseville)—there are disparities in school quality between low and higher income neighborhoods, and these

quality differences disproportionately impact people of color. Residents of Citrus Heights, Rancho Cordova, Sacramento, and Woodland are least likely to live in neighborhoods with proficient schools.

- Resident survey respondents living in Sacramento and Sacramento County tend to give the lowest ratings of healthy neighborhood indicators among the participating jurisdictions.

- Public transportation issues—especially bus routes, availability of bus service, and connections between communities—are a pressing concern to residents throughout the region. The exception is on "the grid" in downtown Sacramento, where public transit is considered the best available in the region.

Positive differences include:

- Elk Grove, Rocklin, Roseville, and Davis residents are most likely to have access to economically strong neighborhoods.

- Residents of Rocklin, Roseville, Davis, and Elk Grove are most likely to have access to proficient schools. With the exception of Roseville, there are no meaningful differences in access to proficient schools by race or ethnicity in these communities.

- Resident survey respondents living in Davis, Roseville, Rocklin, Elk Grove, and Woodland tend to rate each healthy neighborhood indicator higher than the regional average.

- On average, community engagement participants give the area where they live good marks on most healthy neighborhood indicators—ease of getting to the places they want to go using their preferred transportation option, convenient access to grocery stores, job opportunities, and health care facilities, and park and recreation facilities of similar quality to other neighborhoods. The most glaring exception is that residents find it difficult to find housing people can afford that is close to good schools.

Disparities by protected class in access to opportunity were found in:

- Regionally, African American residents and Hispanic residents are least likely to have access to economically strong (low poverty) neighborhoods. Among residents in poverty, the gap in access by race and ethnicity narrows, but still persists. African American, Hispanic, and Native American residents of Sacramento and Hispanic and Native American residents of West Sacramento are least likely among all regional residents to have access to economically strong neighborhoods.

- Non-Hispanic White residents of Sacramento and Sacramento County are more likely to have access to proficient schools than residents of color, and this gap persists among residents in poverty. In addition to disparities in access to proficient schools,

suspension rates in Sacramento County schools vary widely by race or ethnicity, with Black males suspended at a rate more than five times the state average.

- Disparities by race or ethnicity in labor market engagement index scores are greatest among residents of Rancho Cordova, Sacramento, Sacramento County, and West Sacramento. Only 39 percent of working age residents with disabilities are in the labor force and unemployment rates are high. The low labor force participation rates of residents with disabilities are suggestive of barriers to entering the labor force and high unemployment rates of those in the labor force indicate barriers to securing employment.

- Healthy neighborhood indicator ratings by survey respondents who are Native American, African American, Hispanic, living in households that include a member with a disability, and families with children are lower than the regional average, and tend toward neutral/somewhat agree rating levels.

- Access to public transit—areas of service, frequency, and hours of operation—and the cost of using transit limits where transit-dependent residents with disabilities, particularly those relying on disability income, can live and participate in activities of daily living.

- Stakeholder focus group participants identified a lack of supportive housing services as a critical need in helping the region's most vulnerable residents, including those with mental illness, to remain living in the most independent setting possible.

Residents' experience with housing challenges varies by jurisdiction and among members of protected classes as demonstrated by the following figures.

Top 12 Housing Challenges Experienced by Residents by Sacramento County Jurisdictions

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Region
I worry about my rent going up to an amount I can't afford	44%	39%	40%	49%	42%	50%
I want to buy a house but can't afford the downpayment	45%	42%	33%	38%	37%	41%
I worry about property taxes increasing to an amount I can't afford	43%	21%	32%	30%	25%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	39%	30%	25%	31%	32%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	29%	18%	22%	22%	19%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	13%	20%	20%	13%	18%
Too much traffic/too much street/highway noise	23%	14%	13%	20%	20%	17%
I have bad/rude/loud neighbors	18%	11%	18%	21%	17%	16%
High crime in my neighborhood	17%	4%	12%	29%	21%	16%
My house or apartment isn't big enough for my family members	14%	14%	16%	21%	17%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	17%	8%	14%	22%	17%	16%
I am afraid I may get evicted (kicked out)	13%	13%	13%	17%	15%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Top 12 Housing Challenges Experienced by Residents by Placer and Yolo County Jurisdictions

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Rocklin	Roseville	Davis	West Sacramento	Woodland	Region
I worry about my rent going up to an amount I can't afford	59%	61%	70%	59%	55%	50%
I want to buy a house but can't afford the downpayment	31%	52%	46%	60%	52%	41%
I worry about property taxes increasing to an amount I can't afford	33%	32%	19%	36%	35%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	31%	28%	18%	27%	40%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	14%	12%	7%	24%	14%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	3%	16%	15%	25%	12%	18%
Too much traffic/too much street/highway noise	20%	21%	8%	15%	9%	17%
I have bad/rude/loud neighbors	11%	11%	7%	15%	17%	16%
High crime in my neighborhood	3%	4%	0%	7%	9%	16%
My house or apartment isn't big enough for my family members	9%	11%	10%	13%	12%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	9%	6%	12%	16%	8%	16%
I am afraid I may get evicted (kicked out)	3%	7%	5%	14%	7%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Housing Challenges Experienced by Residents who are Members of Selected Protected Classes

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Children Under 18	Large Family	LEP	Region
I worry about my rent going up to an amount I can't afford	41%	54%	52%	51%	59%	50%	52%	47%	46%	50%
I want to buy a house but can't afford the downpayment	39%	46%	42%	40%	47%	40%	52%	46%	36%	41%
I worry about property taxes increasing to an amount I can't afford	46%	22%	39%	34%	34%	45%	33%	39%	20%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	33%	18%	37%	31%	31%	36%	42%	37%	11%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	24%	16%	29%	22%	19%	26%	31%	38%	11%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	19%	22%	19%	20%	21%	23%	22%	14%	18%
Too much traffic/too much street/highway noise	19%	13%	20%	18%	19%	20%	19%	17%	11%	17%
I have bad/rude/loud neighbors	18%	12%	23%	20%	16%	20%	19%	19%	13%	16%
High crime in my neighborhood	24%	10%	22%	21%	14%	22%	20%	21%	11%	16%
My house or apartment isn't big enough for my family members	31%	16%	23%	18%	12%	21%	29%	38%	24%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	22%	16%	19%	18%	15%	24%	20%	22%	13%	16%
I am afraid I may get evicted (kicked out)	17%	13%	18%	18%	14%	20%	20%	20%	11%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing.

Fair Housing Barriers and Contributing Factors

The primary housing barriers—and the factors that contributed to those barriers—identified in the research conducted for this AI include the following. Where protected classes are disproportionately impacted, those are noted.

Barrier: The harm caused by segregation is manifest in disproportionate housing needs and differences in economic opportunity.

Contributing factors: Past actions that denied housing opportunities and perpetuated segregation have long limited opportunities for many members of protected classes. This continues to be evident in differences in poverty rates, homeownership, and access to economic opportunity throughout the region.

Disproportionate impact: Across the region, Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families, and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County).[1] The narrowest homeownership gap among the jurisdictions between Black and Non-Hispanic White households is 18 percentage points (Roseville) and exceeds 30 percentage points in Citrus Heights, Davis, Rancho Cordova, the Balance of Sacramento County, and Woodland. Compared to the Black/White difference, the homeownership gap between Hispanic and Non-Hispanic White households ranges from 10 percentage points in Elk Grove and Rocklin to more than 20 percentage points in Citrus Heights, Davis, Rancho Cordova, Woodland, and the Balance of Sacramento County.

Barrier: Affordable rental options in the region are increasingly limited.

Contributing factors: 1) Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably, evidenced by the high rates of households with disproportionate housing needs. This perpetuates the limited economic opportunity that began with segregation. 2) Constraints on affordable housing development and preservation, ranging from lack of funding, the cost of development or preservation, public policies and processes[2], and lack of adequate infrastructure for infill redevelopment, all constrain the affordable rental market. 3) Suburban areas in the Sacramento Valley are rarely competitive for state or federal affordable housing development funds, further straining the capacity for creation or

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[1] Throughout, Balance of Sacramento County refers to areas of the County which exclude Citrus Heights, Elk Grove, Rancho Cordova, and the city of Sacramento, as data for these jurisdictions are reported independently.

[2] Stakeholders discussed a range of public policies and processes that they believe contribute to a lack of affordable rental housing by making it more costly to develop rental housing. In some instances, public policies for environmental review or public comment are wielded by the public to prevent or decrease the density of development. These include CEQA, length of time required to navigate public permitting process (not specific to any jurisdiction; all considered about the same), loss of redevelopment agencies, and prevailing wage requirements.

preservation of affordable rental housing. 4) For residents participating in the Housing Choice or other housing voucher programs, too few private landlords accept vouchers.[3] This leads to concentration of vouchers in certain neighborhoods and lack of mobility for voucher holders.

Disproportionate impact: African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction. Through the community engagement process, residents participating in voucher programs described difficulty finding a landlord to accept their voucher; an analysis of concentration of voucher holders by neighborhood found that areas with greater proportions of voucher holders also tended to be Racially or Ethnically Concentrated Areas of Poverty (R/ECAP neighborhoods) or neighborhoods with less access to economic opportunity.

Barrier: Residents with disabilities need for and lack of access to affordable, accessible housing.

Contributing factors and disproportionate impact: 1) Insufficient number of mobility and sensory accessible units affordable to people living on SSI/SSDI (i.e., ADA accessible market rate units are unaffordable to those who need them most). 2) Much of the naturally occurring affordable housing stock is older and not accessible to residents with mobility disabilities. 3) Lack of transit access outside of the downtown core further limits the pool of accessible, affordable housing options for transit-dependent residents.

Barrier: Stricter rental policies further limit options.

Contributing factors and disproportionate impacts: 1) "3x income requirements" for rental units have a discriminatory effect on persons with disabilities whose income is primarily Social Security and Disability Insurance (SSDI), as well as renters who receive income from "unearned" sources such as child support. 2) Voucher tenants are not protected under California's source of income protections. 3) Onerous criminal look back periods that do not take into account severity of a crime or time period in which it was committed disproportionately impact persons of color, persons with mental illness, and persons in recovery.

Barrier: Disparities in the ability to access homeownership exist.

[3] Effective January 1, 2020, SB 329 and SB 322 require landlords to accept Section 8 Housing Choice vouchers, VASH vouchers, and other forms of rent assistance as part of the applicant's source of income.

Contributing factors: 1) Past actions that have limited economic opportunity for certain residents (i.e., redlining, lending discrimination, other barriers to wealth). 2) Disparities in access to lending, including home improvement and refinance products.

Disproportionate impact: Analysis of lending data finds that denial rates for Hispanic applicants (24%) and other non-Asian minority groups (24%) were significantly higher than for non-Hispanic White applicants (15%), and gaps persist (albeit narrower) after controlling for income. Across the board, all minority groups experience higher rates of loan denial than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance).

Barrier: Public transportation has not kept up with growth.

Contributing factors: Outside of the downtown Sacramento "grid" public transportation has not kept up with regional growth and lacks inner and intra city connections. Costs are high, especially for very low income households.[4]

Disproportionate impact: A lack of access to affordable public transportation (e.g., routes, connections, days/hours of service) is the 2nd most frequently cited barrier to economic opportunity mentioned by members of protected classes. (Lack of affordable housing was consistently the top barrier identified by residents and stakeholders.)

Barrier: Educational inequities persist in the region.

Contributing factors and disproportionate impacts: 1) Housing prices near high performing schools and school districts are out of reach for many low and moderate income families. 2) In north and south Sacramento and in Woodland, children from predominantly African American and Hispanic neighborhoods are less likely to attend proficient schools. 3) Impact of 2013 education equity reforms (e.g., Local Control Funding Formula, Smarted Balanced Assessment System, educator prep standards) not yet fully realized. 4) Disparities in discipline/suspension rates of African American, Latino, and special needs children.

Barrier: Disparities in labor market engagement exist.

Contributing factors and disproportionate impact: 1) Unequal school quality across the region disproportionately disadvantages low and moderate income families. 2) Lack of economic investment directed to building skilled earning capacity in communities of color. 3) Lack of market rate job opportunities for people with disabilities.

[4] Note that all community engagement and publicly available data on access to public transit was collected prior to SacRT Forward implementation on September 8, 2019. Implementation should be carefully monitored to assess impacts on members of protected classes and the extent to which this impediment is mitigated with implementation of SacRT Forward.

Barrier: Residents with disabilities lack access to supportive services and a spectrum of housing options to enable them, especially those with mental illness, achieve and maintain housing stability.

Contributing factors and disproportionate impact: 1) Lack of affordable housing. 2) Significant state budget cuts since the 1990s with little progress toward funding restoration. 3) Lack of funding for case management, mentors, other peer-supported services to support navigating systems and independent living skill development. 4) Loss of naturally occurring affordable housing options, including boarding homes, other small group living environments.

Solutions

This section summarizes proposed solutions to addressing the contributing factors discussed above. The participating partners focused on strategies that:

1) Increase homeownership among under-represented groups
2) Expand affordable rental opportunities; and
3) Focus on a range of equity issues in accessing opportunity.

Implementation. It is the intention of the participating partners to incorporate the AI strategies into their individual and regional Housing Elements, Consolidated Plans, Annual Action plans, and other regional and municipal planning processes as applicable.

Goals and Strategies to Address Fair Housing Barriers

Goal 1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products. Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.

Goal 2. Expand and preserve affordable rental opportunities.

a) ***Encourage reasonable policies for tenant criminal history, rental history, and credit history.*** Educate landlords and developers who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history, and to consider applicants with poor rental/credit histories on a case-by-case basis, as detailed in the April 4, 2016 HUD Guidance on Criminal History (https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF).

b) ***Increase affordable housing opportunities:*** Implement strategies that improve progress in meeting the Regional Housing Needs Allocation (RHNA) in all four income levels (very low, low, moderate, above moderate).

c) ***Increase housing units that are both accessible and affordable to people with disabilities:*** Identify strategies for increasing units that are accessible to people with mobility and/or sensory disabilities in housing elements. Increasing accessible opportunities for people with disabilities may include providing resources for accessibility modification of existing units.

d) ***Encourage preservation of existing affordable rental housing***. Monitor expiring use credits and opportunities to support preservation of naturally occurring affordable housing.

e) ***Encourage residential infill opportunities.*** Increase residential infill opportunities through changes in zoning and long range plans, including opportunities to add to the housing stock through "gentle density" (affordable attached homes and innovative housing solutions).

f) ***Engage the private sector in solutions.*** Through strategies including, but not limited to affirmative marketing, education, and /or requirements when local agency funding is involved, development incentives, and negotiation of affordable housing contributions, further the private sector commitment to addressing barriers to housing choice.

Goal 3. Expand equity in access to economic opportunity.

a) ***Improve infrastructure and public transportation access*** in disadvantaged communities (as applicable). Upgrade underground infrastructure that is required to develop residential units. Advocate for or improve the availability and frequency of public transportation to connect disadvantaged communities to jobs, schools and essential services.

b) ***Connect low income residents to job opportunities.*** Improve connections between low-income populations, especially Public Housing residents, and employment opportunities.

c) ***Reduce housing instability by closing service gaps.*** Partner with mental health, recovery, and disability service providers to develop strategies for filling gaps in services and housing types to prevent housing instability and risk of re-institutionalization.

Regional Action Items

The following Action Items are the steps the participating jurisdictions in the Sacramento Valley region plan to take over the next five years to implement the regional AI goals and strategies.

FAIR HOUSING PLAN for the Sacramento Valley Region

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
1	**1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products.**	1.a) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Fund development projects	Sacramento Housing and Redevelopment Agency (SHRA)	SHRA to follow its Affirmative Marketing Policy.
			Land purchase	SHRA	SHRA to fund land and/or SHRA-owned land purchases for affordable housing development as funding becomes available.
			Infrastructure funding	SHRA	SHRA to follow the Action Plan process to fund infrastructure projects
				City of Sacramento	City of Sacramento to follow its Capital Improvement Plan (CIP) process to fund infrastructure projects.
				County of Sacramento	County of Sacramento to follow its Capital Improvement Plan (CIP) process to fund infrastructure projects.
			Affordable Housing Ordinance	County of Sacramento	County of Sacramento to review and consider updates to its Affordable Housing Ordinance.
			Mixed Income Housing Ordinance	City of Sacramento	City of Sacramento to review and update Housing Impact Fee levels for the Mixed Income Housing Ordinance.
			Inclusionary Housing Ordinance	City of Folsom	City of Folsom will continue to partner with NeighborWorks Sacramento to support resale opportunities of existing affordable for-sale inclusionary housing units.
			Housing Trust Fund Ordinance	County of Sacramento	County of Sacramento will review and assess its Housing Trust Fund Ordinance to determine if revisions or updates are needed.
				City of Folsom	City of Folsom will review and assess its Housing Trust Fund Ordinance to determine if revisions or updates are needed.
			Density bonuses and other planning/zoning initiatives	City of Sacramento	City of Sacramento will review its density bonus and other housing-related sections of the Planning and Development Code to determine if revisions or updates are needed.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.	1.a) (Continued) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Density bonuses and other planning/zoning initiatives	County of Sacramento	County of Sacramento will review its density bonus and other housing-related sections of planning documents such as the General Plan, Zoning Code, and Design Guidelines to determine if revisions or updates are needed.
				City of Folsom	City of Folsom will review its density bonus and other housing-related sections of planning documents such as the General Plan, Zoning Code, and Design Guidelines to determine if revisions or updates are needed.
			Fee waivers and deferrals	City of Sacramento	City of Sacramento will review and assess fee exemptions/reductions and deferral policies for housing developments to determine if revisions or updates are needed.
				County of Sacramento	County of Sacramento will review and assess fee waivers and deferral policies to determine if revisions or updates are needed.
			Seek affordable housing opportunities in high opportunity areas	CIty of Sacramento	During the 2040 General Plan Update and 2021-2029 Housing Element Update, the City of Sacramento will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
				City of Folsom	During the 2021-2029 Housing Element Update, the City of Folsom will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
			Homebuyers downpayment assistance	SHRA	SHRA will continue to provide homebuyers downpayment assistance to eligible participants when funding is available.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.	1.a) (Continued) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Continue to adminster Affordable Housing program convenants and existing down payment assistance loans. Continue to update and post current marketing information for projects within the City's Affordable Housing program as well as any projects outside the program that serve lower income households.	City of Rocklin	Anticipate average of 20 housing units (depending on the market) transferred to income-qualified buyers per year.
			Mortgage Credit Certificates (MCC)	SHRA	SHRA will continue to provide MCC assistance to eligible participants.
			Affirmative marketing plan adopted for SHRA funded properties	SHRA	SHRA will continue implementing affirmative marketing plans for SHRA funded properties.
			Consider adopting an affirmative marketing plan adopted for housing developments	City of Sacramento	During the City of Sacramento's 2021-2029 Housing Element Update, the City will consider adding an affirmative marketing plan for multi- and single-family developments.
				City of Folsom	During the City of Folsom's 2021-2029 Housing Element Update, the City will consider adding an affirmative marketing plan for multi- and single-family developments.
			Continue to enforce the City's inclusionary housing ordinance	City of Davis	Monitor the affordable resale program, provide information on Mortgage Credit Certificate Program and other homeownership incentive programs
2	**2. Expand and preserve affordable rental opportunities.**	2.a) Encourage reasonable policies for tenant criminal history, rental history, and credit history.	Fair housing workshops to SHRA monitored properties	SHRA	SHRA to offer fair housing workshops to management agents of SHRA monitiored properties.
			SHRA Multifamily lending policies	SHRA	SHRA to follow its Multifamily Lending and Mortgage Revenue Bond Policies (Multifamily Policies).
			Public Housing and Housing Choice Vouchers	Housing Authority	Housing Authority will continue to follow its fair housing policies for its programs.
			Fair housing activities	Sacramento County and SHRA (on behalf of the Cities of Sacramento, Folsom, Isleton, and Galt)	County of Sacramento and SHRA to continue to fund the Renters Helpline (administered by Sacramento Self-Help Housing), a regional resource for fair housing education, landlord-tenant dispute mediation, and legal guidance.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.a) (Continued) Encourage reasonable policies for tenant criminal history, rental history, and credit history.	Fair housing activities	Sacramento Self Help Housing's subcontractor: California Rental Housing Association (CalRHA)	CalRHA to conduct fair housing workshops as part of the Sacramento Region Fair Housing Collaboration.
				Sacramento Self Help Housing's subcontractor: Project Sentinel	Project Sentinel to conduct fair housing workshops and provide landlord/tenant education, testing and litigation as part of the Sacramento Region Fair Housing Collaboration.
				Legal Services of Northern California	LSNC to conduct fair housing workshops and provide landlord/tenant education, implicit basis training, investigation, liitigatiion and training as part of the Sacramento Region Fair Housing Collaboration.
			Obtain or create educational flyers and distribute to relevant landlords	City of Rocklin	Once per year as part of the Apartment Survey.
			Landlord education	City of Davis	Support annual regional fair housing conference and ongoing landlord education around reasonable policies for VAWA, criminal history and fair housing issues and target Davis landlords.
		2.b) Increase affordable housing opportunities.	Seek affordable housing opportunities in high opportunity areas	CIty of Sacramento	During the 2040 General Plan Update and 2021-2029 Housing Element Update, the City of Sacramento will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
				City of Folsom	During the 2021-2029 Housing Element Update, the City of Folsom will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
			Inclusionary Housing Ordinance	City of Folsom	City of Folsom will continue to partner with NeighborWorks Sacramento to support resale opportunities of existing affordable for-sale inclusionary housing units.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.b) (Continued) Increase affordable housing opportunities.	Continue to adminster Affordable Housing program convenants and existing down payment assistance loans. Continue to update and post current marketing information for projects within the City's Affordable Housing program as well as any projects outside the program that serve lower income households.	City of Rocklin	Anticipate average of 20 housing units (depending on the market) transferred to income-qualified buyers per year.
			Address available sites inventory as part of the 2021 - 2029 Housing Element Update	City of Rocklin	City of Rocklin will monitor inventory on an ongoing basis to ensure compliance with RHNA.
			Provide grant opportunities in support of developing affordable units	City of Davis	
			Provide planning and community development support for housing development	City of Davis	Completion of new Housing Element and completion of 3 development projects in the proposed pipeline.
			Affordable housing units for persons with disabilities	All	SHRA, City and County of Sacramento will continue to seek gap funding for the construction of affordable housing units including rehabilitaton and preservation of existing units.
		2.c) Increase housing units that are both accessible and affordable to people	SHRA MF lending guidelines require 5% and encourage 10% for accessible units	SHRA	SHRA to follow its Multifamily Policies.
			Housing Incentive Program	County of Sacramento	As a part of the Housing Element Update, the County of Sacramento will review and consider updates to the Housing Incentive Program. Amendments may include giving additional incentives to projects which include units which are accessible and include universal design features.
			Work with development applicants to incorporate accessible units in proposed projects and encourage retrofit of units in existing projects as opportunities occur	City of Rockin	Staff will initiate discussions in pre-application meetings as applicable.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.c) (Continued) Increase housing units that are both accessible and affordable to people with disabilities.	Provide planning and community development support for infill	City of Davis	Completion of downtown master plan and support planning applications for infill development.
		2.d) Encourage preservation of existing affordable rental housing.	Home Repair Program	SHRA	SHRA will continue to provide the Home Repair Program to eligible participants.
			Home Assistance Repair Program for Seniors (HARPS)	Rebuilding Together (SHRA subrecipient)	This program will continue to provide home repair assistance to eligible participants.
			Safe at Home Program	Rebuilding Together (SHRA subrecipient)	This program will continue to provide home repair assistance to eligible participants.
			Folsom Senior Home Repair Program	City of Folsom	City of Folsom will continue to provide the program to eligible participants.
			Continue to maintain an inventory of units at risk of converting to market-rate housing and explore opportunities and available funding to preserve affordability convenants	City of Rocklin	Staff will update the inventory every 8 years as part of the Housing Element update.
			Continue to work with private for-profit and non-profit developers on innovative housing options	City of Davis	Engage in stakeholder input, data collection and ongoing development discussions around funding, zoning, Housing Element update.
		2.e) Encourage residential infill opportunities.	Neighborhood plans/specific plans to facilitate infill development	City of Sacramento	City of Sacramento to initiate and update neighborhood and specific plans along commerical corridors and near light rail stations to faclitate infill development.
			Targeted housing infill program	County of Sacramento	County of Sacramento to target infill housing, including housing along commercial corridors.
			Conduct meetings to evaluate existing zoning codes and general plan designations to identify revisions to standards necessary to facilitate infill development.	City of Rocklin	Initiate internal meetings in 2021.
		2.f) Engage the private sector in solutions.	Affordable housing units for persons with disabilities	All	SHRA, City and County of Sacramento will continue to seek gap funding for the construction of affordable housing units including rehabilitaton and preservation of existing units.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.f) (Continued) Engage the private sector in solutions.	Introduce these concepts to developers of housing projects. Negotiate outcomes on a case by case basis.	City of Rocklin	Staff will initiate discussions in pre-application meetings as applicable.
3	**3. Expand equity in access to economic opportunity.**	3.a) Improve infrastructure and public transportation access in disadvantaged communities.	Community Development Block Grant (CDBG) funds to improve infrastructure and public services in eligible low-income areas	SHRA	SHRA to follow the Action Plan process to fund infrastructure projects and public services.
				City of Rocklin	Ongoing implementation through CDBG as planned in the Annual Action Plan. Metrics are calculated at the end of the Program Year and discussed in the CAPER. The City of Rocklin will continue to use CDBG funding to improve accessibility in areas with 51% or more of households with incomes less than 80% AMI through enhancing ADA ramps on sidewalks.
			Housing Element and Environmental Justice Element to prioritize infrastructure improvements in disadvantaged communities	City of Sacramento	City of Sacramento will continue to establish infrastructure finance plans and seek grant funding for the planning and construction of infrastruture needed to facilitate infill housing development projects.
			Prioritize infrastructure improvements in disadvantaged communities	County of Sacramento	County of Sacramento will prioritize Environmental Justice Communities when seeking planning and infrastructure grants consistent with the County's Environmental Justice Element.
			While Davis does not have "disadvantaged communities" per se, support planning that improves infrastructure and support for housing development	City of Davis	Completion of SB 2 planning grant
		3.b) Connect low income residents to job opportunities.	Housing authority client employment	SHRA	SHRA Section 3 program implementation
			Notify the Youthbuild Program when the City goes out to bid for applicable CDBG projects	City of Rocklin	Public Services staff will contact Youthbuild Programs administered in the area when the City goes out to bid for applicable CDBG projects.
		3.c) Reduce housing instability by closing service gaps.	Permanent Supportive Housing (PSH) services	SHRA	SHRA to follow its Multifamily Policies and coordinate with County Behavioral Health Services

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	3. (Continued) Expand equity in access to economic opportunity.	3.c) (Continued) Reduce housing instability by closing service gaps.	Wrap around services included in multi-family housing development by project by project basis	SHRA	SHRA to follow its Multifamily Policies and coordinate with County Behavioral Health Services
			Housing Opportunities for Persons with AIDS/HIV (HOPWA)	SHRA	Provides for new construction, short-term emergency housing and tenant-based rental assistance, housing placement services, supportive services and operations for persons with HIV/AIDS in the City and County of Sacramento.
			Continuum of Care	Sacramento Steps Forward	Sacramento Steps Forward will continue to assist individuals and families experiencing homelessness to access to housing, employment, health, education and other resources for economic stability and improved quality of life.
			Mental/medical health services	County of Sacramento	The County's Behavioral Health Services provides prevention and treatment services to individuals struggling with alcohol and/or drug abuse. Services include outpatient treatment, methadone treatment, day treatment, detoxification, residential services, and perinatal services.
			Use CDBG dollars to fund services that provide assistance to populations facing mental health, disability and housing instability	City of Rocklin	Ongoing implementation through CDBG as planned in the Annual Action Plan. Metrics are calculated at the end of the Program Year and discussed in the CAPER.
			Continue to provide landlord tenant information to residents. continue to fund social service support agencies. Identify other gaps and services	City of Davis	Annual CDBG public service application process, continue to provide landlord information at least 2 days per week to callers. Engage stakeholders in discussion around unidentified services gaps that may remain.
					Identify one new underserved population and do targeted outreach.
			Provide rehabilitation and preservation grants for existing disability and mental health providers	City of Davis	Fund a minimum of 1 rehabilitation project to stabilize a project.

SECTION II.

DEMOGRAPHIC PATTERNS

SECTION II.
Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It sets the stage for the analyses in Sections III (Disproportionate Housing Needs) and IV (Access to Opportunity).

Primary Findings

- **Resident diversity.** The Sacramento Valley has grown more diverse over the past 30 years, and has higher shares of Hispanic and Asian residents than the national average.

- **Family poverty.** Overall in the region, 16 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 9 percent (Rocklin and Roseville) to a high of 21 percent in Sacramento and 29 percent in Davis (inflated due to the student population). Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County).

- **Segregation.** By measures of both citywide and neighborhood diversity, the City of Sacramento has been ranked one of the most diverse and integrated large cities in the United States. However, like other American cities, Sacramento and the greater region have a past of systematic segregation and exclusion in housing. The suburbs east of Sacramento, such as Roseville, Rocklin, Citrus Heights and Folsom tend to be more non-Hispanic White or Asian than the city itself. Black residents tend to be predominantly located within the City of Sacramento more than other racial and ethnic groups. Concentrations of foreign-born residents are evident in Woodland, north Sacramento, Antelope (in northern Sacramento County) and across the south side of Sacramento. Segregation of persons with disabilities is low across the region.

Overview of Regional Demographics

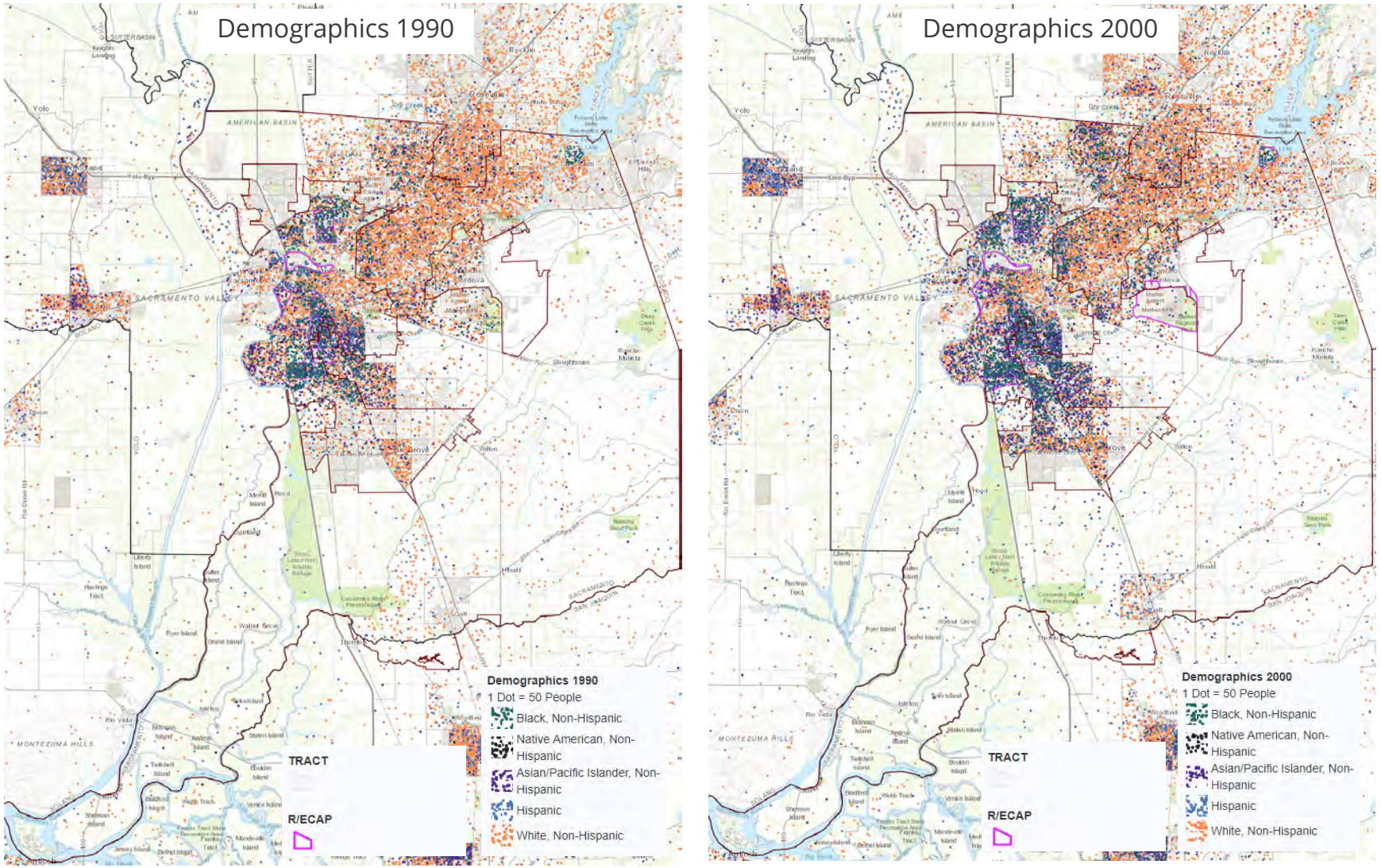
The Sacramento Valley region, is characterized by its racial, ethnic, and cultural diversity, often described as a "majority-minority" city and region. As compared to the United States as a whole, the Sacramento Valley Region (defined by HUD as the "Sacramento—Roseville—Arden-Arcade, CA Region" which is comprised of Placer, Sacramento, and Yolo counties) is less non-Hispanic White, and has higher shares of Hispanic and Asian residents than the national average.

Over the past three decades, the region has become more diverse (from 73% non-Hispanic White in 1990 to 56% in 2013), offset by increases in the Hispanic and Asian population. Additionally, the share of foreign-born residents has nearly doubled since 1990 (from 9% in 1990 to 18% in 2013), as has the share of residents with limited English proficiency (6% in 1990 to 11% in 2013).

Figure II-1, on the following pages, illustrates population growth by race and ethnicity for the region between 1990 and 2013 (the most recent data available from HUD's Affirmatively Furthering Fair Housing Tool, AFFH-T). The increase in diverse populations is evident throughout the region—including more rural areas in southeast Sacramento County and in the historically non-Hispanic White suburbs northeast of the City of Sacramento.

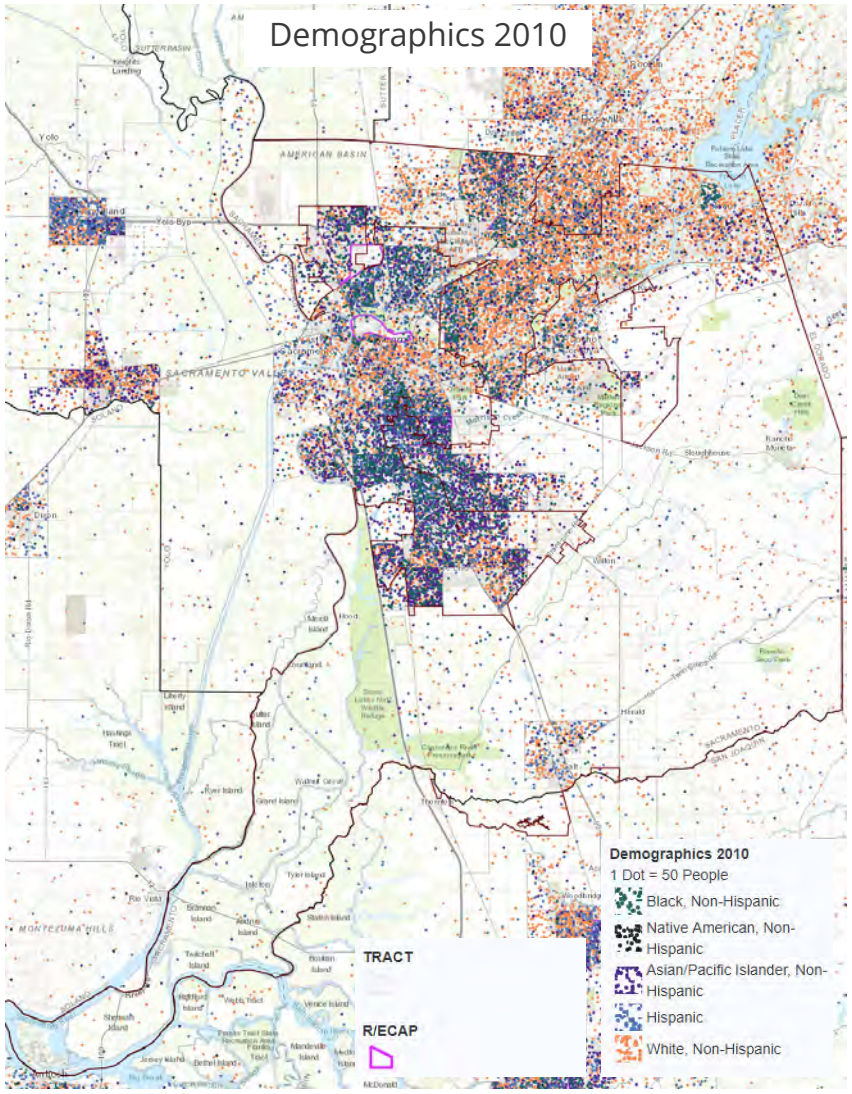
Of course, variation exists across the cities in the region, and particular demographic patterns and trends of note are outlined by jurisdiction following the regional maps.

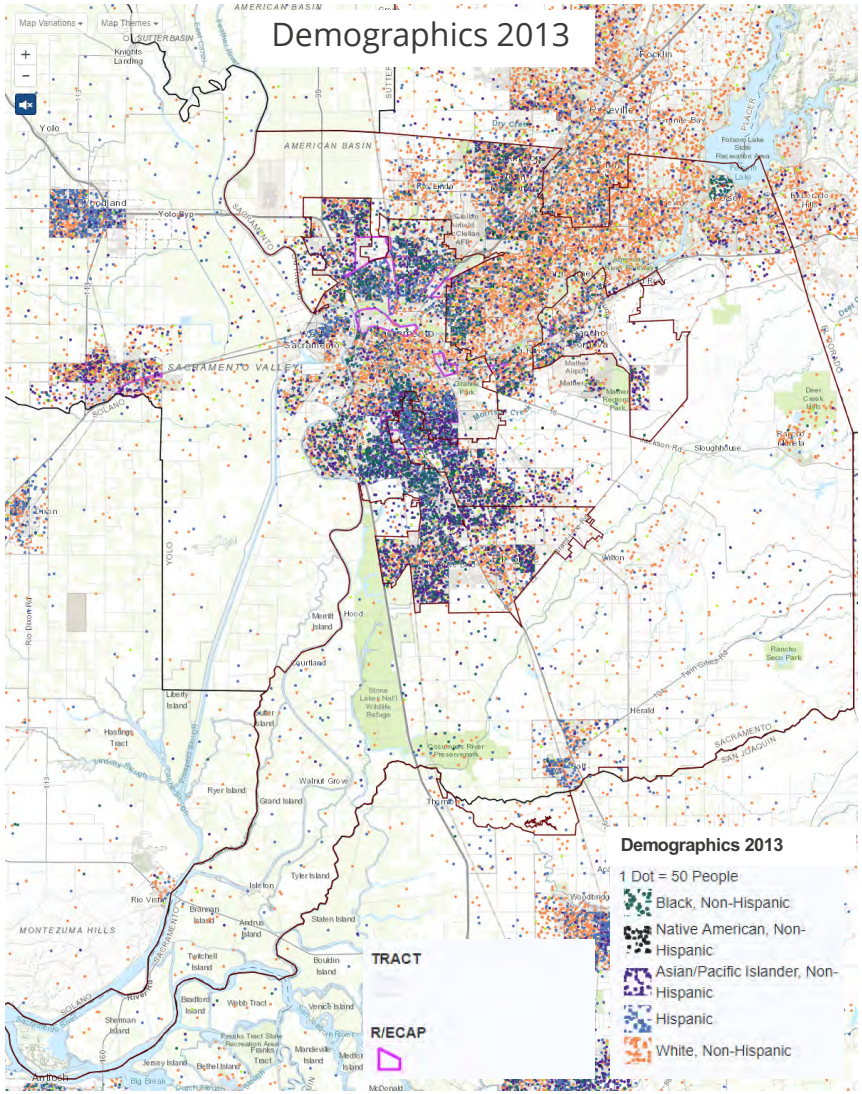
Figure II-1.
Demographic Trends, Sacramento Region 1990-2013



Source: HUD AFFH-T.

Figure II-1 (continued).
Demographic Trends, Sacramento Region 1990-2013





Source: HUD AFFH-T.

Placer County jurisdictions. Demographic information related to jurisdictions in Placer County—Rocklin and Roseville—are shown in Figure III-2 along with comparative data for the region overall. In general, the communities of Rocklin and Roseville are more affluent and have a higher proportion of non-Hispanic White residents than the region.

- **Rocklin** is a mid-sized community of around 66,000 people, located northeast of the Sacramento Region and directly northeast of Roseville in Placer County. The city is less diverse than the regional average, with three-quarters of Rocklin's residents identifying as non-Hispanic White, while 11 percent identify as Hispanic. Only 10 percent of Rocklin's residents are foreign-born, compared to a regional share of 18 percent. Of those foreign-born residents, most are from the Philippines, Mexico and India. Nearly all of Rocklin's residents are proficient in English, with only 3 percent having limited English proficiency. Over one quarter of Rocklin's residents are under the age of 18, and 53 percent of the families in the city have children, representing a higher share than the region as a whole.

  While Rocklin is less racially and ethnically diverse than its regional neighbors, the community has become significantly more diverse over the past three decades. The share of non-Hispanic White residents has declined from 89% in 1990 to 75% currently. Increases have primarily come from Hispanic and Asian residents. In the same time frame, the share of foreign-born residents and residents with limited English proficiency has more than doubled in the city. True to its roots, the community has remained family-oriented, with shares of children and families with children remaining stable over those decades.

- **Roseville** is the largest city in Placer County, with over 135,000 residents. Similar to Rocklin, Roseville is less diverse than the region as a whole (71% non-Hispanic White), with fewer foreign-born residents (13%), and residents with limited English proficiency (6%). Roseville also has a higher share of children and families with children than the region.

  Like Rocklin, Roseville is becoming more racially and ethnically diverse. Since 1990, the share of non-Hispanic White residents has declined, from 85 percent to 71 percent, while the share of foreign-born residents and residents with limited English proficiency has approximately doubled (6% to 13% and 4% to 6%, respectively). The total population of the community has more than doubled in the past 30 years and it remains a popular choice for families with children (51%).

Figure II-2.
Demographics of Placer County Jurisdictions

	Rocklin		Roseville		Sacramento Valley Region	
Total Population	**66,830**		**137,213**		**2,149,127**	
Race/Ethnicity						
White, Non-Hispanic	50,537	76%	97,929	71%	1,197,494	56%
Black, Non-Hispanic	922	1%	2,442	2%	150,439	7%
Hispanic	7,672	11%	19,937	15%	433,694	20%
Asian or Pacific Islander, Non-Hispanic	4,845	7%	11,334	8%	265,632	12%
Native American, Non-Hispanic	321	0%	672	0%	12,680	1%
Two or More Races, Non-Hispanic	2,413	4%	4,610	3%	84,676	4%
Other, Non-Hispanic	114	0%	288	0%	4,728	0%
National Origin						
Foreign-born	**Total**	**10%**	**Total**	**13%**	**Total**	**18%**
#1 country of origin	Philippines	2%	Mexico	3%	Mexico	5%
#2 country of origin	Mexico	1%	Philippines	2%	Philippines	2%
#3 country of origin	India	1%	India	1%	Vietnam	1%
LEP						
Limited English Proficiency	**Total**	**3%**	**Total**	**6%**	**Total**	**11%**
#1 LEP Language	Spanish	1%	Spanish	3%	Spanish	5%
#2 LEP Language	Korean	1%	Tagalog	1%	Chinese	1%
#3 LEP Language	Tagalog	1%	Russian	1%	Russian	1%
Sex						
Male	32,386	48%	65,794	48%	1,053,502	49%
Female	34,444	52%	71,419	52%	1,095,625	51%
Age						
Under 18	18,258	27%	35,895	26%	534,918	25%
18-64	41,127	62%	82,794	60%	1,355,669	63%
65+	7,452	11%	18,524	14%	258,325	12%
Family Type						
Families with children	7,947	53%	15,710	51%	249,834	47%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Total population figures for all jurisdictions except the Sacramento—Roseville—Arden-Arcade, CA Region come from the California Department of Finance population estimates. All other figures come from HUD. Percent b population group are from HUD AFFHT data.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census 2010 and American Community Survey 2009-2013, pulled from the HUD Exchange; CA Dept. of Finance Demographic Research Unit Population Estimates for Cities, Counties and the State January 1, 2017 and 2018; Root Policy Research.

Yolo County jurisdictions. Demographic information related to jurisdictions in Yolo County are shown in Figure III-3.

- **Davis** is a mid-sized community of approximately 70,000 residents in Yolo County. The city is home to the University of California, Davis which hosts over 32,000 students on the Davis campus.[1] Davis is a diverse community, with a distinct demographic composition from the region as a whole, due to its university population. Davis is mostly non-Hispanic White (59%), but also has a sizable Asian population (21%) that represents a higher share than the regional average. It has a smaller share of Hispanic (13%) and Black (2%) residents than the region as a whole. Almost one in five Davis residents are foreign-born, with China, Mexico, and India representing common origins. However, unlike other communities, a lower-share of these residents are limited in English proficiency—just 8 percent of Davis's residents speak English "less than very well" compared to 11 percent in the region overall. Given the large population of college students, nearly one-third of the city's population is between the ages of 18 and 24 (31%), while children under 18 constitute 17 percent of the population.[2] The city's average household size was 2.7 persons in 2015.[3]

  Davis has grown more racially and ethnically diverse over the past three decades. Nearly 60 percent of the community is non-Hispanic White today, as compared to 76% in 1990. The greater diversity is driven by an increase in the number of Asian residents, which more than doubled over the period, as well as increases in Hispanic residents. A larger share of residents is foreign-born and/or speak limited English than in decades past, but this increase is smaller than elsewhere in the region.

- **Woodland** is another mid-sized community of approximately 60,000 residents, located north of Davis in Yolo County. Distinct from other communities in the region, the majority of Woodland's residents are Hispanic (47%), followed by non-Hispanic White residents (43%) and smaller representation from Asian residents and other racial and ethnic groups. One in five Woodland residents is foreign-born, with the vast majority being from Mexico and speaking Spanish. As a result, the city has a higher share of residents that speak limited English, at 19 percent. Woodland is also family-oriented, with over one quarter of its population being under 18 years old (27%) and over half of families have children living in the household—the average household size is 2.85.

  Woodland has grown less rapidly than other communities in the last three decades, while the non-Hispanic White population is declining in both share and total number of residents. However, the number of Hispanic residents has more than doubled in the

[1] Davis Department of Community Development, "State of the City Report," 2017, accessed August 8, 2018 at https://cityofdavis.org/home/showdocument?id=7985, p. 31.

[2] Davis State of the City Report 2017, p. 35.

[3] Davis State of the City Report 2017, p. 38.

past thirty years, leading to a demographic shift. In the same time frame, the share of foreign-born residents and residents with limited English has also doubled.

- **West Sacramento** is a mid-sized and diverse community of 54,000 residents, located adjacent to the City of Sacramento in Yolo County. Just under half of the city's population is non-Hispanic White, while around one-third is Hispanic, and one in ten is Asian. West Sacramento is characterized by its sizable foreign-born population, with one in four residents being born outside the United States—equal to Rancho Cordova but higher than the other communities in the region. The largest of these communities is from Mexico, yet hundreds of residents hail from countries including Russia, Ukraine, Fiji, the Philippines, Laos, Vietnam, Pakistan, El Salvador, and Uzbekistan, among others. Correspondingly, a large number of languages are spoken within the city, and 18 percent of residents are limited in English proficiency. There is a high share of children in the region, and a smaller share of older adults.

  West Sacramento has seen significant growth in the past thirty years, expanding by 60 percent—faster than the region as a whole. In that time the community has become more diverse—more Black, Hispanic, and Asian residents. The share of residents born abroad and with limited English has also increased.

Figure II-3.
Demographics of Yolo County Jurisdictions

	Davis		West Sacramento		Woodland		Sacramento Valley Region	
Total Population	**68,704**		**54,163**		**60,426**		**2,149,127**	
Race/Ethnicity								
White, Non-Hispanic	40,741	59%	25,673	47%	25,868	43%	1,197,494	56%
Black, Non-Hispanic	1,429	2%	2,416	4%	725	1%	150,439	7%
Hispanic	8,739	13%	16,964	31%	28,539	47%	433,694	20%
Asian or Pac Isl, Non-Hisp.	14,627	21%	6,072	11%	3,589	6%	265,632	12%
Native American, Non-Hisp.	179	0%	444	1%	369	1%	12,680	1%
Two or More Races, Non-Hisp.	2,783	4%	2,459	5%	1,269	2%	84,676	4%
Other, Non-Hispanic	206	0%	135	0%	73	0%	4,728	0%
National Origin								
Foreign-born	**Total**	**19%**	**Total**	**25%**	**Total**	**22%**	**Total**	**18%**
#1 country of origin	China	2%	Mexico	10%	Mexico	17%	Mexico	5%
#2 country of origin	Mexico	2%	Russia	2%	Pakistan	1%	Philippines	2%
#3 country of origin	India	2%	Fiji	2%	China	1%	Vietnam	1%
LEP								
Limited English Proficiency	**Total**	**8%**	**Total**	**18%**	**Total**	**19%**	**Total**	**11%**
#1 LEP Language	Chinese	3%	Spanish	10%	Spanish	18%	Spanish	5%
#2 LEP Language	Spanish	2%	Russian	4%	Chinese	1%	Chinese	1%
#3 LEP Language	Korean	1%	Other Indic	1%	Other Indic	1%	Russian	1%
Sex								
Male	32,655	48%	26,778	49%	29,724	49%	1,053,502	49%
Female	36,049	52%	27,385	51%	30,702	51%	1,095,625	51%
Age								
Under 18	11,158	16%	14,467	27%	16,490	27%	534,918	25%
18-64	51,315	75%	34,377	63%	37,210	62%	1,355,669	63%
65+	6,231	9%	5,313	10%	6,725	11%	258,325	12%
Family Type								
Families with children	5,774	48%	5,957	51%	6,919	51%	249,834	47%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Total population figures for all jurisdictions except the Sacramento—Roseville—Arden-Arcade, CA Region come from the California Department of Finance population estimates. All other figures come from HUD.

Refer to the Data Documentation for details (www.hudexchange.info).

Source: Decennial Census 2010 and American Community Survey 2009-2013, pulled from the HUD Exchange; CA Dept. of Finance Demographic Research Unit Population Estimates for Cities, Counties and the State January 1, 2017 and 2018; Root Policy Research.

Sacramento County entitlement jurisdictions. Demographic information related to jurisdictions in Sacramento County for which HUD demographic data are available are shown in Figure II-4. Those communities include:

- **Citrus Heights** is a larger community with over 85,000 residents in northeast Sacramento County. Like its neighbor Roseville, Citrus Heights has a larger share of non-Hispanic White than the region as a whole (72%), and less Hispanic (16%), Asian (4%), and Black (3%). It also has a smaller share of residents that are foreign-born (13%) or limited in English proficiency (8%). Foreign-born residents hail from Mexico, Ukraine, the Philippines, Moldova, Romania, and Bosnia & Herzegovina, among others, and speak Spanish, Russian, and other languages. A smaller share of Citrus Heights is children (23%) than the regional average and fewer families have children (44%).

  Unlike other communities in the region, Citrus Heights has barely grown in population over the past thirty years. The population and share of non-Hispanic White residents have declined over the period, while the population of Hispanic residents has more than doubled in both number and share. The Black population has also grown in both number and share, although it is still a small segment of the total population. The share of foreign-born residents and those with limited English proficiency has grown significantly over the same period, more than doubling. The number of children in the community has declined in number.

- **Elk Grove** is one of the larger communities in the study region, with approximately 170,000 residents. The city is noteworthy for its sizable Asian population, which represents over one quarter of the city's total (27%)—the highest share of any of the communities studied. The remainder of the population includes non-Hispanic White residents (38%), Hispanic residents (18%), and Black residents (11%), among others. Elk Grove has a large number of foreign-born residents (23%), hailing from the Philippines, Vietnam, Mexico, China, India, and many other countries. Residents with limited English proficiency speak languages including Chinese, Spanish, and Vietnamese. Elk Grove is family-oriented as over half of families have children (56%)—the highest share among the cities studied.

  Elk Grove has experienced stellar growth over the past three decades, seeing a surge in population that has more than tripled the size of the community. During this expansion, the community has become significantly less Non-Hispanic White (down to 36% from 75% in 1990), significantly more Asian (up to 28% from 8% in 1990), more Black (up to 11% from 6% in 1990), and more Hispanic (up to 18% from 11% in 1990). It's foreign-born and limited English proficiency populations have also more than doubled in share. The community has retained its family-orientation.

- **Rancho Cordova** is a mid-sized community of approximately 74,000 residents, east of Sacramento. The city's racial and ethnic demographics closely mirror the region as a whole: just over half of the population is non-Hispanic White (52%), one in five is

Hispanic (20%), 13 percent are Asian, and around 10 percent are Black. However, the city has a relatively high share of foreign-born and limited-English proficiency residents. One quarter of Rancho Cordova's residents are foreign-born, with origins in Mexico, Ukraine, the Philippines and elsewhere, and 15 percent have limited English proficiency. The city has a large share of children and a high proportion of families with children.

The total population of Rancho Cordova has grown by about 25 percent since 1990. In that time the city has become less non-Hispanic White (down to 50% from 75% in 1990), more Hispanic (up to 21% from 10% in 1990), and more Asian (up to 11% from 7% in 1990). The share of Black residents (9%) has remained largely unchanged in that time. Consistent with the region as a whole, the share of foreign-born residents and residents with limited English proficiency has significantly increased over the period.

- **Balance of Sacramento County** constitutes all of Sacramento County except for direct recipients of HUD funding—the City of Sacramento, Rancho Cordova, Elk Grove, and Citrus Heights. The balance of Sacramento County covers a broad geographic area covering areas adjacent to the City of Sacramento, suburbs east of the city, and small rural towns in the south. This area is home to more than half a million people. These areas are mostly non-Hispanic White (57%) but host large populations of Hispanic (19%), Asian (11%) and Black residents (8%). Similar to the region as a whole, about one in five residents is foreign-born (18%) and 12% are limited in English proficiency.

  Like other parts of the region, the balance of Sacramento County has become less non-Hispanic White (down to 57% from 77% in 1990), more Hispanic and Asian, and slightly more Black over the past few decades. The population of foreign-born residents has more than doubled in share and tripled in size, as has the limited English proficiency population since 1990.

- **The City of Sacramento** is the capitol of California and the largest city in the region, home to half a million people. The city is also the most racially and ethnically diverse of the cities in this study. Among residents in Sacramento, one third are non-Hispanic White (35%), one quarter are Hispanic (27%), and one in five are Asian (19%). Sacramento also hosts a significant Black population (14%), a share twice the size as the regional average. The city is home to a large number of foreign-born residents (22% of the population), many of whom come from Mexico, the Philippines, China, and elsewhere throughout the world. The city has a correspondingly high share of residents that have limited English proficiency, with languages spoken including Spanish, Chinese, Hmong, Russian, and many others.

  The city has grown in size in the past thirty years with a 21% increase in population since 1990, yet at a slower pace than the region as a whole. Sacramento was already racially and ethnically diverse in 1990 and has become even more so today. Most of this change has come via an increase in the Hispanic population, which has more than

doubled in number over the past thirty years, as well as increased in share (at 27% from 16% in 1990). The non-Hispanic White population has declined both in share and in absolute number over the same period. Like elsewhere in the region, the share of foreign-born residents has increased as has the share of residents with limited English proficiency.

Non-entitlement jurisdictions in Sacramento County. Demographic information related to jurisdictions in Sacramento County not covered directly in the HUD demographic data are described below. Those communities are non-entitlement jurisdictions, but are a part of Sacramento County, an entitlement jurisdiction, and include the following:

- **Folsom**[4] is a mid-sized community of approximately 80,000 people in east Sacramento County. The city is less diverse than the region as a whole, with non-Hispanic White residents comprising 64 percent of the population, followed by Asian residents (16%), and Hispanic residents (11%). A higher share of the city's population is foreign-born that the regional average, at 16 percent. There are a large number of Spanish, Chinese and Hindi speakers in Folsom.

- **Galt**[5] is a small community of approximately 25,000 people in south Sacramento County. Galt is equally split between non-Hispanic White and Hispanic residents, which each represent approximately 46 percent of the city's population. Only 5 percent of residents are Asian, and 2 percent are Black—lower than the regional average. About one in five residents is foreign-born (19%), and Spanish is a commonly spoken language. Galt has a high share of children compared to the regional average.

- **Isleton**[6] is a very small community of less than 1,000 people in far south Sacramento County, on the Sacramento River. Hispanic residents represent the majority (49%), followed by non-Hispanic White residents (46%). There are more Hispanic residents and fewer non-Hispanic White, Asian, and Black residents as a share of the total population as compared to the region as a whole. Approximately one quarter of Isleton's population is foreign-born (24%) and Spanish is a commonly spoken language.

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[4] HUD does not provide demographic or other data for Folsom through the AFFH tool. As a result, this data was pulled from the California Department of Finance for 2018 total population estimates, and the U.S. Census Bureau for 2016 or 2017 Census estimates on population. Sources: https://www.census.gov/quickfacts/fact/table/folsomcitycalifornia/; https://datausa.io/profile/geo/folsom-ca; and http://www.dof.ca.gov/Forecasting/Demographics/Estimates/E-1/

[5] HUD also does not provide data for Galt. Sources: https://www.census.gov/quickfacts/fact/table/sacramentocountycalifornia,galtcitycalifornia,folsomcitycalifornia/; https://datausa.io/profile/geo/galt-ca; and http://www.dof.ca.gov/Forecasting/Demographics/Estimates/E-1/

[6] HUD also does not provide data for Isleton. Sources: https://datausa.io/profile/geo/isleton-ca and http://www.dof.ca.gov/Forecasting/Demographics/Estimates/E-1/

Figure II-4. Demographics of Sacramento County Jurisdictions

Note:

All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Total population figures for all jurisdictions except Sacramento County and the Sacramento—Roseville—Arden-Arcade, CA Region come from the California Department of Finance population estimates. All other figures come from HUD.

Refer to the Data Documentation for details (www.hudexchange.info).

Source:

Decennial Census 2010 and American Community Survey 2009-2013, pulled from the HUD Exchange; CA Dept. of Finance Demographic Research Unit Population Estimates for Cities, Counties and the State January 1, 2017 and 2018; Root Policy Research.

	Citrus Heights		Elk Grove		Rancho Cordova		City of Sacramento		Balance of Sacramento County		Sacramento Valley Region	
Total Population	**87,731**		**172,116**		**74,210**		**501,344**		**651,179**		**2,149,127**	
Race/Ethnicity												
White, Non-Hispanic	63,579	72%	65,507	38%	38,886	52%	173,014	35%	373,647	57%	1,197,494	56%
Black, Non-Hispanic	2,728	3%	18,847	11%	7,080	10%	69,887	14%	49,359	8%	150,439	7%
Hispanic	14,397	16%	31,256	18%	14,515	20%	134,611	27%	126,785	19%	433,694	20%
Asian or Pac Isl, Non-Hisp.	3,150	4%	45,903	27%	9,447	13%	97,010	19%	69,741	11%	265,632	12%
Native American, Non-Hisp.	553	1%	568	0%	445	1%	2,757	1%	3,907	1%	12,680	1%
Two or More Races, Non-Hisp.	3,202	4%	9,638	6%	3,644	5%	22,661	5%	26,243	4%	84,676	4%
Other, Non-Hispanic	132	0%	396	0%	186	0%	1,354	0%	1,498	0%	4,728	0%
National Origin												
Foreign-born	**Total**	**13%**	**Total**	**23%**	**Total**	**25%**	**Total**	**22%**	**Total**	**18%**	**Total**	**18%**
#1 country of origin	Mexico	5%	Philippines	5%	Mexico	5%	Mexico	7%	Mexico	5%	Mexico	5%
#2 country of origin	Ukraine	2%	Vietnam	4%	Ukraine	3%	Philippines	2%	Ukraine	2%	Philippines	2%
#3 country of origin	Philippines	1%	Mexico	3%	Philippines	3%	China	2%	Vietnam	1%	Vietnam	1%
LEP												
Limited English Proficiency	**Total**	**8%**	**Total**	**12%**	**Total**	**15%**	**Total**	**16%**	**Total**	**12%**	**Total**	**11%**
#1 LEP Language	Spanish	5%	Chinese	3%	Spanish	5%	Spanish	7%	Spanish	5%	Spanish	5%
#2 LEP Language	Russian	1%	Spanish	2%	Russian	4%	Chinese	2%	Russian	1%	Chinese	1%
#3 LEP Language	Other Slavic	1%	Vietnamese	2%	Other Slavic	1%	Hmong	2%	Vietnamese	1%	Russian	1%
Sex												
Male	42,453	48%	83,666	49%	36,281	49%	244,155	49%	321,227	49%	1,053,502	49%
Female	45,278	52%	88,450	51%	37,929	51%	257,189	51%	329,952	51%	1,095,625	51%
Age												
Under 18	20,240	23%	51,824	30%	19,436	26%	124,985	25%	164,488	25%	534,918	25%
18-64	55,823	64%	106,230	62%	47,116	63%	323,417	65%	407,638	63%	1,355,669	63%
65+	11,668	13%	14,045	8%	7,658	10%	52,942	11%	79,053	12%	258,325	12%
Family Type												
Families with children	9,188	44%	21,676	56%	7,736	49%	50,775	49%	75,955	47%	249,834	47%

Poverty. Poverty thresholds, a set of incomes that vary by family size and composition, are updated annually by the Census Bureau to determine who is in poverty. If a family's total income is less than the income threshold, then that family and every individual in it is considered living in poverty.[7] For example, the poverty threshold for one person in 2016 was $12,228 and, for a family of four, it was $24,563.

Overall in the region, 16 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 9 percent (Rocklin and Roseville) to a high of 21 percent in Sacramento and 29 percent in Davis (inflated due to the student population[8]). Numerically, the City of Sacramento and the balance of Sacramento County have the largest number of residents living in poverty, at 102,000 and 119,000, but also have the largest populations in the region.

All of the communities in Figure II-5 have seen an increase in the number of residents and families living in poverty between 2010 and 2016—except Davis where the number of families living in poverty actually declined over the past six years.

Figure II-5.
Change in Persons Living in Poverty, 2010 to 2016

	Number Living in Poverty, 2016		Numerical Change in People and Families Living in Poverty (2010-2016)	
	Individuals	Families	Individual	Family
Citrus Heights	12,429	2,026	2,971	207
Davis	18,682	716	4,340	-183
Elk Grove	15,843	3,067	1,789	795
Rancho Cordova	11,630	2,163	1,167	212
Rocklin	5,068	1,023	1,838	593
Roseville	10,993	2,002	1,405	536
Sacramento	102,367	18,024	16,386	5,025
West Sacramento	8,311	1,496	227	154
Woodland	7,663	1,469	1,458	405
Balance of Sacramento County	118,608	21,576	26,936	6,650

Note: Balance of Sacramento County reflects the county excluding Citrus Heights, Elk Grove, Rancho Cordova, and Sacramento.

Source: American Community Survey, 2006-2010 and 2012-2016.

[7] https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html

[8] Data removing the student population from the poverty rate are not available. 77 percent of Davis residents living in poverty are between the ages of 18 to 24, but this age group only comprises 33 percent of the total population in the city. In an attempt to account for students, if residents between the ages of 18 to 24 are removed from the total individuals living in poverty in Davis, the poverty rate is closer to 10 percent, but the number of individuals living in poverty still increases from 2010 to 2016 by 671. While this adjustment provides a better picture of how the student population may affect the poverty rate, there is no conclusive way to know if every 18- to 24-year-old resident of Davis is a college student.

Figure II-6 shows poverty rates by individual and family in 2010 and 2016, as well as the percentage point change across those years. The largest percentage point changes in family poverty were in Rocklin, City of Sacramento, and the balance of Sacramento County—family poverty increased by 4 percentage points in each of those jurisdictions.

The largest increases in individual poverty rates were in Davis, Citrus Heights, Rocklin, Sacramento and the balance of Sacramento County.

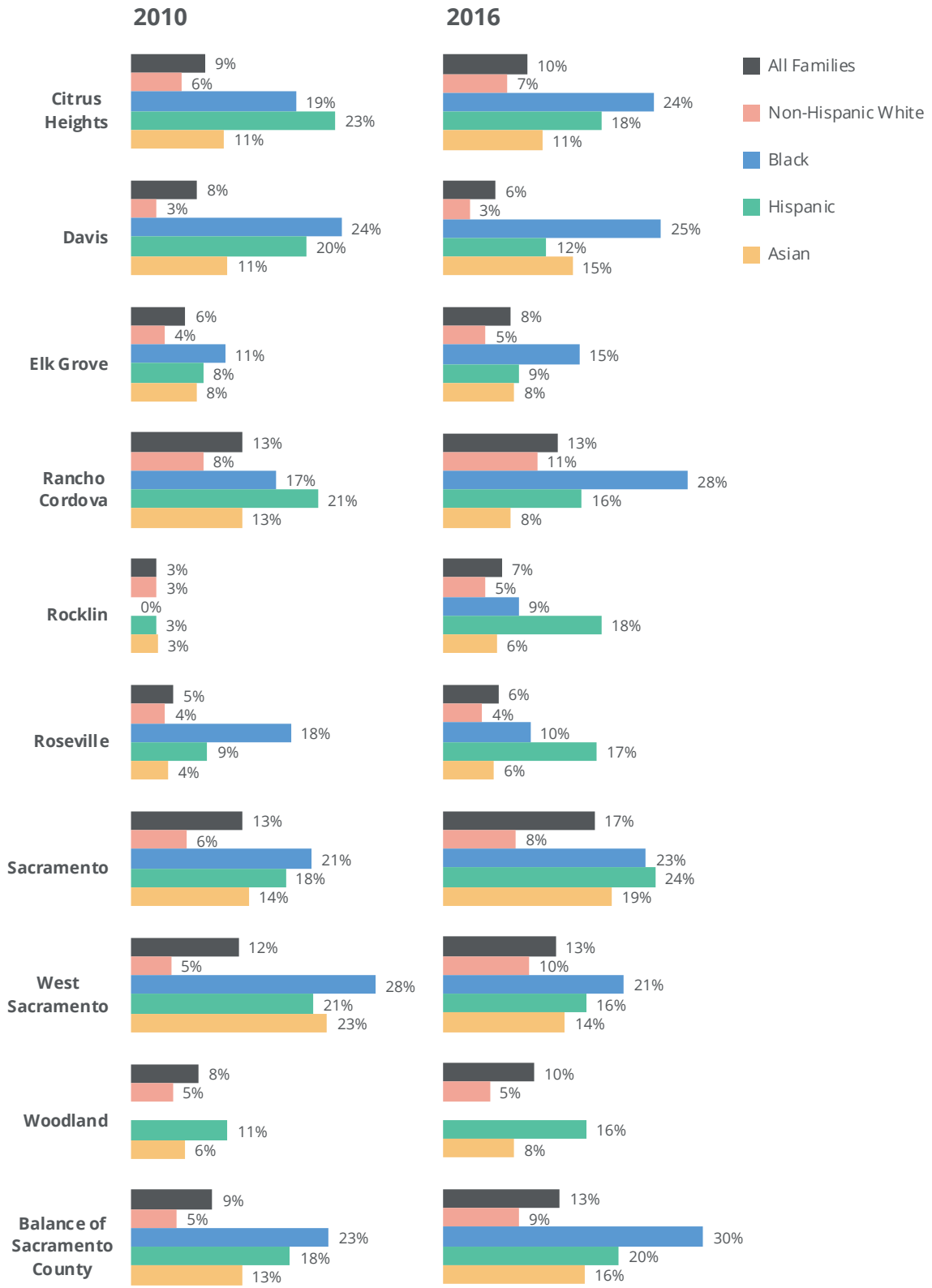
Figure II-6.
Poverty Rates, 2010 and 2016

	2010		2016		Percentage Point Change	
	Individual	Family	Individual	Family	Individual	Family
Citrus Heights	11%	9%	15%	10%	3%	1%
Davis	23%	8%	29%	6%	6%	-2%
Elk Grove	10%	6%	10%	8%	0%	1%
Rancho Cordova	16%	13%	17%	13%	1%	0%
Rocklin	6%	3%	9%	7%	3%	4%
Roseville	8%	5%	9%	6%	0%	1%
Sacramento	19%	13%	21%	17%	3%	4%
West Sacramento	17%	12%	16%	13%	-1%	0%
Woodland	11%	8%	14%	10%	2%	3%
Balance of Sacramento County	15%	9%	18%	13%	3%	4%

Note: Balance of Sacramento County reflects the county excluding Citrus Heights, Elk Grove, Rancho Cordova, and Sacramento.
Source: American Community Survey, 2006-2010 and 2012-2016.

Poverty by race and ethnicity. Figure II-7 shows the differences in family poverty by race and ethnicity for 2010 and 2016, by jurisdiction. Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families.

Figure II-7. Family Poverty, 2010 and 2016



Note: Balance of Sacramento County reflects the county excluding Citrus Heights, Elk Grove, Rancho Cordova, and Sacramento.

Source: American Community Survey, 2006-2010 and 2012-2016.

Income diversity. Income diversity has also shifted since 2010, as shown by Figure II-8. The figure categorizes household income into three categories using income breaks employed by the Pew Research Center to examine economic segregation. The figure shows how the proportions of households in each income range has changed between 2010 and 2016.

In nearly every community analyzed, the proportion of middle-income households declined offset by increases in the proportions of both high- and low-income households. These trends highlight the polarization of incomes and an increase in income inequality in these communities.

Figure II-8.
Change in Income Distribution by Low-, Middle-, and High-Income Brackets, 2010 to 2016

	2010 Distribution			2016 Distribution			2010 to 2016 Change, Percentage Points		
	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)
Citrus Heights	29%	56%	16%	31%	52%	17%	2%	-4%	2%
Davis	33%	36%	31%	35%	33%	33%	1%	-3%	2%
Elk Grove	17%	47%	36%	18%	42%	40%	1%	-6%	4%
Rancho Cordova	33%	48%	19%	31%	48%	21%	-2%	0%	3%
Rocklin	19%	43%	37%	21%	37%	42%	2%	-6%	4%
Roseville	21%	45%	34%	21%	41%	39%	0%	-5%	4%
Sacramento	35%	45%	19%	35%	43%	22%	0%	-3%	3%
Sacramento County	30%	47%	23%	31%	43%	26%	1%	-3%	3%
West Sacramento	33%	44%	23%	31%	43%	26%	-2%	-2%	3%
Woodland	29%	49%	22%	30%	45%	25%	0%	-4%	3%
Balance of Sacramento	29%	46%	24%	31%	43%	27%	1%	-4%	2%

Note: Balance of Sacramento County is the county excluding Citrus Heights, Elk Grove, Rancho Cordova, and Sacramento.

Source: American Community Survey, 2012-2016.

Segregation and Integration

This section examines segregation in the region. It focuses on three types of residential settlement patterns:

- Patterns of racial or ethnic segregation;
- Patterns of segregation of foreign-born and Limited English Proficiency (LEP) populations;
- Patterns of the location of owner and renter occupied housing and whether such housing is in segregated/integrated areas.

It begins with a brief discussion of historic segregation in the region, focusing largely on the City of Sacramento as the core city of the area.

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

History of segregation in the region. By measures of both citywide and neighborhood diversity, the City of Sacramento has been ranked one of the most diverse and integrated large cities in the United States.[9]

Data from Brown University's American Communities Project compiled by FiveThirtyEight, indicate that Sacramento is the third most diverse city in the nation, among the top 100 most-populous cities, using data from the 2010 Census.[10] This places Sacramento just behind Jersey City, NJ and Oakland, CA, and ahead of cities including New York, NY and Chicago, IL as being diverse at the citywide level. When looking at the neighborhood level, the project ranked Sacramento the number one most diverse city. In the same study, Sacramento's level of integration was ranked number two, behind only Irvine, CA, as the most integrated city. Figure II-9 shows the diversity indices for the 100 largest U.S. cities from the FiveThirtyEight report.

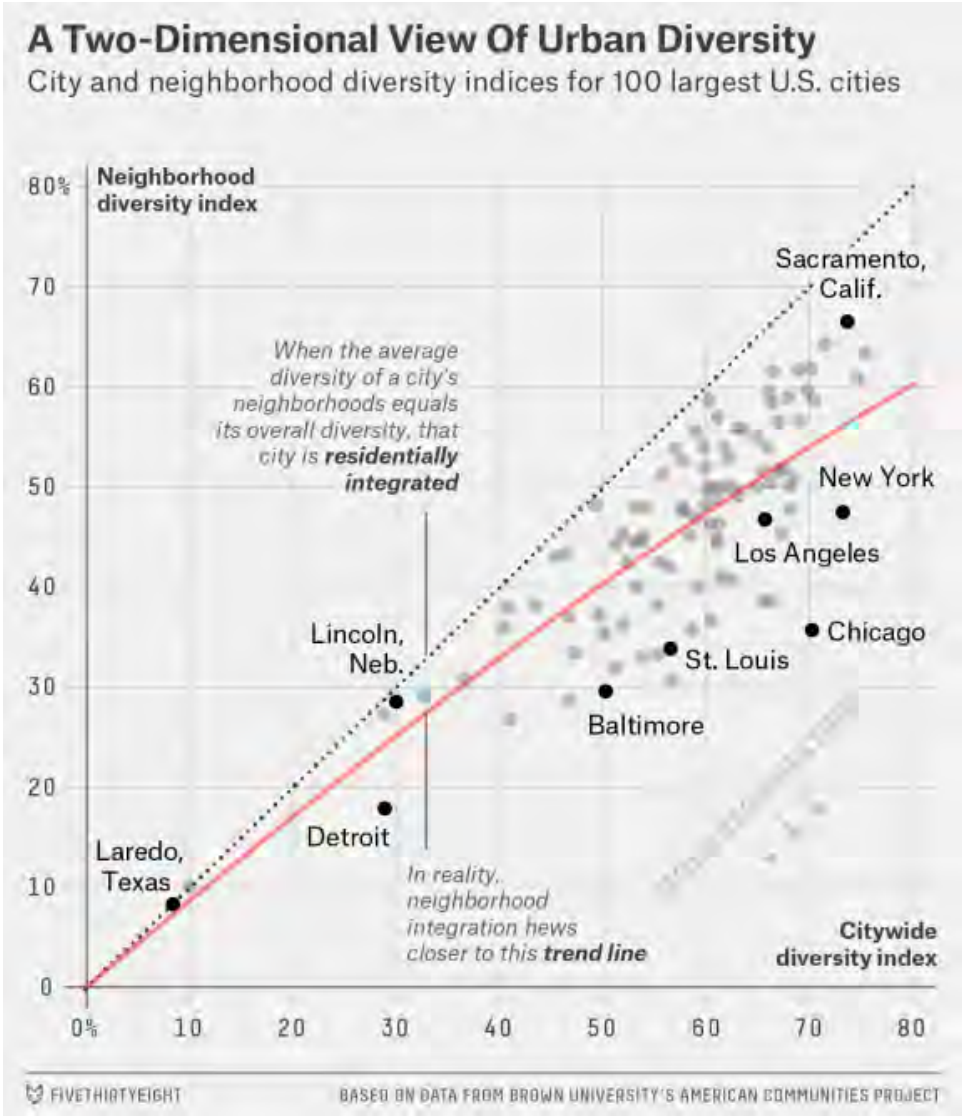
[9] https://regionalchange.ucdavis.edu/sites/g/files/dgvnsk986/files/inline-files/Report_Final_0.pdf, p. 13.

[10] https://fivethirtyeight.com/features/the-most-diverse-cities-are-often-the-most-segregated/

Figure II-9. Diversity Indices for 100 Largest U.S. Cities, 2010

Source:

FiveThirtyEight, https://fivethirtyeight.com/features/the-most-diverse-cities-are-often-the-most-segregated/



However, like other American cities, Sacramento has a past of systematic segregation and exclusion in housing. This included practices of:

- Mortgage redlining, leading to disinvestment in low-income and minority areas;
- Racially restrictive covenants on housing developments, restricting the access of minority residents to certain areas of the region; and
- Urban renewal programs aimed at redeveloping "blighted", primarily minority, parts of town.[11]

[11] Hernandez, Jesus. (2009). Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930-2004. International Journal of Urban and Regional Research. 33. 291-313. 10.1111/j.1468-2427.2009.00873.x.

Jesus Hernandez at the University of California, Davis has documented the history of housing discrimination in Sacramento. In his work, Dr. Hernandez has identified the use of racial covenants in residential developments as early as the 1920s by J.C. Carly as early evidence of housing practices intending to segregate on the basis of race or ethnicity. Redlining practices in historically diverse and minority areas, such as Sacramento's historic West End (northwest area of downtown Sacramento, between 10th Street and the Sacramento River), were in place by the 1940s, limiting the availability of financing for low-income and minority buyers to buy or remodel homes.

By 1950, due to these restrictive covenants and redlining, the majority of Sacramento's minority population was located in the West End neighborhood. City planners then began to target the area for urban renewal and clearing efforts as the city moved forward on a plan to redevelop the area as commercial space. This forced the eviction of thousands of the West End's residents, scattering the minority population to other non-covenant restricted areas of the city, including Oak Park.[12]

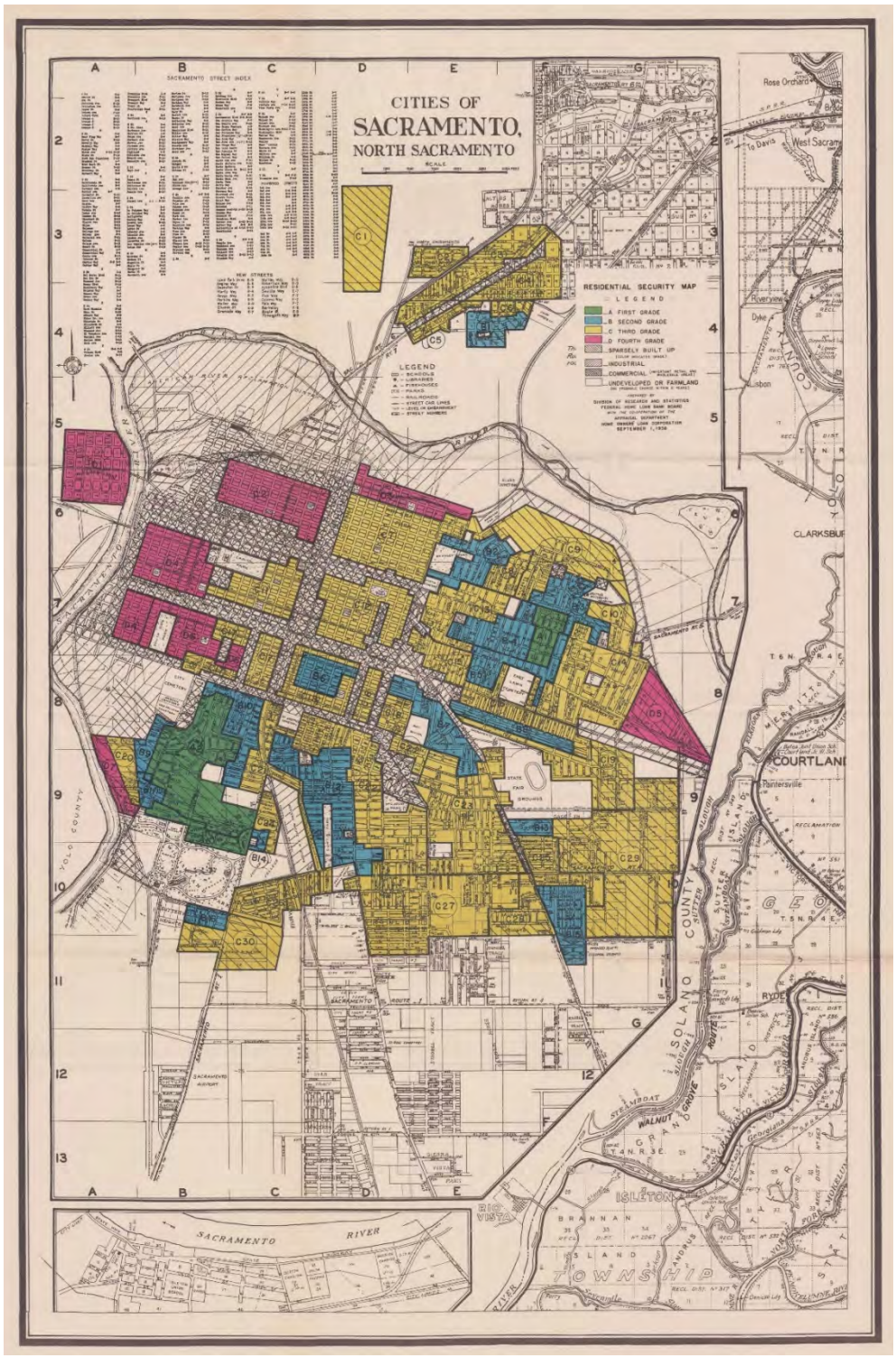
Redlining practices followed the displaced residents, as the northern and southern parts of the city diversified and access to housing financing became increasingly restrictive. Dr. Hernandez has documented a southwest to northeast pattern tracking neighborhoods with evidence of racial covenants, spanning from Sacramento's Pocket neighborhood in the southwest to River Park and East Sacramento in the northeast, and continuing into Arden-Arcade and Fair Oaks.[13]

Figure II-10 shows an historic redlining map of Sacramento and Figure II-11 maps Sacramento areas with historic racially restrictive covenants.

[12] Ibid.

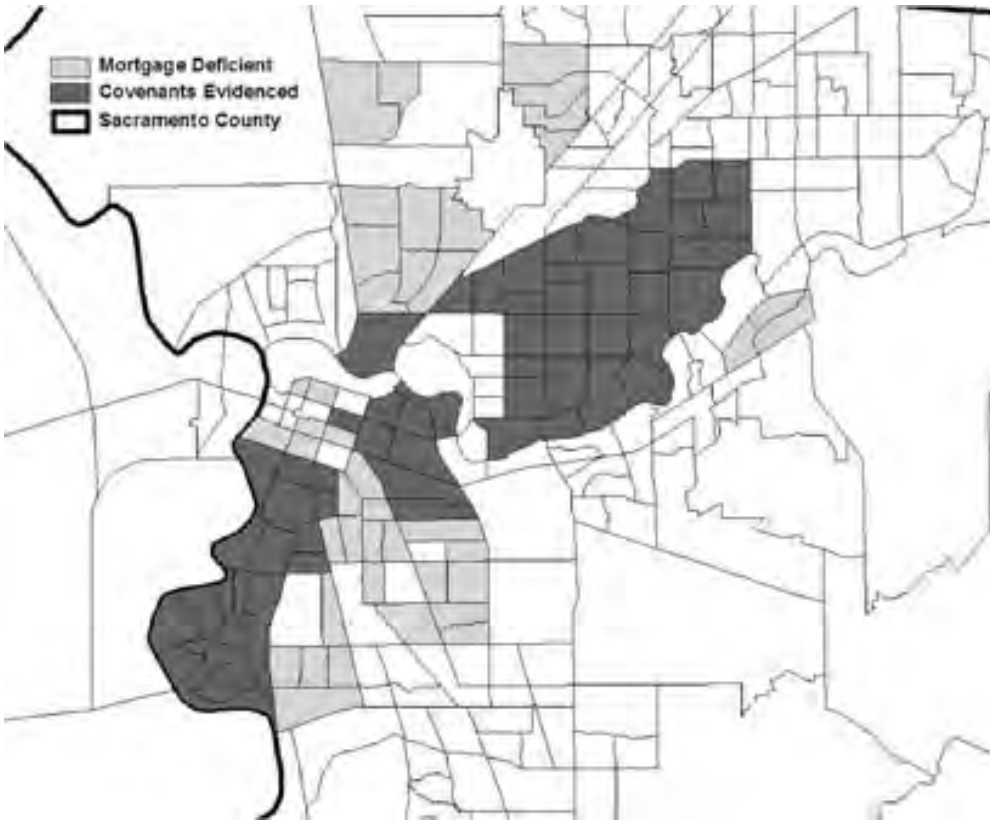
[13] Ibid.

Figure II-10. Sacramento Mortgage Redlining Map, 1938



Source: University of Maryland/T-RACES via ThinkProgress at https://thinkprogress.org/sacramento-segregation-geography-stephon-clark-72d7800743ee/

Figure II-11. Sacramento Areas with Historic Racially Restrictive Covenants



Source:

Hernandez, Jesus. (2009). Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930-2004. International Journal of Urban and Regional Research. 33. 291-313. 10.1111/j.1468-2427.2009.00873.x.

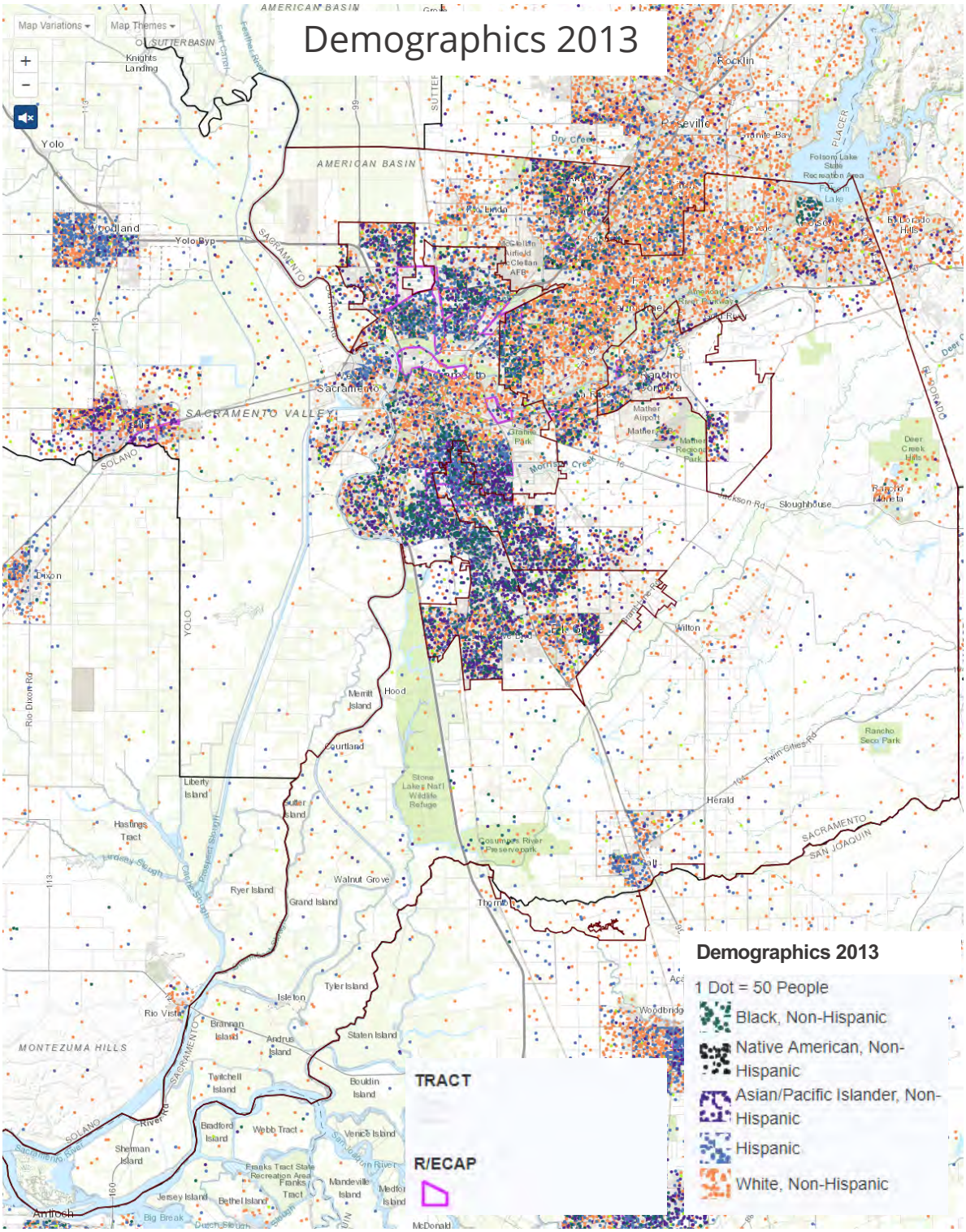
The trends within the City of Sacramento set the stage for patterns of development throughout the broader region as well, with minority populations settling in areas adjacent to "unrestricted" areas to the north and south of the city and non-Hispanic White residents continuing to expand across the northeast corridor.

Patterns of racial and ethnic segregation today. When comparing the historic maps discussed above to the racial and ethnic composition of the region's neighborhood's today a clear resemblance emerges. The location of today's black and Hispanic residents tends to fall outside the areas of historic covenant restrictions.

Figure II-12 maps the region's population by race/ethnicity. Though racial/ethnic diversity has increased throughout the region, regional patterns of racial and ethnic segregation are apparent.

The suburbs east of Sacramento, such as Roseville, Rocklin, Citrus Heights and Folsom tend to be more non-Hispanic White or Asian than the city itself. Black residents tend to be predominantly located within the City of Sacramento more than other racial and ethnic groups—43 percent of the region's Black residents reside within the City of Sacramento, which is 11-percentage points higher than the next racial and ethnic group—Asians—at 34 percent. By comparison, only 13 percent of the region's non-Hispanic White residents reside within the city itself.

Figure II-12.
Sacramento Racial and Ethnic Distribution, 2013

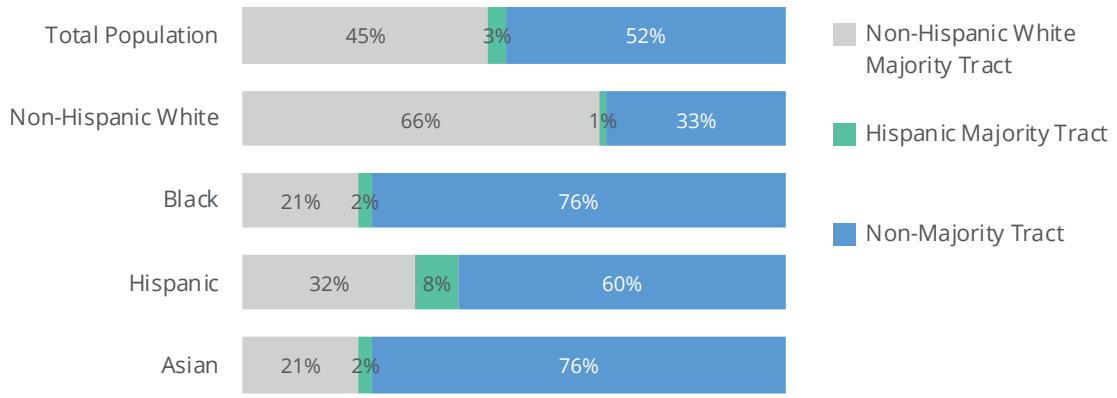


Source: HUD Data Exchange AFFH Tool

Neighborhood majority by race/ethnicity. The following analysis evaluates the proportion of residents that live in neighborhoods dominated by one racial or ethnic group. The analysis broadly illustrates that residents tend to live in neighborhoods where people "look like themselves"—that is, non-Hispanic White residents are likely to live in neighborhoods with a non-Hispanic White majority and minority residents are likely to live in neighborhoods that are majority-minority. This settlement pattern holds true even though the region as a whole is well-balanced with 56 percent of residents identifying as non-Hispanic White and the 44 percent identifying as another racial/ethnic minority group member.

Sacramento County. Figure II-13 shows the population distribution by Census tract (neighborhood) majority in Sacramento County. Non-Hispanic White residents are more likely than Black, Hispanic, or Asian residents to live in Census tracts in which non-Hispanic White residents constitute the majority. In contrast, Black, Hispanic, and Asian residents are more likely to live in Census tracts where no one racial or ethnic group constitutes a majority—neighborhoods that are racially and ethnically mixed but are also minority majority. As a whole within Sacramento County, more residents live in Census tracts where there isn't a racial or ethnic majority—non-majority tracts—than in tracts where non-Hispanic White residents or Hispanic residents are the majority. Hispanic residents are more likely than other groups to live in areas where Hispanic residents are the majority. Sacramento County did not have Census tracts where Black or Asian residents constitute the majority.

Figure II-13.
Population Distribution by Census Tract Majority, Sacramento County, 2016



Note: There are no Black or Asian majority Census tracts in Sacramento County. Non-majority tracts include all tracts in which no specific racial/ethnic group is a majority but the population overall is majority-minority.

Source: 2012-2016 American Community Survey and Root Policy Research.

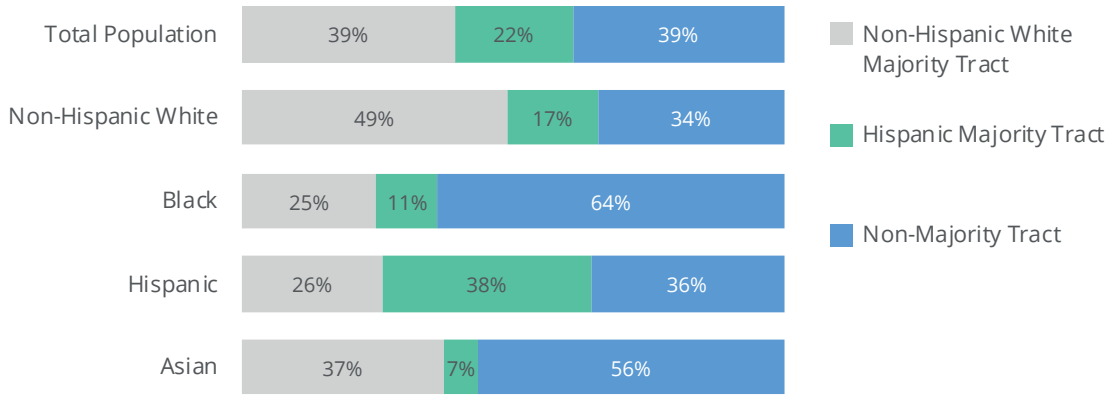
Yolo County. Figure II-14 shows the population distribution by Census tract majority in Yolo County. Residents overall are equally likely to live in a Census tract with a non-Hispanic White majority as to live in a Census tract with no racial or ethnic majority. About

one in five residents lives in a Census tract with a Hispanic majority—much higher than Sacramento County.

Non-Hispanic White residents are still more likely to live in areas with a majority of non-Hispanic White residents, but this disparity is less significant than in Sacramento County—about half of Yolo County's non-Hispanic White residents live in areas with either a Hispanic majority or no racial or ethnic majority.

Hispanic residents are most likely to live in areas with a Hispanic majority but are also likely to live in areas with no majority or a non-Hispanic White majority. Black residents are the least likely to live in areas with a non-Hispanic White majority. Yolo County did not have Census tracts where Black or Asian residents constitute the majority.

Figure II-14.
Population Distribution by Census Tract Majority, Yolo County, 2012-2016

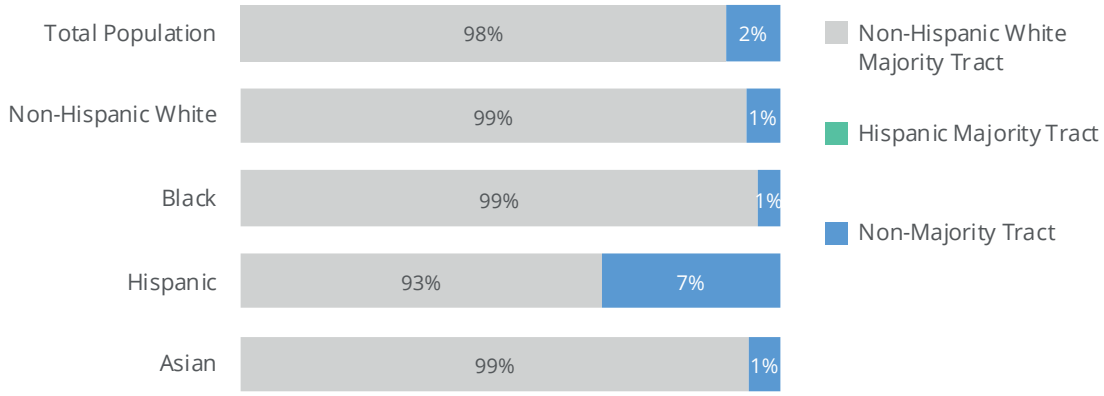


Note: There are no Black or Asian majority Census tracts in Yolo County. Non-majority tracts include all tracts in which no specific racial/ethnic group is a majority but the population overall is majority-minority.

Source: 2012-2016 American Community Survey and Root Policy Research.

Placer County. Figure II-15 shows the population distribution by Census tract majority in Placer County. Nearly all Census tracts had a non-Hispanic White majority—all but one of its 84 Census tracts had a majority of non-Hispanic White residents. As a result, nearly all residents in the county live in a Census tract where non-Hispanic White residents constitute the majority. The one Census tract without a racial or ethnic majority was located in Lincoln, CA—a jurisdiction not included in this specific study. Placer County did not have Census tracts where Hispanic, Black, or Asian residents constitute the majority.

Figure II-15.
Population Distribution by Census Tract Majority, Placer County, 2012-2016



Note: There are no Hispanic, Black or Asian majority Census tracts in Placer County. Non-majority tracts include all tracts in which no specific racial/ethnic group is a majority but the population overall is majority-minority.

Source: 2012-2016 American Community Survey and Root Policy Research.

Severity of racial/ethnic segregation. A common measure of the magnitude of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. The DI represents a "score" where values between 0 and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

It is important to note that the DI provided by HUD uses non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of non-Hispanic White residents and do no directly measure segregation between two minority groups (e.g., Black and Hispanic segregation). Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Jurisdictions without much diversity typically have very low dissimilarity indices, while jurisdictions with the most diversity may show high levels of dissimilarity. Thus, a "low" dissimilarity index is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community (i.e. naturally low segregation because diversity is low).

Figure II-16 shows the Dissimilarity Index and its associated rating (low, moderate, or high) for participating jurisdictions.

The indices prepared by HUD suggest generally low segregation throughout the jurisdictions for all racial/ethnic groups. Sacramento County and the City of Sacramento both show moderate segregation for Black and Asian residents. However, these are also some of the most diverse areas of study, which may be impacting the scores. Across

jurisdictions, Black and Asian residents tend to have higher index scores than Hispanic residents, suggesting they are more segregated.

Figure II-16.
Dissimilarity Index, 2013

Jurisdiction	Minority/NHW Dissimilarity Index		Hispanic/NHW Dissimilarity Index		Black/NHW Dissimilarity Index		Asian/NHW Dissimilarity Index	
	Index	Rating	Index	Rating	Index	Rating	Index	Rating
Citrus Heights	18.54	Low	20.64	Low	25.50	Low	18.52	Low
Elk Grove	27.10	Low	19.63	Low	28.80	Low	34.68	Low
Davis	17.96	Low	16.62	Low	21.90	Low	23.63	Low
Rancho Cordova	17.87	Low	18.52	Low	25.16	Low	36.80	Low
Roseville	15.92	Low	20.19	Low	19.41	Low	29.67	Low
Rocklin	12.74	Low	13.44	Low	21.48	Low	24.21	Low
Balance of Sacramento	36.41	Low	36.76	Low	48.52	Moderate	45.19	Moderate
City of Sacramento	37.80	Low	39.56	Low	44.92	Moderate	43.73	Moderate
W. Sacramento	19.26	Low	27.57	Low	29.52	Low	24.27	Low
Woodland	21.58	Low	22.69	Low	30.89	Low	39.69	Low

Note: NHW is Non-Hispanic White.

Source: Decennial Census 2010 pulled from the HUD Exchange and Root Policy Research.

Figure II-17 shows how the DI has changed in the region between 1990 and 2013. In most jurisdictions, and for most racial/ethnic groups, there have been marginal increases in the DI since 1990—likely in part to the increasing diversity in the region. The notable exception is in West Sacramento where the severity of segregation has declined since 1990.

Figure II-17. Dissimilarity Index Trends, 1990-2013

Source:
HUD Data Exchange
AFFH Tool.

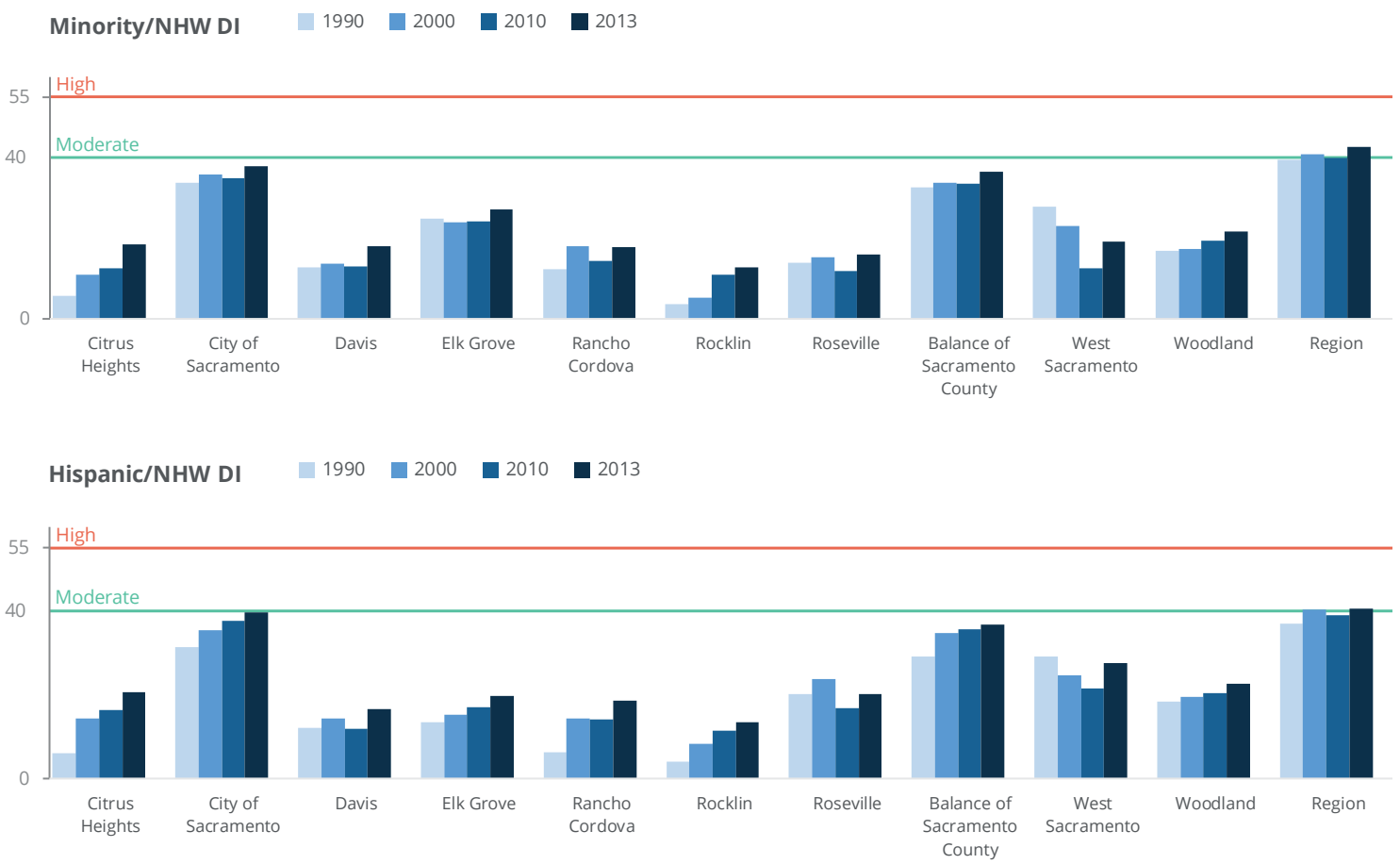
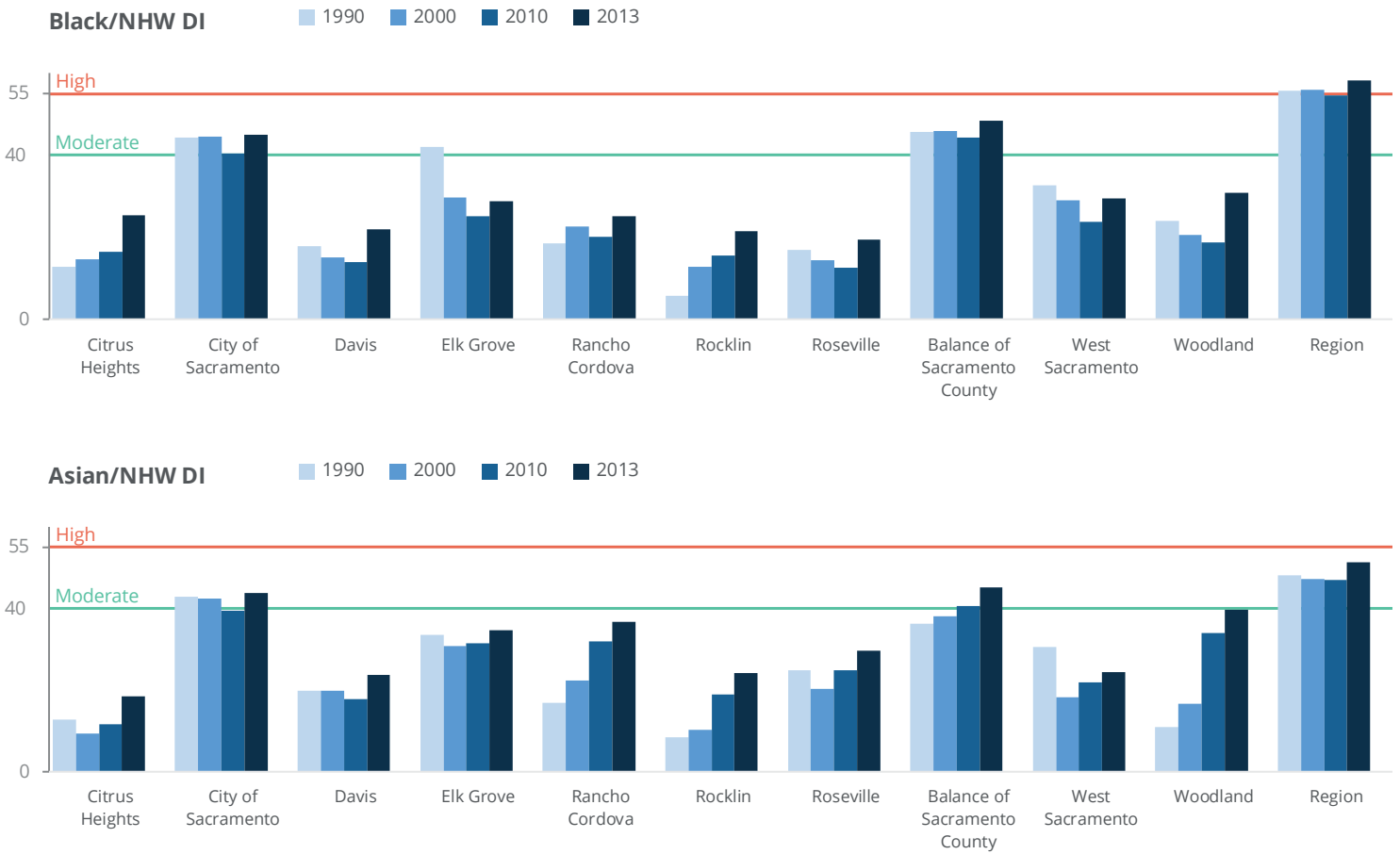


Figure II-17 (continued). Dissimilarity Index Trends, 1990-2013

Source:
HUD Data Exchange AFFH Tool.

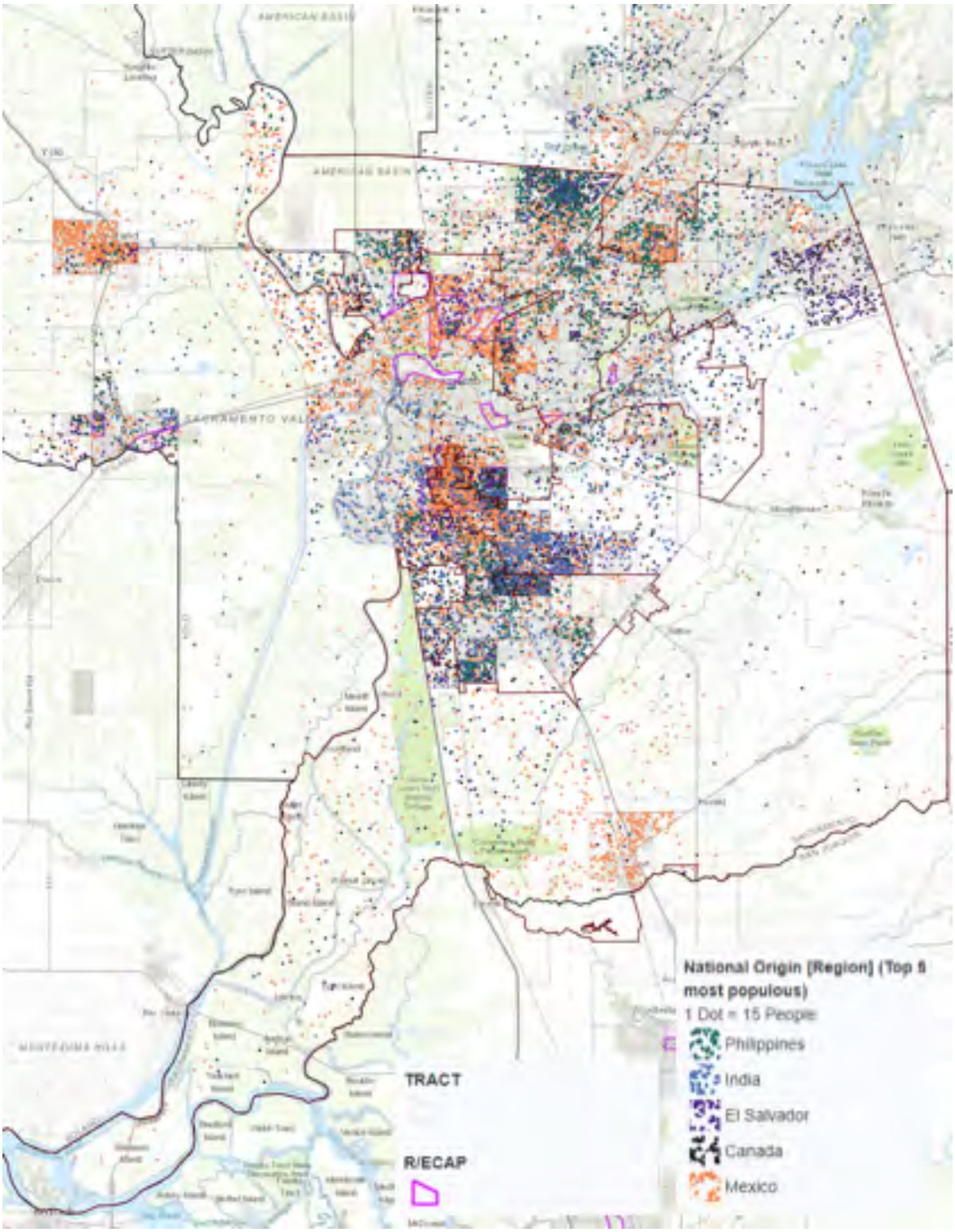


Segregation by National Origin and English Proficiency. HUD's AFFH-Tool also provides data and maps to evaluate potential segregation by national origin and limited English proficiency in a given jurisdiction or region. As discussed earlier in this section, residents born in a country other than the United Sates (a proxy for national origin) account for 18 percent of the region's total population. Within individual jurisdictions that proportion ranges from 10 percent in Rocklin to 25 percent in Rancho Cordova. Regionwide, the most common countries of origin for foreign-born residents are Mexico, the Philippines, and Vietnam. Figure II-18 (on the following page) maps the distribution of residents by national origin in the Sacramento Region.

As shown in the map, areas with a significant population of foreign-born residents overlap with areas that have racial and ethnic minority populations. Concentrations of foreign-born residents are evident in Woodland, north Sacramento, Antelope (in northern Sacramento County) and across the south side of Sacramento.

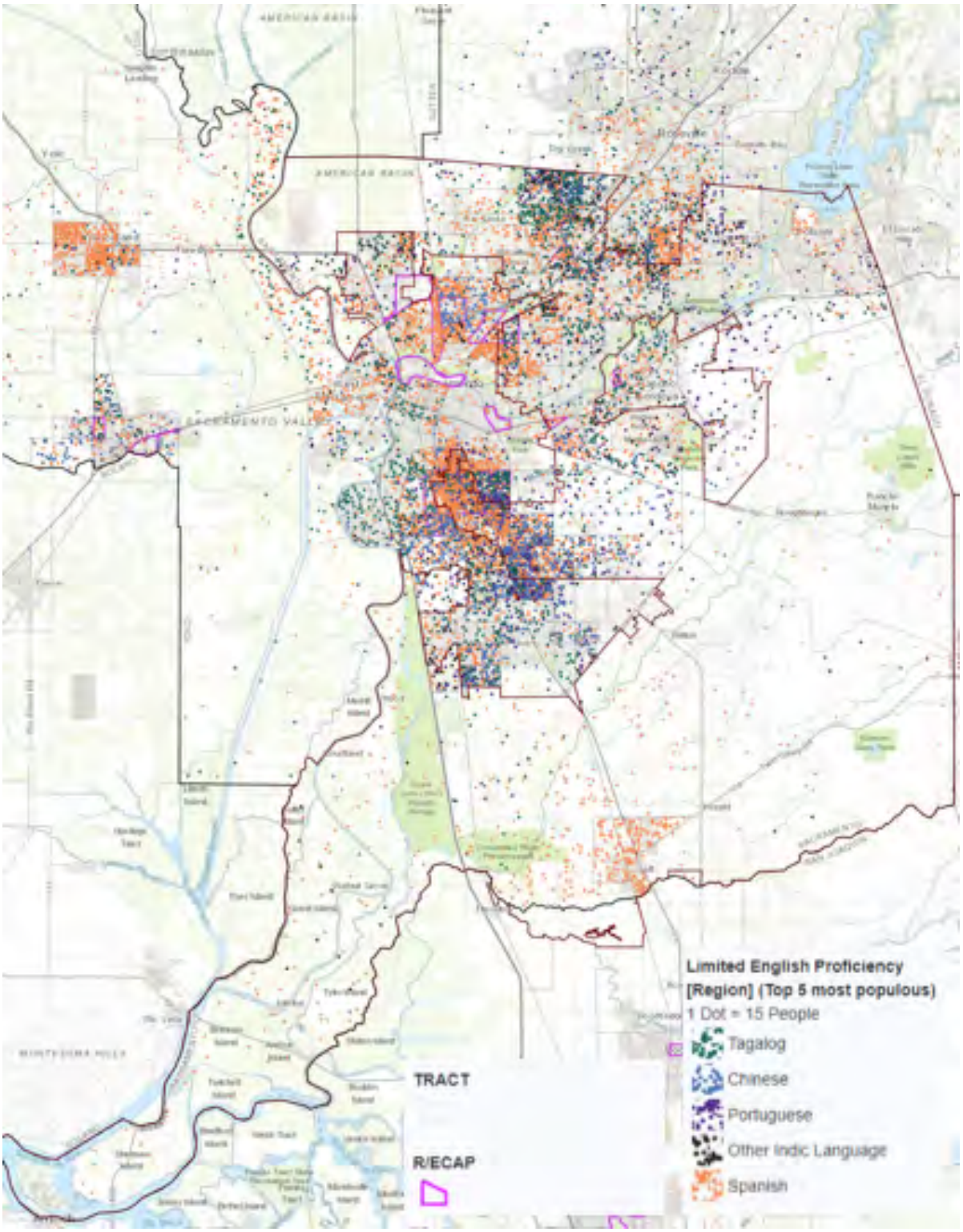
About 11 percent of residents regionwide have limited English proficiency (LEP)—meaning they speak English "less than very well" (a self-reported measure on the American Community Survey). The most common language spoken by LEP residents in Spanish, followed by Chinese and then Russian. The proportion of LEP residents in each jurisdiction ranges from 3 percent in Rocklin to 19 percent in Woodland. Figure II-19 (on page 31) maps the geographic distribution of LEP residents in the Sacramento Region. Areas with a concentration of LEP residents overlaps directly with areas that also have a concentration of foreign-born residents.

Figure II-18.
Foreign-Born Residents, Sacramento Region, 2013



Source: HUD AFFH-T.

Figure II-19.
Limited English Proficient Residents, Sacramento Region, 2013



Source: HUD AFFH-T.

Geographic distribution of renters and owners. One of the most negative outcomes of residential segregation and denial of ownership is limited accumulation of wealth. Homeownership is the largest asset of the majority of households in the U.S. and, for many low-income households, provides an opportunity for future generations to attain homeownership.

Federal regulations preventing discrimination in lending have been in place for fewer than 50 years, yet actions limiting housing choice were in place much longer. As such, the impacts are still very present in homeownership differences.

As Figure II-20 shows, households in the region have vastly different homeownership rates depending on their race and ethnicity. Black households, and, less so, Hispanic households, have considerably lower rates of ownership than Non-Hispanic White and Asian residents.

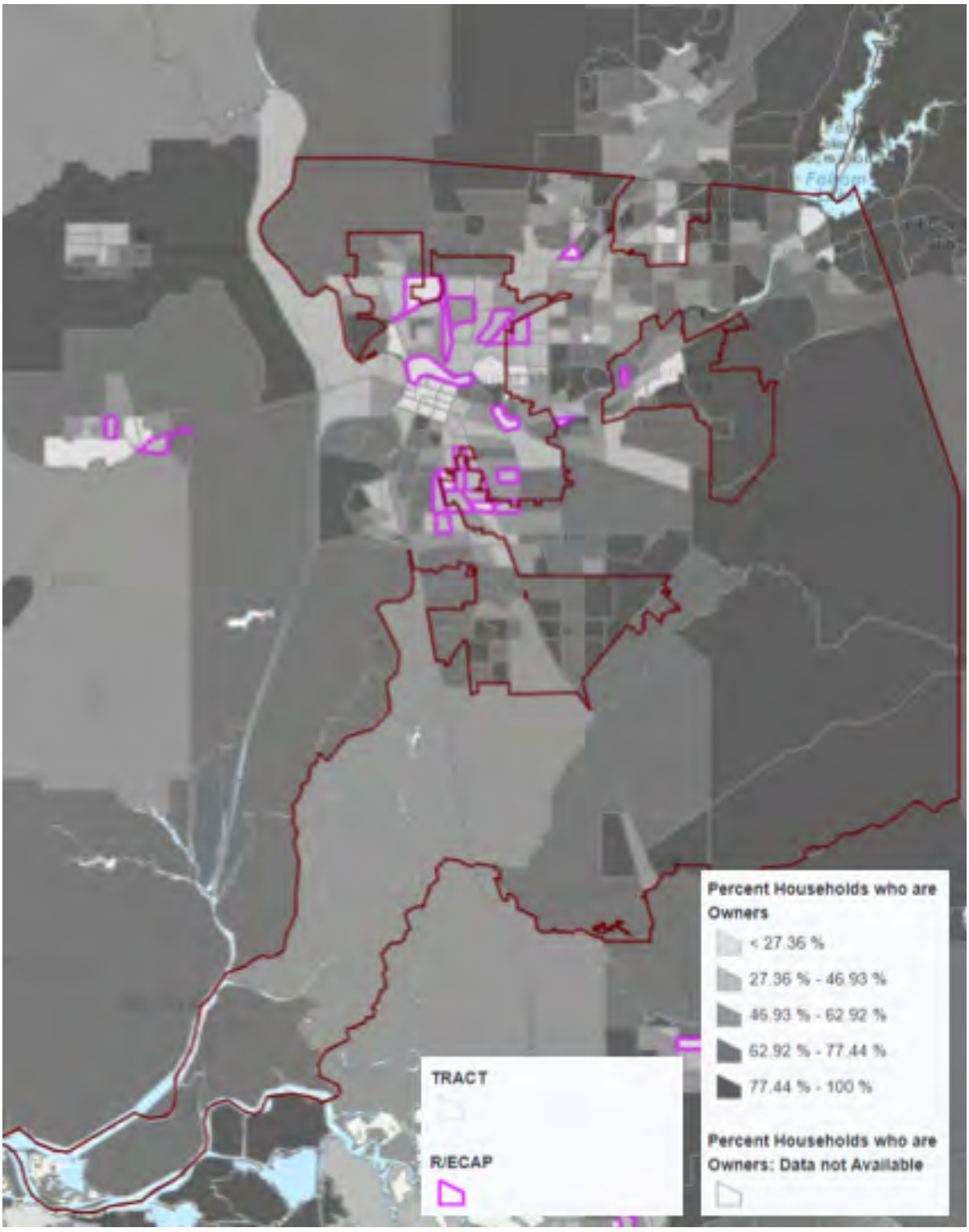
Figure II-20.
Homeownership and Change, 2000 to 2016

	2016 Homeownership Rates				Black/ White Difference	Hispanic/ White Difference
	Non-Hispanic White	Black	Hispanic	Asian		
Citrus Heights	59%	23%	39%	51%	-36%	-21%
Davis	51%	14%	23%	29%	-38%	-28%
Elk Grove	76%	55%	65%	78%	-20%	-10%
Rancho Cordova	62%	29%	40%	65%	-33%	-21%
Rocklin	67%	40%	57%	71%	-27%	-10%
Roseville	66%	48%	48%	72%	-18%	-18%
Sacramento	54%	28%	40%	54%	-26%	-15%
Sacramento County	63%	31%	44%	60%	-32%	-19%
West Sacramento	59%	36%	45%	61%	-24%	-14%
Woodland	64%	17%	41%	66%	-47%	-23%
Balance of Sacramento County	66%	28%	45%	58%	-38%	-20%

Source: American Community Survey, 2012-2016.

Figure II-21 shows where homeownership is the highest by neighborhood in the region (darker shading indicates higher rates of ownership).

Figure II-21.
Ownership by Census Tract, 2013



Source: HUD Data Exchange AFFH Tool

Ownership gaps and disparities in access to mortgage lending are discussed in further detail in Section IV. Disproportionate Housing Needs.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the history of racial and ethnic segregation, which often limited economic opportunity.

"Racially or ethnically concentrated areas of poverty," also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD's definition of an R/ECAP is:

- A Census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

- A Census tract that has a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Why R/ECAPs matter. The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.[14]

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials), R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. R/ECAPs are meant to identify areas where residents may have

[14] The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., Revisiting Rental Housing: Policies, Programs, and Priorities. Washington, DC: Brookings Institution, 116–9.

historically faced discrimination and continue to be challenged by limited economic opportunity.

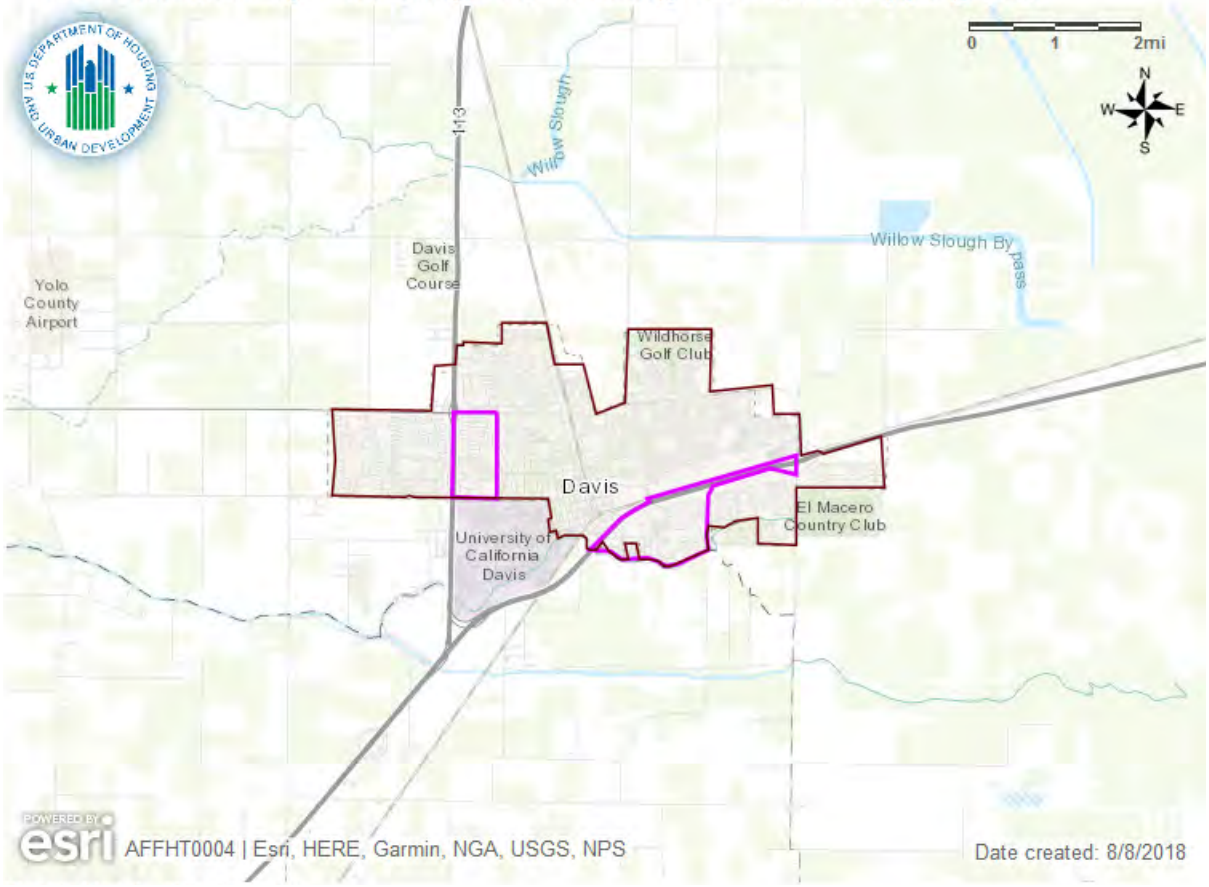
R/ECAPs. According to HUD's AFFH tool, the Sacramento Valley region had 22 R/ECAPs, most of which are located within the City of Sacramento. However, select R/ECAPs also appear in Rancho Cordova, in Sacramento County surrounding or adjacent to the city, and in Davis. However, given Davis's large student population, the characteristics of residents in these R/ECAPs are likely to differ from those elsewhere in the region. The other jurisdictions do not have any R/ECAPs.

- Within the City of Sacramento, R/ECAPs in the northern and southern parts of the city are home to a mix of Black, Hispanic, Asian, and other residents.
- Elsewhere in Sacramento County, R/ECAPs north and east of Sacramento are primarily home to Black and Hispanic residents, as well as some Asian residents.
- In Rancho Cordova, the R/ECAP in the northwest section of the city is home to Black and Hispanic residents.
- In Davis, the two R/ECAPs identified are primarily home to Asian residents, as well as some Hispanic residents. It should be noted that due to the large college student population in Davis, there is a possibility that many of these Asian and Hispanic residents are students.

The following maps (Figures II-19 through II-22) prepared by HUD outline the location of R/ECAPs in the Sacramento Valley jurisdictions.

In Davis, approximately 11,000 people live in R/ECAPs, representing 17 percent of the total population. This high share is likely a result of the large number of college students in the city, who tend to have lower incomes. The two R/ECAPs in Davis are located near the University of California, Davis, further suggesting the presence of students in those areas. Unlike R/ECAPs in other jurisdictions, non-Hispanic White residents (14%) are as likely to live in a R/ECAP as Black (14%), Native American (13%), and Hispanic residents (17%) in Davis. Asian residents, however, are more likely to live in R/ECAPs (29%).

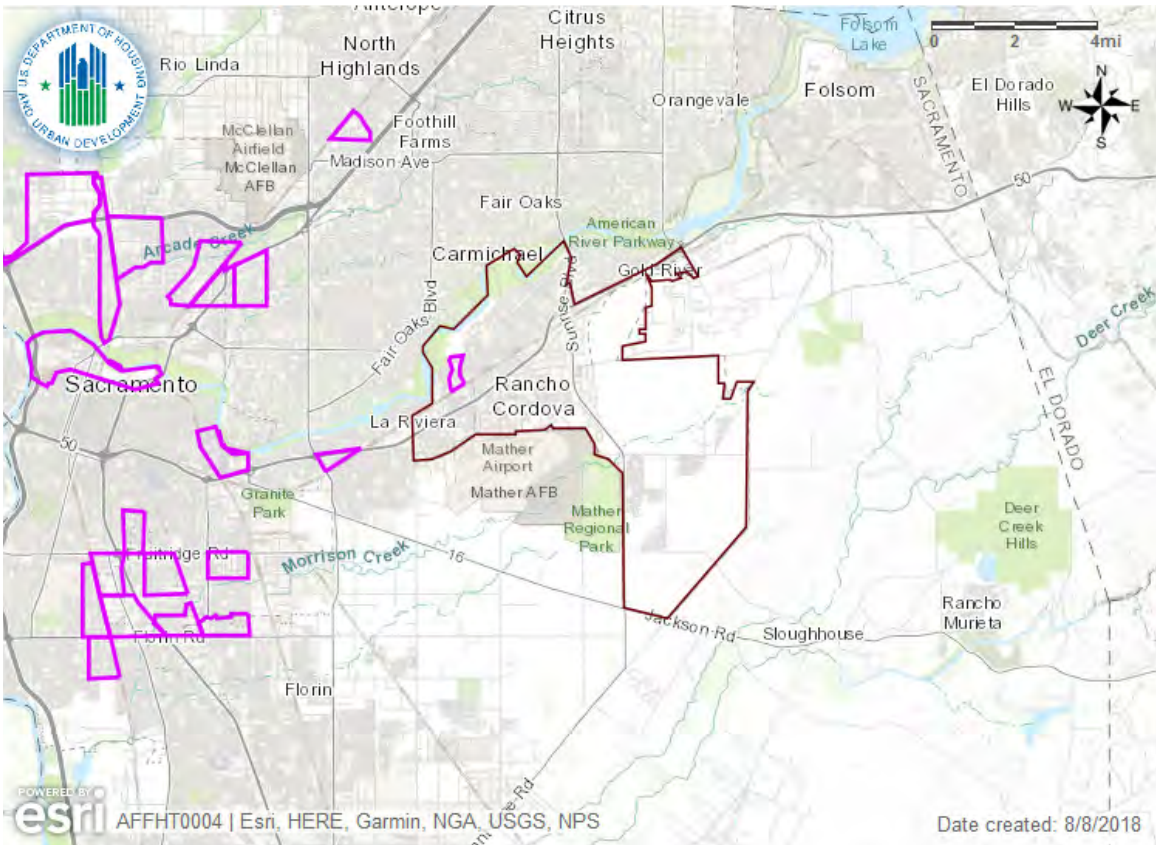
Figure II-19.
Locations of R/ECAPs, Davis, 2013



Source: HUD AFFH Data and Map tool and Root Policy Research.

Rancho Cordova contains one R/ECAP that is home to 2,300 residents. Many of these residents are non-Hispanic White (37%), but many are Hispanic (32%) and Black (19%) as well. The City also has a high number of Russian and Ukrainian residents that are captured in the non-Hispanic White category in Census data. There are over 500 families in this R/ECAP, over half of which have children (58%). Among these residents, many are from Mexico (8%). Comparing the population in this R/ECAP to the city's population overall, only a small share of the city's residents lives in a R/ECAP (4%). However, Black (7%) and Hispanic (6%) residents in Rancho Cordova are more likely to live in this R/ECAP than non-Hispanic White residents (3%) or Asian residents (1%).

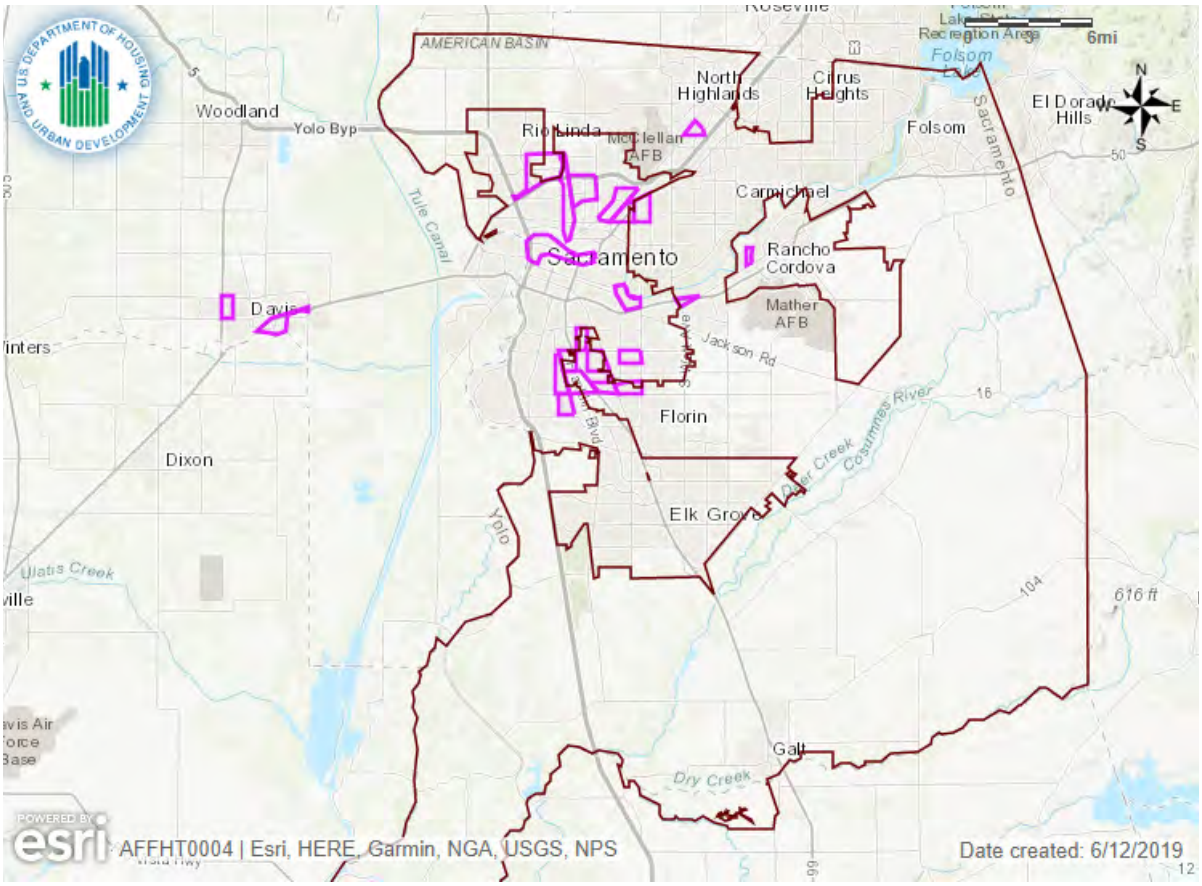
Figure II-20.
Locations of R/ECAPs, Rancho Cordova, 2013



Source: HUD AFFH Data and Map tool and Root Policy Research.

In the balance of Sacramento County, R/ECAPs tend to be adjacent to the City of Sacramento. These areas are home to over 36,000 people, with highest representation among Hispanic residents (40%), followed by non-Hispanic White (26%), Black (15%), and Asian residents (14%). Within these areas, there are over 8,000 families, more than half of which have children (56%). Mexico is again a common country of origin for foreign-born residents within these R/ECAPs (14%). Across the entire population, Black (11%), Hispanic (12%), and Asian (7%) residents in balance of Sacramento County are more likely to live in a R/ECAP than non-Hispanic White (3%) residents. In total, a small share of the total population in these areas lives in R/ECAPs (6%).

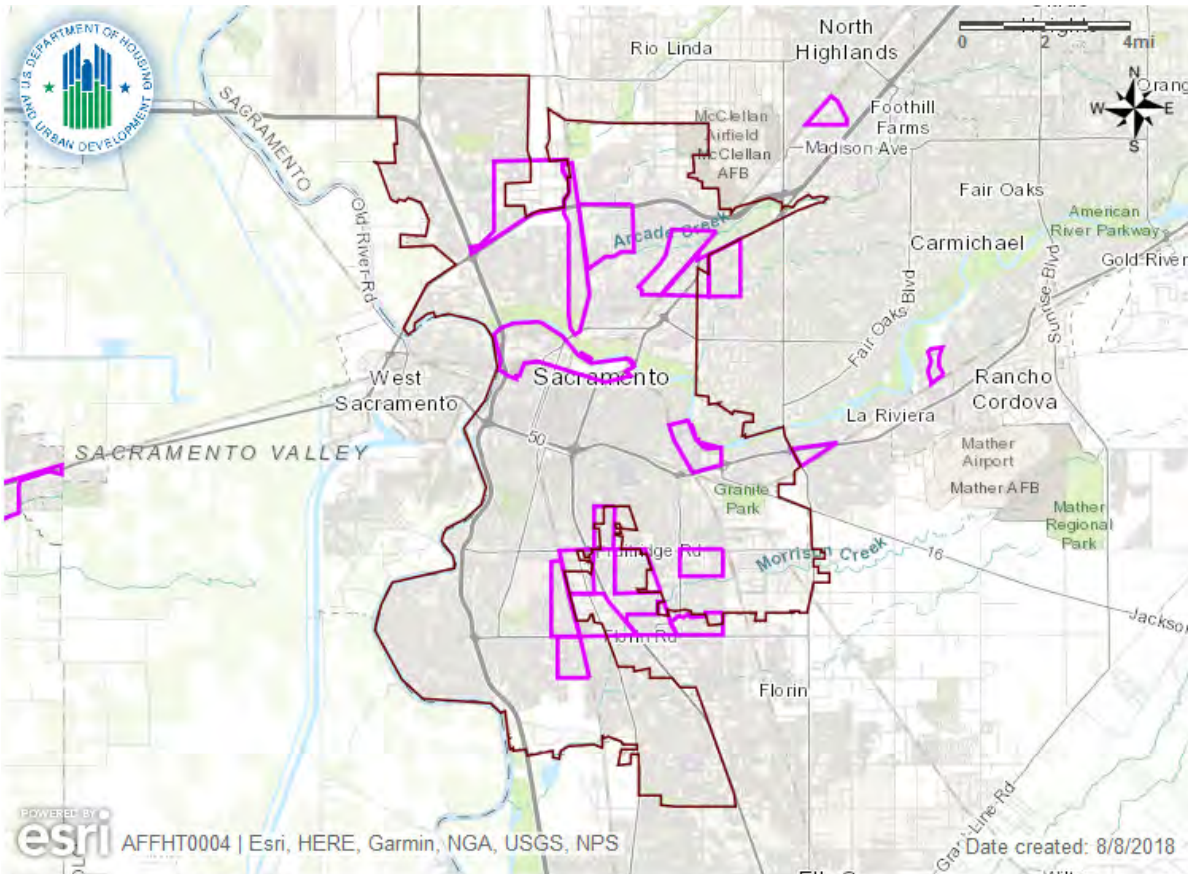
Figure II-21.
Locations of R/ECAPs, Sacramento County, 2013



Source: HUD AFFH Data and Map tool and Root Policy Research.

The City of Sacramento contains the majority of the region's R/ECAPs, home to over 45,000 people. Many of these residents are Hispanic (36%), Asian (22%), non-Hispanic White (21%) and Black (15%). There areas contain over 9,000 families, most of which have children (56%). Mexico is still a common origin for foreign-born residents (12%), while a large number also hail from Laos (4%) and Vietnam (2%). Across Sacramento, one in ten residents lives in a R/ECAP. Black (11%), Hispanic (13%), Asian (11%), and Native American (12%) residents are approximately equally likely to live in a R/ECAP, while non-Hispanic White (6%) residents are less likely.

Figure II-22.
Locations of R/ECAPs, City of Sacramento, 2013



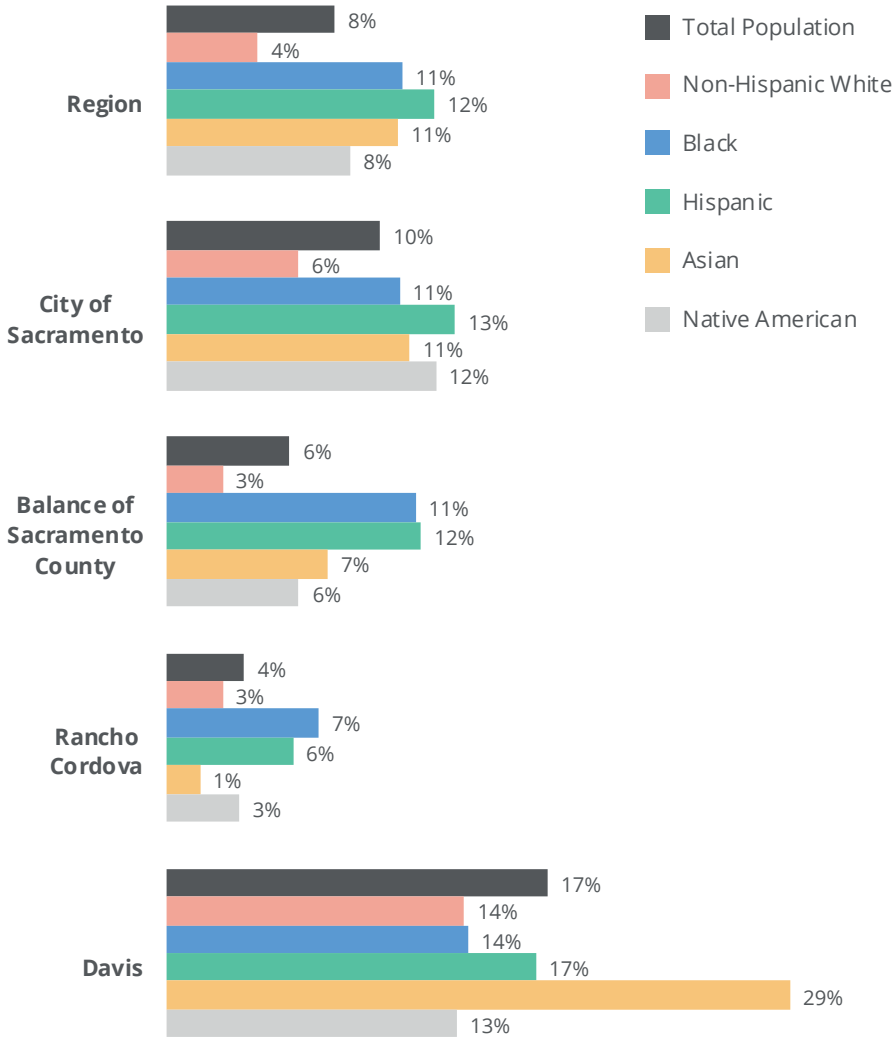
Source: HUD AFFH Data and Map tool and Root Policy Research.

Figure II-23, on the following page, summarizes the proportion of individual racial/ethnic populations within each jurisdiction that live in R/ECAPs.

In the region overall, 8 percent of residents live in R/ECAPs. Only 4 percent of non-Hispanic White residents live in R/ECAPs, compared to 12 percent of Hispanic residents, 11 percent of both Black and Asian residents, and 8 percent of Native American residents. In all jurisdictions except Davis, non-Hispanic White residents are much less likely than Hispanic and Black residents to live in R/ECAPs.

Figure II-23. Proportion of Residents Living in RECAPs, Select Jurisdictions, 2013

Source:
HUD AFFHT and Root Policy Research



SECTION III.

DISPROPORTIONATE HOUSING NEEDS

SECTION III.
Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to identify how access to the housing market differs for members of protected classes—and to determine if such differences are related to discriminatory actions or effects.

This section follows the framework for both the Disproportionate Housing Needs and Publicly Supported Housing Analysis recommended by HUD in the Assessment of Fair Housing (AFH) template. Although the AFH template is not currently required, it nonetheless provides guidance to jurisdictions in the absence of a formal approach.

This analysis answers the following questions in the AFH template:

- Do protected classes experience higher rates of housing problems (cost burden, overcrowding, or substandard housing), when compared to other groups?
- Which areas experience the greatest housing burden and are they aligned with segregated areas, integrated areas, or Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)?
- Do certain racial and ethnic groups reside in one type of program of publicly supported housing (public housing, Housing Choice Vouchers or HCVs)?
- Do public housing clients represent the demographics of the jurisdiction overall, adjusting for income eligibility?
- How is publicly supported housing dispersed geographically? How does this relate to areas of opportunity within the jurisdiction and region?
- Are there differences in where housing that serves families with children, elderly persons, and/or persons with disabilities is located? and,
- Do developments of public housing differ in their racial and ethnic distributions?
- It begins by introducing overall housing needs in the region based on HUD-provided data. This follows with a disproportionate needs analysis using primary data collected through surveys and focus groups. For definitions of jurisdictions, please refer to Section II.

Primary Findings

In the Sacramento Valley region, the most significant disproportionate housing needs are found in:

- **Homeownership rates.** Homeownership rates vary widely by race and ethnicity both within and among jurisdictions. The lowest Black homeownership rate (17%) occurred in Woodland and the lowest Hispanic homeownership rate (27%) occurred in Davis. The Black/White homeownership gap exceeds 30 percentage points in Citrus Heights, Davis, Rancho Cordova, the Balance of Sacramento County, and Woodland. Compared to the Black/White difference, the homeownership gap between Hispanic and Non-Hispanic White households ranges from 10 percentage points in Elk Grove and Rocklin to more than 20 percentage points in Citrus Heights, Davis, Rancho Cordova, Woodland, and the Balance of Sacramento County.

  Across the board, all minority groups experience higher rates of loan denial than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance). While the share of loans categorized as subprime has fallen since the Great Recession, Hispanic households are more likely than any other group to receive a subprime loan.

- **Cost-burden and housing challenges.** African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction.

  The resident survey and focus groups found meaningful differences in housing challenges experienced by members of protected classes. Worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of members of protected classes. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, one in three (35%) households that include a member with a disability live in a home that does not meet the needs of the resident with a disability.

- **Displacement experience.** Overall, one in four (25%) survey respondents had been displaced from a housing situation in the Sacramento Valley in the past five years. The most common reasons for displacement—rent increased more than I could pay, personal reasons, landlord selling home, and living in unsafe conditions. African American, Hispanic, and Native American respondents, large families, households with children, and respondents whose household includes a member with a disability all experienced higher displacement rates than regional survey respondents overall. While displacement rates are higher, the reasons for displacement are generally the same as those of regional respondents.

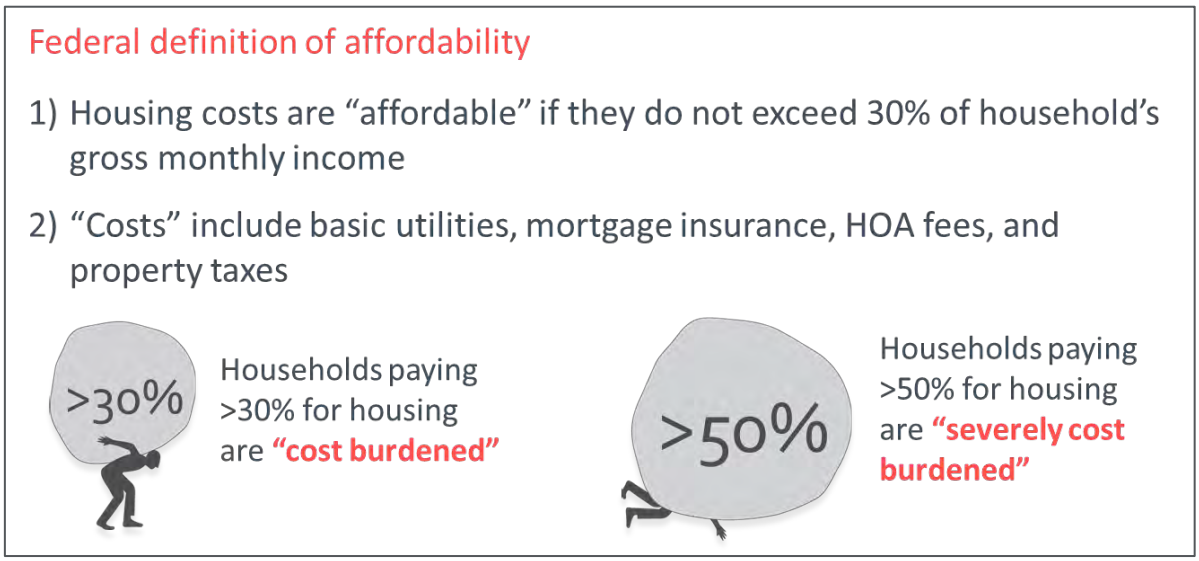
The most equity in housing choice compared to the region exists in:

- Citrus Heights, Elk Grove, and Rancho Cordova—residents of these communities are as likely as regional residents to experience housing challenges
- Elk Grove, Rocklin, and Roseville have relatively high Black and Hispanic homeownership rates compared to other jurisdictions.

Overall Housing Needs

HUD provides data tables as a starting point in assessing the differences in housing needs among household groups.

HUD defined housing problems. "Housing problems" are defined as units having incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and households with cost burden greater than 30 percent. "Severe" housing problems include all of the above except that cost burden is greater than 50 percent.



Figures III-1 through III-3 present the demographics of residents with housing needs by the jurisdictions for which data are available. Columns for each jurisdiction show the number of households with housing problems, the number of total households, and the percentage of households with housing problems. The first part of the table shows households experiencing any housing problems; the second part shows households experiencing *severe* housing problems only. These data are from the Comprehensive Housing Affordability Strategy (CHAS) database and pulled from HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T).

The housing problems represent affordability challenges ("cost burden," paying more than 30 percent of income in housing costs) and substandard condition of housing units. It is important to note that because housing cost burden affects many more households than condition challenges, the data primarily represent affordability needs.

Housing problems in the region. The presence of housing problems across the Sacramento Valley region are similar to individual jurisdictions, with a few exceptions. Overall, 44 percent of households in the region experience any of the four housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%) and 23 percent experience any of the

four severe housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 50%). Black or African American and Hispanic households in the region have the highest rates of experiencing any of the four housing problems. White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction.

Housing problems in Placer County jurisdictions:

- ***Rocklin***: 43 percent of Rocklin households experience any of the 4 housing problems and 19 percent experience any of the 4 severe housing problems. Hispanic households are more likely to experience housing problems (64%) and severe housing problems (47%) in Rocklin. Large households and non-family households are also more likely to experience any of the 4 housing problems. Housing problems in Rocklin are more similar to the region than Roseville.
- ***Roseville***: 39 percent of Roseville households experience housing problems and 18 percent experience severe housing problems. Black or African American households are most likely to experience housing problems (49%) and severe housing problems (39%). In Roseville, there is less variation of housing problems between race and ethnicity when compared to Rocklin and the region overall.

Housing problems in Yolo County jurisdictions:

- ***Davis***: Households in Davis have slightly higher rates of housing problems than the region overall—45 percent of households experience housing problems and 28 percent experience severe housing problems. Black or African Americans households are most likely to experience both housing problems and severe housing problems, at a rate of 77 percent and 54 percent, respectively. Non-family households have the highest rate of housing problems among household types, likely because of the University and the large student population.
- ***West Sacramento***: Hispanic households in West Sacramento are most likely to experience any of the 4 housing problems (61%) and any of the 4 severe housing problems (35%) compared to other races and ethnicities. Large family households, with 5 or more members, also experience a high rate of housing problems (66%)
- ***Woodland***: Black or African American households in Woodland are most likely to experience any of the 4 housing problems (84%) and any of the 4 severe housing problems (54%) compared to other races and ethnicities (it should be noted that Black or African American households comprise less than 1 percent of total households in Woodland). Hispanic households, who comprise over one third of all households in Woodland (37%), are also more likely to experience any of the 4 housing problems (55%) and any of the 4 severe housing problems (29%).

Housing problems in Sacramento County jurisdictions:

- ***Citrus Heights***: Rates of housing problems in Citrus Heights are like the Sacramento Valley region overall—43 percent of households experience housing problems and 21 percent experience severe housing problems. Hispanic households (61%) and large family households (63%) are most likely to experience any of the 4 housing problems.
- ***Elk Grove***: Rates of housing problems in Elk Grove are like the Sacramento Valley region overall—43 percent of households experience housing problems and 21 percent experience severe housing problems. In Elk Grove, there is less variation of housing problems between race and ethnicity when compared to other Sacramento County jurisdictions and the region overall.
- ***Rancho Cordova***: Rates of housing problems in Rancho Cordova are like the Sacramento Valley region overall—45 percent of households experience housing problems and 22 percent experience severe housing problems. Hispanic households (61%) and large family households (63%) are most likely to experience any of the 4 housing problems.
- ***City of Sacramento***: Households living in the City of Sacramento are more likely to experience severe housing problems than other jurisdictions and the region overall—46 percent experience any of the 4 housing problems and 26 percent experience any of the 4 severe housing problems. Black or African American households, Hispanic households, and large family households have the highest rates of housing problems in Sacramento.
- ***Balance of Sacramento County***: Rates of housing problems in the balance of Sacramento County are like the Sacramento Valley region overall—45 percent of households experience housing problems and 23 percent experience severe housing problems. Similar to the City of Sacramento, Black or African American households, Hispanic households, and large family households living in the balance of Sacramento County experience the highest rates of housing problems.

Figure III-1.
Demographics of Households with Disproportionate Housing Needs, Placer County Jurisdictions

Households Experiencing any of 4 Housing Problems	Rocklin			Roseville			Sacramento Valley Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity									
White, Non-Hispanic	6,640	16,480	40%	13,399	34,944	38%	196,835	504,315	39%
Black, Non-Hispanic	150	310	48%	349	709	49%	31,773	54,442	58%
Hispanic	1,459	2,264	64%	2,105	5,000	42%	66,200	118,839	56%
Asian or Pacific Islander, Non-Hispanic	604	1,494	40%	1,414	3,372	42%	37,313	82,785	45%
Native American, Non-Hispanic	30	120	25%	48	123	39%	2,234	4,331	52%
Other, Non-Hispanic	395	725	54%	444	964	46%	12,259	23,444	52%
Total	**9,280**	**21,395**	**43%**	**17,795**	**45,140**	**39%**	**346,640**	**788,185**	**44%**
Household Type and Size									
Family households, <5 people	4,910	13,568	36%	8,765	26,060	34%	166,765	436,370	38%
Family households, 5+ people	1,065	1,775	60%	2,325	4,894	48%	53,480	88,335	61%
Non-family households	3,305	6,040	55%	6,709	14,199	47%	126,410	263,480	48%
Households Experiencing any of 4 Severe Housing Problems	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**
Race/Ethnicity									
White, Non-Hispanic	2,735	16,480	17%	5,858	34,944	17%	94,330	504,315	19%
Black, Non-Hispanic	75	310	24%	275	709	39%	18,488	54,442	34%
Hispanic	845	2,264	37%	1,155	5,000	23%	39,265	118,839	33%
Asian or Pacific Islander, Non-Hispanic	289	1,494	19%	729	3,372	22%	21,748	82,785	26%
Native American, Non-Hispanic	0	120	0%	23	123	19%	1,031	4,331	24%
Other, Non-Hispanic	140	725	19%	264	964	27%	7,204	23,444	31%
Total	**4,085**	**21,395**	**19%**	**8,319**	**45,140**	**18%**	**182,100**	**788,185**	**23%**

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: Comprehensive Housing Affordability Strategy (CHAS) database and Root Policy Research.

Figure III-2.
Demographics of Households with Disproportionate Housing Needs, Yolo County Jurisdictions

Households Experiencing any of 4 Housing Problems	Davis			West Sacramento			Woodland			Sacramento Valley Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity												
White, Non-Hispanic	6,080	15,320	40%	4,000	9,850	41%	3,635	10,520	35%	196,835	504,315	39%
Black, Non-Hispanic	315	408	77%	470	959	49%	123	147	84%	31,773	54,442	58%
Hispanic	1,280	2,330	55%	2,530	4,155	61%	3,985	7,250	55%	66,200	118,839	56%
Asian or Pacific Islander, Non-Hispanic	2,415	4,720	51%	740	1,650	45%	464	999	46%	37,313	82,785	45%
Native American, Non-Hispanic	34	63	54%	45	105	43%	69	179	39%	2,234	4,331	52%
Other, Non-Hispanic	629	1,019	62%	349	709	49%	199	327	61%	12,259	23,444	52%
Total	**10,735**	**23,855**	**45%**	**8,140**	**17,435**	**47%**	**8,490**	**19,445**	**44%**	**346,640**	**788,185**	**44%**
Household Type and Size												
Family households, <5 people	3,010	10,555	29%	3,960	9,370	42%	3,895	11,190	35%	166,765	436,370	38%
Family households, 5+ people	605	1,400	43%	1,465	2,235	66%	1,570	2,350	67%	53,480	88,335	61%
Non-family households	7,120	11,905	60%	2,720	5,835	47%	3,020	5,905	51%	126,410	263,480	48%
Households Experiencing any of 4 Severe Housing Problems	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**
Race/Ethnicity												
White, Non-Hispanic	3,390	15,320	22%	1,699	9,850	17%	1,410	10,520	13%	94,330	504,315	19%
Black, Non-Hispanic	220	408	54%	259	959	27%	79	147	54%	18,488	54,442	34%
Hispanic	905	2,330	39%	1,445	4,155	35%	2,130	7,250	29%	39,265	118,839	33%
Asian or Pacific Islander, Non-Hispanic	1,650	4,720	35%	500	1,650	30%	230	999	23%	21,748	82,785	26%
Native American, Non-Hispanic	4	63	6%	35	105	33%	14	179	8%	1,031	4,331	24%
Other, Non-Hispanic	494	1,019	48%	250	709	35%	89	327	27%	7,204	23,444	31%
Total	**6,655**	**23,855**	**28%**	**4,205**	**17,435**	**24%**	**3,965**	**19,445**	**20%**	**182,100**	**788,185**	**23%**

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: Comprehensive Housing Affordability Strategy (CHAS) database and Root Policy Research.

Figure III-3.
Demographics of Households with Disproportionate Housing Needs, Sacramento County Jurisdictions

Households Experiencing any of 4 Housing Problems	Citrus Heights			Elk Grove			Rancho Cordova			Sacramento Valley Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity												
White, Non-Hispanic	9,985	25,590	39%	7,780	21,624	36%	5,570	13,985	40%	196,835	504,315	39%
Black, Non-Hispanic	475	999	48%	3,095	5,689	54%	1,325	2,489	53%	31,773	54,442	58%
Hispanic	2,450	3,985	61%	3,315	6,738	49%	1,880	3,139	60%	66,200	118,839	56%
Asian or Pacific Islander, Non-Hispani	535	1,013	53%	5,205	11,749	44%	1,265	2,959	43%	37,313	82,785	45%
Native American, Non-Hispanic	90	215	42%	49	108	45%	29	52	56%	2,234	4,331	52%
Other, Non-Hispanic	345	798	43%	875	1,739	50%	545	979	56%	12,259	23,444	52%
Total	**13,870**	**32,590**	**43%**	**20,325**	**47,655**	**43%**	**10,630**	**23,620**	**45%**	**346,640**	**788,185**	**44%**
Household Type and Size												
Family households, <5 people	6,205	17,505	35%	11,300	29,504	38%	5,565	13,095	43%	166,765	436,370	38%
Family households, 5+ people	1,925	3,045	63%	4,280	8,630	50%	1,880	2,760	68%	53,480	88,335	61%
Non-family households	5,745	12,040	48%	4,735	9,520	50%	3,180	7,760	41%	126,410	263,480	48%
Households Experiencing any of 4 Severe Housing Problems	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**
Race/Ethnicity												
White, Non-Hispanic	4,920	25,590	19%	3,340	21,624	15%	2,480	13,985	18%	94,330	504,315	19%
Black, Non-Hispanic	270	999	27%	1,730	5,689	30%	705	2,489	28%	18,488	54,442	34%
Hispanic	1,334	3,985	33%	1,650	6,738	24%	965	3,139	31%	39,265	118,839	33%
Asian or Pacific Islander, Non-Hispani	305	1,013	30%	2,859	11,749	24%	654	2,959	22%	21,748	82,785	26%
Native American, Non-Hispanic	30	215	14%	34	108	31%	15	52	29%	1,031	4,331	24%
Other, Non-Hispanic	130	798	16%	475	1,739	27%	324	979	33%	7,204	23,444	31%
Total	**6,975**	**32,590**	**21%**	**10,090**	**47,655**	**21%**	**5,150**	**23,620**	**22%**	**182,100**	**788,185**	**23%**

Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: Comprehensive Housing Affordability Strategy (CHAS) database and Root Policy Research.

(Continued) Figure III-3.
Demographics of Households with Disproportionate Housing Needs, Sacramento County Jurisdictions

Households Experiencing any of 4 Housing Problems	City of Sacramento			Balance of Sacramento County			Sacramento Valley Region		
	# with problems	# households	% with problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity									
White, Non-Hispanic	29,820	80,685	37%	61,406	154,527	40%	196,835	504,315	39%
Black, Non-Hispanic	14,380	24,420	59%	10,581	17,423	61%	31,773	54,442	58%
Hispanic	20,290	36,385	56%	19,519	33,785	58%	66,200	118,839	56%
Asian or Pacific Islander, Non-Hispani	13,150	28,629	46%	9,409	21,523	44%	37,313	82,785	45%
Native American, Non-Hispanic	399	833	48%	789	1,498	53%	2,234	4,331	52%
Other, Non-Hispanic	3,450	6,375	54%	3,602	7,104	51%	12,259	23,444	52%
Total	**81,505**	**177,325**	**46%**	**105,434**	**236,054**	**45%**	**346,640**	**788,185**	**44%**
Household Type and Size									
Family households, <5 people	34,555	83,610	41%	51,312	131,679	39%	166,765	436,370	38%
Family households, 5+ people	13,800	20,409	68%	17,535	27,612	64%	53,480	88,335	61%
Non-family households	33,150	73,305	45%	36,563	76,756	48%	126,410	263,480	48%
Households Experiencing any of 4 Severe Housing Problems	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**	**# with problems**	**# households**	**% with problems**
Race/Ethnicity									
White, Non-Hispanic	14,675	80,685	18%	29,694	154,527	19%	94,330	504,315	19%
Black, Non-Hispanic	8,720	24,420	36%	5,963	17,423	34%	18,488	54,442	34%
Hispanic	12,795	36,385	35%	11,407	33,785	34%	39,265	118,839	33%
Asian or Pacific Islander, Non-Hispani	7,844	28,629	27%	5,546	21,523	26%	21,748	82,785	26%
Native American, Non-Hispanic	268	833	32%	409	1,498	27%	1,031	4,331	24%
Other, Non-Hispanic	2,025	6,375	32%	2,114	7,104	30%	7,204	23,444	31%
Total	**46,340**	**177,325**	**26%**	**55,174**	**236,054**	**23%**	**182,100**	**788,185**	**23%**

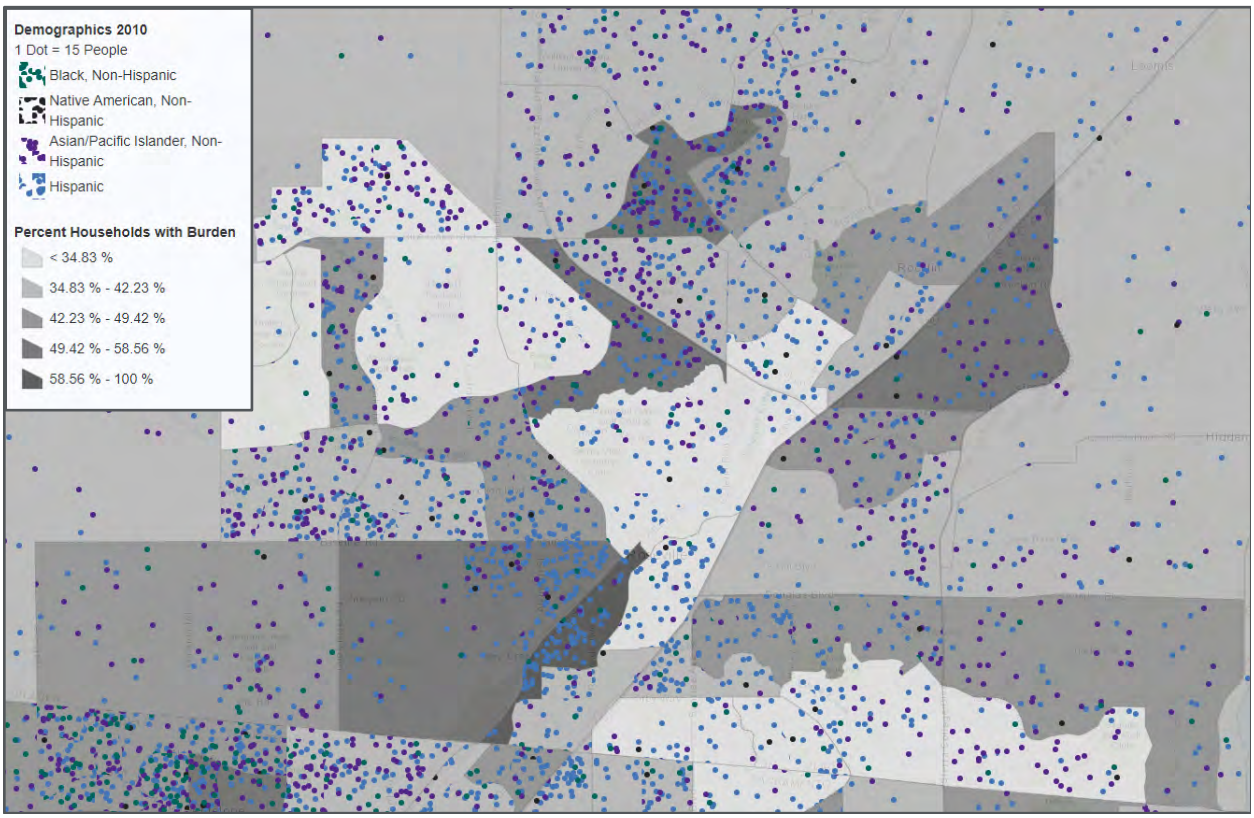
Note: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: Comprehensive Housing Affordability Strategy (CHAS) database and Root Policy Research.

The areas in the jurisdictions and region that experience the greatest housing burdens and align with segregated areas, integrated areas, and R/ECAPs are shown below, in Figures III-4 to III-6.

Figure III-4.
Housing Burden and Race/Ethnicity, Placer County Jurisdictions

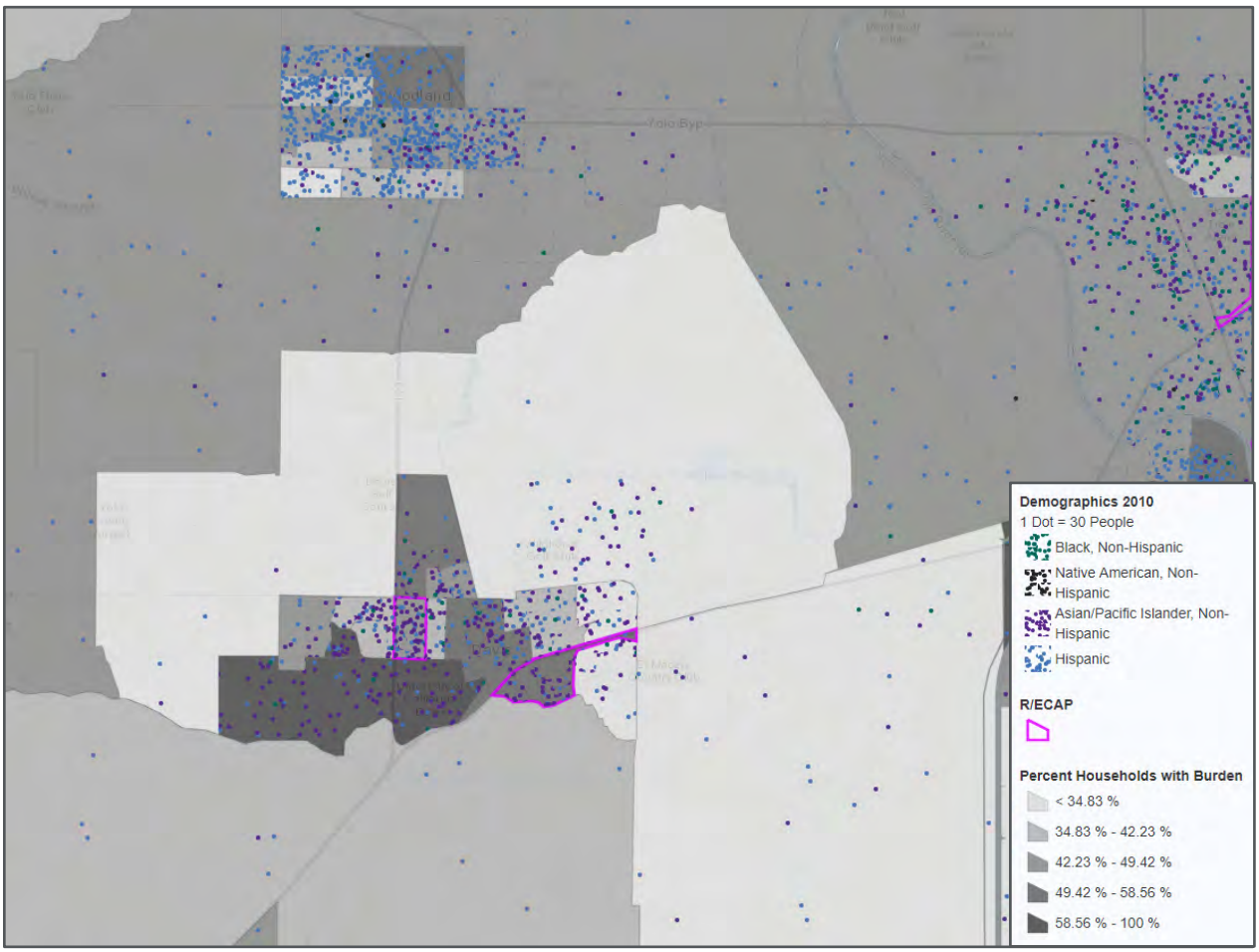


Note: Rocklin and Roseville, the Placer County Jurisdictions, do not have any R/ECAPs.

Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

Although Placer County Jurisdictions have no R/ECAPs, there are some areas of concentrated race and ethnicities and housing burden. In south central Roseville, there is both a large concentration of Hispanic households and housing burden (over 58% of households in that Census tract are burdened). In central Rocklin, there is also a concentration of housing burden and Asian or Pacific Islander households.

Figure III-5.
Housing Burden and Race/Ethnicity, Yolo County Jurisdictions

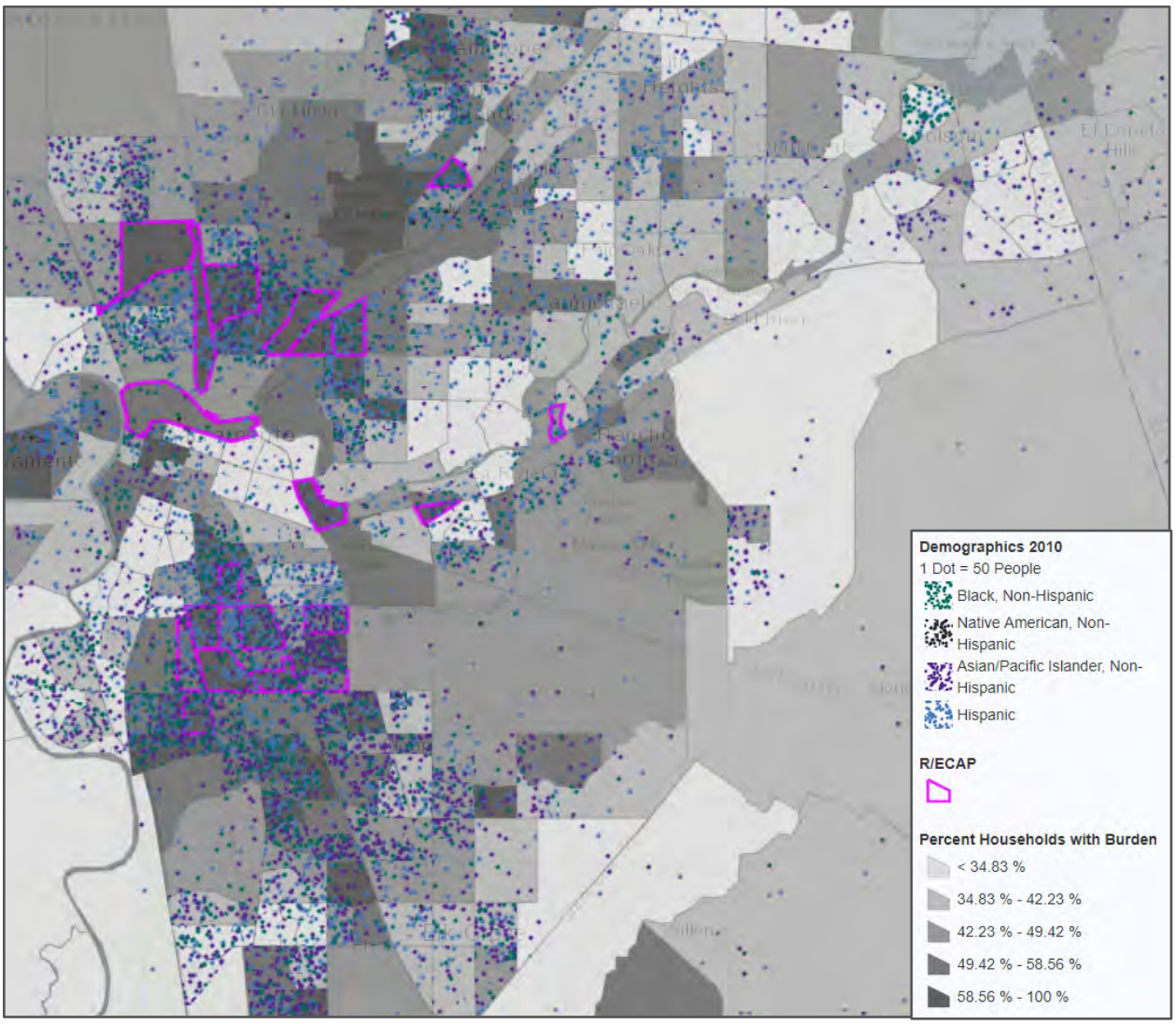


Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

The only R/ECAPs among the Yolo County jurisdictions are in Davis. Although housing burden appears to impact many households, the University and large student population likely contribute to these housing problems.

The two R/ECAPs in Davis have some concentration of Asian households and the areas right outside of the city have very low-cost burden or concentration by race or ethnicity.

Figure III-6.
Housing Burden and Race/Ethnicity, Sacramento County Jurisdictions



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

Unlike the other jurisdictions, Sacramento County jurisdictions have a large number of R/ECAPs, most of which are located within the City of Sacramento. Almost every R/ECAP has a high percent (over 58%) of households with housing burden. These areas also align with concentrations of Black or African American, Asian, and Hispanic households. The areas with the lowest rate of housing burden also have the least amount of racial or ethnic concentrations.

Homeownership gaps. For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidization. For nearly 100

years, the federal government has subsidized ownership through the mortgage interest tax deduction and the secondary mortgage market.[1]

Yet these incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the benefits of federal subsidies for ownership have not been equally realized by all protected classes. This explains some of the reason for ownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, and discriminatory pricing.[2]

Figure III-7 shows how homeownership rates differ among the participating jurisdictions. As shown in the following figure, homeownership rates of Black and Hispanic households are generally far lower than the rates of Asian and Non-Hispanic White households.

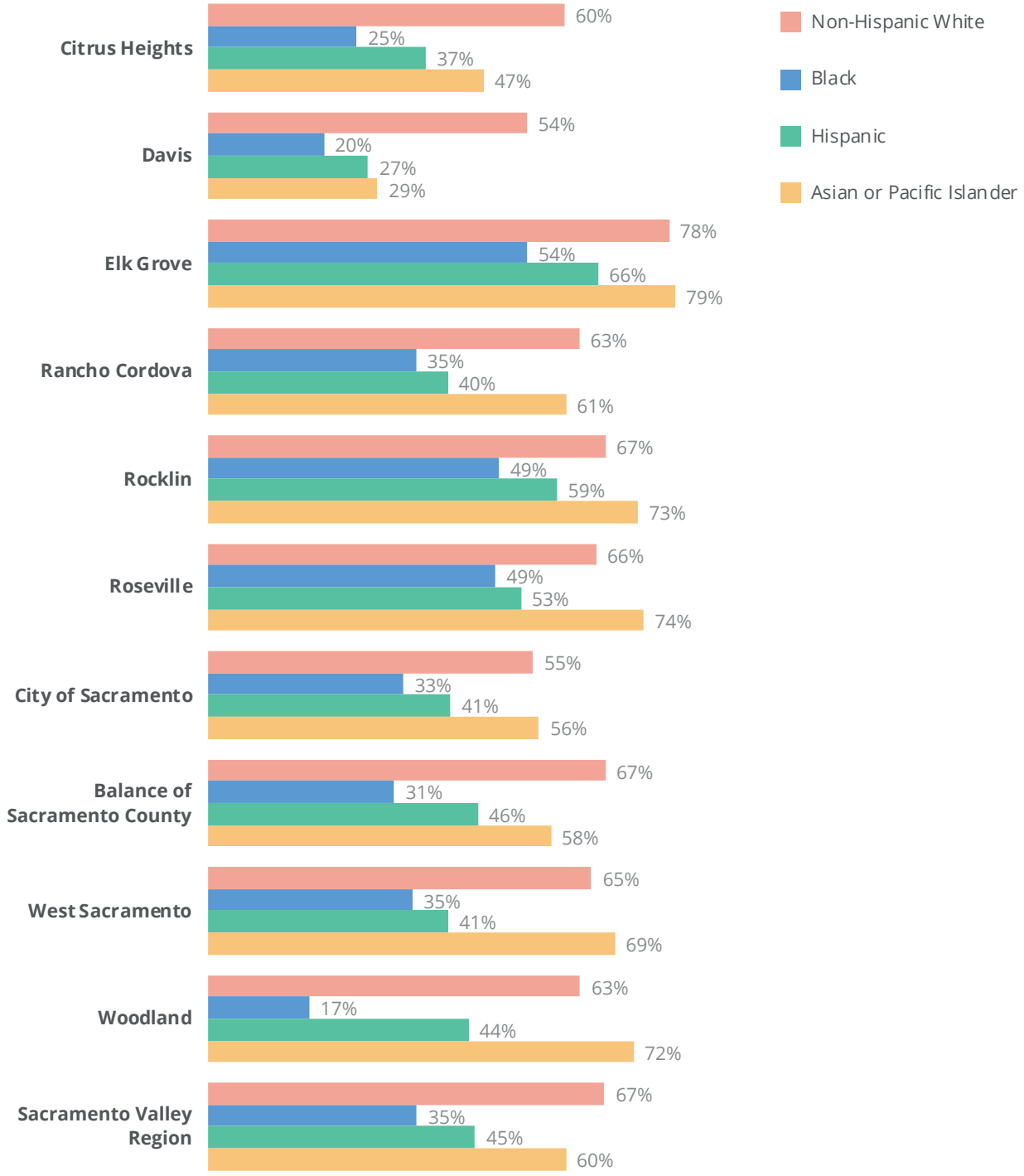
Elk Grove, Rocklin, and Roseville have relatively high Black and Hispanic homeownership rates compared to other jurisdictions. Overall, the highest Black (54%) and Hispanic (66%) ownership rates were in Elk Grove. The lowest Black homeownership rate (17%) occurred in Woodland and the lowest Hispanic homeownership rate (27%) occurred in Davis.

Davis has relatively low homeownership, particularly for minorities, but this is likely caused by a large student population.

[1] Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership. Instead, the U.S.' rate of ownership is similar to that of the United Kingdom (63.5%) and lower than Canada's (67.0%).

[2] "Redlining" is the practice of denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible for the loan. "Steering" refers to the practice of showing home- and apartment-seekers homes only in neighborhoods with residents of similar races and ethnicities; it is now illegal for real estate agents to engage in steering. "Blockbusting," which is also illegal, refers to the practice of real estate agents and builders convincing homeowners to sell their homes below market because of the fear that minorities could be moving into the neighborhood, and then reselling those homes to minorities at inflated prices. "Discriminatory pricing" means intentionally charging certain protected classes more for housing than others and is often a product of steering, blockbusting, subprime lending, and other illegal practices.

Figure III-7.
Differences in Homeownership, by Race and Ethnicity, 2016



Source: Comprehensive Housing Affordability Strategy (CHAS) database and Root Policy Research.

Mortgage loan access. Despite efforts to reform long-standing practices of discrimination in the American housing credit system, widespread patterns of segregation and inequality still exist today. The Great Recession and housing crisis brought to light the unusually high concentration of non-White residents with subprime mortgages and property foreclosures across the country. A subprime mortgage is a type of housing loan granted to individuals with an impaired credit history, who otherwise would not qualify for a conventional mortgage loan. Subprime mortgages carry higher interest rates because there is a higher risk of default. The concentration of subprime mortgages in areas where racial and ethnic minorities are also concentrated suggests that modern lending practices may be repeating historically punitive practices, such as redlining.[3]

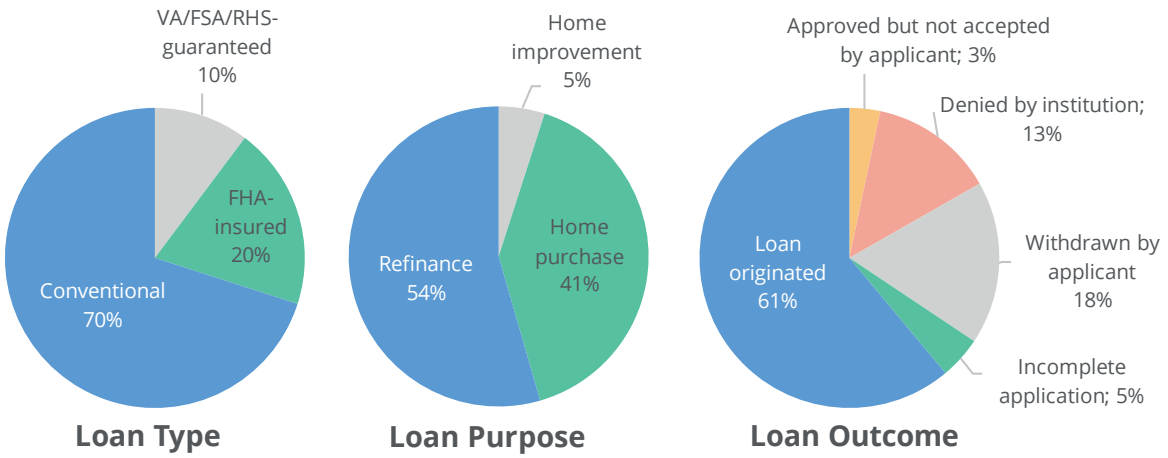
To detect differences in mortgage loan originations by protected classes, the federal Home Mortgage Disclosure Act (HMDA) data are used. The HMDA data analyzed in this section reflect loans applied for by residents in 2017, the latest year for which HMDA were publicly available at the time this document was prepared.

In 2017, there were 89,838 loan applications filed in the Sacramento Region for owner-occupied homes. Figure III-8 summarizes the type, purpose, and outcomes of those loan applications region-wide. In sum:

- Most applications (70%) were for conventional loans, 20 percent were FHA loan applications, and 10 percent were other types of loans (e.g., VA, FSA, RHS).
- Over half of all applications were refinances, 5 percent were home improvement applications and the remainder (41%) were home purchase applications.
- Sixty-one percent of all loan applications were originated, and another 3 percent were approved but not accepted by the applicant. Thirteen percent of all applications were denied by the financial institution.

[3] Hernandez, Jesus. (2009). Redlining Revisited: Mortgage Lending Patterns in Sacramento 1930-2004. International Journal of Urban and Regional Research. 33. 291-313.

Figure III-8. Loan Applications, Sacramento Region, 2017



Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Loan outcomes by race/ethnicity.[4] In addition to the distribution of loan outcomes, we calculated a separate "denial rate," defined as the number of denied loan applications divided by the total number of applications excluding withdrawn applications and application files closed for incompleteness. This measure of denial provides a more accurate representation of applications with an opportunity for origination and is consistent with the methodology used by the Federal Reserve in analyzing HMDA denial data.

The denial rate region-wide was 17 percent in 2017. However, denial rates vary substantially by race/ethnicity: the denial rates for Hispanic applicants (24%) and other non-Asian minority groups (24%) were significantly higher than for non-Hispanic White applicants (15%). The denial rate for Asian applicants (17%) was also slightly higher than for non-Hispanic White applicants.[5]

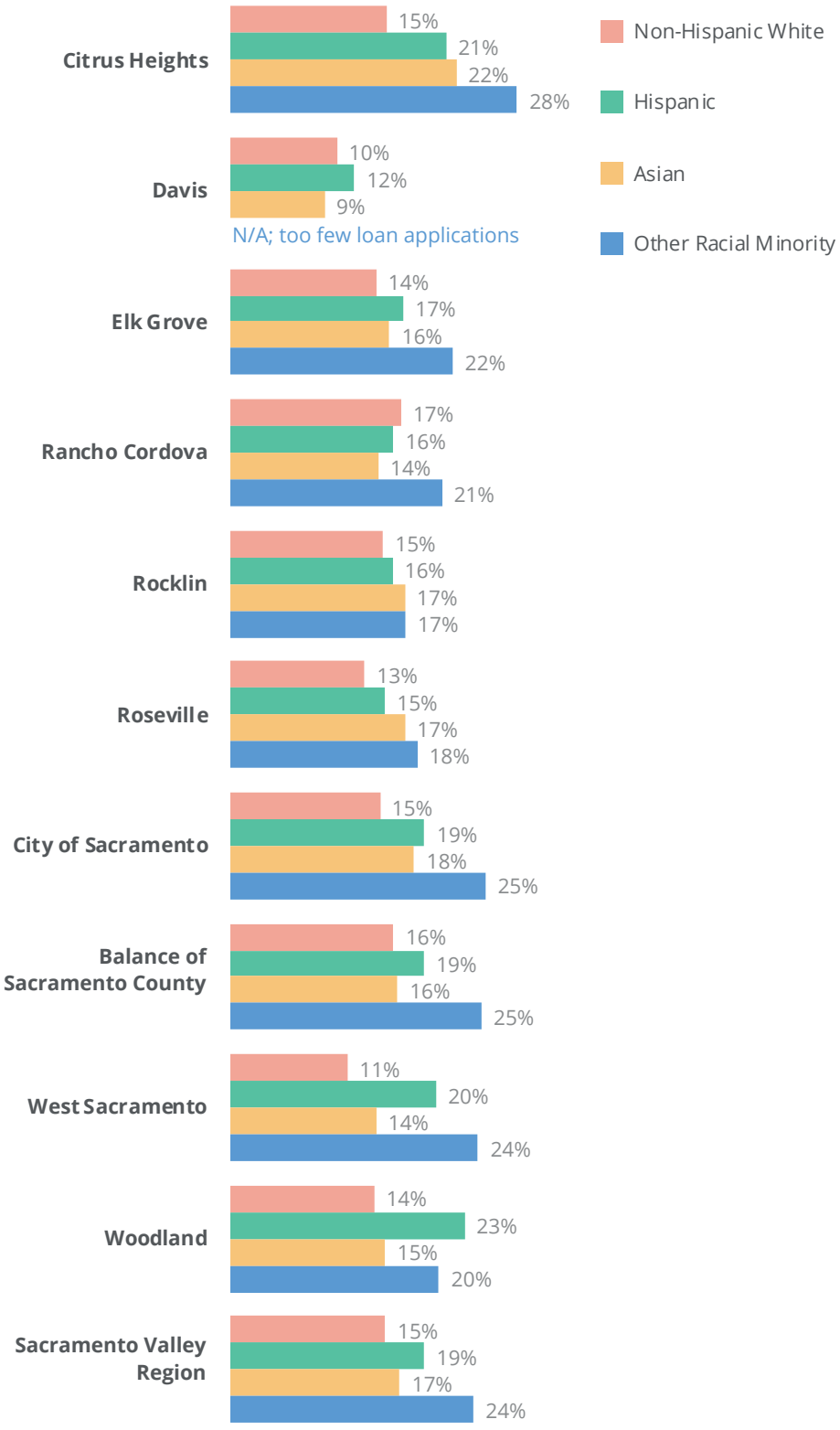
Figure III-9 shows denial rates by race, ethnicity, and location for all home loan applications in 2017. Disparities—particularly for Hispanic and other non-Asian minority applicants are present in most jurisdictions. Overall in the region, the gap is 4 percentage points between Hispanic and Non-Hispanic White applicants and 9 percentage points between non-Asian and Non-Hispanic White borrowers. Asian applicants experience mortgage loan denials at close to the same rate as Non-Hispanic White applicants.

For non-Asian minority applicants, Sacramento County and Citrus Heights have denial rates that are higher than the region overall. For Hispanic applicants, Citrus Heights, West Sacramento, and Woodland have denial rates exceeding the region overall.

[4] Loan applications are reported by the race of the primary householder.

[5] Minority racial and ethnic groups other than Asian and Hispanic are grouped together for the jurisdictional level analysis to simplify the presentation of data.

Figure III-9. Denial Rates by Race/Ethnicity, Regional Partners, 2017



Notes:

Does not include loans for multifamily properties or non-owner occupants. Race categories are mutually exclusive.

Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

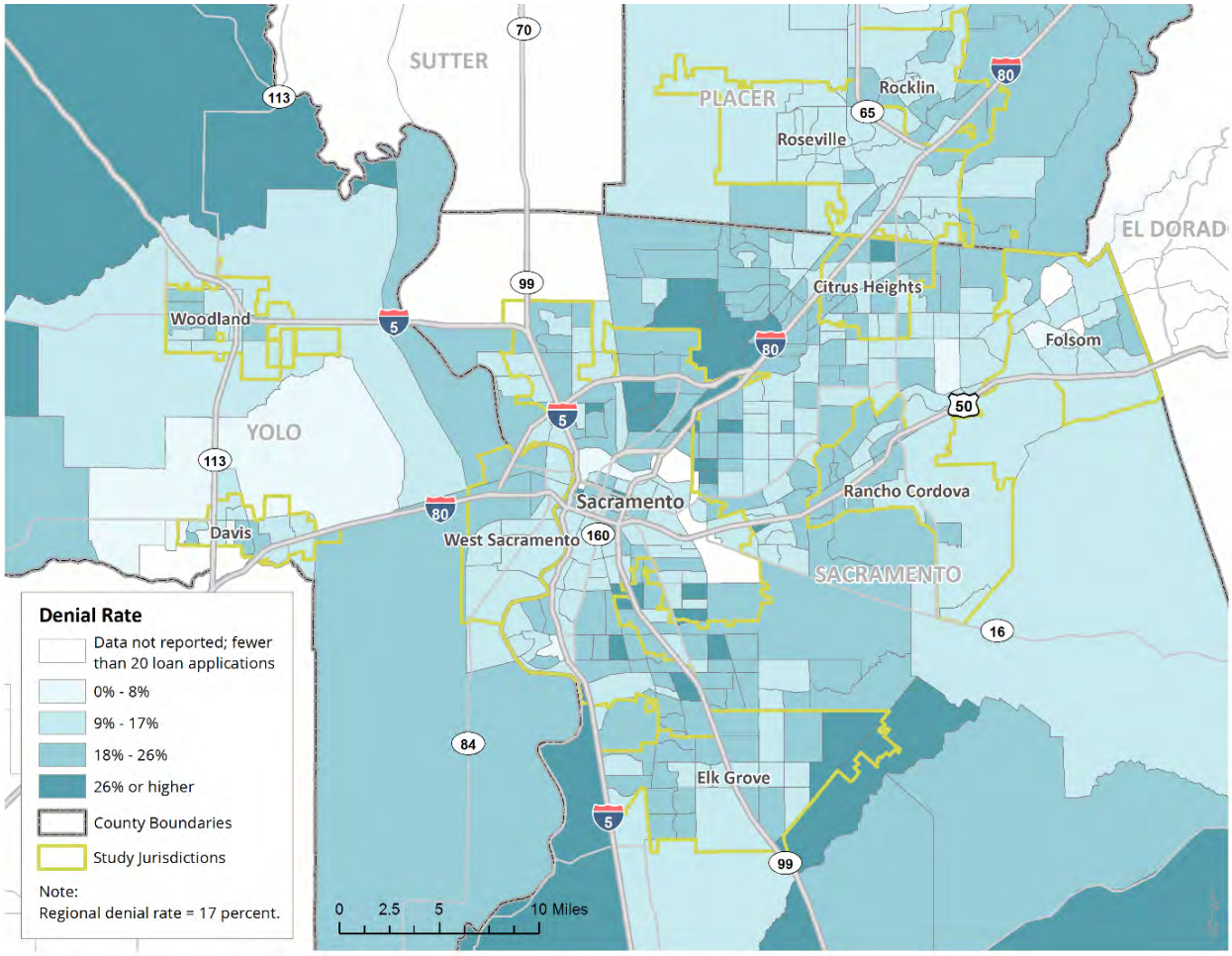
Other racial/ethnic minority includes American Indian and Alaska Native, Black or African American, and Native Hawaiian or other Pacific Islander.

Source:

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Figure III-10 maps denial rates by Census tract. The Census tracts in the region where denials are the highest tend to fall outside jurisdictional boundaries, excluding a few high denial tracts in south Sacramento and east Elk Grove. Higher than average denials (the two darkest shades of blue in Figure III-10) do tend to align with areas that have higher concentrations of minority residents—this trend is consistent with the higher denial rates for minority residents shown in the previous figure (Figure III-9).

Figure III-10.
Denial Rate by Census Tract, 2017



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

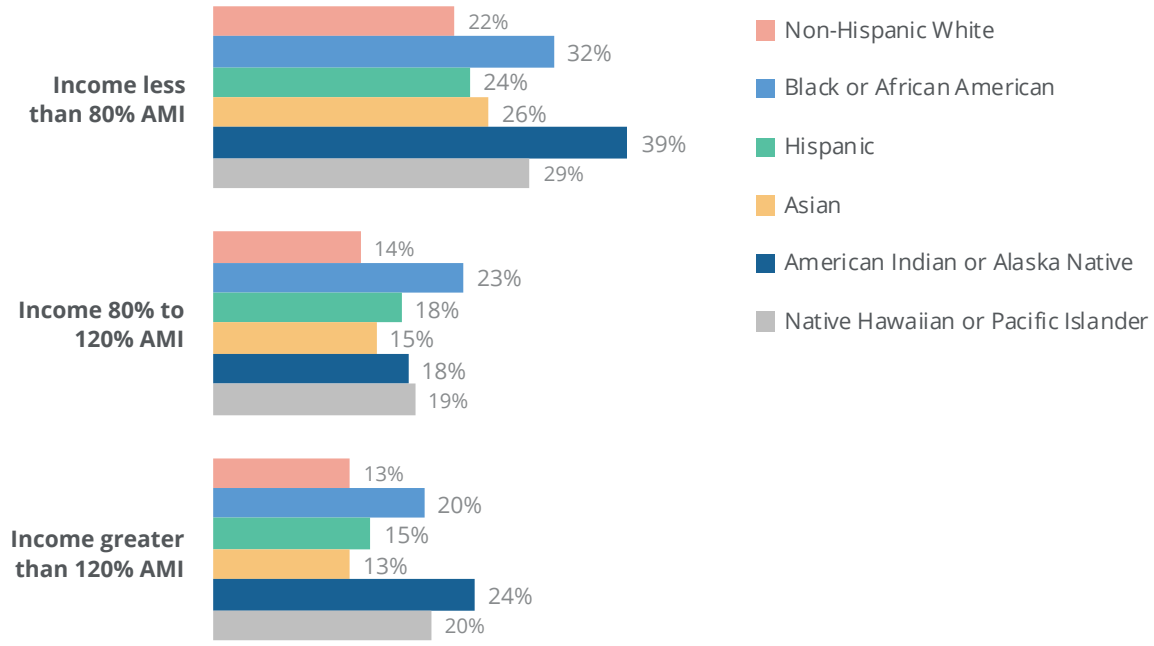
Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

There are many reasons why denial rates may be higher for certain racial and ethnic groups. First, some racial and ethnic groups are very small, so the pool of potential borrowers is limited and may skew towards lower income households, since minorities typically have lower incomes. Figure III-11 examines differences in loan denial rates by income range. Loan applicants were grouped into one of three income ranges:

- Applicants earning less than 80 percent of the HUD Median Family Income (MFI) at the time—or less than $60,200;
- Applicants earning between 80 and 120 percent MFI—$60,200 and $90,200; and
- Applicants earning greater than 120 percent MFI—$90,200 and more.

As shown by Figure III-11, disparities in denial rates persist for non-Asian minority applicants, even at higher incomes. Yet the gap does narrow as incomes increase: For example, the gap between Black/African American and Non-Hispanic White applicants declines from 10 percentage points for 0-80 percent AMI households to 7 percentage points for 120 percent+ AMI households.

Figure III-11.
Denial Rate by Race/Ethnicity and Income, Sacramento Region, 2017



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

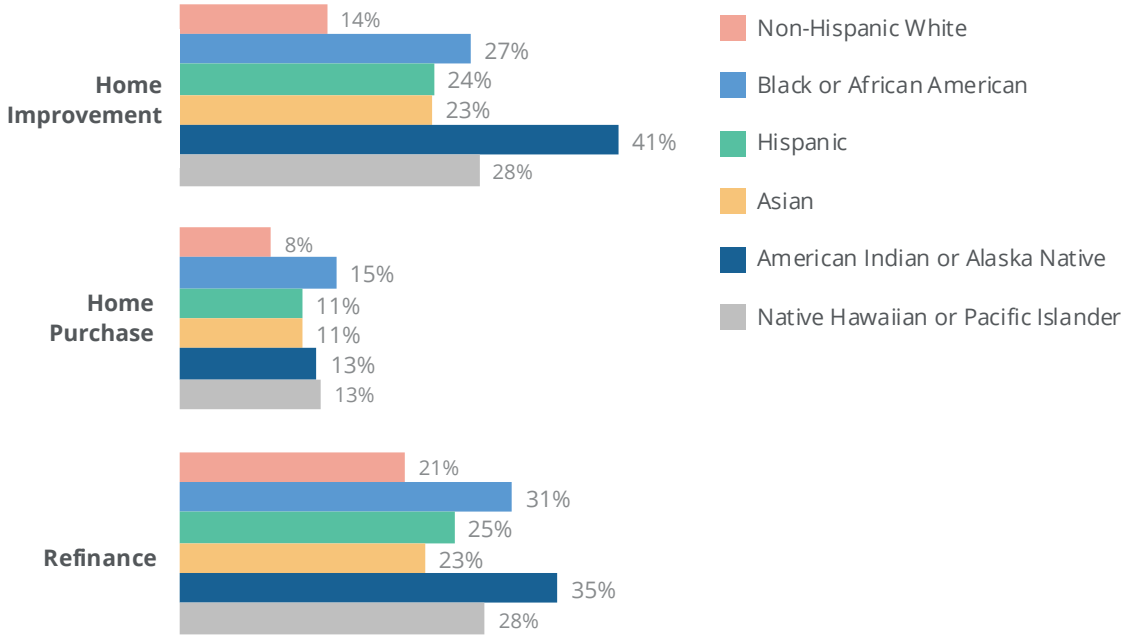
Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Second, loan denial rates can also vary by race and ethnicity based on the type of loans applied for by applicants. Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution. Denials of home improvement loans can affect more than an individual borrower: Lack of capital to make needed home improvements can perpetuate neighborhood-wide declines.

Figure III-12 displays the denial rate by race and ethnicity and loan purpose. Denial rates for home purchases are lower than other loan home improvement or refinance applications across

racial and ethnic groups but are highest for African Americans (15%), Hispanics (13%), and Native Hawaiian or other Pacific Islanders (13%). Across the board, all minority groups experience higher rates of denial than non-Hispanic White applicants for each purpose.

Figure III-12.
Denial Rate by Race/Ethnicity and Loan Purpose, Sacramento Region, 2017



Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

HMDA data contain some information on why loans were denied, which can help to explain differences in denials among racial and ethnic groups. Figure III-13 shows the reasons for denials in the Sacramento region by race/ethnicity. The top three reasons for each group are indicated by the red shading, with the darkest shading indicating the most common reason for denial.

The top three reasons for denial were consistent across all racial/ethnic groups: credit application incomplete, credit history, and debt-to-income ratio. For most groups, the most common reason was debt-to-income ratio but for African American and American Indian or Alaska Native applicants, the most common reason for denial was credit history.

Figure III-13.
Reasons for Denial by Race/Ethnicity, Sacramento Region, 2017

	Am. Indian or Alaska Native	Asian	Black or African American	Hispanic	Non-Hispanic White	Native Hawaiian or Pac. Isl.	All Applicants
Collateral	13%	10%	13%	13%	15%	11%	14%
Credit application incomeplete	20%	14%	17%	14%	18%	20%	19%
Credit history	29%	17%	23%	21%	19%	23%	19%
Debt-to-income ratio	22%	30%	21%	25%	22%	29%	23%
Employment history	1%	2%	2%	2%	2%	1%	2%
Insufficient cash (down-payment, closing costs)	2%	4%	5%	5%	5%	4%	5%
Mortgage insurance denied	0%	0%	0%	0%	0%	0%	0%
Other	7%	11%	13%	14%	11%	11%	11%
Unverifiable information	5%	12%	5%	6%	7%	2%	7%
n=	82	994	639	1,311	4,173	146	9,125

Note: Does not include loans for multifamily properties or non-owner occupants.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Subprime analysis. Throughout the U.S., the subprime lending market declined significantly following the housing market crisis. Subprime lending has increased in the last few years, though not back to its peak of 25 percent in 2006. Nationally, in 2017, about 4 percent of conventional home purchases and 2 percent of refinance loans were subprime.[6,7]

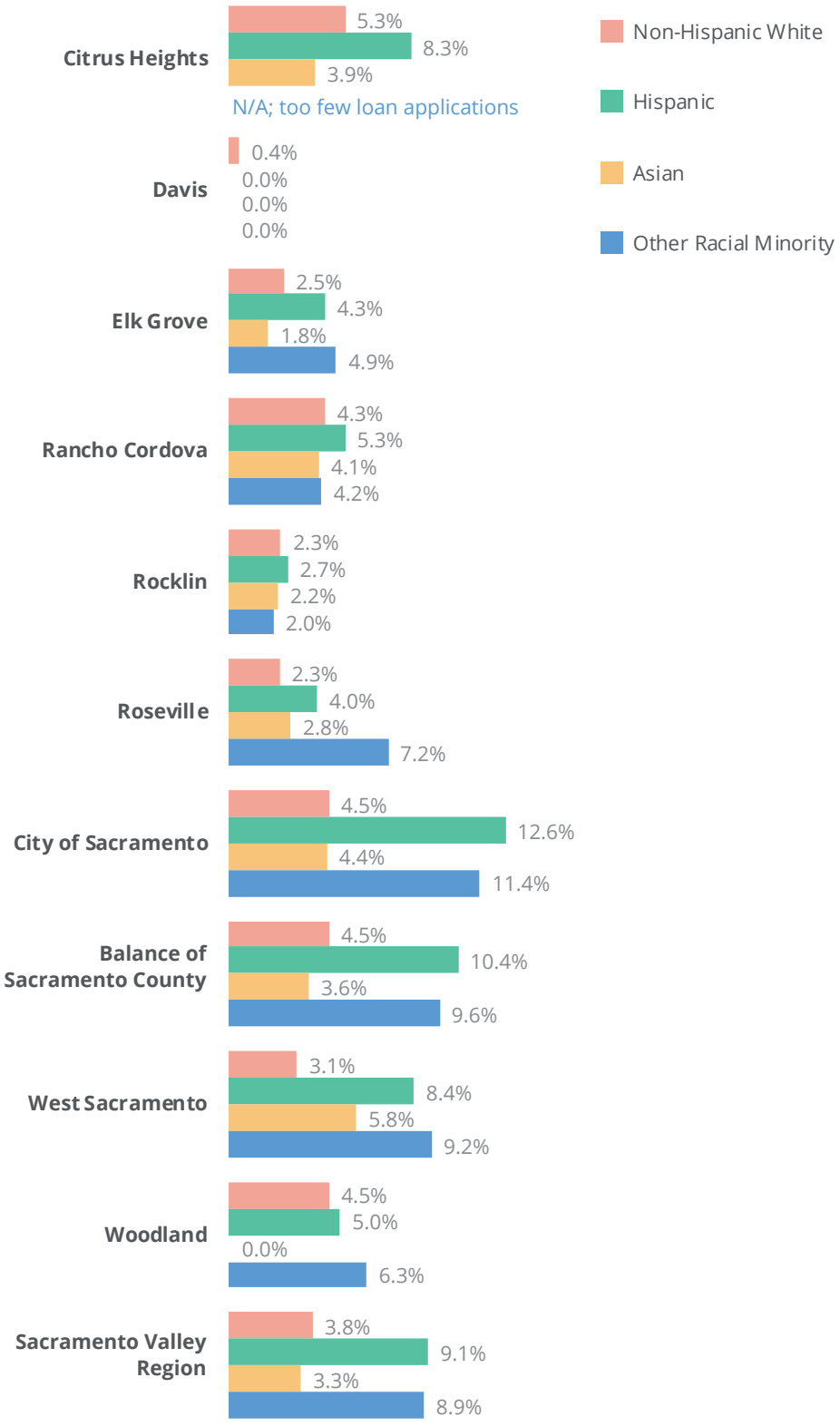
In 2017, in the Sacramento Region 4.7 percent of originated loans were subprime, which is higher than the national proportion. As shown in Figure III-14, the incidence of subprime loans was higher for Hispanic and other non-Asian minority borrowers than non-Hispanic White and Asian borrowers in the Sacramento Region.

Disparities in subprime lending were evident in most jurisdictions, with the City of Sacramento, West Sacramento, and the balance of Sacramento County showing the highest rates. Although the proportions are not nearly as high as they were at the height of the subprime lending crisis, the rates of subprime lending to minority borrowers should be watched closely.

[6] For the purposes of this section, "subprime" is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

[7] https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfp_hmda_2017-mortgage-market-activity-trends_report.pdf

Figure III-14. Subprime Loans by Race/Ethnicity, Regional Partners, 2017



Note:

Does not include loans for multifamily properties or non-owner occupants.

Percent reflects the proportion of originated loans that are "subprime," defined as a loan with an APR of more than three percentage points above comparable Treasuries.

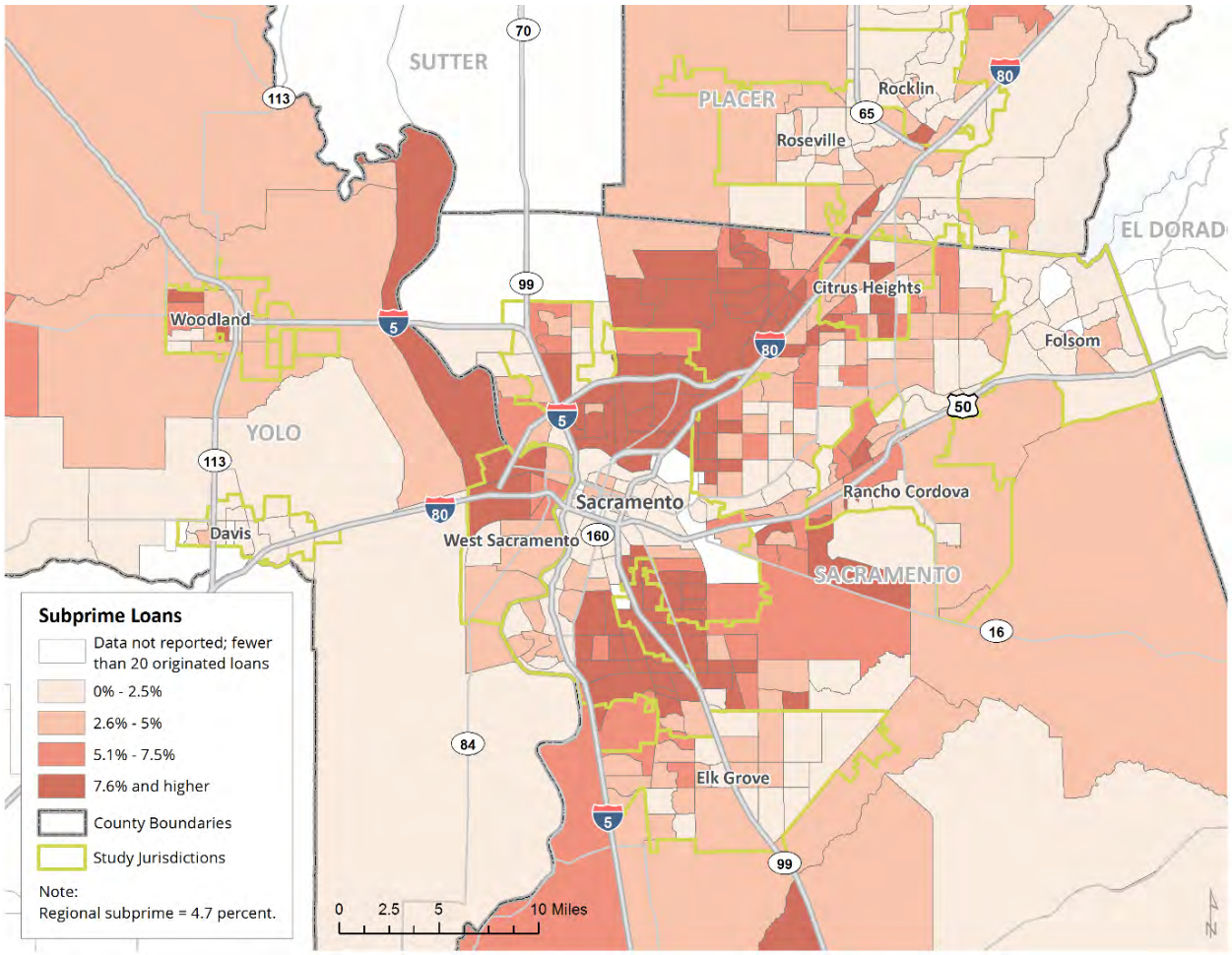
Other racial/ethnic minority includes American Indian and Alaska Native, Black or African American, and Native Hawaiian or other Pacific Islander.

Source:

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Figure III-15 shows the percent of originated loans that are subprime by Census tract. The patterns indicate that high cost loans are clustered in areas with higher concentrations of people of color (see Figure II-12 in Section II).

Figure III-15.
Subprime Loans by Census Tract, 2017



Note: Does not include loans for multifamily properties or non-owner occupants. Percent reflects the proportion of originated loans that are "subprime," defined as a loan with an APR of more than three percentage points above comparable Treasuries.

Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

Disparities and bias in credit decisions. Bias is thought to be a human condition that, in theory, could be eliminated by giving the responsibility for the credit decision to a truly objective party, such as a computer. However, a recent study, conducted by researchers at UC Berkeley, found discrimination inherent in the algorithms computers use to determine mortgage pricing.

The study found that, nationally, Latinx and African American borrowers paid between 5.6 and 8.6 basis points more for mortgage loans made between 2008 and 2015 regardless of the type (computer or human) of lender. This is equivalent to 11 to 17 percent of lender profit on the

average loan, meaning that lenders earn significantly more from loans made to Latinx and African American homebuyers.[8]

There was little difference in the rate charged by computer or human, suggesting that the higher rate charged to minority borrowers is a factor of other variables. In refinances, the minority interest rate differential was much lower, between 1 and 3 basis points. This led the research team to speculate that timing (urgency of getting a loan to buy a home once found) and frequency of comparison shopping could explain the interest rate differences.

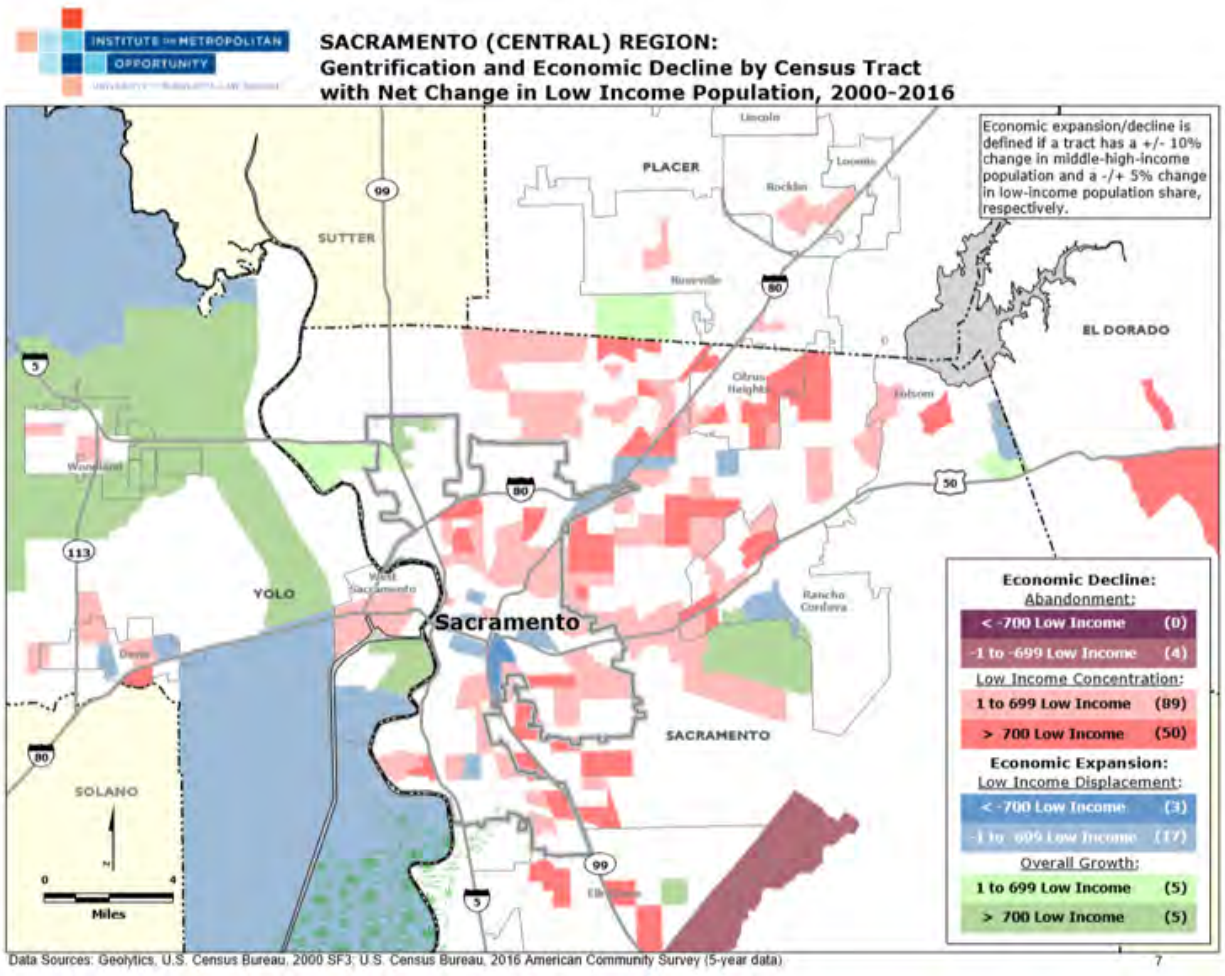
Of equal importance was the finding that face-to-face mortgage transactions led to higher rejection rates for Latinx and African American borrowers: humans rejected loans to these borrowers 4 percent more often than a computer did. In fact, computer rejections did not discriminate on the basis of race and ethnicity at all.

Gentrification and displacement. Researchers at the Institute on Metropolitan Opportunity at the University of Minnesota Law School examined the extent of gentrification through an analysis of displacement and concentration of low income residents by neighborhood from 2000 to 2016 throughout the United States.[9] Figure III-16 presents the results of this analysis for the Sacramento Valley. Neighborhoods in shades of blue suggest displacement—areas where the number of low income households decreased from 2000 to 2016. Neighborhoods shown in shades of red suggest increased concentration—areas where the number of low income households increased. By these measures, displacement occurred in Sacramento's urban core as well as neighborhoods in Davis, and Sacramento County. Increased concentration of low income households occurred throughout the Sacramento Valley in both the unincorporated counties as well as within jurisdictions. As housing costs rise in formerly affordable urban neighborhoods, cost-constrained households tend to "drive to affordability" resulting in the increased numbers of low income households settling in communities surrounding Sacramento City.

[8] The time period covered in that study includes the period when subprime loans were common; subprime loans are a much smaller part of the market today. Several lawsuits and challenges have demonstrated that minority borrowers received subprime loans that were not risk-justified.

[9] https://www.law.umn.edu/institute-metropolitan-opportunity/gentrification

Figure III-16.
Sacramento Valley Region Changes in the Number of Low Income Households by Census Tract, 2000-2016



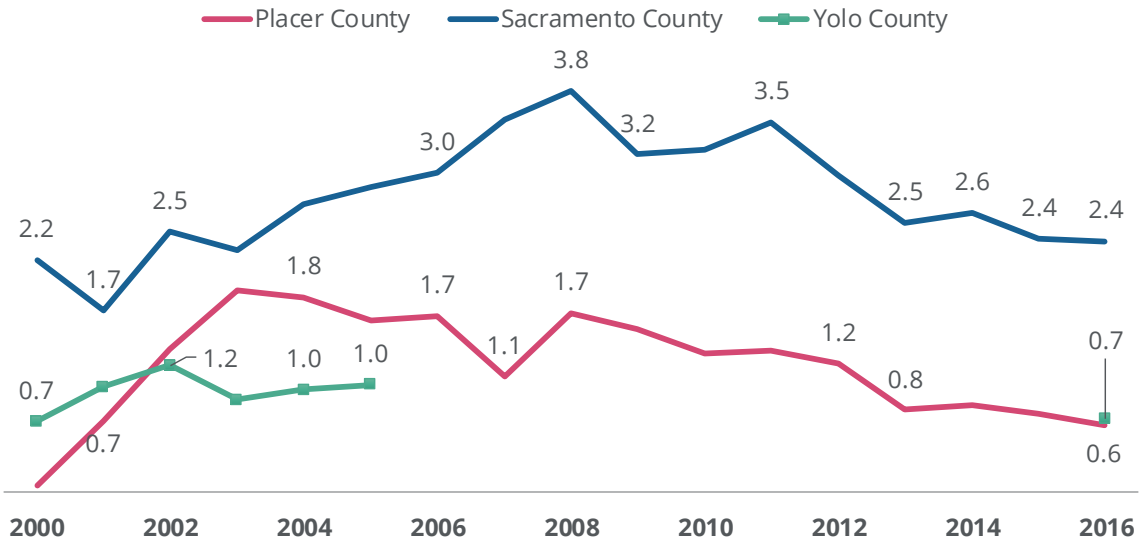
Note: The number of low income households decreased in Census tracts shown in shades of blue (identified as low income displacement tracts in the map key). The number of low income households increased in Census tracts shown in shades of rede (identified as low income concentration tracts in the map key).

Source: Institute on Metropolitan Opportunity at the University of Minnesota Law School, https://www.law.umn.edu/institute-metropolitan-opportunity/gentrification.

Given the geographic shift of low income households from downtown Sacramento to neighborhoods outside of the urban core demonstrated by the Institute on Metropolitan Opportunity analysis, and anecdotal information from the community engagement process, the study team attempted to discern the extent to which eviction is a tool for displacement. Figure III-17 presents eviction rates generated by The Eviction Lab at Princeton University for Sacramento, Yolo, and Placer counties from 2000 through 2016. As shown, the eviction rate in Sacramento County peaked at 3.8 percent in 2008 when the nation entered the Great Recession. In more recent years, the eviction rate in the County hovered around 2.4 percent, higher than the rate recorded in Placer and Yolo counties (less than 1%). It is important to note that The Eviction Lab considers all data it reports for California to be undercounted due to two

reasons: "many cases that end in eviction are sealed and therefore not accessible by the general public. In addition, it can be difficult to collect data from California as a whole, owing to restrictions on the number of records one can collect."[10] That said, even if evictions rates are twice the size estimated by The Eviction Lab, the role of formal eviction proceedings in displacement is relatively small. Based on community engagement findings, most households that experienced displacement due to rent increases that they cannot afford, sought other housing first (self-evict) rather than endure a formal eviction process.

Figure III-17.
Eviction Rate (%), 2000-2016



Note: Data for Yolo County are not available from 2005 through 2015.

Source: Root Policy Research from The Eviction Lab. https://evictionlab.org/

Regulatory Analysis

This section summarizes potential fair housing challenges related to zoning and land use development procedures. Zoning and land use regulations may include rules and requirements that are, or create, barriers to fair housing and impact housing choice. The following zoning regulations were reviewed: Sacramento and Yolo Counties and the cities of Citrus Heights, Davis, Elk Grove, Folsom, Galt, Isleton, Rancho Cordova, Rocklin, Roseville, Sacramento, West Sacramento, and Woodland.

The zoning codes were reviewed based on a checklist developed by the Region IX HUD office ("Review of Public Policies and Practices - Zoning and Planning Code). The checklist poses a series of questions aimed at common zoning regulations that impact fair housing. The

[10] https://evictionlab.org/help-faq/#low-rate

questions from this checklist were consolidated into a series of “indicators” used to evaluate each zoning code. These are shown in the following matrix.

In some cases, a “no” answer to a question indicates that a policy or regulatory language does not create a potential barrier to housing choice. In other cases, a “yes” answer indicates a lack of a barrier.

The text that follows the matrix highlights concerns and areas for improvement.

Matrix of Fair Housing Indicators for Zoning Codes: Ideal Outcomes to Prevent Fair Housing Barriers

INDICATOR	CITRUS HEIGHTS	DAVIS	ELK GROVE	FOLSOM	GALT	ISLETON	RANCHO CORDOVA	ROCKLIN	ROSEVILLE	SACRAMENTO	WEST SACRAMENTO	WOODLAND	SACRAMENTO COUNTY	YOLO COUNTY
1. Definition of "family" discriminates against group living for persons with disabilities.	No (not defined)	No	No	No	No	No	No (not defined)	No (not defined)	No	No (not defined)	No	No	No (not defined)	No (not defined)
2a. Disability is defined.	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
2b. Definition is the same as the FHAA definition of disability.	Yes	Yes	N/A	Yes	Yes	N/A	Yes	Yes	Yes	Yes	Yes	Yes	N/A	Yes
3. Restricted housing opportunities for persons with disabilities (e.g., boarding or rooming house or hotel).	No	No	No	No	No	No	No	No	No	No	No	No	No	No
4. Housing with on-site support services allowed for persons with disabilities.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
5. Number of unrelated disabled individuals residing together restricted but no restriction for other persons.	No	No	No	No	No	No	No	No	No	No	No	No	No	No
6. Policies allow for reasonable accommodation for disabled persons living in municipal or county supplied or managed housing.	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes

INDICATOR	CITRUS HEIGHTS	DAVIS	ELK GROVE	FOLSOM	GALT	ISLETON	RANCHO CORDOVA	ROCKLIN	ROSEVILLE	SACRAMENTO	WEST SACRAMENTO	WOODLAND	SACRAMENTO COUNTY	YOLO COUNTY
7. Public hearings required for exceptions to land use codes for disabled applicants, but no hearing required for all other applicants.	No	No	No	No	No	No	No	No	No	No	Yes	No	No	No
8. Mixed uses allowed.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
9. Single-family and multi-family housing types allowed at a variety of densities.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
10. Zoning code describes areas as exclusive.	No	No	No	No	No	No	No	No	No	No	No	No	No	No
11a. Restrictions for Senior Housing. **11b.** If yes restrictions comply with Federal law.	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A	No N/A
12. Special provisions for making housing accessible to persons with disabilities in zoning code?	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13. Occupancy standards or maximum occupancy limits.	No	No	No	No	No	No	No	No	No	No	No	No	No	No
14. References to fair housing.	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15. Minimum standards for handicap parking for multi-family.	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes	Yes

INDICATOR	CITRUS HEIGHTS	DAVIS	ELK GROVE	FOLSOM	GALT	ISLETON	RANCHO CORDOVA	ROCKLIN	ROSEVILLE	SACRAMENTO	WEST SACRAMENTO	WOODLAND	SACRAMENTO COUNTY	YOLO COUNTY
16a. Senior housing is a specific land use.	No	No	No	Yes	No	No	No	No	No	No	No	No	No	No
16b. A special or conditional use permit required.	No	N/A	N/A	Unclear	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
17. Conditional or special use review permit required for housing for persons with disabilities.	1-6/No 7-20/Yes 21+/Yes	1-6/No 7+/ Yes	1-6/No 7+/ Yes	1-6/No 7+/Yes	1-6/No 7+/Yes	1-6/No 7+/Yes	1-6/No 7+/ Yes	1-6/No 7+/ Yes	1-6/No 7+/Yes	1-6/AU 7+/Yes	1-6/No 7+/Yes	1-6/No 7+/No	1-6/No 7+/Yes	1-6/No 7+/Yes
18a. Definitions for "special group residential housing". **18b.** Definitions align with FHAA.	Yes Yes	Yes Yes	Yes Yes	Yes Yes	Yes Yes	No N/A	Yes Yes	Yes Yes	Yes Yes	Yes Yes	Yes Yes	Yes Yes	Yes Yes	Yes Yes
19. Specific references to the accessibility requirements of FHAA.	No	No	No	No	No	No	No	No	No	No	No	No	No	No

Note: N/A = Not Applicable AU = Accessory Use

Source: (as available from each municipal or county website):

Citrus Heights: On-line Updated Zoning Code, January 2019

Davis: Municipal Code - Current through Ordinance 2547, effective February 7, 2019.

Elk Grove: Municipal Code - Current through Ordinance 24-2018, passed December 12, 2018.

Folsom: Municipal Code - Current through Ordinance 1291, and passed December 11, 2018.

Galt: Municipal Code - Current through Ordinance 2018-09, passed December 18, 2018.

Isleton: On-line Ordinance No. 2015-01.

Rancho Cordova: Municipal Code - Current through Ordinance 2-2019, passed January 22, 2019.

Rocklin: Current version January 29, 2019.

Roseville: Municipal Code - Current through Ordinance 6048 and the February 2019 code supplement.

Sacramento: Municipal Code - Current through Ordinance 2018-0038 and the August 2018 code supplement.

West Sacramento: Municipal Code - Current through Ordinance 18-14 and the December 2018 code supplement and Zoning Ordinance approved February 20, 2019.

Woodland: Municipal Code - Current through Ordinance 1641, the February 2019 code recodification, and Ordinance #1634, Interim Zoning Ordinance Adopted May 1, 2018.

Sacramento County: On-line Zoning Code Effective September 25, 2015, amended January 12, 2019.

Yolo County: County Code of Ordinances - Supplement 2018 S-10 includes: Local legislation current through Ord. 1504, effective November 8, 2018.

This review discusses potential conflicts with the Federal Fair Housing Act, as amended in 1988 (FHAA), as well as notes code references to the California Fair Employment and Housing Act (CFEHA) and the Americans with Disability Act (ADA). An explanation of key findings and best practices is provided below.

Indicator 1: Definition of family discriminates against group living for persons disabilities.

No. There is no explicit discrimination against unrelated persons with disabilities residing together in a group living arrangement.

One code, Isleton's, includes in its definition of family "a group of not more than five (5) persons not necessarily related by blood or marriage." Standard practice is to allow six (6) or fewer persons with disabilities to reside in a group living arrangement in a single dwelling unit. California court rulings have held invalid definitions of "family" that limit the number of persons living together. The definition of family should not limit the number of persons in the family.

Six of the zoning codes reviewed do not define "family" at all. This can be confusing if the term "family" is used in other definitions, such as "dwelling unit." Since there is no definition of "family," there could be a local interpretation favoring persons related by blood or marriage and discriminating against unrelated persons with disabilities. This would conflict with both FHAA and California case law, which prohibits such discrimination. Including a definition of family—that is flexible enough would minimize this potential conflict.

There is no conflict with FHAA in the seven codes with a definition of "family." These definitions are inclusive of persons not related biologically or by marriage and do not limit the number of unrelated persons living together. These definitions are similar and generally define "family" as "*one (1) or more persons living together in a dwelling unit, with common access to, and common use of all living, kitchen, and eating areas within the dwelling unit*" (Elk Grove).

Since this language does not limit the number of persons living together or describe who those persons are, it does not conflict with FHAA.

Galt and West Sacramento have definitions of "family" that stipulate groups of individuals live together as a "nonprofit housekeeping unit." There may be some confusion as to how this term is applied to residential care facilities that are owned and operated by a single for-profit entity. Under California law, residential care facilities for six or fewer persons must be permitted in residential zone districts, making this requirement applicable only to facilities with more than six individuals.

Of note are the definitions of "family" used in the Woodland and West Sacramento zoning codes. These definitions specifically distinguish "family" from a group living in a boarding house, lodging house, hotel, or other group living quarters. This may assist in preventing a

group home or residential care facility for persons with disabilities from being mistakenly categorized as a "boarding house" and therefore being restricted from zone districts where they would otherwise be permitted.

Best Practices/Improvements. A best practice is to include a definition of "family" in the zoning code to ensure consistent application of code terminology to persons with disabilities living together in a single dwelling unit. This definition should be flexible enough that the limit on unrelated persons does not create conflict with emerging living arrangements that offer affordability (e.g., cooperative housing).

Indicator 2: Definition of disability is in the zoning code and aligns with the FHAA.

Yes. Among jurisdictions that define disability in their zoning code, the definition aligns with the FHAA. In each of these codes, a definition for the term "disability" or "person with disabilities" is not included in the definitions section of the zoning code. The definition is found in the section of the code that describes the process for making a request for reasonable accommodation. This section usually is within the zoning code or land development code, but sometimes is found elsewhere in the municipal code or county code of ordinances (also see the discussion for Indicator 12 below.) The definition is typically found within a paragraph stating the purpose, intent, or applicability of the reasonable accommodation section and not in a subsection listing definitions for the reasonable accommodation section. In all cases, the reasonable accommodation section references the FHAA, CFEHA, and, in some cases, ADA to clarify that the definitions in those acts apply.

Three of the zoning codes do not define disability. Isleton's code does not have a section dealing with reasonable accommodation and does not define disability elsewhere in the zoning code. The Sacramento County zoning code allows reductions in setbacks to address reasonable accommodation (Section 5.2.1.E) but does not define disability. This section uses the term "disability access" and references the FHAA and the CFEHA for the definition. The code also allows reasonable accommodation to be considered in the review of a nonconforming use. Again, disability is not defined. The zoning code for Elk Grove has a section for reasonable accommodation that references compliance with the FHAA and the ADA but does not specifically define "disability" or "person with disability."

Best Practices/Improvements. Including a definition of "disability" or "person with disabilities" that aligns with FHAA, CFEHA, and ADA is a best practice. A definition can be included in the definitions section of the zoning code. Those codes with a section detailing the process to request a reasonable accommodation could be improved by adding a definitions sub-section that consolidates key words or phrases, including "disability" or "person with disabilities" for ease of reference. Language could be added to clarify that the definitions contained in the reasonable accommodation section apply to all other sections of the zoning or land development code.

In defining disability, it is important to include the broad definition that has been interpreted by the courts to apply to the Fair Housing Act, which includes persons in recovery from substance abuse challenges and persons with HIV/AIDS.

Indicator 3: Restricted housing opportunities for persons with disabilities (e.g., boarding or rooming house or hotel).

No. Persons with disabilities are not restricted from living in any housing type. In some codes, facilities specifically for persons with disabilities are not mis-characterized as boarding or rooming houses or hotels.

California state law requires zoning codes treat a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities the same as single-family homes. These facilities must be a permitted use in all residential zone districts. This California state law aligns with the FHAA, which also requires that a group of persons with disabilities be permitted to live in residential zone districts and be treated the same as single-family dwelling units. The FHAA does not specify a number and commonly accepted practice is to allow up to eight persons, including disabled persons and staff or live-in service providers.

Some of the zoning codes reviewed require an administrative review for facilities serving six or fewer disabled persons in lower-density residential zones. This same review is not required for single-family detached homes. Although the review is administrative, it is different treatment for the home where disabled persons will be residing. Most of the codes require a conditional or special review for facilities serving more than six persons with disabilities.

Although differing terminology is used, all of the zoning codes include land use categories and definitions for facilities serving persons with disabilities. This minimizes the possibility of such facilities being mistakenly classified as "boarding or rooming house" or "hotel," or other type of group living that is not allowed in residential zone districts.

The key takeaway is that persons with disabilities should be treated the same as any other group choosing to live in a single-family dwelling unit.

Best Practice/Improvements. Whatever terminology is used as a land use category for "group homes" (e.g., residential care facility, family care home, etc.) a best practice is to clarify definitions for the land use category to distinguish it from other group living categories (e.g., "rooming house", "boarding house", or "hotel"). Definitions should not use language that overlaps with other uses. Language also can be added to definitions stating that the land use category (e.g., "rooming house") specifically does not include a "residential care facility."

Indicator 4: Housing with on-site support services allowed for persons with disabilities.

Yes. All of the zoning codes reviewed allow housing with on-site support services. Different land use categories for this type use are found in the zoning codes and include:

- Residential Care, Residential Facility, or Residential Care Home
- Group Care, Group Home, or Group Home Care
- Community Care or Community Care Facility
- Family Care Facility

Definitions for these land use categories generally align with California state law governing the licensing and operation of different types of facilities. Some definitions include a variety of facilities that serve different types of clients and most definitions require the facility to be licensed by a local, state, or federal agency. In some cases, a minimum distance between facilities may be required and enforced by the regulations of these other agencies.

All of the zoning codes distinguish between small facilities (six or fewer) and large facilities (seven or more). Generally, small facilities can locate in most of the residential zone districts established in the zoning code. California state law requires state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health disorders or other disabilities on a 24-hour basis to be a permitted use in all residential zones. Large facilities usually require a special or conditional review to locate in some or all of the residential zone districts. The zoning codes are not consistent in how either small or large facilities are treated in commercial, mixed-use, and industrial zone districts. (See also the discussion for Indicator 17, below.)

Best Practices/Improvements. A best practice to minimize potential conflict with FHAA is to allow housing with support services for persons with disabilities serving six or fewer persons as a permitted use in all residential zones and in all other zone districts that permit any residential use. The facility should be reviewed under the same review procedures and requirements as for the permitted dwelling-type to be occupied by the facility.

Indicator 5: The number of unrelated disabled individuals residing together restricted.

No. None of the zoning codes reviewed restrict the number of individuals residing together based on disability. However, one code, Isleton's, restricts the number of unrelated individuals residing together to not more than five persons. This restriction applies to any group of individuals and is not based on the characteristics of the individuals. However, conflicts may arise with this limitation as it may apply to group homes for persons with disabilities.

Best Practice/Improvements. A zoning code best practice is not to limit the number of individuals residing in a dwelling unit. Conflicts with the FHAA can arise where families, related by blood, marriage, or adoption, of unlimited size are allowed while the number of unrelated individuals is restricted. To minimize this conflict, it is best for the zoning to code to defer to the building and fire codes for all occupancy requirements since these codes base any limitations on life/safety standards.

Indicator 6: Policies allow for reasonable accommodation for disabled persons living in municipal or county supplied or managed housing.

Yes. All of the zoning codes reviewed allow the requirements of the zoning code to be modified to provide a reasonable accommodation through the "request for reasonable accommodation" process (see Indicator 12 below).

In some of the codes this process may also be used to request a modification of other city requirements and policies for a reasonable accommodation. However, the request for reasonable accommodation section may not apply to the management policies of municipal or county supplied or managed housing. Typically, the policies and rules that govern the operation and maintenance of the housing cover such requests. A reasonable accommodation request for a modification to the interior of a dwelling unit or the interior access to the dwelling unit would not be processed through the procedures in the zoning code. If a request for reasonable accommodation for a municipal or county-supplied dwelling unit also requires a modification to a zoning requirement, such as a setback for a wheelchair ramp, the setback modification would be determined under the zoning code "request for reasonable accommodation" process.

Best Practice/Improvements. The "request for reasonable accommodation" review procedures could be improved to include language regarding how an application involving municipal or county-supplied housing is coordinated with the managing authority for that housing.

Indicator 7: Public hearings are required for exceptions to land use codes for disabled applicants and not for all other applicants.

No. All but one of the zoning codes reviewed allow exceptions to zoning requirements for a reasonable accommodation. Such requests are reviewed at the administrative level and require no public hearing. Some of the zoning codes allow the administrative reviewing authority to forward the application to review and approval by the Planning Commission, where a public hearing would be required. As long as this procedure is followed for other administrative reviews, and not all "requests for reasonable accommodation" are forwarded, this would not be a conflict with FHAA.

If the request is part of a larger application requiring other reviews, it will be processed concurrently with the other reviews. If the other reviews require a public hearing, the request for reasonable accommodation will be part of the public hearing and decided by

the review body for the public hearing. Since all applications with multiple review procedures are subject to concurrent review this type of processing for a request for "reasonable accommodation" does not conflict with FHAA.

Best Practice/Improvements. If an administrative review can be forwarded to a public review body, criteria for when a "request for reasonable accommodation" could be forwarded would minimize potential conflict with FHAA.

Indicator 8: Mixed uses are allowed.

Yes. The zoning codes reviewed allow both mixed residential uses and mixed residential and commercial uses. Several of the codes have one or more mixed-use zone districts. These zone districts allow a variety of different types of dwelling units without a special review or hearing process. Some of the codes only allow mixed use through a planned development district or an overlay district.

Best Practices/Improvements. A best practice is to include mixed-use zone districts as base zone districts with all zoning requirements established in the zoning code. This minimizes procedural delays and public hearings associated with planned development and overlay districts. Mixed-use zone districts should allow a range of housing types as permitted uses and include group living facilities.

Indicator 9: Single-family and multi-family housing types allowed at a variety of densities.

Yes. All zoning codes reviewed have a variety of single-family and multi-family residential zone districts with a variety of allowed densities. The range of densities allowed within the zone districts support a diversity of dwelling unit types, including:

- Single-family detached
- Single-family attached
- Duplex
- Triplex
- Multi-family
- Apartment
- Live/work
- Transition housing
- Supportive housing

California state law requires "transitional housing" and "supportive housing" be allowed in all communities and be treated as residential uses. These housing types are defined and regulated by state law (California Civil Code Section 50801 and 50675,14). This type of

housing is intended to serve defined "targeted" populations, also defined by California state law. The target populations overlap with protected classes under FHAA and specifically include disabled persons. Including these housing types in the zoning codes, and all the codes do so, also furthers the goals of the FHAA.

Best Practices/Improvements. California State law requirements are a best practice.

Indicator 10: Zoning code describes areas as exclusive.

No. All zoning codes describe each zone district generally by housing typology (i.e., single-family detached, single-family attached, duplex, etc.), lot size and/or density, and locational characteristics (e.g., downtown core).

Indicator 11: Restrictions for senior housing.

No. None of the codes have specific restrictions for senior housing. One code, Folsom, has a land use category called "senior citizens residential complex", but does not define this nor have any requirements for this category.

All the codes incorporate the affordable housing density bonus requirements mandated by California state law. State law allows an additional bonus for senior housing, which must meet the requirements of state law. No references to FHAA are included in the zoning codes as related to senior housing constructed under this density bonus provision.

Best Practices/Improvements. When senior housing is listed as a land use in a permitted use table it should be defined to clarify what qualifies as senior housing. To avoid potential conflicts with the FHAA the definition should reflect federal law on housing for older persons (i.e., solely occupied by persons 62 years of age or older or at least one person 55 years of age and has significant facilities or services to meet the physical or social needs of older people).

Indicator 12: Special provisions for making housing accessible to persons with disabilities.

Yes. A specific process to request a reasonable accommodation is included in 12 of the 14 zoning codes reviewed. This process is usually found in the zoning chapter, but in some cases, such as Davis, the process is contained in the municipal code's housing chapter. Of note is that the "request for reasonable accommodation" process in some of the codes allows consideration of modifications to any city requirement, policy, or practice, while others limit the request to a modification of a requirement of the zoning and land development requirements. The purpose of the request and a determination must be made in the context of eliminating barriers to fair housing opportunities.

The Sacramento County zoning code does not include a "request for reasonable accommodation process" but does allow modifications to setback requirements for

reasonable accommodation. This is an administrative review processed during building permit review. The code also allows granting of a reasonable accommodation in relief of a nonconforming use. The Isleton zoning code does not have a specific process for considering requests for reasonable accommodation.

Best Practice/Improvements. All but two of the zoning codes reviewed includes the best practice of having a specific process for the review of requests for reasonable accommodation. Such requests usually cannot be processed through the standard variance procedures found in all zoning codes. (The variance process has a narrow focus to allow modifications to zoning requirements based on the unusual physical characteristics of the lot). The "request for reasonable accommodation" process should apply to any modification to a zoning or development requirement and not be limited to a single type of requirement, such as setbacks. This will help to ensure that a reasonable accommodation for all disabilities can be considered.

Indicator 13: Occupancy standards or maximum occupancy limits.

No. None of the zoning codes reviewed have occupancy standards or maximum occupancy limits. The Isleton zoning code contains a definition of "family" that allows a group of individuals but limits the number of individuals, not necessarily related by blood or marriage, to five.

Best Practices/Improvements. It is a best practice to not include occupancy limits in the zoning code or include in the definition of family a limit on the number of unrelated persons that constitutes a "family".

Indicator 14: References to fair housing.

Yes. All but one of the zoning codes reviewed include some references to the FHAA. References are found in the code sections pertaining to a "request for reasonable accommodation" and/or the parking requirements. In some cases, the section referencing the FHAA includes a statement regarding policies in the housing element that support the FHAA and CFEHA. These references typically only reference the FHAA as it relates to the particular code section.

Best Practice/Improvements. A best practice is to include a statement in the purpose of the zoning ordinance that discusses fair housing law or to include a cross-reference that identifies the adopted planning documents, e.g. the housing element of the general plan, that discuss and contain policies related to fair housing.

Indicator 15: Minimum standards for handicap parking for multi-family.

Yes. Most of the zoning codes reviewed requires compliance with handicap parking standards established by the ADA, "federal accessibility guidelines", the CEFHA, or the California Building Standards Code (CBC). One code includes a standard for the number of

handicap spaces to be provided but defers to the CEFHA if a stricter standard is adopted in that code. It is assumed that the codes without any requirement for handicap parking defer to the CBC since it is mandatory for all local governments to enforce the requirements of the CBC.

Best Practices/Improvements. A best practice is to include language requiring handicap parking spaces. This should be included in the parking standards section of the zoning code and should state that handicap parking complies with the standards and guidelines of the FHAA or the CBC, whichever is stricter. Referencing the CBC alone will not guarantee compliance with federal standards since it is not a "safe harbor" code recognized under the FHAA.

Indicator 16: Senior housing is a specific land use or is treated differently from other residential uses.

No. Only one of the zoning codes reviewed includes senior housing as a land use category. Folsom allows "senior citizen residential complex" as a conditional use in commercial zone districts. The use is not defined. Rancho Cordova's zoning code includes special use regulations for "independent senior living," but this term is not defined.

Although not included as a land use category, all of the codes, except Isleton, include senior citizen housing in affordable housing density bonus provisions, which are established by state law (California Government Code Section 65915). Such senior citizen housing must meet the requirements of state law, which may be different from how FHAA defines senior housing. A development that incorporates a density bonus may require a public hearing. Since this applies to the density bonus and not solely to the senior citizen housing component, this is not in conflict with fair housing practices.

Best Practices/Improvements. A best practice is to not have a land use category of "senior citizen housing" and to treat senior citizen housing the same as other residential uses in the same zone district.

Indicator 17. Conditional or special use review permit required for housing for persons with disabilities.

No, for facilities serving six or fewer persons with disabilities.

Yes, for facilities serving seven or more persons with disabilities.

All the zoning codes distinguish between small facilities with six or fewer persons with disabilities and large facilities serving seven or more persons with disabilities. Generally, small facilities are permitted as a "use by-right" (permitted without discretionary approval) in residential zone districts in all the zoning codes. This is in large part due to California state law requiring zoning codes to treat a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with mental health

disorders or other disabilities on a 24-hour basis the same as single-family homes. Zoning codes that allow housing serving up to six persons with disabilities in single-family residential zone districts as a by-right use are in compliance with the FHAA.

Although in general small facilities are listed as a use by-right, some of the codes require additional site design treatment, such as fencing, that is not required of other single-family dwelling units. Some codes do not allow small facilities in very low-density single-family residential zones or require a conditional review. Other codes require an administrative review in some residential zone districts. The City of Sacramento zoning code permits small facilities only as an accessory use in residential zone districts.

The codes reviewed generally require large facilities serving seven or more persons with disabilities to be approved through a special or conditional review process. Some of the codes allow large facilities as a use by-right in higher density single-family residential, multi-family, mixed-use, or commercial zone districts. Most do not permit large facilities in lower density single-family residential zones; some allow them under a special or conditional review process; and some do not permit large facilities in any residential zone district without a public review process.

Best Practice/Improvements. Small facilities serving six or fewer persons with mental health disorders or other disabilities on a 24-hour basis should be listed and be permitted as a use by-right in all residential zone districts. This ensures that such facilities receive the same review procedures and requirements as other by-right residential uses permitted in the zone district. A best practice is to permit small facilities as a use by-right in any zone district with residential uses.

Indicator 18. Definitions for "special group residential housing".

Yes. Every code includes definitions for "special group residential housing" that allow unrelated persons with disabilities to live together and receive support services. In some cases, the definitions specifically exclude "rooming or lodging house" (also see Indicator 3). This helps prevent group living for disabled persons from being categorized as a commercial rather than a residential use. Some codes have multiple land use categories and terms to describe "special group residential housing". Not all the land use categories used may be defined. For example, the Rocklin zoning code lists "Section 5116" housing as a permitted or conditional use in various zone districts but does not define this land use category. While this is a reference to the California Civil Code section governing facilities serving six or fewer persons with disabilities, it is not clear how this land use category relates to other similar land use categories, such as "residential facility".

Best Practices/Improvements. A best practice is to align terminology and definitions with the FHAA to minimize confusion in interpretation of types of facilities and living situations. As noted in Indicator 3, a best practice is to clarify definitions of group residential housing facilities, so the language does not overlap and to specifically state

types of land uses that are not included in the land use category. It is also important to define all land use categories that are listed in the zoning code as permitted, conditional or accessory uses.

Indicator 19. Specific references to accessibility requirements of the FHAA.

No. The accessibility requirements of the FHAA are not referenced in nine of the zoning codes reviewed. Three of the codes require compliance with "federal accessibility guidelines" as related to specific site design features, such as parking spaces or accessible routes on sidewalks. Two of the codes include language requiring and defining accessible components for accessible dwelling units, but do not reference the FHAA as the source for these requirements.

Best Practices/Improvements. It is a best practice to require a specific reference to the FHAA and compliance with the accessibility requirements of the FHAA. Similar accessibility requirements in other adopted codes, such as the CBC, may not align with the FHAA and may result in conflicts with the FHAA. The FHAA accessibility requirements relating to parking and sidewalks (accessible path of travel) are typically part of the zoning or land development code and should reference the FHAA. The FHAA accessibility requirements related to the interior configuration and infrastructure of a dwelling unit are typically part of the building codes, rather than the zoning code. However, adding a cross-reference to these requirements in the zoning code would enable applicants to address building design and site configuration that comply with these requirements early in the development design and approval process.

Differences in Housing Needs Reported by Residents

This section uses survey data and focus group findings to demonstrate where housing needs differ by resident group.

Housing challenges—members of protected classes. With respect to housing challenges, worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of members of protected classes. Described in detail in Section VI, the resident survey and focus groups found meaningful differences in the housing challenges experienced across protected classes. Asian American and Native American respondents' experiences with housing challenges most closely aligned with the region overall and large families differed from the region on the greatest number of challenges.

Lack of affordable housing. In every focus group, participants described the impact of the lack of affordable housing in the region on their households. Searching for a place to live is "frustrating" and includes "denials after denials." Compared to the typical regional resident, Hispanic residents, residents whose household includes a member with a disability, non-Hispanic White respondents, and large family households are more likely to

say they struggle to pay the rent and worry their rent will increase more than they can afford.

Housing in poor condition. Resident focus group participants shared stories of poor housing condition, ranging from units in need of repair, problems with mold, and pest infestations. Many shared that they were afraid to request repairs or remediation out of fear of being evicted or having the rent increase. Evictions resulting from code enforcement actions were described in nearly all resident focus groups, regardless of the community where they were held. Compared to the region, African American residents, disability households, and large family households are more likely to live in a home in poor condition.

Overcrowding. Overcrowding is defined as more than one person per bedroom. Participants in a number of resident focus groups discussed how they live with extended family, roommates, or other friends in order to afford their housing. Sometimes two or more households share a unit; large families have an especially difficult time finding affordable housing that is large enough to accommodate their family. Overcrowding is more likely to be a challenge experienced by African American residents, Hispanic residents, large family households, and residents with Limited English Proficiency (LEP) than regional survey respondents overall.

3X the rent income policies and high deposit requirements. Requirements that tenants have incomes of at least 3X (three times) the rent are very common among Sacramento Valley housing providers. Residents described these policies as a significant barrier to housing choice.

Lack of options for voucher holders. Focus group participants who are voucher holders described the difficulty they have experienced when faced with finding a new place to rent. It is very difficult to find landlords willing to accept vouchers.

Bad credit, poor rental history, criminal history. Focus group participants with bad credit (including outstanding Sacramento Municipal Utility District bills), an eviction history, and/or a criminal history have an extremely difficult time finding housing to rent. Nearly two in five large family households participating in the resident survey had difficulty finding a place to rent due to poor credit or poor rental history.

Barriers to collective/communal living. Participants in the transgender resident focus group discussed the challenges that some had encountered in trying to create "intentional communal living," which these participants felt was the ideal housing situation for them to be part of a supportive community. In their experience, the typical landlord renting by the room thinks of tenants/roommates as interchangeable and *"actively discriminated against persons with disabilities resulting in a failure to rent."* Being repeatedly denied housing creates the sense that *"you are not welcome."* Trying to set up the housing collective is difficult because *"fair housing laws are murky, the civil codes on websites are hard*

to read, and we can't find out what our rights are. Knowing your rights is half the battle. In San Francisco, a group is setting up a master lease building that could be a good model."

Publicly supported housing provider policies and practices. Residents who live in publicly supported housing developments of any type shared their experiences as tenants. In general, maintenance and management issues are similar to those raised by residents living in privately-provided housing. Navigating the affordable housing system, including waitlist processes, was a frequent topic of discussion.

Housing challenges—stakeholder perspectives. Stakeholders' estimations of residents' housing challenges were very similar to those of residents. Most common challenges discussed included:

- Cost burdened households and the lack of market rate and publicly supported affordable housing;
- Income requirements of private landlords and rental history and credit score requirements;
- Condition issues, particularly in what stakeholders termed "housing of last resort" and residents referred to as "slumlords" are common, and include disrepair, mold, and pests;
- Hardest to house populations include families with children, large families, including refugee families; and transgender residents;
- Factors that limit the housing supply in the region, including funding and the cost of construction/development, public policies and processes, and the lack of opportunity for households to move along the housing spectrum as their life circumstances change.

Disability-related housing challenges. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, one in three (35%) households that include a member with a disability live in a home that does not meet the needs of the resident with a disability. Among these households, the improvements or modifications needed include grab bars and walk/roll in showers in bathrooms, service or emotional support animals allowed in the home, reserved accessible parking, ramps, wider doorways, and accessible safety alarms. Residents whose household includes a member with a disability experience other barriers to living in housing in the most integrated, independent setting possible.

- One in five (22%) renters with a disability worry about retaliation if they report harassment by neighbors/staff/landlord.

- More than one in 10 (15%) households that include a member with a disability can't afford the housing that has the accessibility features they need, and this increases to 22 percent of the precariously housed.
- Nearly one in four (23%) worry that their rent will be increased if they request an accommodation for their disability.
- Fewer than one in 20 (5%) households have experienced a landlord denying an accommodation or modification request or refused an emotional support or service animal.

Displacement experience. Overall, one in four (25%) survey respondents had been displaced from a housing situation in the Sacramento Valley in the past five years. The most common reasons for displacement—rent increased more than I could pay (25%), personal reasons (21%), landlord selling home (15%), and living in unsafe conditions (11%).[11] Overall, 9 percent of those who experienced displacement attributed eviction for no reason or for being behind on the rent as a reason for displacement.

- When examined for members of protected classes and by income, experience with displacement varies widely. African American, Hispanic, and Native American respondents, large families, households with children, and respondents whose household includes a member with a disability all experienced higher displacement rates than regional survey respondents overall. While displacement rates are higher, the reasons for displacement are generally the same as those of regional respondents.

- Lower income households are much more likely than higher income households to have experienced displacement in the past five years. Both the lowest income households and households with incomes of $25,000 up to $50,000 experienced displacement at rates higher than the region. Higher income households were less likely than regional respondents overall to have experienced displacement; those that did were more likely to have been displaced due to the landlord selling their home.

Housing Discrimination

Overall, 17 percent of survey respondents said that they experienced discrimination when they were looking for housing in the region. Among members of protected classes, African American respondents, Native American respondents, and households that include a member with a disability had the highest rates of housing discrimination experiences.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the region provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not

[11] Here unsafe conditions refer to factors unrelated to the housing unit, i.e., harassment or domestic assault.

necessarily protected by federal, state, or local fair housing law and that residents could provide multiple reasons why they thought they were discriminated against. Overall, the reasons include:

- Race/ethnicity (29%);
- Income/income too low (23%);
- Age (18%);
- Familial status/having children (18%);
- Disability (16%);
- Looks/appearance ("how I look") (14%);
- Having a housing voucher (10%);
- History of eviction, foreclosure, or bad credit (8%);
- National origin (5%);
- Sex or gender (4%);
- LGBTQ (4%);
- Criminal history (3%);
- Being homeless (2%);
- Religion (1%); and
- Language spoken (1%).

In focus groups, participants discussed their **experience with housing discrimination**:

- ***African American*** participants described being treated differently in their housing search because of their race and having children.
    - "I think there is flat out discrimination. I make four to five times the rent…They were asking for $2,100, and I was willing to pay it. But she went with "an older couple" who could only pay $1,500. That's flat out discrimination because I'm black and I have kids." (African American focus group participant)
    - "It's harder to rent a single-family home than it used to be. The private owners have started going to property management companies, and there's a lot of discrimination by property management companies." (African American focus group participant)
- ***Households with children and large families*** described being treated differently in their housing search because they have children as well as being harassed or treated unfairly because of their children.
    - "I received a 30 day notice due to my having an additional child." (Rancho Cordova low income resident focus group)
    - "People don't want to rent to me. Because I have three kids, or I don't have a man, or because of race, or I don't have enough income. It's discouraging." (African American focus group participant)
- ***Residents with disabilities*** described differential treatment by housing providers and building staff, difficulties experienced when trying to request reasonable

accommodations; challenges associated with how housing providers account for in-home care providers; and difficulty communicating with housing providers.

  - "Management doesn't treat residents respectfully and it's painful and disheartening to feel like you don't matter. Suddenly, the office is closed every day. They're training us to get frustrated enough so that we don't bother complaining anymore." (Disability focus group participant)
  - "People look at the mentally ill and look at you like you're a rancid dog." (Disability focus group participant)

- Several tenants of publicly supported housing who participated in a disability focus group experienced SHRA (Sacramento Housing and Redevelopment Agency) is treating their in-home caregivers as residents, and counting the caregiver's income toward the household income, resulting in unfair rent increases. They also believe that they were told to request accommodations for their disability *after* moving into a unit even though the accommodation request was for a larger unit in order to accommodate in-home caregivers.
- ***Transgender residents*** described differential treatment by housing providers and building staff, and neighbors both during the housing search and when housed. This treatment includes being denied housing and being bullied and harassed. Further, participants discussed their experience that trans residents are disproportionately impacted by domestic violence, often resulting in homelessness.

Stakeholder perspectives on housing discrimination in the region.

Stakeholder perspectives on housing discrimination in the market referenced discriminatory or unfair treatment in both the private and public sectors.

- In their experience, some **private sector** property managers/landlords discriminate against certain tenants by differentially charging them fees, fines, or not refunding security deposits. Fear of eviction or rent increases keeps some tenants living in substandard condition or not requesting needed repairs.
- **In the public sector**, lack of services needed for people with disabilities to live independently put them at risk for institutionalization. For people with mental illness, especially those with hoarding disorders, interactions with code enforcement or other resident-facing city/county services may jeopardize their housing because frontline staff are not equipped to accommodate their needs and resolve the situation. Public policies or practices may disparately impact people with disabilities.

Publicly Supported Housing

Publicly supported housing plays a critical role in the provision of affordable housing, and this role expands in high cost housing markets. This includes provision of rental housing for lower income residents as well as ownership housing for moderate income

residents created through public incentives or requirements (e.g., density bonuses, inclusionary zoning). For populations that face the added complication of discrimination and/or limited housing to meet their needs—accessible housing, larger units for families—publicly supported housing may be their only housing option.

This section examines how publicly supported housing helps alleviate the region's shortage of housing. It primarily focuses on affordable rentals, where public housing authorities are focused. The section examines where public housing is located relative to areas of racial or ethnic concentration and the types of households who live in public housing, as well as unit sizes and types.

It also reviews the key policies of the PHAs participating in this study:

- Resident preferences;
- Reasonable accommodations procedures;
- Criminal history "look back" periods; and
- Compliance with the Violence Against Women Act (VAWA).
- As part of this study, SHRA and Yolo Housing Authority staff were interviewed about their policies and procedures, concentrations of residents and the locations of units and voucher holders, and accessibility compliance. This section reports the results of these discussions.

Following the framework in the Assessment of Fair Housing (AFH) template, which was active when this study began, this section examines:

- How residents served by the PHAs, also referred to as beneficiaries, compare with income-qualified residents in the jurisdiction and the region;
- Why certain racial and/or ethnic groups or those with special needs are over- or under-represented in publicly supported housing;
- How publicly supported housing is dispersed geographically; and,
- PHA policies governing resident preferences, reasonable accommodations, language access, criminal history policies, compliance with the Violence Against Women Act, and affirmative marketing.

Resident demographics. Overall in the region, publicly-supported housing (excluding the federal Low Income Housing Tax Credit program) represents just 3.4 percent of the total housing units. Sixty-two percent of these publicly supported housing units (or 14,984 units) are obtained through HUD's voucher program, which addresses demand for affordable housing but does not address supply.

Figure III-18 shows the total units by program in both the Placer County jurisdictions.

Figure III-18. Publicly Supported Housing Programs, Placer County Jurisdictions

Source:

Decennial Census, HUD's A Picture of Subsidized Households (APSH), and Root Policy Research.

	Rocklin	Roseville
Public Housing	--	--
Project-based Section 8	99	62
Other Multifamily	120	48
HCV Program	212	521
Total HUD Assisted Units/Vouchers	**431**	**631**
Total Housing Units	21,975	47,737
Assisted Units as % of all Units	2.0%	1.3%

Only 2 percent of Rocklin's and 1 percent of Roseville's housing units are publicly-supported. Most publicly supported housing units are through the Housing Choice Voucher program. No public housing units exist in Rocklin and Roseville.

Figure III-19. Publicly Supported Housing Programs, Yolo County Jurisdictions

Source:

Decennial Census, HUD's A Picture of Subsidized Households (APSH), and Root Policy Research.

	Davis	West Sacramento	Woodland
Public Housing	--	139	152
Project-based Section 8	203	130	274
Other Multifamily	99	72	15
HCV Program	352	784	501
Total HUD Assisted Units/Vouchers	**654**	**1,125**	**942**
Total Housing Units	25,956	18,692	19,831
Assisted Units as % of all Units	2.5%	6.0%	4.8%

Similar to the Placer County jurisdictions, the largest publicly supported housing program in the Yolo County jurisdictions is HCV. West Sacramento has the highest proportion of assisted units (6%) as a percentage of all housing units.

Figure III-20.
Publicly Supported Housing Programs, Sacramento County Jurisdictions

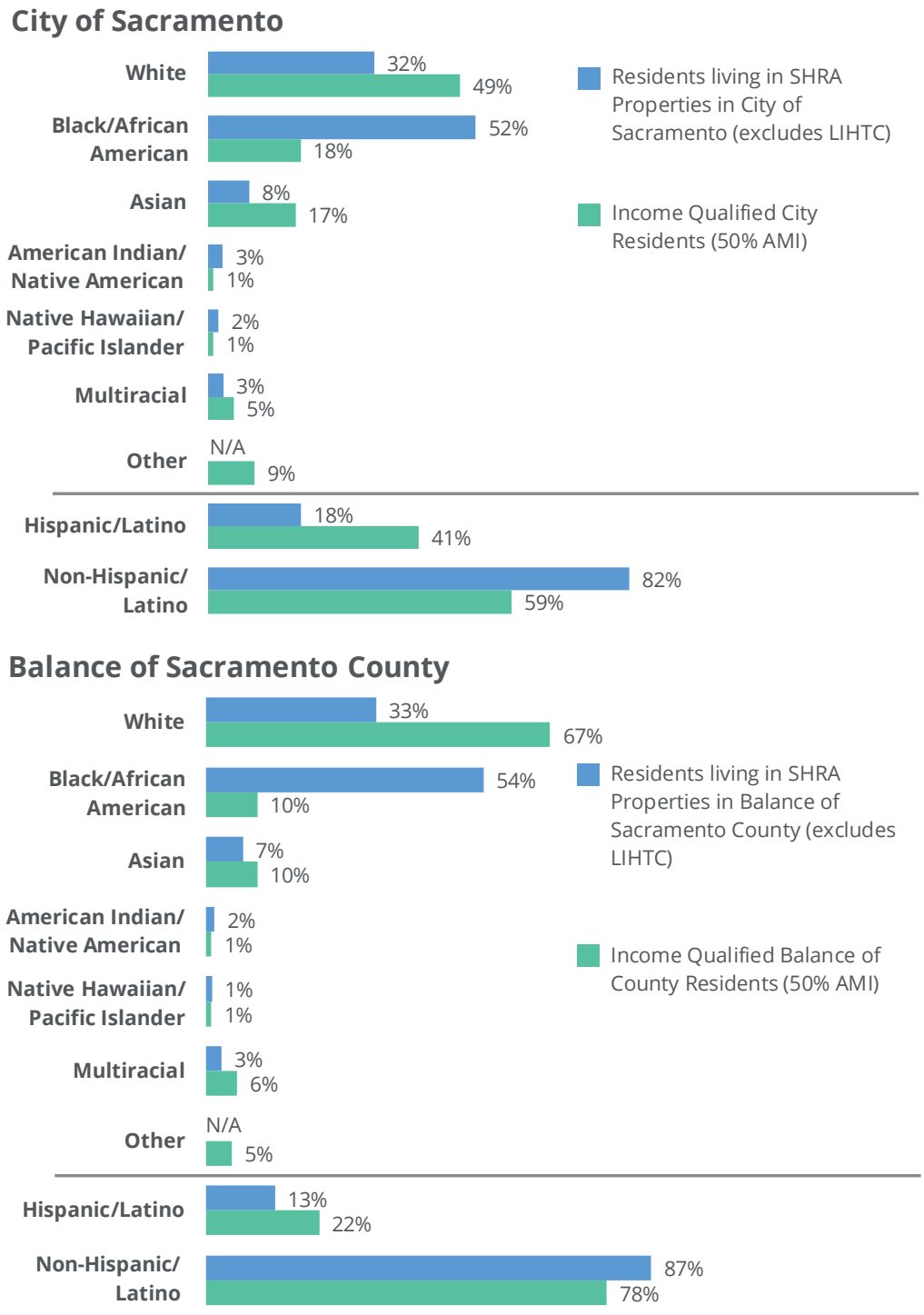
	Citrus Heights	Elk Grove	Rancho Cordova	City of Sacramento	Balance of Sacramento County
Public Housing	298	--	--	1,893	492
Project-based Section 8	27	--	115	2,611	1,735
Other Multifamily	--	--	--	132	52
HCV Program	344	814	533	5,355	4,968
Total HUD Assisted Units/Vouchers	**669**	**814**	**648**	**9,991**	**7,247**
Total Housing Units	35,078	50,282	25,370	190,974	254,228
Assisted Units as % of all Units	1.9%	1.6%	2.6%	5.2%	2.9%

Source: Decennial Census, HUD's A Picture of Subsidized Households (APSH), and Root Policy Research.

The City of Sacramento and the balance of Sacramento County have the largest number of publicly supported housing units among all the jurisdictions and support the largest number of assisted households in the entire region. Once again, HCVs is the largest program among all the assisted housing programs. Next to West Sacramento, the City of Sacramento has one of the highest proportions of assisted units (5.2%) as a percentage of all housing units.

Figure III-21 shows the race and ethnicity of SHRA beneficiaries, broken out by location (either the City of Sacramento or the balance of Sacramento County), and compares them to all income-qualified residents.

Figure III-21.
Race and Ethnicity of SHRA Beneficiaries, City and County of Sacramento



Note: Adjusted for beneficiaries for whom race or ethnicity is unknown. Proportions may not total 100% due to rounding. Income qualified residents are defined as making 50 percent AMI or less—the 2017 median income at 50 percent AMI for a 3-person household in Sacramento County was $33,400

Source: SHRA, 2017 5-year American Community Survey, and Root Policy Research.

Overall, Black or African American households are disproportionately living in SHRA properties in either the City or County of Sacramento. White and Asian households make up a larger percentage of income qualified households in the City and County but are underrepresented in publicly supported housing.

Figure III-22 shows the percentage of elderly households living in SHRA properties compared to the City or County overall. Elderly households are overrepresented in SHRA properties, likely because these properties have a targeted population, which may include elderly and/or persons with a disability.

Figure III-22. Special Needs of SHRA beneficiaries

Source:

SHRA, 2017 5-year American Community Survey, and Root Policy Research.

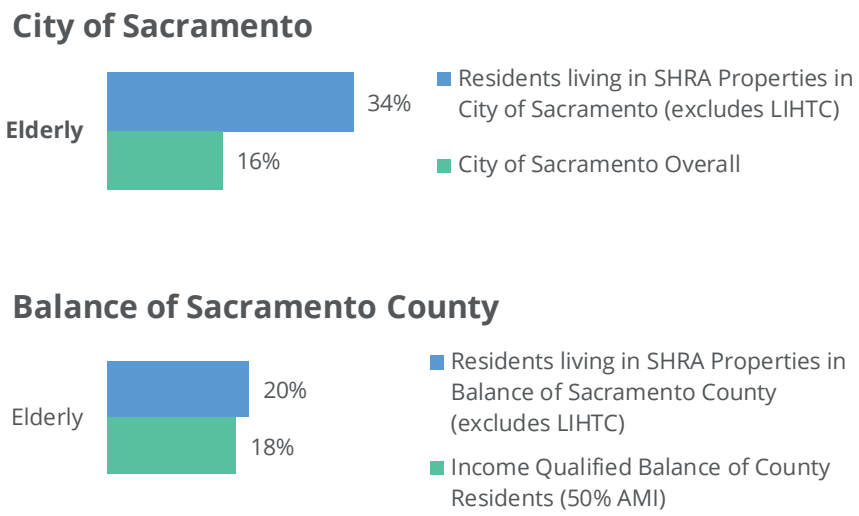


Figure III-23 shows demographic characteristics by program of publicly supported housing located in R/ECAPs and located outside R/ECAPs for jurisdictions that have at least one R/ECAP. Percentages highlighted in red indicate at least 10 percentage point difference between R/ECAP tracts and non R/ECAP tracts.

This analysis shows:

- ***Davis:*** The only publicly supported housing units in Davis that are located within an R/ECAP are HCVs. Despite the increased mobility of vouchers, Hispanic or Latino households and families with children that are in the HCV program are disproportionately located within R/ECAP neighborhoods, whereas White residents and the elderly or disabled are less likely to be housed in R/ECAPs.
- ***Rancho Cordova:*** For both Project-based Section 8 and the HCV program, black residents are disproportionately located within R/ECAPs in Rancho Cordova. Similar to Davis, Hispanic or Latino households and families with children are also are disproportionately located within R/ECAP neighborhoods.
- ***City of Sacramento:*** Compared to other jurisdictions, the City of Sacramento has more balance among the R/ECAP and non-R/ECAP neighborhoods. In public

housing, families with children are overrepresented in R/ECAP neighborhoods and for project-based section 8, Asian households and families with children are more likely to live in R/ECAPs. Only minor differences among protected classes and R/ECAPs exist within the HCV program.

- ***Balance of Sacramento County:*** Similar to other jurisdictions, White households that have some type of publicly supported housing are less likely to live in R/ECAPS, regardless of the program. In public housing and project-based section 8, Asian households and families with children are more likely to live in R/ECAPs. In the HCV program, Black or African American households are more likely to live in R/ECAP neighborhoods.

An overrepresentation of elderly residents in non-R/ECAPs follows national trends of restricting publicly supported housing to elderly (and sometimes disabled) residents when that housing is located in predominantly non-Hispanic White or higher opportunity areas. Age-restrictions are one way for low income housing developers to minimize neighborhood opposition to income-qualified housing, yet this trend leads to fewer options for families to live in high opportunity areas when available land and funding are allocated to non-family developments.

Figure III-23.
R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program

	Housing Program	White	Black/ African America	Hispanic/ Latino	Asian or Pacific Islander	Families with children	Elderly	With a Disability
Davis	**HCV Program**							
	R/ECAP tracts	46%	14%	31%	6%	45%	11%	24%
	Non R/ECAP tracts	59%	15%	18%	7%	26%	28%	37%
Rancho Cordova	**Project-based Section 8**							
	R/ECAP tracts	24%	50%	12%	15%	53%	15%	9%
	Non R/ECAP tracts	76%	7%	0%	17%	6%	70%	12%
	HCV Program							
	R/ECAP tracts	7%	80%	7%	0%	28%	39%	44%
	Non R/ECAP tracts	41%	44%	8%	6%	29%	29%	41%
City of Sacramento	**Public Housing**							
	R/ECAP tracts	15%	58%	20%	6%	59%	11%	14%
	Non R/ECAP tracts	18%	53%	18%	10%	44%	32%	29%
	Project-based Section 8							
	R/ECAP tracts	27%	20%	15%	38%	53%	26%	9%
	Non R/ECAP tracts	44%	14%	14%	28%	13%	74%	14%
	HCV Program							
	R/ECAP tracts	19%	52%	15%	14%	37%	21%	36%
	Non R/ECAP tracts	17%	57%	11%	15%	44%	24%	32%
Balance of Sacramento County	**Public Housing**							
	R/ECAP tracts	9%	61%	14%	14%	62%	18%	17%
	Non R/ECAP tracts	32%	52%	11%	4%	52%	24%	21%
	Project-based Section 8							
	R/ECAP tracts	47%	14%	10%	25%	32%	48%	12%
	Non R/ECAP tracts	72%	6%	7%	15%	15%	63%	21%
	HCV Program							
	R/ECAP tracts	26%	54%	10%	9%	34%	23%	37%
	Non R/ECAP tracts	38%	41%	9%	11%	36%	30%	38%

Note: No "Other Multifamily" units exist within R/ECAPs located in Davis, Rancho Cordova, City of Sacramento, or the balance of Sacramento County; no "Public Housing" units exist within R/ECAPs located in Davis or Rancho Cordova; and no Project-based Section 8 units exist within R/ECAPs located in Davis. Jurisdictions not listed do not have any R/ECAPs.

Source: HUD's A Picture of Subsidized Households (APSH) and Root Policy Research.

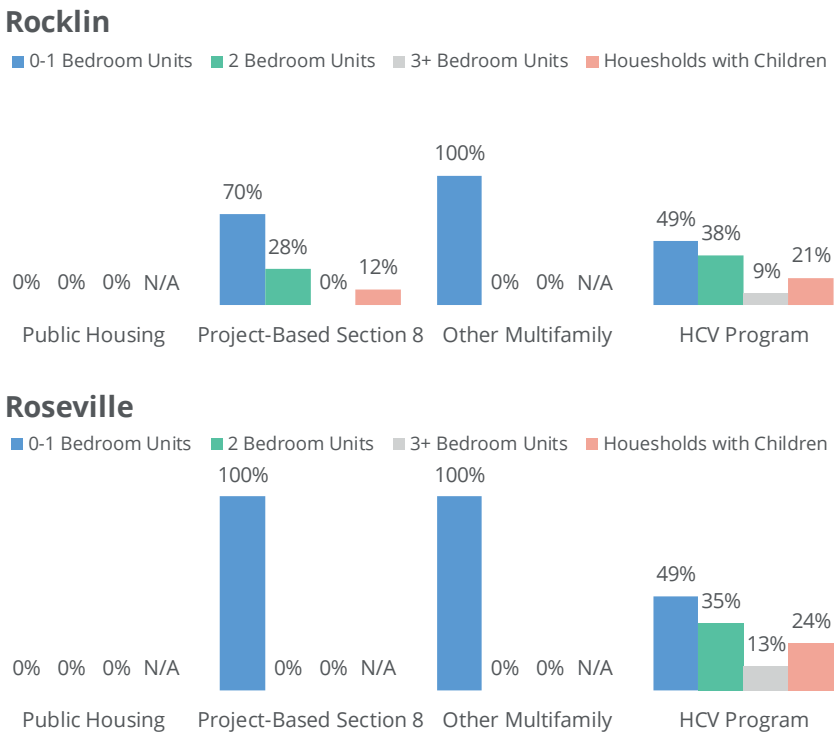
Figures III-24 to III-26 show the number of bedrooms per unit and the presence of children by housing program type.

In Rocklin and Roseville, Housing Choice Vouchers do the best in accommodating families with children and/or households who need larger units. Project-based section 8 units in Rocklin are the only other program that provides a 2-bedroom unit or larger.

Figure III-24. Publicly Supported Housing Program by Bedrooms and Presence of Children, Placer County Jurisdictions

Source:

HUD's A Picture of Subsidized Households (APSH) and Root Policy Research.



Yolo County jurisdictions have more variety in their bedroom types compared to Placer County jurisdictions, regardless of program. Public housing, project-based section 8, and HCV all provide a variety of unit types. Overall, studios and one-bedroom units dominate publicly supported housing in each jurisdiction.

Figure III-25. Publicly Supported Housing Program by Bedrooms and Presence of Children, Yolo County Jurisdictions

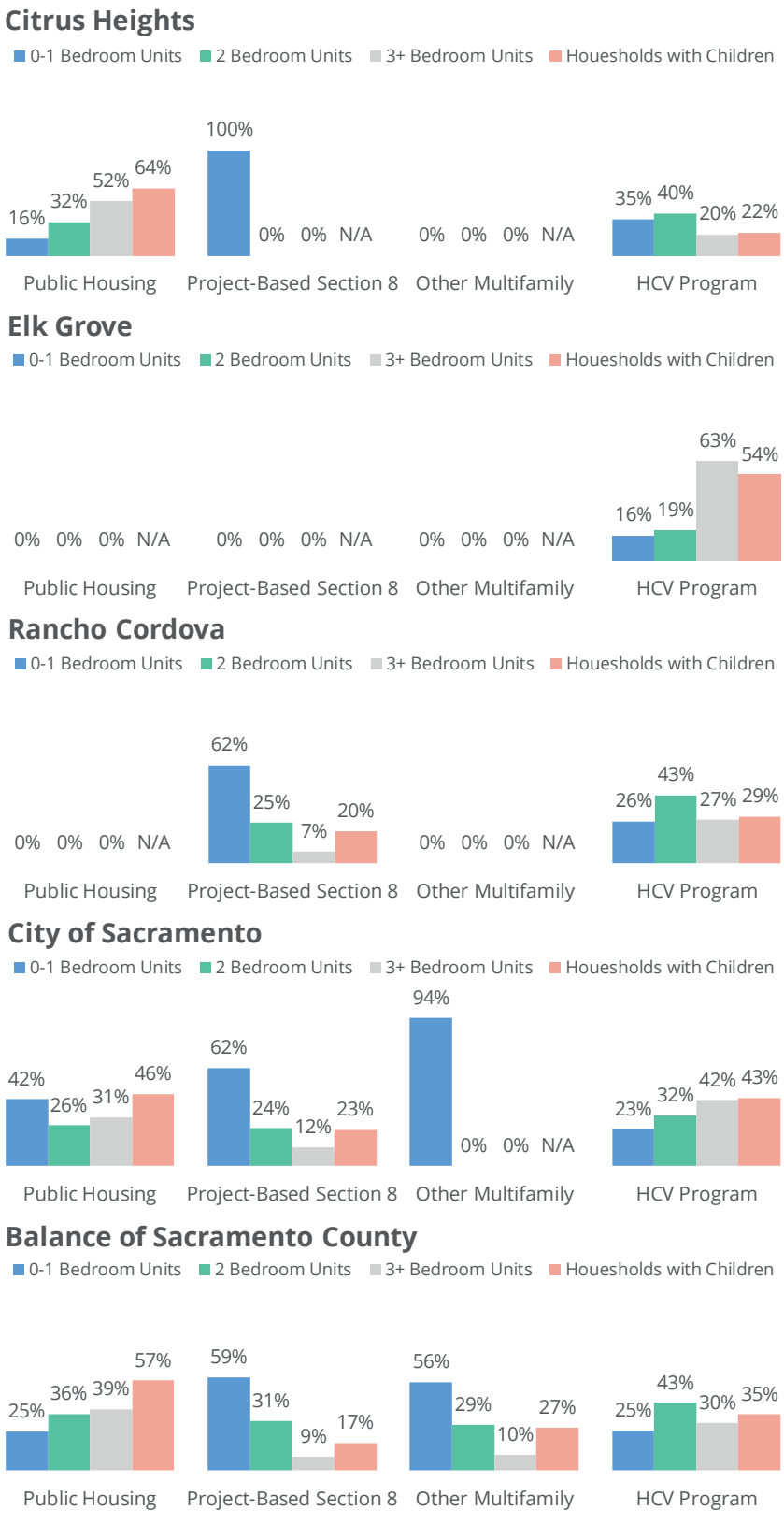
Source:
HUD's A Picture of Subsidized Households (APSH) and Root Policy Research.

Similar to Placer County jurisdictions, HCV units located in the Sacramento County jurisdictions do the best in accommodating families with children and/or households who need larger units. Public housing and project-based section 8 also provide units to a variety of household types, but studios and one-bedroom units still dominate publicly supported housing.

Figure III-26. Publicly Supported Housing Program by Bedrooms and Presence of Children, Sacramento County Jurisdictions

Source:

HUD's A Picture of Subsidized Households (APSH) and Root Policy Research.

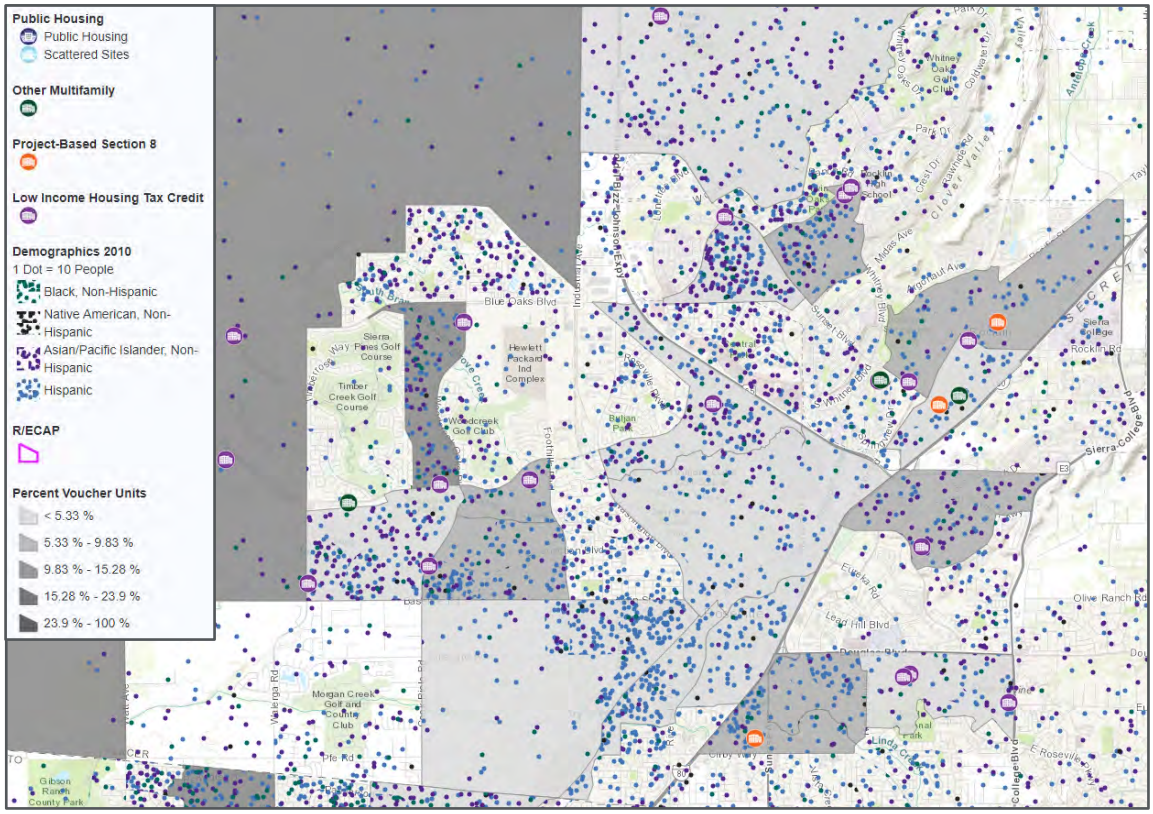


Location and occupancy. The geographic dispersion of publicly supported housing is an important factor in examining fair housing choice and segregation by income and race/ethnicity.

The HUD maps below show the location of publicly supported housing relative to where residents of different races and ethnicities live. The icons represent different types of publicly supported housing:

- Blue icons indicate housing that is owned and operated by a public housing authority—dark blue icons are public housing developments and light blue icons are scattered sites.
- Orange icons represent affordable rental housing that offers Housing Choice Voucher/Section 8 subsidies.
- Purple icons represent Low Income Housing Tax Credit (LIHTC) developments.
- Green icons show other types of publicly supported rental housing.
- Grey shading shows the percentage of rental units that house Housing Choice Voucher holders.

Figure III-27.
Location of Publicly Supported Housing by Program, Placer County Jurisdictions



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

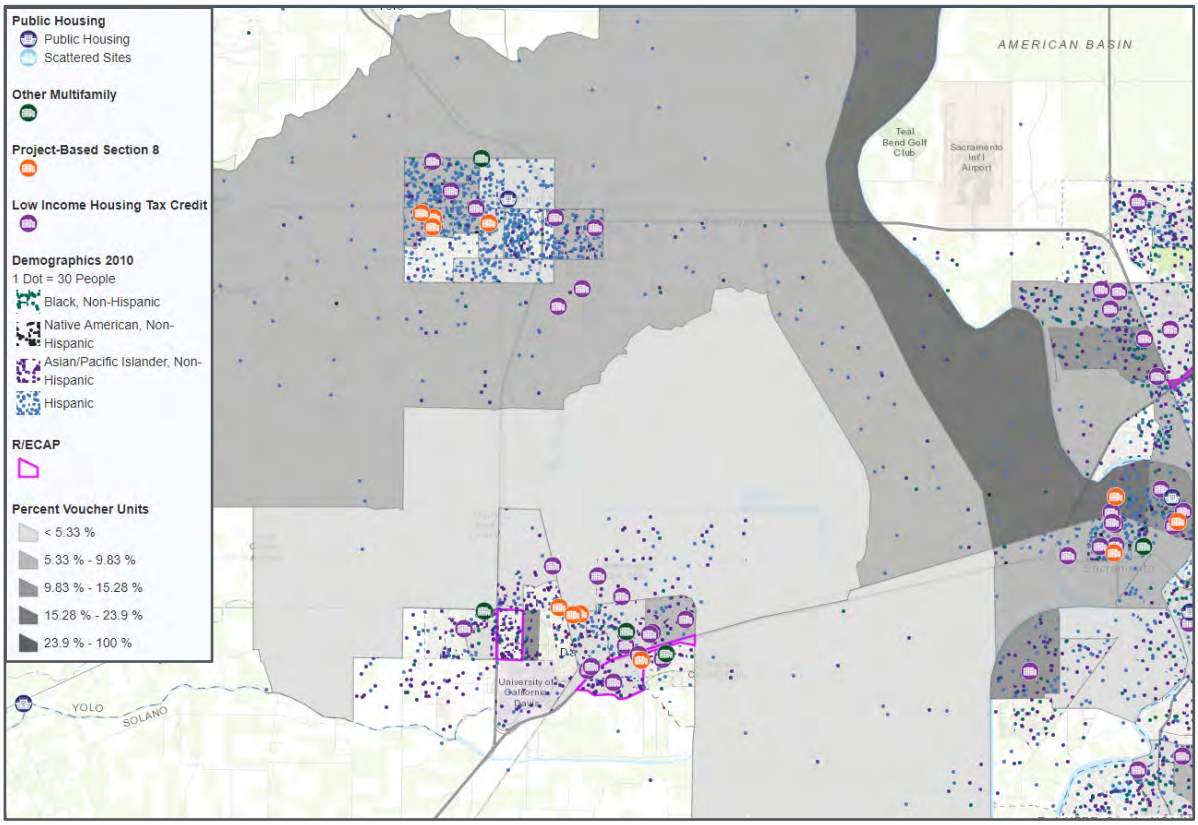
As seen in Figure III-27, jurisdictions in Placer County generally do not have many publicly supported housing developments. LIHTC properties are the most common in this area, but they are spread out and not concentrated in one jurisdiction or neighborhood.

South central Rocklin has a small cluster of publicly supported housing developments, but that area does not align with any concentrations of minority residents. In central Rocklin, there are a few LIHTC properties that fall within areas that also have large proportions of Asian, Black, and Hispanic residents.

The majority of the publicly supported housing developments in Roseville are located in north central part of the city. This area also has a higher percentage of voucher holders and Asian, Black, and Hispanic residents.

Figure III-28 shows the location of publicly supported housing in Yolo County Jurisdictions. For each jurisdiction, housing is clustered in areas where services and transportation are more widely available.

Figure III-28.
Location of Publicly Supported Housing by Program, Yolo County Jurisdictions



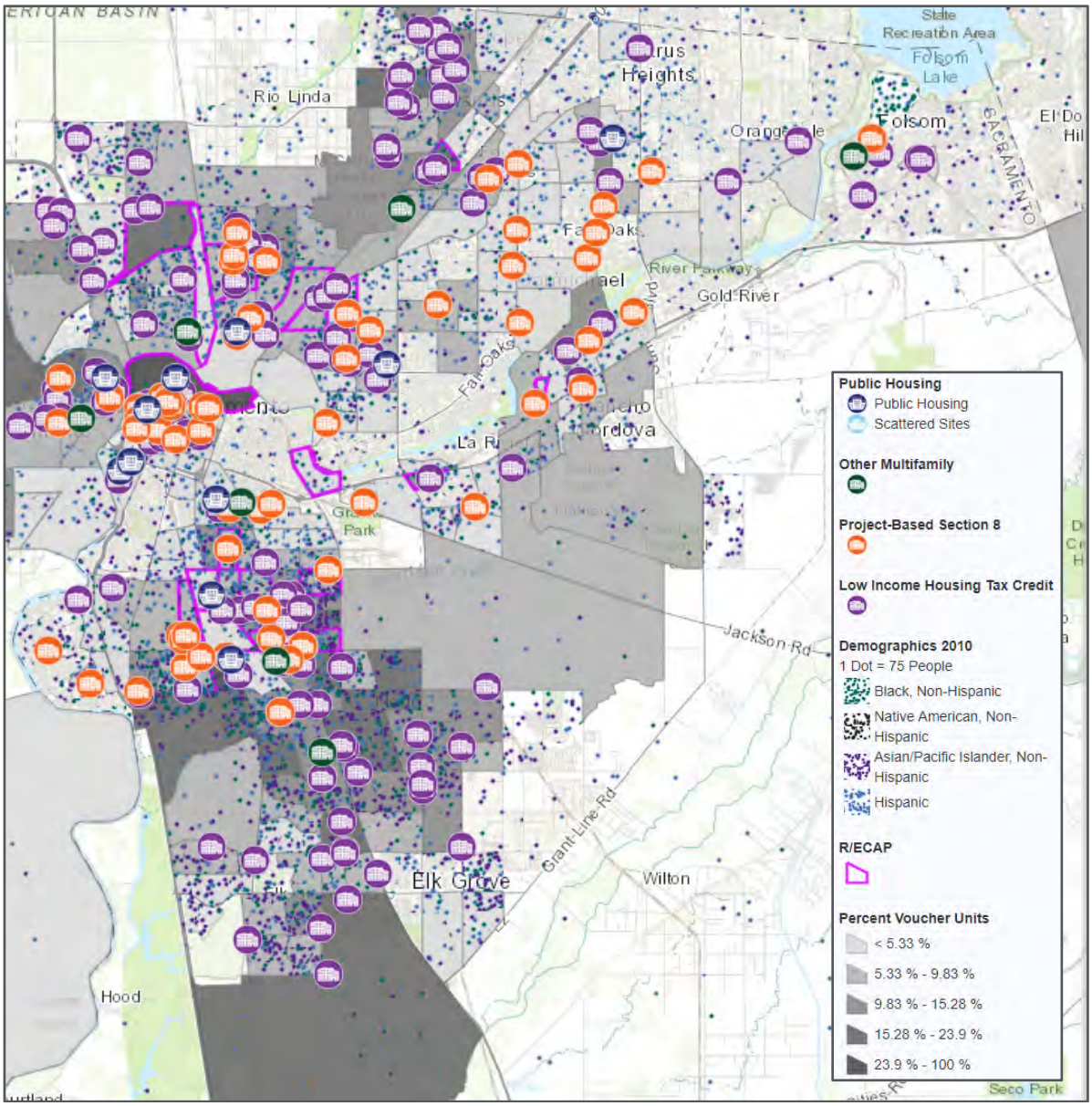
Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

West Sacramento neighborhoods have the largest proportion of voucher units, some of which align with areas that have a high concentration of Hispanic residents.

In Davis, the only Yolo County jurisdiction with R/ECAPs, there are some clusters of publicly supported housing developments in the R/ECAP located in the south east part of the city.

Figure III-29 shows the location of publicly supported housing in the Sacramento County jurisdictions. Compared to nearby jurisdictions, Sacramento County has the most publicly supported housing.

Figure III-29.
Location of Publicly Supported Housing by Program, Sacramento County Jurisdictions

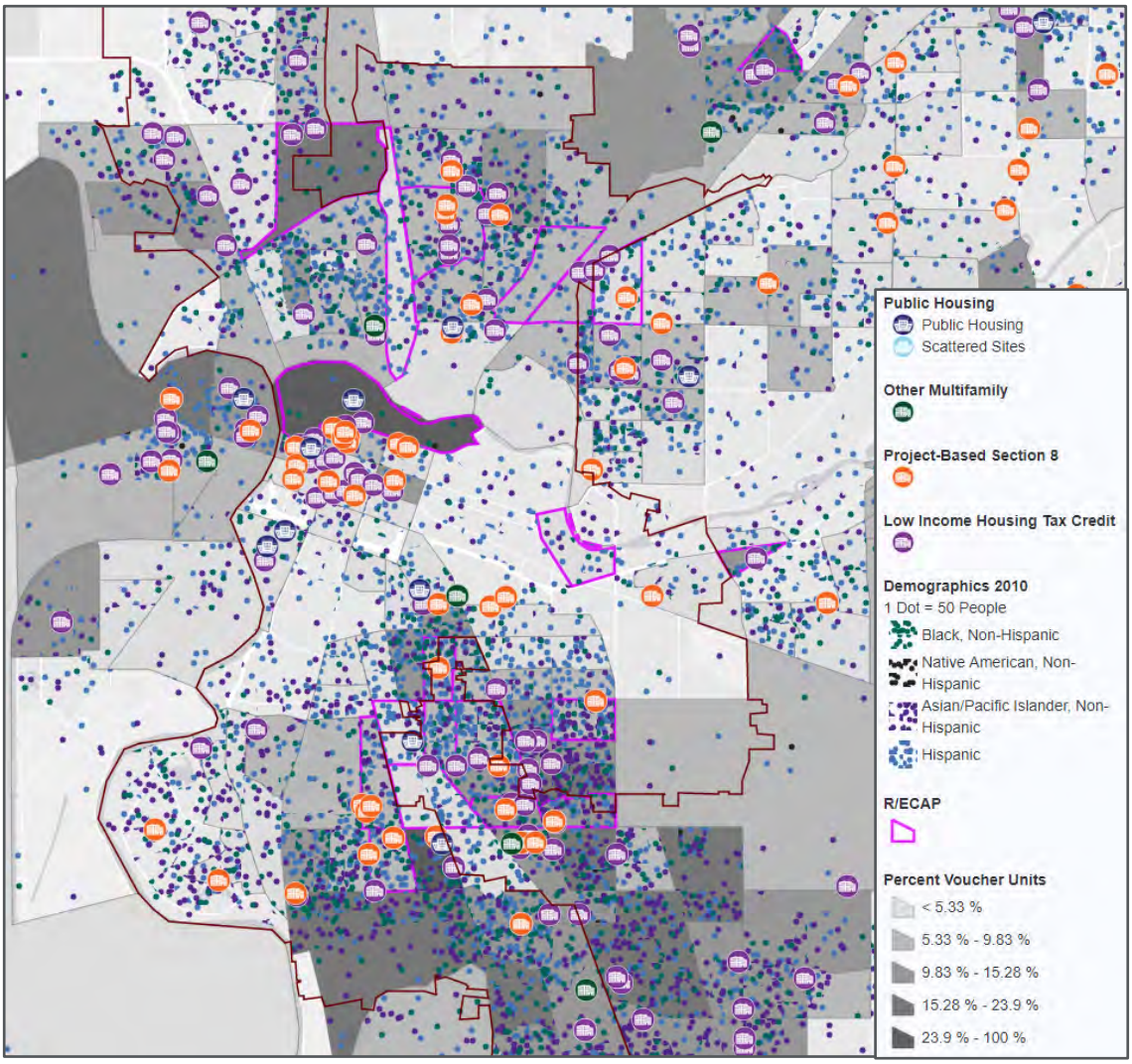


Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

LIHTC properties are dispersed throughout the county but tend to cluster in areas closer to the perimeter of the jurisdictions. Project-based Section 8 properties are prevalent in more central and dense areas of Sacramento, where fewer voucher units exist. Overall, publicly supported housing is concentrated in areas that have a large percentage of voucher units and have concentrations of minority residents, particularly in and near R/ECAPs.

Figure III-30 provides a closer look at publicly supported housing in the City of Sacramento. Many publicly supported housing developments are located in downtown Sacramento, where services and transportation are readily available. The other large clusters of publicly supported housing are in south- and south-central Sacramento, where large concentrations of Asian, Black, and Hispanic residents exist, as well as voucher units. These areas align with where the majority of R/ECAPs are located in the city.

Figure III-30.
Location of Publicly Supported Housing by Program, City of Sacramento



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

PHA Policies and Practices

Public housing providers, whose units are nearly always oversubscribed, commonly include preferences for certain resident and household types. These preferences can reflect community needs (e.g., worker housing preferences are very common in mountain communities) and unmet demand for housing for certain resident groups (e.g., persons experiencing homelessness, domestic violence survivors, veterans). Community preferences have come under criticism recently for their potential to restrict housing access, even if they are well-intended.

The housing authorities have local preference policies for their voucher programs and property portfolios which, depending on weight and number of preferences met, move applicants higher on a waiting list. Some of these preferences include live/work jurisdictions, veterans, working, and involuntary displacement.

While some preferences are non-negotiable, as they are required by investors or contribute to the intent to house a specific population, others may unfairly disproportionately affect diverse applicants. Applicants with preferences—who rise to the top of a list—move other applicants, including those who may have applied earlier, lower on a list.

Best practices to avoid discriminatory impacts of local preference policies include:

- Residency preferences should extend beyond a jurisdictional boundary, especially if the jurisdiction's racial, ethnic and/or income distribution does not reflect the region. By basing policies on work, not residency, housing authorities would contribute to a more equitable tenant selection plan.
- Residency preferences established to combat displacement caused by gentrification must be able to demonstrate that they are not purely exclusionary in nature, that they do have the intended effect of maintaining opportunities for residents vulnerable to displacement.

Local government role. Local jurisdictions also play a critical role in addressing disproportionate housing needs. On the programmatic side, local jurisdictions make decisions about how to distribute housing and community development funds among various programs. More significant is governmental influence over the built environment. To ensure that direct and indirect government activities and influence is equitable, local governments should:

- Regularly complete analysis of the characteristics of the beneficiaries of housing and service programs relative to the income-adjusted resident population.
- Require that developers receiving public subsidies (monetary or in the form of density bonuses and fast track review) use affirmative fair housing marketing practices;

- Monitor how public sector investments can contribute to economic changes in neighborhoods, possibly accelerating displacement of low income residents; and
- In making planning decisions, be aware of how the built environment communicates inclusiveness or exclusiveness to different types of residents.

Working with the private sector. For voucher programs, encouraging and maintaining participation of rental property owners and managers is key to ensuring that residents with a Housing Choice Voucher (HCV) or other housing program voucher are able to use the voucher. Both residents and stakeholders who participated in the community engagement process for the AI discussed the difficulty residents experience when trying to use their voucher. The most common difficulties described include too few landlords participating in the program and that rents exceed allowed payment standards. A 2018 survey of Sacramento area rental property owners and managers commissioned by SHRA, underscored the importance of payment standards that reflect market realities, timeliness of payments, and ease of working with a public agency to rental property owners and managers when deciding to participate in a voucher program. The same survey found that tenant credit and rental histories play a critical role in tenant selection and this likely contributes to the difficulty qualifying for a unit experienced by some voucher program participants.

Small Area Fair Market Rents (SAFMRs). In 2016, HUD published its final rule establishing Small Area Fair Market Rent selection parameters[12] and in 2018 issued guidance for how to implement the program and identified the metropolitan areas where using SAFMRs is mandatory—including the Sacramento-Roseville-Arden Arcade Metro FMR Area.[13] In April 2018, housing authorities in the Sacramento Valley region with HCV programs began to use SAFMRs. Rather than setting Fair Market Rents based on regional market rents, SAFMRs are based on fair market rents at the ZIP code level for different unit sizes (# of bedrooms).[14] It is too soon to determine results of the move to SAFMR's, but the housing authorities are collecting data and aim to report preliminary results in 2020.

As required by HUD, Yolo County Housing's (YCH) payment standards are adopted within the range of 90 to 110 percent of market rents. YCH staff conduct an analysis of the local rental market, monitors successful leasing rate for those issued vouchers and evaluates eligibility along with participant data from attrition. In the City of Davis, where the market rents are higher, the Commission has adopted higher payment standards.

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[12] https://www.govinfo.gov/content/pkg/FR-2016-11-16/pdf/2016-27114.pdf

[13] https://www.hud.gov/sites/dfiles/PIH/documents/PIH-2018-01.pdf

[14] For example, see SHRA's 2019 SAFMR Payment Standards Handout: https://www.shra.org/wp-content/uploads/2019/10/2019-Dec-Payment-Standard-Handout.pdf

Landlord outreach. Encouraging rental property owners and managers to participate in voucher programs is another tactic public agencies can pursue to ease the difficulty experienced by voucher holders in attempting to use their vouchers. SHRA recently hired a Housing Locator and Yolo County has hired a Lease and Rental Coordinator. These staff members are dedicated to outreach to current and prospective landlords. In Yolo County, the Lease and Rental Coordinator works closely with people experiencing homelessness or with other significant barriers to obtaining permanent housing solutions that have been issued a housing choice voucher, providing a direct connection to landlords. SHRA"s Housing Locator's role is to proactively promote and market the HCV program to new landlords with properties in Sacramento County. Accomplishments and ongoing landlord engagement includes:

- Developed marketing materials to share with prospective landlords, property management companies, realtors around Sacramento County including offices in the cities of Folsom, Elk Grove, Citrus Heights, Rancho Cordova, Isleton, Galt.
- Attends all chambers of commerce meetings (including but not limited to) Metro Chamber, Greater Arden, Folsom, Carmichael and Natomas chambers of commerce, rotary mixers, housing/rental association expositions to market the program.
- Meets regularly with local property management companies (local and headquarter staff) to market program
- Attends events with realty companies. Markets program to realtors to provide HCV information to new investment buyers. Participates at various events including but not limited to:
    - Sacramento Area Realtors
    - Elk Grove Rental Housing Seminar
    - Speaker at Rental Owners Forum
    - Holds sessions on HCV program at California Apartment Association meetings.
- Responds to individual inquiries about the program and meets with individual landlords who are interested in HCV program.
- Meets with potential landlords in medium to high opportunity areas to sign up for program (to increase de-concentration of HCV families in high poverty areas).
- Marketing the updated Small Area FMR's
- Addresses concerns of current landlords and markets program to promote these landlords to take additional voucher holders at their other properties.
- Holds landlord orientations twice a month: one in the morning and one in the evening.
    - Follow up with landlords to sign up after orientation.

- Survey of landlords not signing up to understand how to assist them

- Developed newsletter for current /new landlords with participant success stories, tips for inspectors, upcoming workshops, new policies and more.
- Developed workshops to assist families and landlords be successful on the program
  - Credit Issues: partnered with Neighbor Works to hold workshops for families facing credit issues.
  - 'Meet and Greet' HCV Inspectors. Opportunity for landlords to learn more about the HCV program, understanding Housing Quality Standards (HQS), discussing commonly failed items and ask questions of the inspectors.
  - Tenant Workshop: Marketing yourself to find a unit and maintenance of unit.
  - Fair Housing training for landlords with Project Sentinel.
  - Updated website at www.shra.org (under landlord resources)
  - Created a detailed Housing Provider Handbook walking landlords through every step of the lease up process.
- Created database of all affordable housing developments accepting voucher holders. Note: this does not mean that the development currently has openings.
- Networks with service providers and housing locators in Sacramento to share pertinent information and to provide customer service regarding HCV policies and procedures i.e. P3 service providers

Tenant qualification. Successful leasing is a combination of factors, not just payment standard levels. To help improve leasing ability of HCV participants, YCH has created the Rent Ready Program, a one-day workshop, which helps voucher holders to address barriers to successful lease up and engage them with working with the YCH Lease and Rental Coordinator. An additional component of the program is maintaining permanent housing and communication with your landlord. Upon completion of the program, graduates receive a Certificate.

Fair housing outreach and education. Local jurisdictions and agencies provide funding and other material support for providing area rental housing owners and managers with fair housing education. Project Sentinel receives funding from SHRA and jurisdictions to conduct landlord fair housing trainings. YCH along with the City of Woodland and the City of Davis partner with LSNC in the provision of an Annual Fair Housing Conference for landlords in Yolo County. This has been in place for over 10 years. In the last three years the conference has become so popular it has been relocated to a larger venue. During the Fair Housing conference, YCH staff conduct outreach to landlords promoting opportunities through the Housing Choice Voucher program.

Sacramento Housing and Redevelopment Agency

This analysis examines SHRA's Admissions and Continued Occupancy Policy plan as related to nondiscrimination and reasonable accommodation. The key policy areas considered in this review are:

- Application process and procedures;
- Resident selection preferences;
- Notification of selection/rejection;
- Reasonable accommodations procedures;
- Criminal history; and
- Compliance with the Violence Against Women Act (VAWA).

These key policy areas directly impact both applicants and residents served by the housing programs administered by housing authorities. A determination leading to a denial of assistance in any one of these policy areas may lead to a claim of discrimination or unequal protection based on current federal, state, and local laws.

Application process and procedures. SHRA uses a two-step application process, which requires individuals and households to complete a preliminary application, referred to as the pre-application, when the waiting list is open.

The purpose of the pre-application is to permit SHRA to preliminarily assess eligibility and to determine placement on the waiting list. Pre-applications are accepted online only for all waiting lists. The pre-application does not determine eligibility, only placement on the waiting list.

To provide specific accommodations for persons with disabilities, a staff member may complete the information over the telephone. The pre-application form may also be mailed to the applicant in an accessible format at the applicant's request.

Pre-applications do not require interviews. Information on the pre-application will not be verified until the pre-applicant has been selected for a final eligibility determination. Final eligibility will be determined when the full application process is completed, and information is verified.

Each applicant is assigned an appropriate place on the waiting list for the developments in which they wish to reside.

SHRA maintains six waiting list: mixed population (i.e. elderly, near-elderly, and disabled families), general occupancy, designated elderly, designated disabled, site-based, and accessible units.

In filling an actual or expected vacancy, SHRA will offer the dwelling unit to an applicant in the appropriate sequence, based on preferences and timing. Applicants are then required to complete the full application process, which requires an in-person application interview, unless reasonable accommodation is requested and approved.

Current policies or procedures that may present barriers include:

- Periodically purging waiting list applicants through mail may disproportionately impact victims of domestic violence who may not have a permanent address, or their abuser resides at that address. *SHRA should consider alternative methods for purging the waiting list.*

Preferences. Preferences are used to establish the order of the waiting list and does not guarantee admission to the program. The preference system works in combination with the requirements to match the characteristics of the household to the type of unit available.

SHRA uses a point system and has the following local preferences for tenant-based vouchers:

Funding-based preferences:

- 100 points: Referred by a service provider to participate in a program serving homeless families (e.g., Limited Homeless Allocation Preference, Performance Partnership Pilots for Disconnected Youth (P3), and Move On Preference). The tenant-based wait list is queried to determine qualification for Mainstream Vouchers (for non-elderly homeless persons with disabilities); if the wait list is exhausted for non-elderly homeless persons with disabilities, preference will be given to families meeting the criteria from agency partners.
- 30 points: Displaced by government action preference for families who have been terminated from housing as a result of insufficient funding; this preference also applies to families on the project-based voucher wait list.
- 29 points: Canceled voucher preference for applicant families whose vouchers were recalled due to insufficient funding; this preference also applies to families on the project-based voucher wait list.

Other preferences:

- 5 points: Residency preference for families who live, work, or have been hired to work in Sacramento County, or any political subdivision thereof.
- 3 points: Veteran preference to a household containing a veteran.
- 3 points: Displaced family preference— a) displaced by governmental action resulting from the prepayment of a mortgage, or voluntary termination of a mortgage insurance

contract, or termination from housing due to a lack of funding, or demolition or disposition of a public or Indian housing project, or b) a person whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized pursuant to Federal disaster relief (24 CFR §5.403)

- 2 points: Permanently disabled preference for families who have a member with a permanent disability.
- 2 points: Lease In-Place—In the event the HCV leasing rate falls below 97 percent, preference will be given to families on the waiting list who are willing and able to lease in place.
- 1 point: Rent Burden preference is given to applicants who pay more than 50 percent of their gross income for rent and utilities *or* a homeless preference to a currently homeless household. Applicants cannot be both rent burdened and homeless.

All other applicants who do not qualify for any preference are placed on the waiting list by the date and time of application.

SHRA has the following local preferences for project-based vouchers. Preference or point value may vary by housing type and site.

- Absolute preference: Family who is eligible to be a qualified family and residing in unit at the time of conversion to project-based voucher;
- 16 points: (elderly housing) Elderly only
- 8 points: (elderly housing) near elderly (aged 50-61 years of age)
- 5 points (Saybrook Apartments/Serna Village): Homeless
- 5 points (Saybrook Apartments/Serna Village) or 2 points (Phoenix Park): Disability
- 5 points (Phoenix Park), or 4 points (elderly housing) or 3 points (Saybrook Apartments/Serna Village): Residency
- 3 points (Phoenix Park) or 2 points (elderly housing) or 1 point (Saybrook Apartments/Serna Village): Veteran
- 3 points (Phoenix Park) or 2 points (elderly housing) or 1 point (Saybrook Apartments/Serna Village): Displaced family
- 1 point: Rent burden or homeless

Vacancies at five project-based voucher sites serving homeless families with services are filled by referral from partner service agencies. The five sites are 7th & H, Martin Luther King Village, Shasta Hotel, Victory townhome, and Courtyard Inn.

Homeless preference. As detailed in SHRA's 2019 Mid-Year Admin Plan, "Contingent on funding, the PHA will allocate a total of 975 vouchers to serve homeless families utilizing

tenant-based vouchers (the Limited Homeless Allocation and the Move On Allocation), the Performance Partnership Pilots Initiative Program (P3) program (described in Chapter 23) and project-based vouchers tied to supportive services (described in Chapter 21) over the next three years. The PHA is prioritizing housing homeless families and is creating two new preferences to serve the homeless population, while continuing to serve families on the current waitlist." These preferences are the Limited Homeless Allocation and the Move On Allocation; applicants for these programs come from service providers.

At the March 21, 2017 Housing Authority of the County of Sacramento commission meeting, SHRA recommended the adoption of a limited homeless allocation of project-based and tenant-based vouchers as the agency's contribution to serving the region's homeless population. In addition to a comprehensive public outreach process, SHRA consulted with HUD's Office of Fair Housing and Equal Opportunity. HUD's analysis found that if a general homeless preference were adopted that policy would adversely affect women, households with minor children, Black applicants, and Asian applicants. In addition to HUD's guidance, SHRA determined that under a general homeless preference, applicant families would not be required to receive services, which is key to stabilizing housing. As such, SHRA added the homeless qualification to be equivalent in point value to the Rent Burden for the tenant-based preferences, while relying on referral from partner agencies for funding-based preferences as described above. SHRA recommended a Three Year Plan to serve 1,755 Homeless and continue to serve individuals/families on the current tenant-based voucher waitlist.

Selection/Rejection. If an applicant is selected from the waiting list, they are offered a suitable unit based on the waiting list to which they applied. If the first offer is rejected, a final unit offer will be made to the applicant. Applicants are required to respond to unit offers within 14 calendar days.

Unit offers are made by phone call and by letter to the applicant's last known address. The offer is considered a refusal if the applicant does not respond or accept a unit within the required timeframe.

Reasonable accommodations. SHRA has a general reasonable accommodation policy that can be applied to all situations—when a household initiates contact with SHRA, when SHRA initiates contact with a household when they are applying for housing, and when scheduling or rescheduling appointments.

The applicant or participant with a disability must first ask for a specific accommodation that meets their needs before SHRA will deviate from standard policies. The availability of request for accommodation is included on notices on SHRA forms and letters.

Reasonable accommodation can be requested orally or in writing, and individuals are not required to use a form. To make this type of request, an applicant or participant must qualify under the ADA's definition of disability.

To verify that an applicant or participant is a person with a disability (excluding those who are older than 62 and receive either SSDI or SSI disability income), a form from a qualified professional with knowledge of the individual's disability status is required.

Once the individuals' status as a qualified person with a disability is confirmed, SHRA requires that a professional third party, competent to make the assessment, provide written verification that the person needs the specific accommodation due to their disability and the change is required for them to have equal access to the housing program.

Requests for reasonable accommodation from persons with disabilities will be granted upon verification that the accommodation meets the need presented by the disability. The accommodation must not create an undue financial and/or administrative burden. If undue hardship on SHRA is determined, they will deny the request and/or present an alternate accommodation that will still meet the need of the person.

Criminal history. SHRA may deny families for any felony convictions for the following offenses:

- Assault and battery;
- Use of a firearm against a person;
- Armed robbery;
- Robbery offenses with no weapon involved;
- Intentional homicides, manslaughter;
- Kidnapping and abduction;
- Stalking;
- Arson;
- Burglary;
- Breaking and entering;
- Fraud; or
- Possession of drugs and weapons offenses.

SHRA may also deny families for any felony and misdemeanor convictions for the following charges:

- Domestic violence;
- Sex offenses;
- Manufacturing, distributing or possession of drugs with the intent to distribute; or

- Driving under the influence (of alcohol/drugs).

All convictions that fall in the above categories will be reviewed through an individualized screening process in which SHRA will consider mitigating circumstances prior to proposed denial from the program.

SHRA will not consider any convictions that are more than three years old provided no other criminal activity has taken place in the interim.

VAWA. In compliance with the Violence Against Women Act (VAWA), no applicant for the public housing program who has been a victim of domestic violence, dating violence, or stalking shall be denied admission into the program if they are otherwise qualified. SHRA will provide all applicants and participants information about their rights under VAWA in the application.

Yolo County Housing

This analysis examines Yolo County Housing's (YCH) Admissions and Continued Occupancy Policy plan as related to nondiscrimination and reasonable accommodation, in the same framework as the SHRA analysis above.

Application process and procedures. YCH has a two-phase process for applications. The first is an initial application for admission, referred to as a pre-application, to determine eligibility and placement on the waiting list.

YCH maintains multiple types of waiting lists, including a site-based system for individual sites within the public housing inventory.

The second phase is the final determination of eligibility for admission, which occurs when the applicant reaches the top of the waiting list. During this full application process, YCH ensures that verification of all HUD and YCH eligibility factors are current to determine the offer of a suitable unit. Applicants are required to attend an application interview, unless reasonable accommodation is requested and approved.

Preferences. Applicants with be placed on the appropriate waiting list according to the size of unit required and by preference.

YCH uses a point system and has adopted the following local preferences:

- 1 point: Residency—households who live, work, or have been hired to work in Yolo County
- 1 point: Veterans
- 1 point: Working—at least one household member is employed (or is elderly/disabled)

- 2 points: Involuntary Displacement—households who are displaced due either to natural disaster or displaced through government action
- 1 point: Special Provisions—households currently residing in YCH owned or managed units and were required to move due to special circumstances (HCV Program Preference Only)
- 1 point: Involuntary Termination—households who have been terminated due to over-leasing or lack of federal funding (HCV Program Preference Only)

In January 2019, YCH added a Targeted Mainstream Voucher preference for special purpose vouchers awarded by HUD. Targeted Mainstream Vouchers serve families with a disabled member age 18-64 that are coming out of institutionalization or at-risk of institutionalization, homeless or at risk of homelessness.

All other applicants who do not qualify for any preference are placed on the waiting list by the date and time of application.

Homeless preference. Although YCH does not have a homeless preference, YCH has recently been successful in securing targeted vouchers including Mainstream Vouchers and Family Unification Program Vouchers. These specifically serve individuals and families that are experiencing homelessness or at risk of homelessness.

Selection/Rejection. YCH has a "one offer plan" for offering units to applicants. The first qualified application in sequence on the waiting list will be made one offer of a unit of the appropriate size.

Once an applicant has been selected from the waiting list, YCH will notify the household by first class mail. The packet of forms to be completed and returned by a specified date.

Applicants must accept or refuse a unit offer within five business days of the date of the unit offer. If the applicant rejects a unit without good cause, their name will be removed from the waiting list.

Reasonable accommodations. YCH accommodates persons with disabilities, as well as those persons with language and literacy barriers. This general reasonable accommodation policy is applicable to all situations—when a household initiates contacts with YCH, when YCH initiates contact with a household when they apply, and when YCH schedules or reschedules appointments.

The availability of request for accommodation is included on notices on YCH forms and letters.

To make a reasonable accommodation request, an applicant or participant must qualify under the ADA definition of disability.

Requests for reasonable accommodation from persons with disabilities will be granted upon written request and third-party verification that they meet the need presented by the disability and do not create an undue financial and administrative burden for YCH.

All requests for accommodation or modification of a unit will be verified by a reliable, knowledgeable, professional in writing.

Criminal history. A criminal history background check is required of all applicants and adult participants listed on the application.

If the screening indicates that any member of a household has been convicted within the prior three years for drug-related or violent criminal activity, they will be terminated.

If YCH uses information gleaned from the criminal history report as ground for denial, the applicant can request an informal hearing on the denial. The applicant is allowed to dispute the accuracy or relevancy of the criminal history report.

VAWA. YCH adopted a Domestic Violence Policy consistent with VAWA, which covers residents and applicants for both Public Housing and Housing Choice Voucher programs.

No person who has been a victim of domestic violence will be denied or removed from housing based solely on the domestic violence act.

SECTION IV.

ACCESS TO OPPORTUNITY

SECTION IV.

Access to Opportunity

This section of the Analysis of Impediments (AI) examines the extent to which members of protected classes in the Sacramento Valley experience disparities in access to opportunity measured by access to healthy neighborhoods, education, employment, and transportation. The analysis includes HUD opportunity indicators, local and regional needs assessment and other quality of life reports, and findings from the community engagement process. Community engagement participants shared their experiences and perspectives related to indicators of healthy neighborhoods and measures of access to opportunity, including quality schools, transportation and employment. The analysis also incorporated key findings from pertinent local studies, including Race Counts1, the Regional Opportunity Index from the University of California at Davis Center for Regional Change, among others.

Primary Findings

Areas where jurisdictions differed from the region in access to opportunity include:

- With the exceptions of a few school districts (e.g., Davis, Rocklin, Roseville)—there are disparities in school quality between low and higher income neighborhoods, and these quality differences disproportionately impact people of color. Residents of Citrus Heights, Rancho Cordova, Sacramento, and Woodland are least likely to live in neighborhoods with proficient schools.
- Resident survey respondents living in Sacramento and Sacramento County tend to give the lowest ratings of healthy neighborhood indicators among the participating jurisdictions.
- Public transportation issues—especially bus routes, availability of bus service, and connections between communities—are a pressing concern to residents throughout the region. The exception is on "the grid" in downtown Sacramento, where public transit is considered the best available in the region.

Positive differences include:

- Elk Grove, Rocklin, Roseville, and Davis residents are most likely to have access to economically strong neighborhoods.
- Residents of Rocklin, Roseville, Davis, and Elk Grove are most likely to have access to proficient schools. With the exception of Roseville, there are no meaningful differences in access to proficient schools by race or ethnicity in these communities.
- Resident survey respondents living in Davis, Roseville, Rocklin, Elk Grove, and Woodland tend to rate each healthy neighborhood indicator higher than the regional average.
- On average, community engagement participants give the area where they live good marks on most healthy neighborhood indicators—

1 https://www.racecounts.org/

ease of getting to the places they want to go using their preferred transportation option, convenient access to grocery stores, job opportunities, and health care facilities, and park and recreation facilities of similar quality to other neighborhoods. The most glaring exception is that residents find it difficult to find housing people can afford that is close to good schools.

Disparities by protected class in access to opportunity were found in:

- Regionally, African American residents and Hispanic residents are least likely to have access to economically strong (low poverty) neighborhoods. Among residents in poverty, the gap in access by race and ethnicity narrows, but still persists. African American, Hispanic, and Native American residents of Sacramento and Hispanic and Native American residents of West Sacramento are least likely among all regional residents to have access to economically strong neighborhoods.
- Non-Hispanic White residents of Sacramento and Sacramento County are more likely to have access to proficient schools than residents of color, and this gap persists among residents in poverty. In addition to disparities in access to proficient schools, suspension rates in Sacramento County schools vary widely by race or ethnicity, with Black males suspended at a rate more than five times the state average.
- Disparities by race or ethnicity in labor market engagement index scores are greatest among residents of Rancho Cordova, Sacramento, Sacramento County, and West Sacramento.
- Healthy neighborhood indicator ratings by survey respondents who are Native American, African American, Hispanic, living in households that include a member with a disability, and families with children are lower than the regional average, and tend toward neutral/somewhat agree rating levels.
- Access to public transit—areas of service, frequency, and hours of operation—and the cost of using transit limits where transit-dependent residents with disabilities, particularly those relying on disability income, can live and participate in activities of daily living.

HUD Opportunity Indicators

HUD provides several "opportunity indices" to assess and measure access to opportunity in a variety of areas, including education, poverty, transportation, and employment. The opportunity indices allow comparison of data indicators by race and ethnicity, for households below the poverty line, between jurisdictions, and for the region overall. They are also a good starting point for the opportunity analysis, identifying areas that should be examined in more detail.

HUD indices were available for all jurisdictions covered in this study with the exceptions of Folsom, Galt, Isleton, and Yolo County, for which HUD does not report data.

The HUD opportunity tables were the starting point for this Access to Opportunity analysis.

The indices include the:

- Low Poverty Index. This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- School Proficiency Index. This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.
- Labor Market Engagement Index. This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.
- Jobs Proximity Index. The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- Transit Index. The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- Low Cost Transportation Index. This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

Low poverty index. Figures IV-1a and IV-1b present the values of the low poverty index for each jurisdiction by race and ethnicity. The panel on the top shows the index for the total community population, while the panel on the bottom is restricted to residents with incomes below the poverty level.

Regionally, African American residents and Hispanic residents are least likely to have access to economically strong (low poverty) neighborhoods. When the analysis is restricted to residents in poverty (Figure IV-1b), the gap in access persists.

Not surprisingly, access to low poverty neighborhoods varies widely among the participating jurisdictions, as does the extent of disparity between racial and ethnic groups within jurisdictions.

- Elk Grove, Rocklin, Roseville, and Davis residents are most likely to have access to economically strong neighborhoods, and there are not significant differences in access by race or ethnicity. Among residents in poverty in these cities, the likelihood of living in an economically strong neighborhood drops, but overall, disparities by race or ethnicity do not grow. In Elk Grove, Native

American residents in poverty are more likely than others to have access to low poverty neighborhoods, as do African American residents of Rocklin.

- Access to low poverty neighborhoods is most similar to the region among residents of Citrus Heights, Rancho Cordova, Sacramento County, and Woodland. In this cohort of jurisdictions, the gap between the highest and lowest index scores is widest in Rancho Cordova and Sacramento County.
  - In Rancho Cordova, Asian residents are most likely to live in low poverty neighborhoods, and African American residents, Hispanic residents, and Native American residents are least likely.
  - In Sacramento County, non-Hispanic White residents are more likely than African American residents and Hispanic residents to live in economically strong neighborhoods.
  - African American Citrus Heights residents in poverty are much less likely than other Citrus Heights residents in poverty to have access to economically strong neighborhoods.
- Overall, African American, Hispanic, and Native American residents of Sacramento and Hispanic and Native American residents of West Sacramento are least likely among all regional residents to have access to economically strong neighborhoods. In Sacramento, non-Hispanic White residents are most likely to live in low poverty neighborhoods, and in West Sacramento, Asian residents are most likely to live in economically strong neighborhoods.

Among residents in poverty, the gap in access by race and ethnicity narrows, but still persists. In Sacramento, Non-Hispanic White residents with incomes below the poverty line are much more likely than residents of color to live in low poverty neighborhoods. In West Sacramento, African Americans in poverty are most likely to live in economically strong neighborhoods, and Hispanic and Native American residents in poverty are more likely to live in high poverty areas.

Figure IV-1a.
Low Poverty Index, Total Population

Note:

Higher numbers indicate greater access to economically strong (low poverty) neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

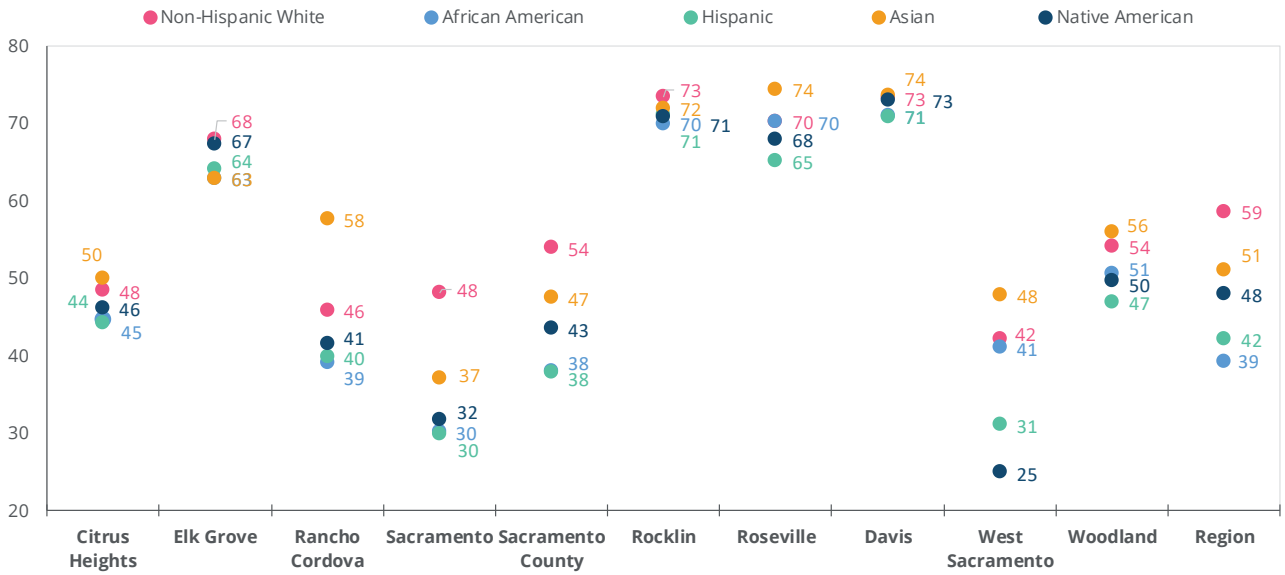


Figure IV-1b.
Low Poverty Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to economically strong (low poverty) neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

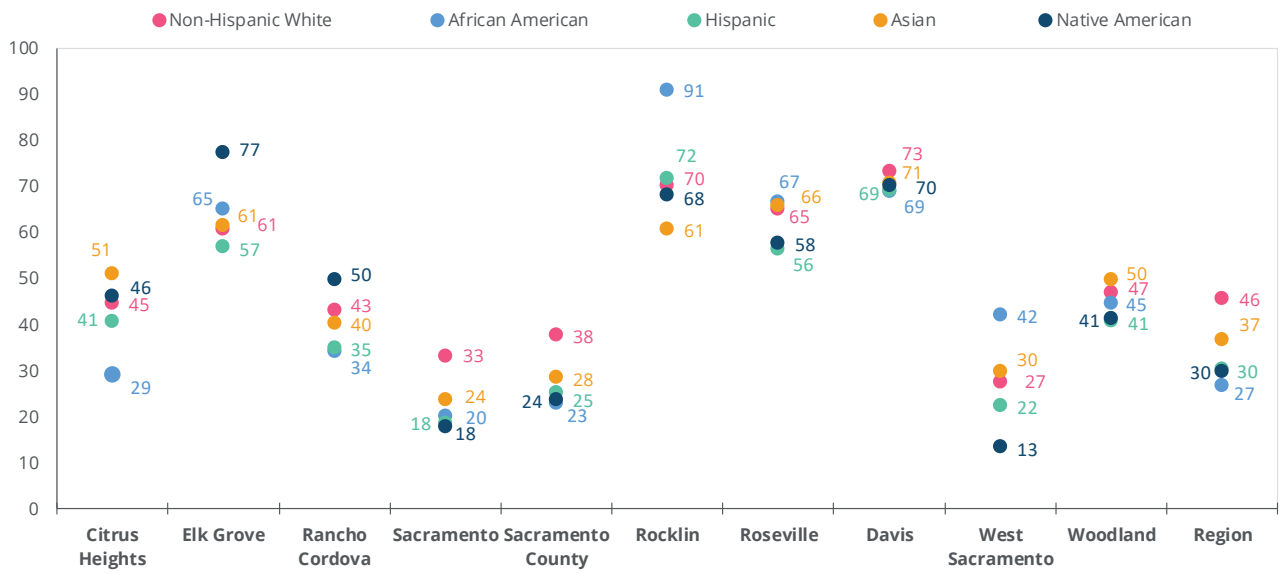
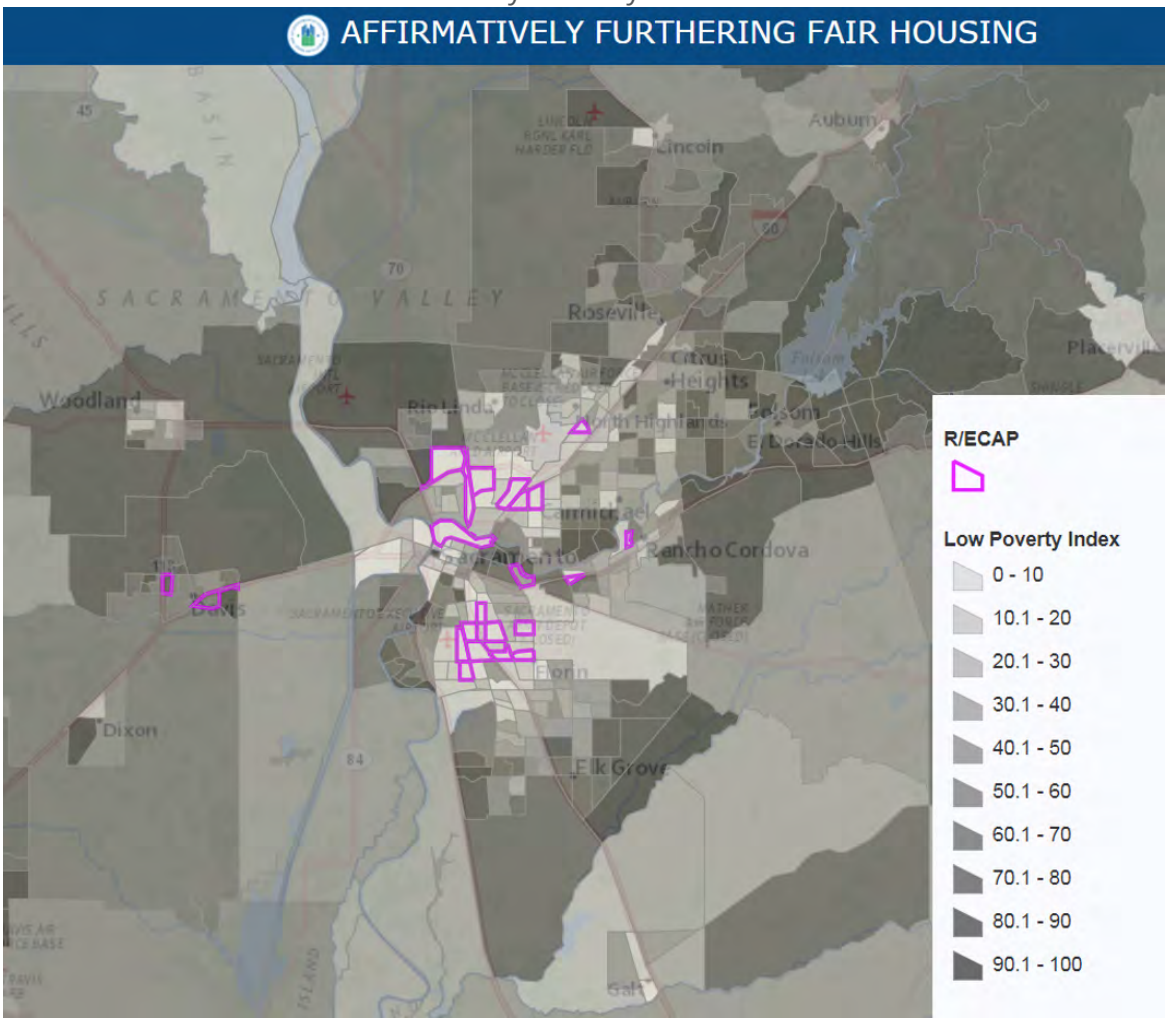


Figure IV-2 presents the low poverty index at the neighborhood (Census tract) level for the region; darker shading indicates greater access to low poverty neighborhoods. Jurisdiction-level maps are found in Appendix A. As shown, access to low poverty neighborhoods varies widely across and within communities.

Figure IV-2.
HUD AFFH-T Low Poverty Index by Census Tract



Note: Darker shading indicates higher likelihood of access to low poverty neighborhood.

Source: Root Policy Research from https://egis.hud.gov/affht/.

School proficiency index. Figures IV-3a and IV-3b present the values of the school proficiency index for each jurisdiction by race and ethnicity. There is significant variation among jurisdictions in residents' access to proficient schools. In general, residents of Rocklin, Roseville, Davis, and Elk Grove are most likely to have access to proficient schools. With the exception of Roseville, there are no meaningful differences in access to proficient schools by race or ethnicity in these communities. In Roseville, Asian residents are most

likely to have access to proficient schools, and Hispanic and Native American residents are least likely; this gap widens among residents in poverty.

Residents of Citrus Heights, Rancho Cordova, Sacramento, and Woodland are least likely to live in neighborhoods with proficient schools. In Citrus Heights, residents have the same lack of access, regardless of race or ethnicity, and access does not vary significantly even among residents living in poverty.

- Asian residents of Rancho Cordova and Woodland are more likely than others to have access to proficient schools. This gap narrows in Woodland and goes away in Rancho Cordova when the analysis is limited to residents in poverty.
- Non-Hispanic White residents of Sacramento and Sacramento County are more likely to have access to proficient schools than residents of color, and this gap persists among residents in poverty.

Compared to other jurisdictions, residents of Sacramento County and West Sacramento are less likely to have access to proficient schools than Rocklin, Roseville, Davis, and Elk Grove, and more likely to have access to proficient schools than residents of the remaining jurisdictions.

- Overall, non-Hispanic White Sacramento County residents are more likely than others to have access to proficient schools. Although access to proficient schools is lower among Sacramento County residents in poverty, poor non-Hispanic White residents are more likely than poor residents of color to have access to proficient schools.
- There is not a significant gap in access by race or ethnicity in West Sacramento, and the drop in access is more modest among residents in poverty than found in Sacramento County.

Figure IV-3a.
School Proficiency Index, Total Population

Note:

Higher scores indicate greater likelihood of access to proficient schools.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

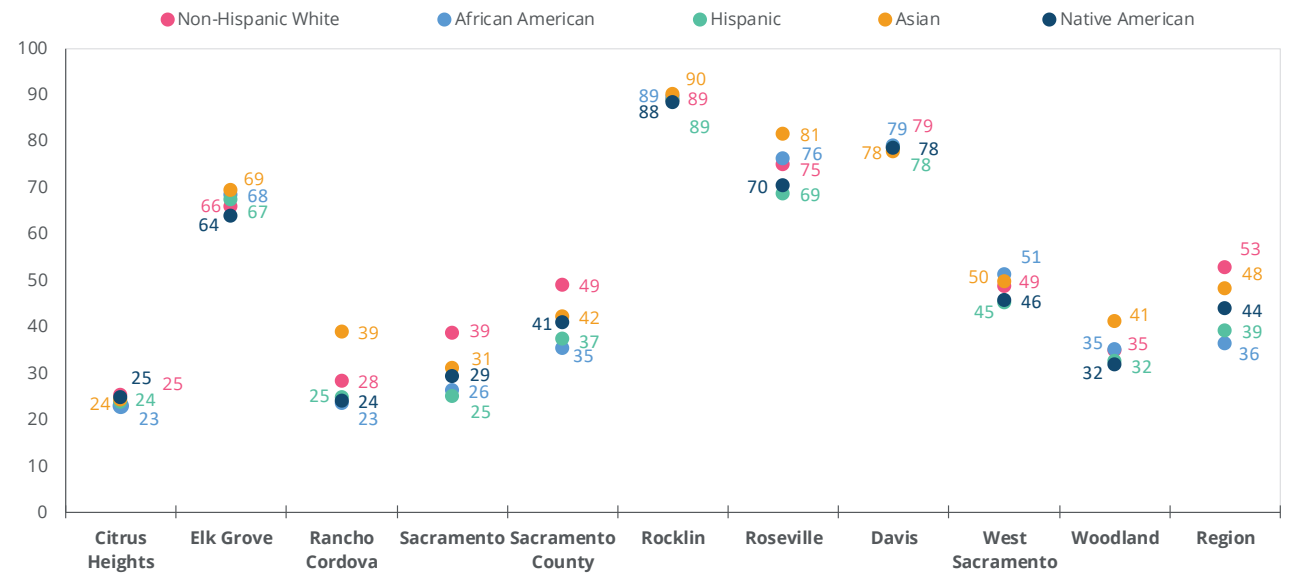


Figure IV-3b.
School Proficiency Index, Population Below the Poverty Line

Note:

Higher scores indicate greater likelihood of access to proficient schools.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

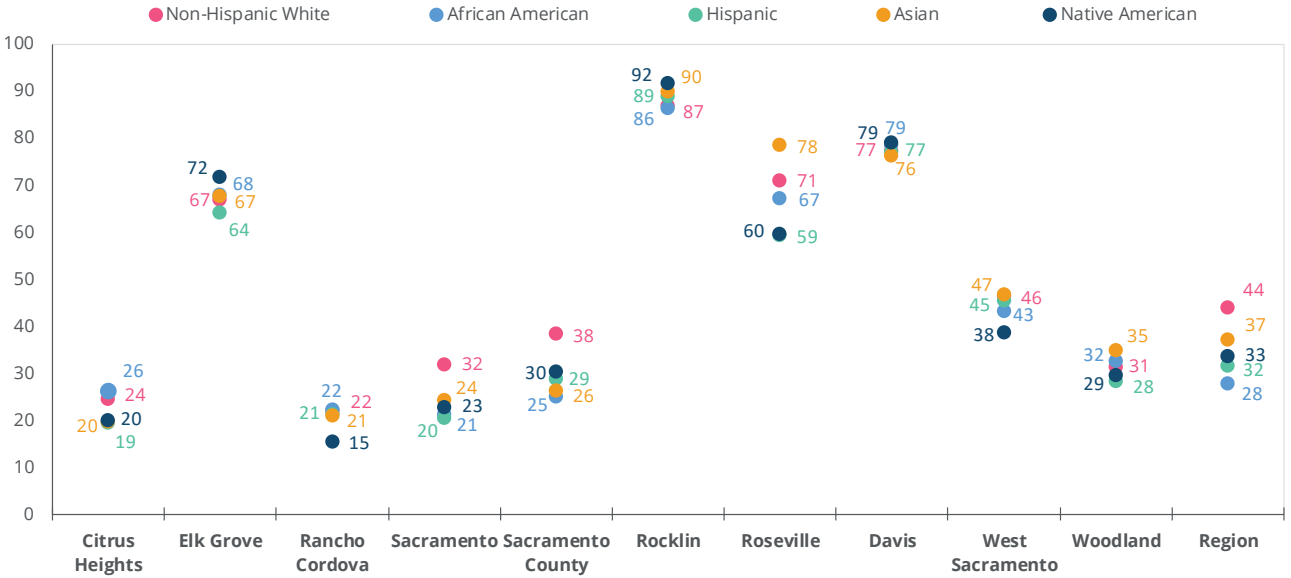
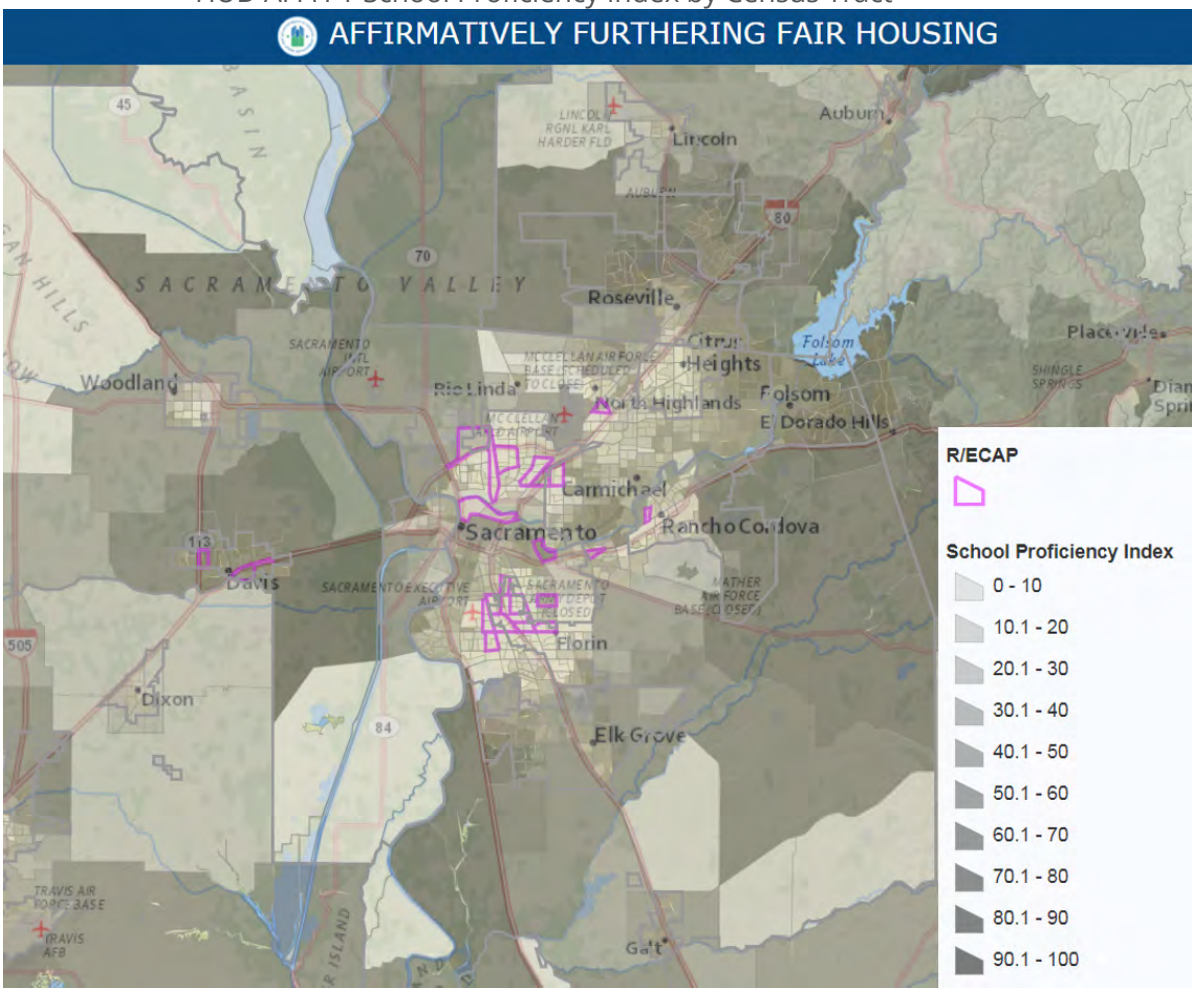


Figure IV-4 shows the school proficiency index at the neighborhood level. Darker shading indicates greater access to proficient neighborhood public schools. Jurisdiction-level maps are found in Appendix A. As shown, areas of racial or ethnic concentration (R/ECAPs) are also areas with the lightest shading, indicating low access to proficient schools.

Figure IV-4.
HUD AFFH-T School Proficiency Index by Census Tract



Note: Darker shading indicates higher likelihood of access to proficient elementary schools.

Source: Root Policy Research from https://egis.hud.gov/affht/.

Labor market engagement index. Figures IV-5a and IV-5b present the values of the labor market engagement index for each jurisdiction by race and ethnicity. As discussed above, the labor market engagement index measures the employability of residents based on labor force participation, unemployment, and educational attainment. As with the school proficiency index, the labor market engagement index varies widely by community and by race and ethnicity within some communities.

Residents of Davis, Rocklin, Roseville, and Elk Grove have the highest labor market engagement scores and Citrus Heights, Rancho Cordova, and Sacramento have the lowest.

- Within the total population, there are no meaningful differences by race or ethnicity in the likelihood of labor market engagement among residents of Davis, Elk Grove, and Citrus Heights. Among residents in poverty, differences by race and ethnicity are found in Elk Grove and Davis. In Davis, much of this difference can be explained by the city's large Asian student population. Two elements of the labor market engagement score—college degree and labor force participation—are by definition generally exclusive of college students.
- Disparities by race or ethnicity in labor market engagement index scores are greatest among residents of Rancho Cordova, Sacramento, Sacramento County, and West Sacramento.
  - In Rancho Cordova, the labor market engagement scores of Asian residents are about 1.5 times those of African American, Hispanic, and Native American residents. While narrower, the gap persists among residents in poverty.
  - Similarly, in Sacramento and Sacramento County, non-Hispanic White residents' labor market engagement is higher than that of other residents and the magnitude of difference is similar among residents in poverty.
  - In West Sacramento, Hispanic and Native American residents have the lowest labor market engagement scores, and Asian residents have the greatest likelihood of labor market engagement. The picture is very different among residents in poverty, where the index scores of African American residents are nearly double those of low income Asian, non-Hispanic White, and Hispanic residents, and nearly seven times those of Native American residents.
- While not among the highest or the lowest engagement scores, Asian and non-Hispanic White residents of Woodland are somewhat more likely to be engaged in the labor market than Native American and Hispanic residents.

Figure IV-5a.
Labor Market Engagement Index, Total Population

Note:

Higher numbers indicate greater labor market engagement.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index.

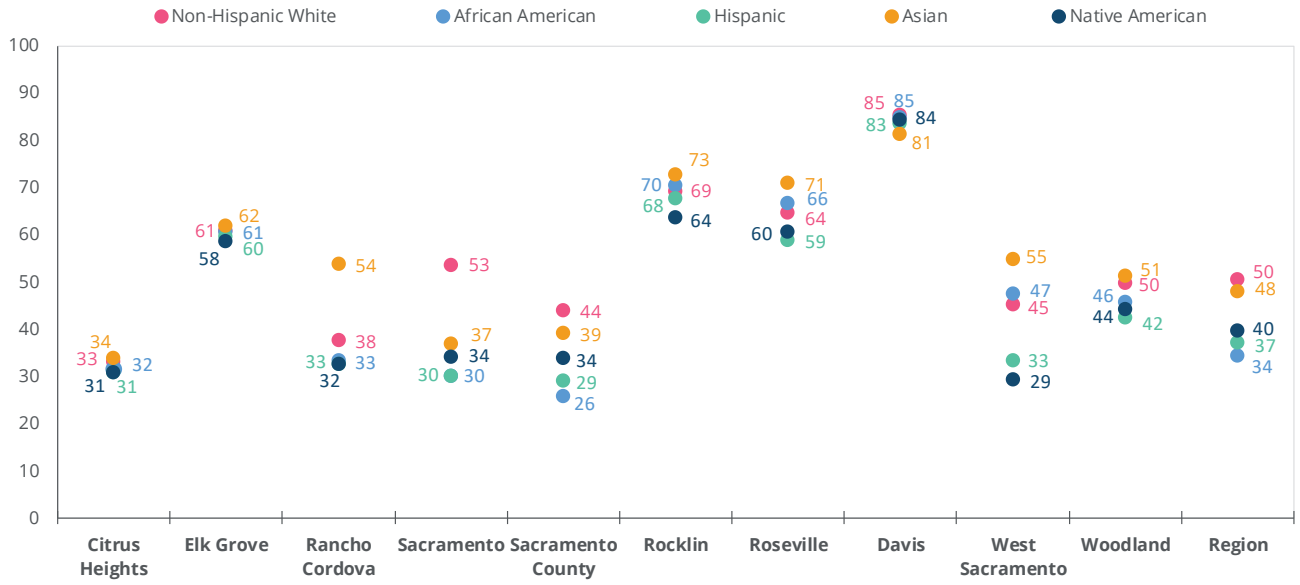


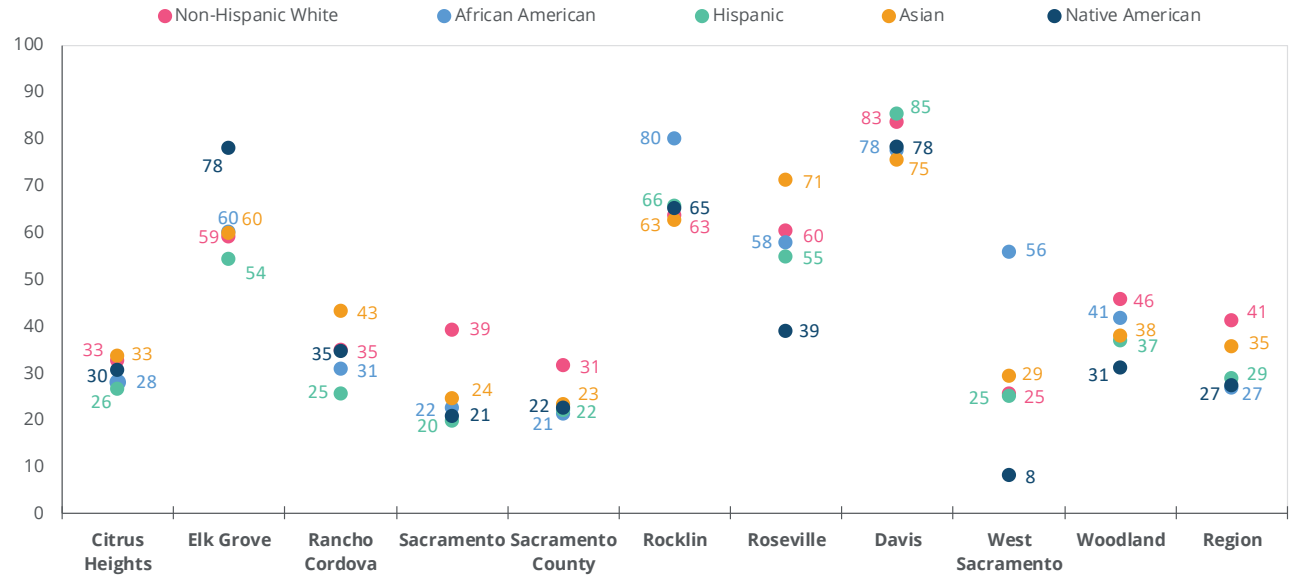
Figure IV-5b.
Labor Market Engagement Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater labor market engagement.

Source:

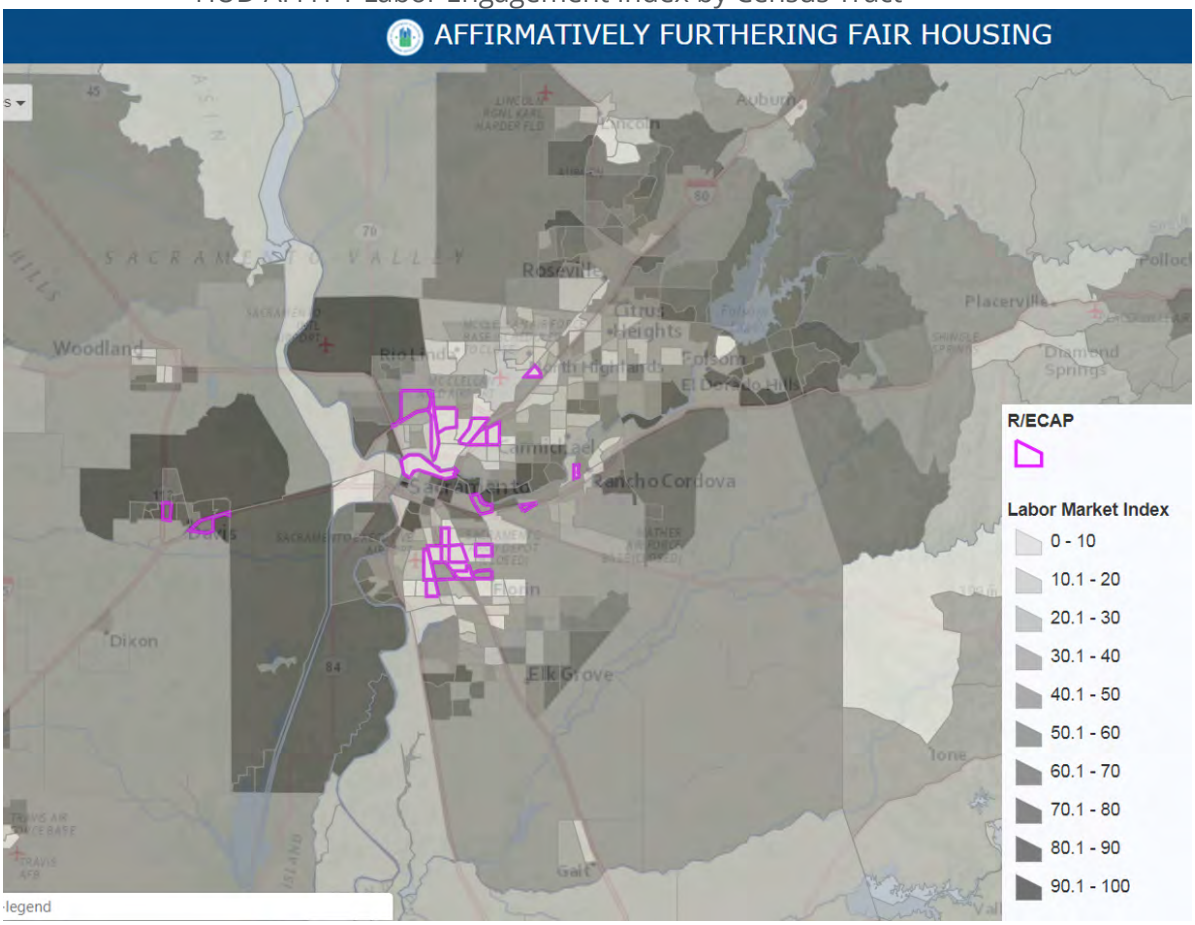
Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by



Race and Ethnicity, Labor Market Engagement Index.

As shown in Figure IV-6, R/ECAP neighborhoods are also neighborhoods with lower labor market engagement index scores (lighter shading). Jurisdiction-level maps are found in Appendix A. Most of the jurisdictions in the region have one or more neighborhoods with low labor market index scores, with the exception of Davis.

Figure IV-6.
HUD AFFH-T Labor Engagement Index by Census Tract



Note: Darker shading indicates neighborhoods with greater labor market engagement.
Source: Root Policy Research from https://egis.hud.gov/affht/.

Job proximity index. Figures IV-7a and IV-7b present the values of the job proximity index for each jurisdiction by race and ethnicity. Unlike previous measures of access to opportunity, the job proximity index varies little by jurisdiction and within jurisdictions, few differences by race or ethnicity are observed until the population is restricted to those in poverty. Among residents in poverty, more pronounced differences in proximity to jobs appear, particularly in Elk Grove, Rocklin, Roseville, and West Sacramento. Among residents in poverty:

- Native American residents of Elk Grove are half as likely as other resident groups to live close to major employment centers, as are Asian residents of Rocklin and African American residents of West Sacramento.
- African American residents of Rocklin, Hispanic residents of Roseville, and Native American residents of West Sacramento have greater job proximity scores than members of other racial or ethnic groups in their city.

Figure IV-7a.
Job Proximity Index, Total Population

Note:

Higher numbers indicate greater access to major employment centers.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

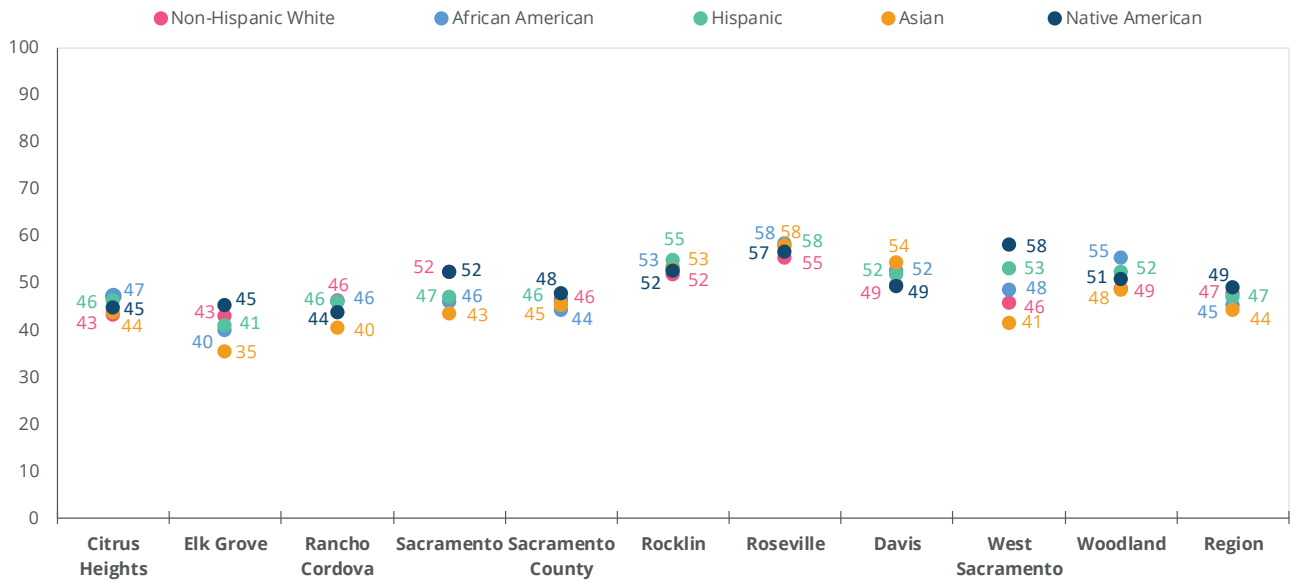


Figure IV-7b.
Job Proximity Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to major employment centers.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

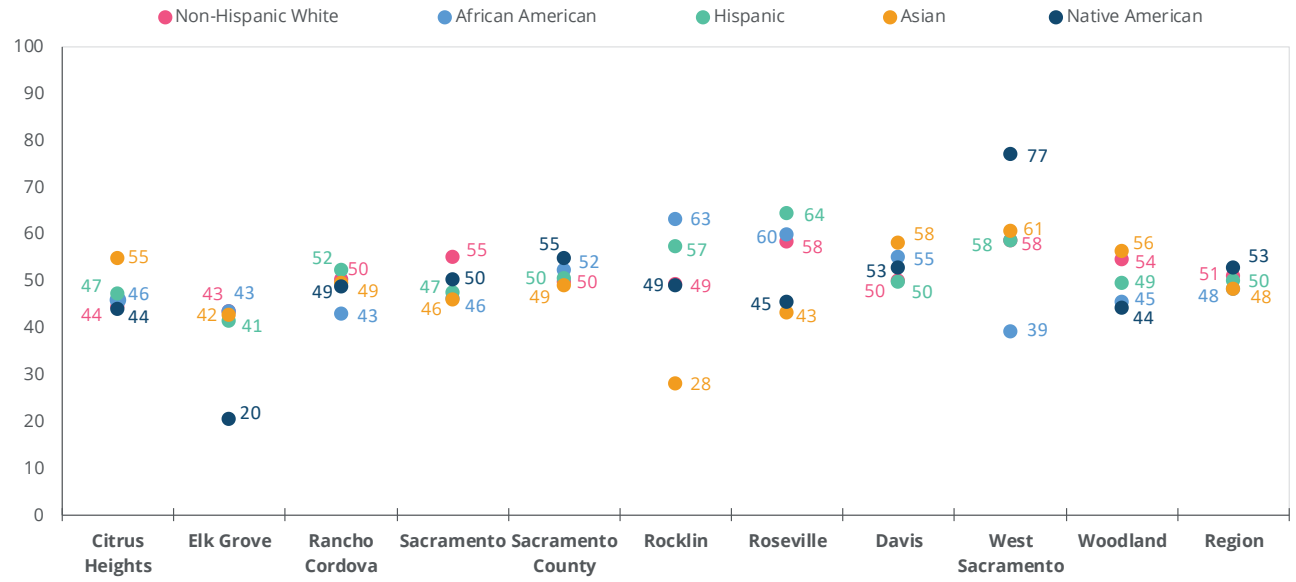
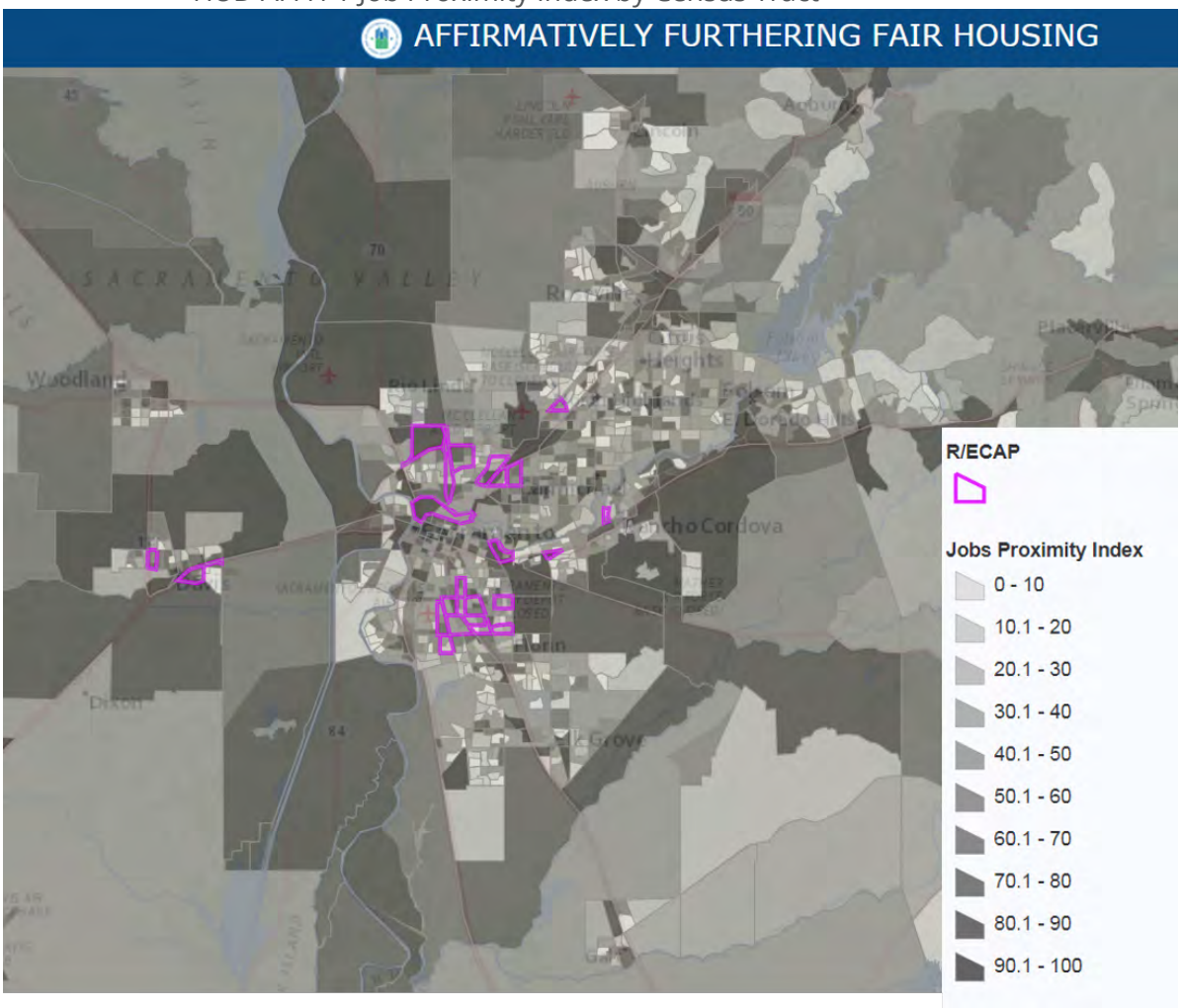


Figure IV-8 shows the job proximity index at the neighborhood level. Jurisdiction-level maps are found in Appendix A. As a measure of access to major employment centers, it is not surprising to see that a greater number of neighborhoods in the urban core have higher jobs proximity index scores, as well as lower scores in predominantly bedroom communities in the suburbs.

Unlike previous indices, many R/ECAP neighborhoods have higher job proximity scores, indicating access to employment opportunities. Although R/ECAP neighborhoods have good access to jobs (measured by the Job Proximity Index), the low Labor Market Engagement Index scores discussed previously suggest a mismatch between the skills and labor force readiness of R/ECAP residents and the jobs offered at nearby major employment centers.

Figure IV-8.

HUD AFFH-T Job Proximity Index by Census Tract



Note: Darker shading indicates neighborhoods with greater access to major employment centers.

Source: Root Policy Research from https://egis.hud.gov/affht/.

Transit index. Figures IV-9a and IV-9b present the values of the transit index for each jurisdiction by race and ethnicity. The transit index measures use of public transit; higher index values indicate a greater likelihood that residents of a neighborhood (Census Tract) use available public transit. Jurisdiction-level maps are found in Appendix A. Since the extent of transit service varies by community, it is not surprising that the values of the transit index vary by community. As shown in Figure IV-9a, there are also few differences by race or ethnicity in transit index scores within communities. Among residents in poverty, transit index scores remain clustered, with the exception of residents of Rocklin. In Rocklin, Asian residents are more likely to have access to transit than other residents, particularly when compared to African American residents of Rocklin.

Figure IV-9a.
Transit Index,
Total Population

Note:

Higher numbers indicate greater likelihood that residents use public transit.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.

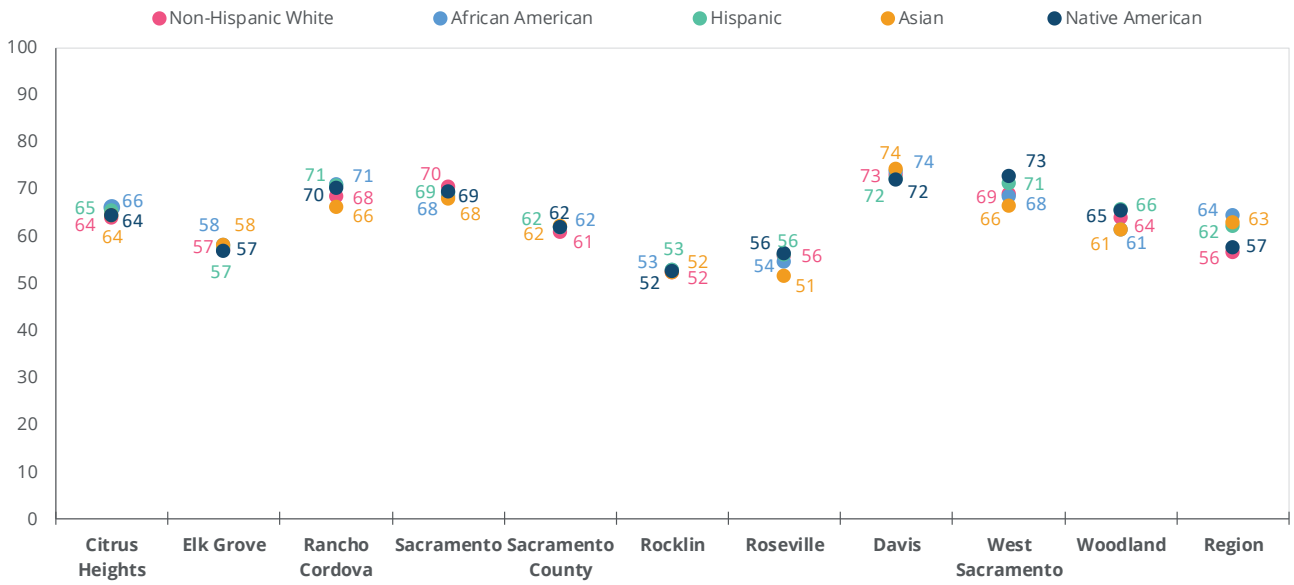


Figure IV-9b.
Transit Index,
Population Below the Poverty Line

Note:

Higher numbers indicate greater likelihood that residents use public transit.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.

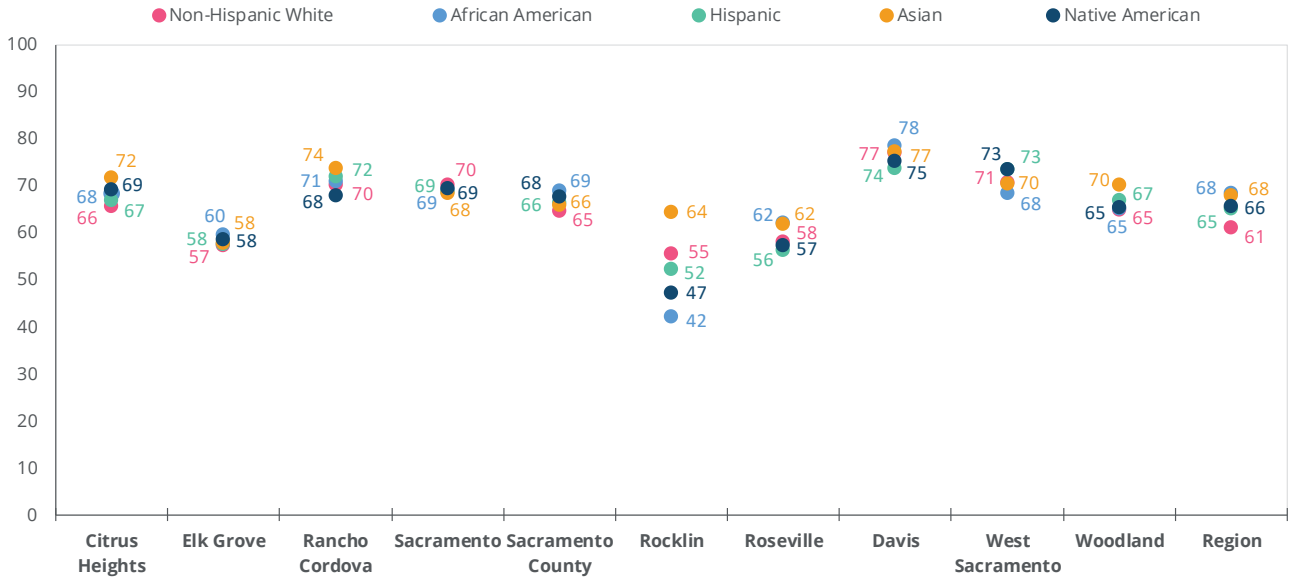
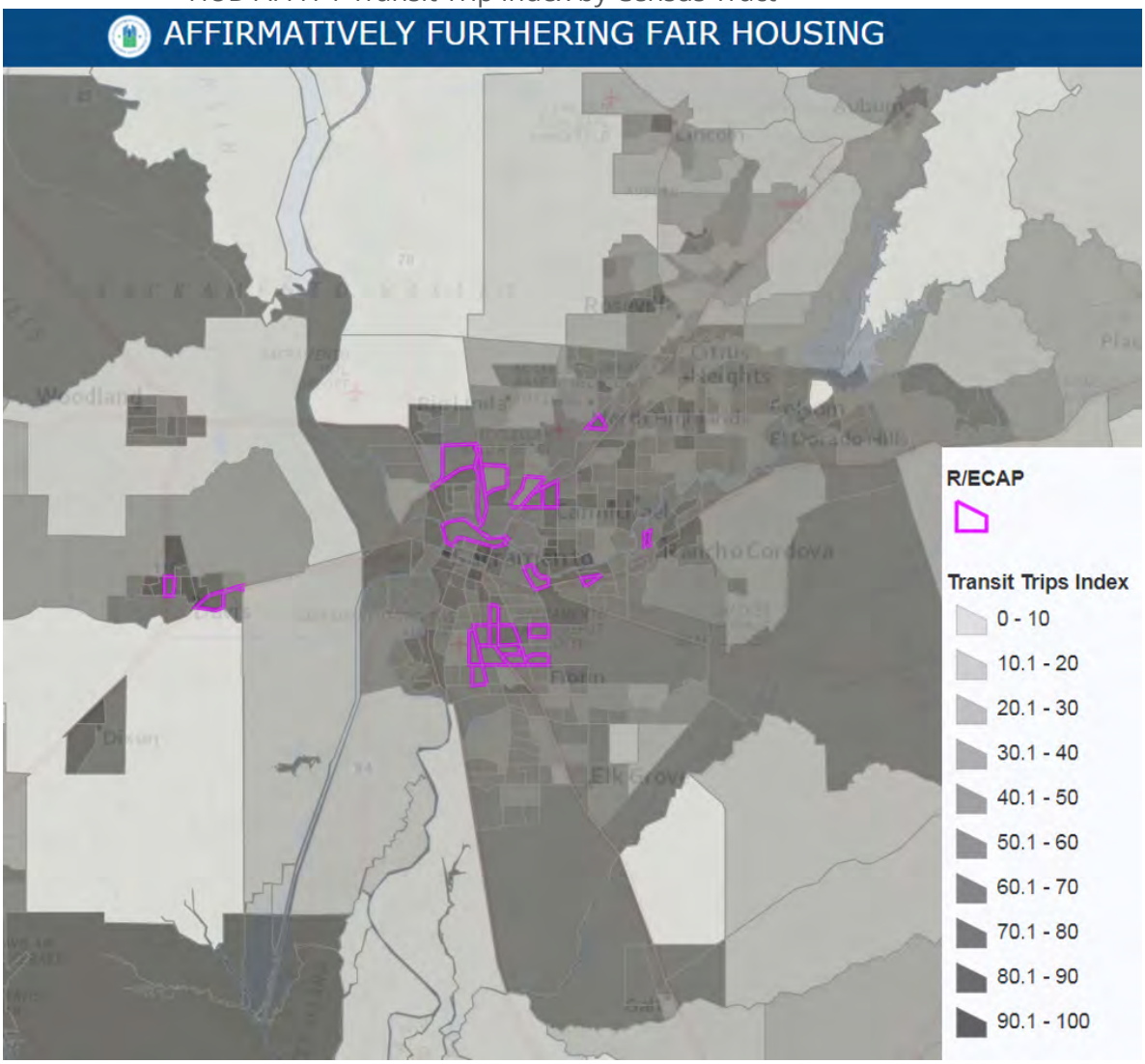


Figure IV-10 shows the Transit Trips Index by neighborhood. R/ECAP neighborhoods are as likely, if not more likely, than other neighborhoods to have moderate to high Transit Trip Index scores (darker shading).

Figure IV-10.
HUD AFFH-T Transit Trip Index by Census Tract



Note: Darker shading indicates neighborhoods where residents are more likely to be frequent transit users.

Source: Root Policy Research from https://egis.hud.gov/affht/.

Low cost transportation index. Figures IV-11a and 11b present the values of the Low Cost Transportation Index for each jurisdiction by race and ethnicity. Higher values suggest more affordable transportation; as with the transit index, the low cost transportation index varies by jurisdiction and there are modest differences by race or ethnicity within most jurisdictions. Variation in the low cost transportation index results from differences in one or more of the

elements that constitute a household's transportation costs, ranging from the price of gas to vehicle loans and maintenance to insurance.

- Compared to other communities, residents of Elk Grove and Rocklin have less affordable transportation (lower index scores). Transportation is more affordable to residents in Davis, Sacramento, Woodland, and West Sacramento.
- In most of the jurisdictions, Asian residents live in neighborhoods with less affordable transportation costs.
- Residents of West Sacramento have the greatest variation in low cost transportation scores by race or ethnicity, although this diminishes when the analysis is constrained to residents in poverty. In contrast, while Rocklin residents overall have very similar low cost transportation scores by race or ethnicity, among residents in poverty, there are measurable differences—low income Asian residents are much more likely than African American and Native American Rocklin residents to live in neighborhoods with more affordable transportation costs.

Figure IV-11a.
Low Cost Transportation Index, Total Population

Note:

Higher numbers indicate greater access to affordable transportation.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Cost Transportation Index.

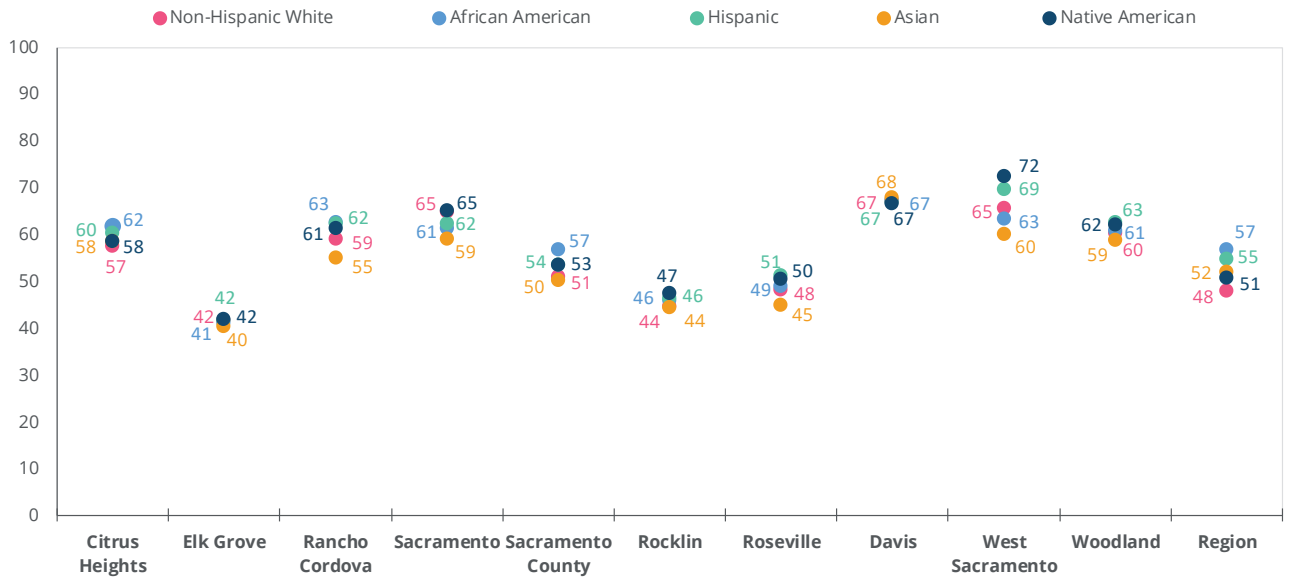


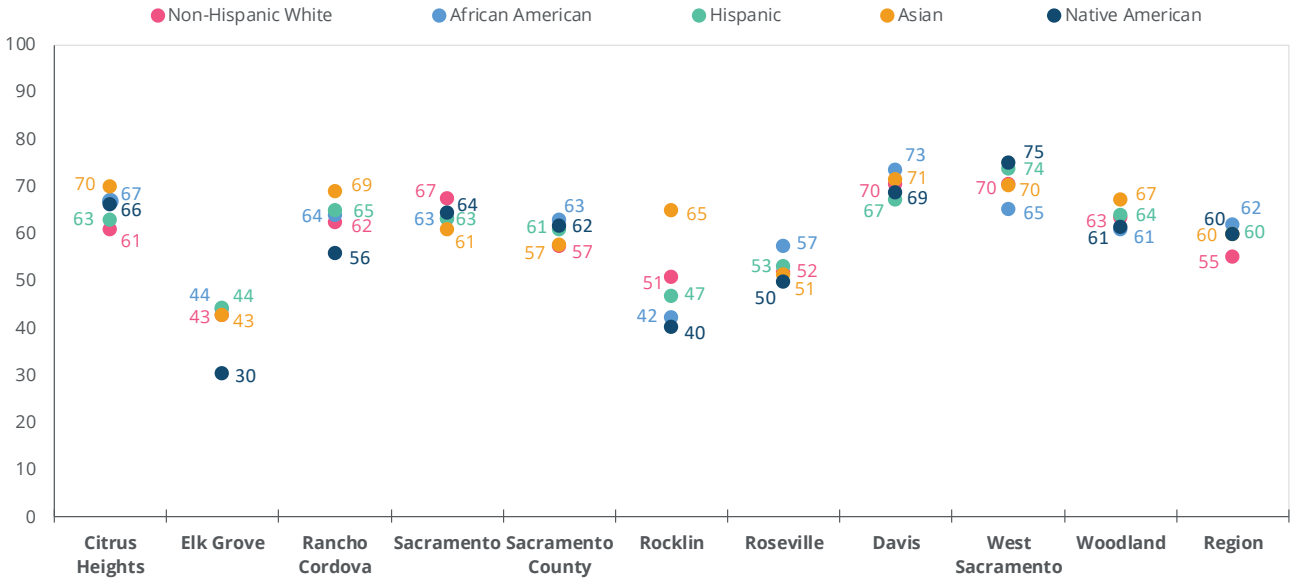
Figure IV-11b.
Low Cost Transportation Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to affordable transportation.

Source:

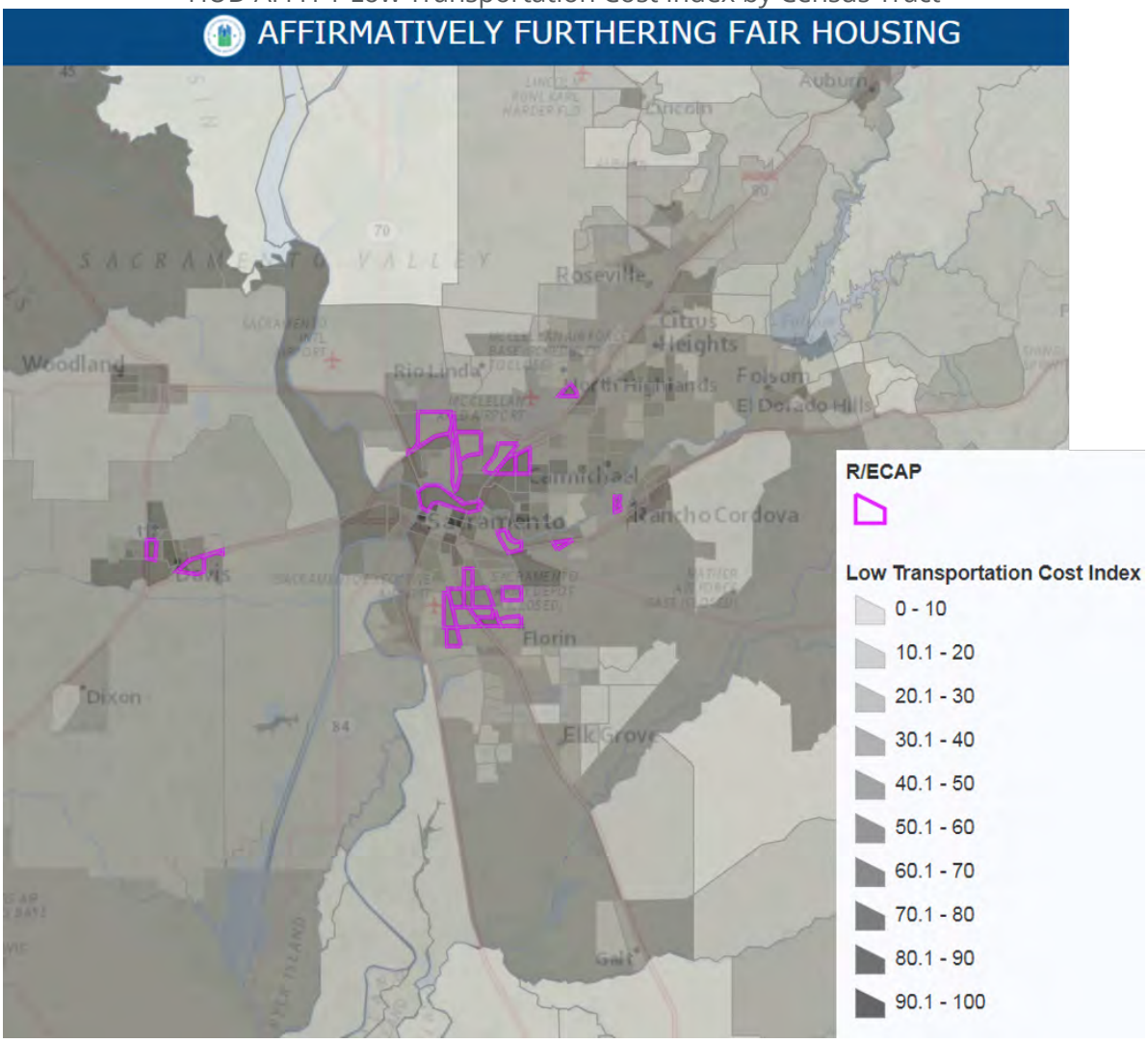
Root Policy Research from the HUD AFFH-T Table 12, Opportunity



Indicators by Race and Ethnicity, Low Cost Transportation Index.

The low transportation cost index is shown at the neighborhood level in Figure IV-12. Neighborhoods with lower transportation costs occur throughout the region and include some of the R/ECAP neighborhoods. There is not a clear pattern of disparity associated with the location of low transportation cost neighborhoods associated with race or ethnicity.

Figure IV-12.
HUD AFFH-T Low Transportation Cost Index by Census Tract



Note: Darker shading indicates neighborhoods lower cost transportation access.
Source: Root Policy Research from https://egis.hud.gov/affht/

UC Davis Opportunity Indicators

Opportunity can be defined in many ways and the HUD indices are just one method of assessing opportunity in a given region. The University of California at Davis's Center for Regional Change developed two indices of opportunity in California.2

These include:

- An opportunity index for people, measuring various assets among the population including educational attainment, employment rate and income, residential stability, mobility options, general population health, and civic engagement;3 and
- An opportunity index for place, measuring an area's assets in educational opportunities, economic climate, housing availability, provision of health care, and social and political stability.

Figure IV-13 presents the Regional Opportunity Index: People and Place maps for the Sacramento Valley region. Shades of green indicate areas of higher opportunity and shades of red lower opportunity.

Using data from 2014, the Regional Opportunity Index: People suggests that in the Sacramento Valley region:

- Many of the high opportunity areas based on resident characteristics (People index) are located on the periphery of Sacramento's urban core. This includes areas such as Citrus Heights, Roseville, Rocklin, Elk Grove, Folsom, and Davis. Within Sacramento, south-central Sacramento is also higher opportunity.
- Many of the lowest opportunity areas based on the People index are located in the urban core, including in Sacramento and West Sacramento. Rancho Cordova and Woodland are exceptions, with more similar opportunity index values to the urban core than suburban communities.
- Most jurisdictions contain a combination of high and low opportunity areas, suggesting that some residents have greater access to opportunity than others within a city.

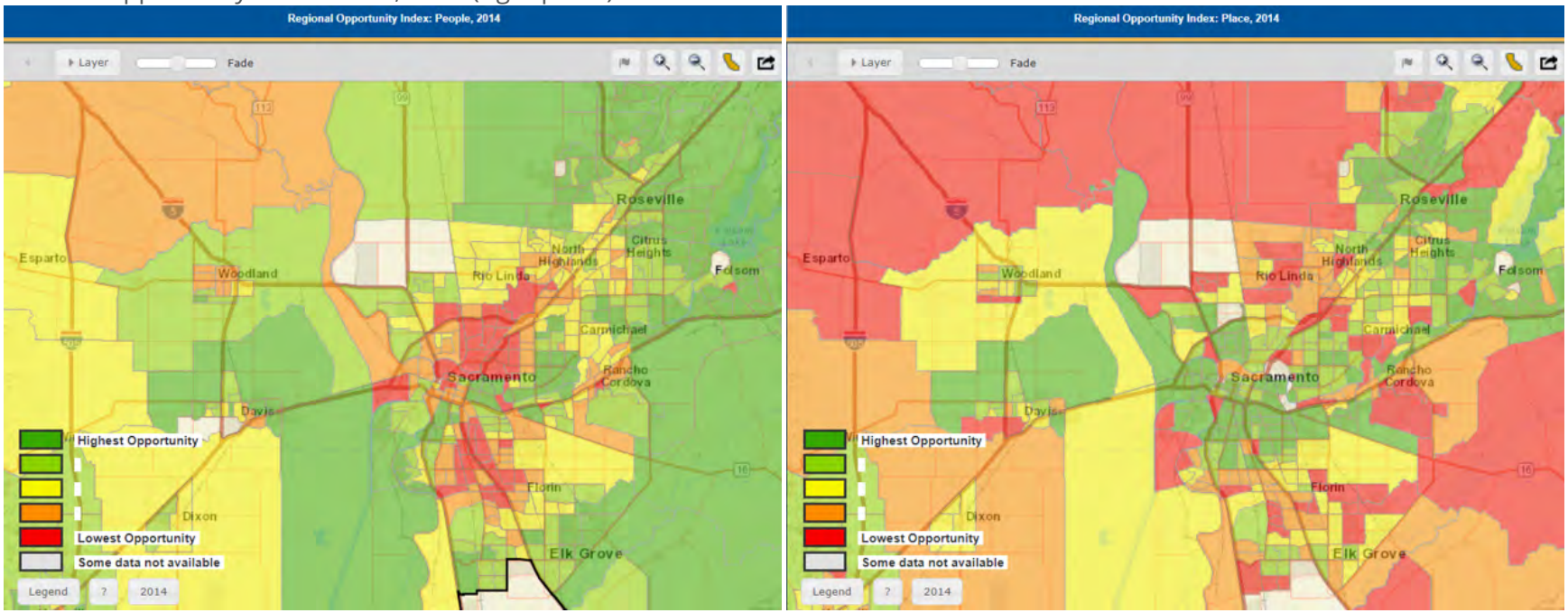
In many ways, the 2014 Regional Opportunity Index: Place suggests inverse benefits as the People index:

- Many of the region's highest opportunity areas are located in the urban core, in Sacramento and West Sacramento. High opportunity areas also exist outside the urban core, in Citrus Heights, Roseville, Rocklin, and Davis.
- Many of the low opportunity areas are in the rural parts of the region, including areas surrounding Galt, areas surrounding Isleton, much of Yolo County north of Woodland, much of eastern and southern Sacramento County.

2 https://interact.regionalchange.ucdavis.edu/roi/about.html

3 https://interact.regionalchange.ucdavis.edu/roi/Download_Data/ROI%20Metadata.pdf

Figure IV-13.
Regional Opportunity Index: People, 2014 (left panel) and Regional Opportunity Index: Place, 2014 (right panel)



Note: The Regional Opportunity Index (ROI): People and ROI: Place are relative measures of people's assets in education, the economy, housing, mobility/transportation, health/environment, and civic life.
Source: Root Policy Research from https://interact.regionalchange.ucdavis.edu/roi.

Healthy Neighborhoods

This section discusses findings from local studies of community and neighborhood health as well as results from the community engagement process with a focus on disparities in access to opportunity for members of protected classes.

At pop up engagement events more than 300 Sacramento Valley residents prioritized the outcomes most important to them from the AI. Each resident could vote for up to five potential outcomes. Figure VI-14 presents the outcomes that received the greatest proportion of votes from engagement participants. As shown, their top desired outcomes include neighborhood safety, school quality, and neighborhood park and recreation opportunities.

Figure IV-14.
Top Eight Outcomes Prioritized by Pop Up Engagement Participants

Note:

Figure shows the top 8 of 19 possible outcomes.
n=300 participants; each participant could allocate five votes among the priorities.

Source:

Root Policy Research from Pop Up Engagement Prioritization Exercise.

% of Participants Choosing Outcome as One of their Five Priorities	All Events
My neighborhood is safe.	55%
Schools in my neighborhood are of good quality.	48%
My neighborhood has quality parks and recreation centers.	44%
The sidewalks, street lights, and streets are well-maintained in my neighborhood.	37%
Housing is well-maintained in my neighborhood.	36%
I can live close to where I work, or I have a short commute (less than 20 minutes).	36%
I can easily get to the places I need to go using my preferred type of transportation.	33%
My family or my neighbors won't need to leave our neighborhood because of rising rents.	24%

Healthy neighborhood indicators. Respondents to the 2018 Sacramento Valley Fair Housing Survey indicated their level of agreement with a series of healthy neighborhood indicators. Healthy neighborhood indicators measured in the resident survey include the relative quality of parks and recreation facilities among neighborhoods, convenient access to grocery stores and health care facilities, having a supportive network of friends or family, neighborhood housing condition, and crime. In addition to these indicators of healthy neighborhoods, focus group participants discussed the quality of public infrastructure in their neighborhood. Figure IV-15 summarizes the degree to which survey respondents agreed with a given neighborhood indicator. Higher numbers indicate greater strength of agreement with the statement.

Figure IV-15.
Please rate your level of agreement with the following statements about the city in which you live on a scale from 0 to 9 where 0 is Strongly Disagree and 9 is Strongly Agree.

Neighborhood/Community Indicator	Average Regional Rating
I can easily get to the places I want to go using my preferred transportation option	7.7
There are grocery stores with fresh and healthy food choices convenient to where I live	7.6
The location of job opportunities is convenient to where I live	6.9
The location of health care facilities is convenient to where I live	6.8
The area where I live has lower crime than other parts of the community	6.6
Housing in my community is in good condition and does not need repair	6.4
I have a supportive network of friends or family in my neighborhood or community	6.4
All neighborhoods in my area have the same quality of parks and recreation facilities	6.4
In this area it is easy to find housing people can afford that is close to good quality schools	4.8

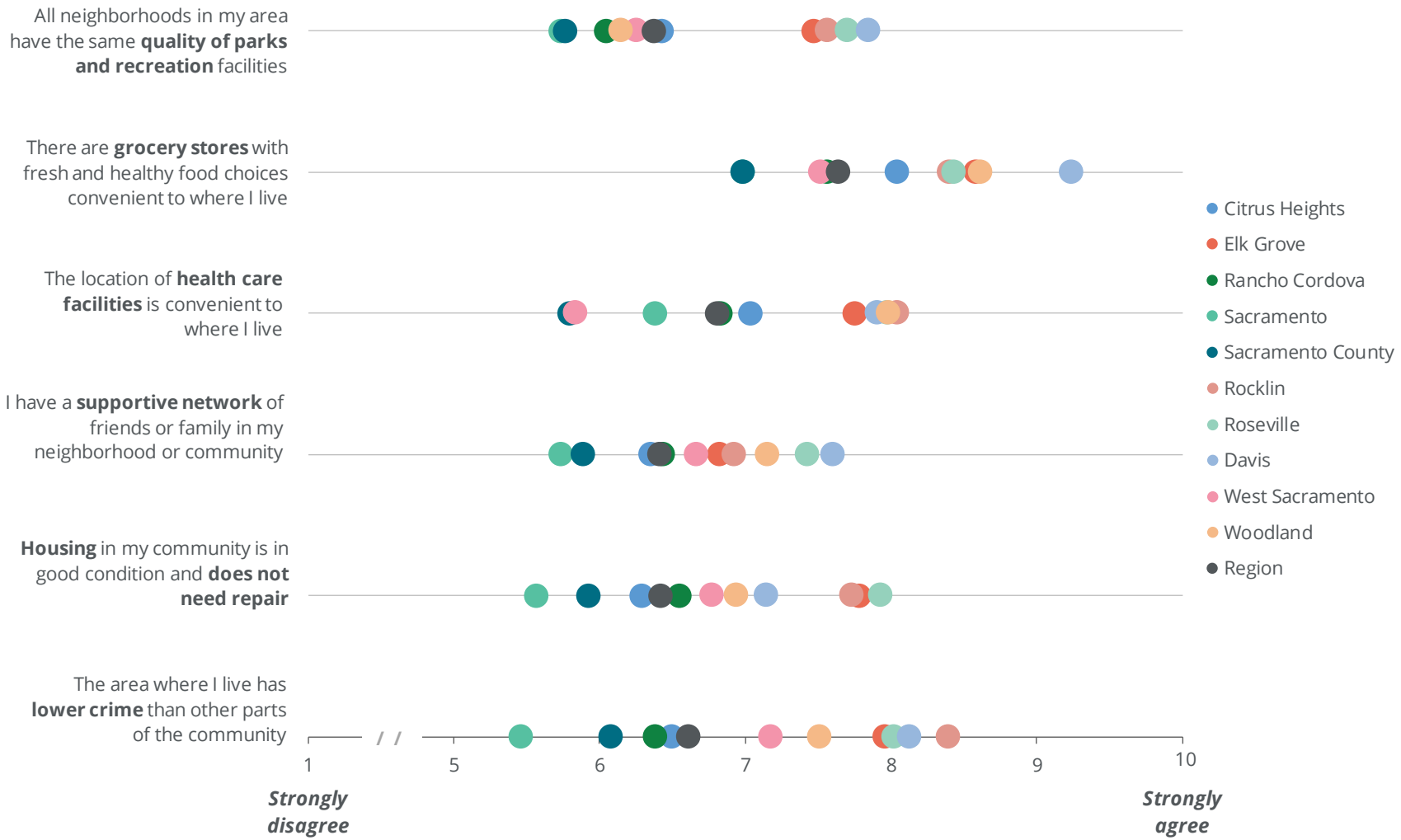
Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figures IV-16 through IV-18 present average ratings by jurisdiction, housing tenure (renter or owner), income, and for members of selected protected classes. Considering the healthy neighborhood indicators as a whole, several patterns emerge:

- On average, regional residents agree that each healthy neighborhood indicator is true for them, their neighborhood, and their community. While the degree of agreement varies by jurisdiction, housing situation, income, and protected class, at all levels of analysis, the indicators are true for the average household.
- Among jurisdictions, residents of Davis, Roseville, Rocklin, Elk Grove, and Woodland tend to rate each indicator higher than the regional average, while Sacramento and Sacramento County tend to have the lowest ratings.
- Homeowners and the highest income households more strongly agree that the indicator applies to themselves or their neighborhood. Precariously housed residents, low income households, and voucher households tend to have lower, more neutral indicator ratings.
- Among members of protected classes, residents with Limited English Proficiency (LEP), non-Hispanic White

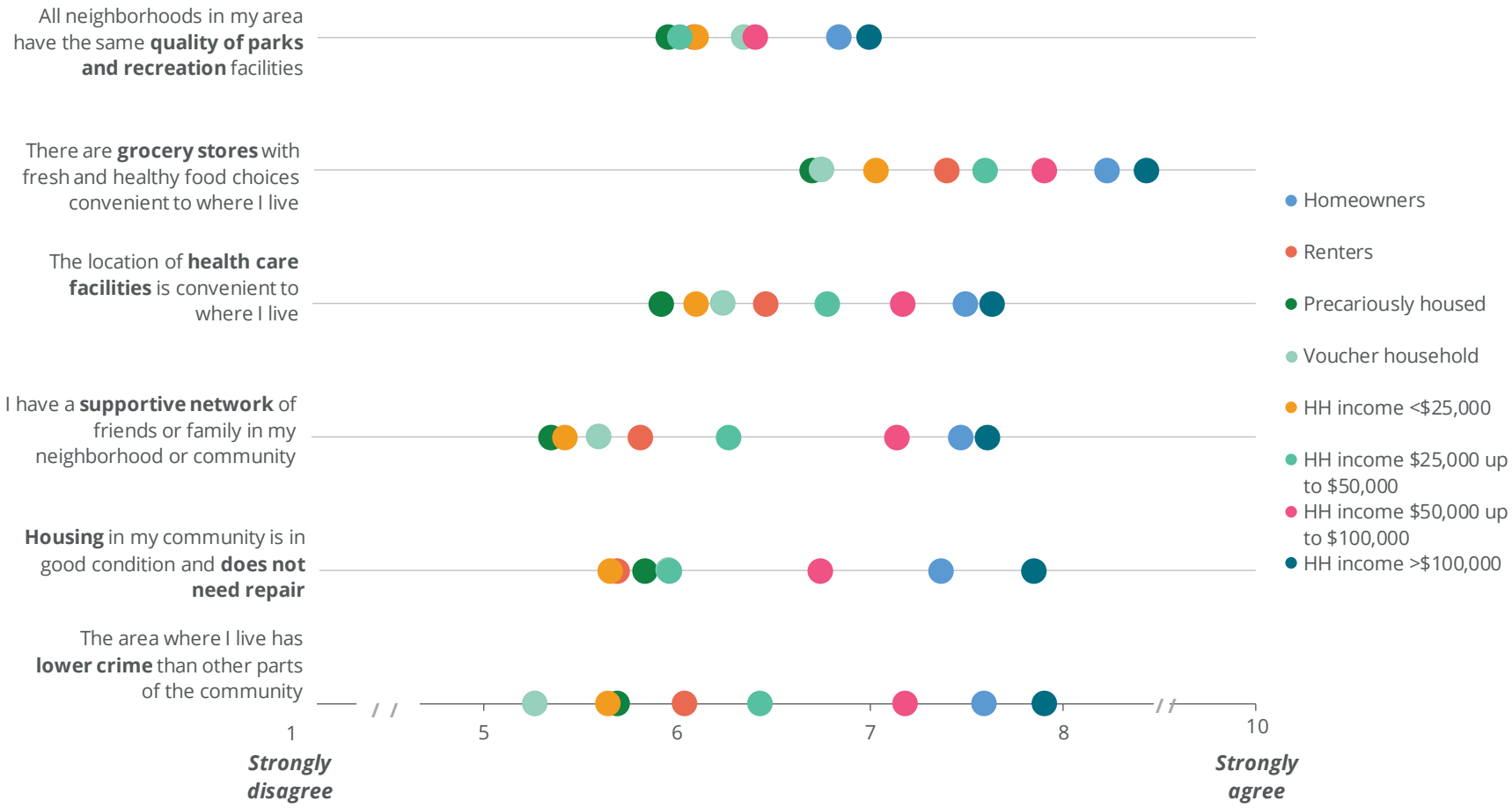
respondents, and Asian residents are more likely than members of other protected classes to agree or strongly agree that an indicator is true for them. Ratings of members of other protected classes—Native American residents, African American residents, households that include a member with a disability, families with children, and Hispanic residents—are lower than the regional average, and tend toward neutral/somewhat agree rating levels.

Figure IV-16.
Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction and Selected Characteristics



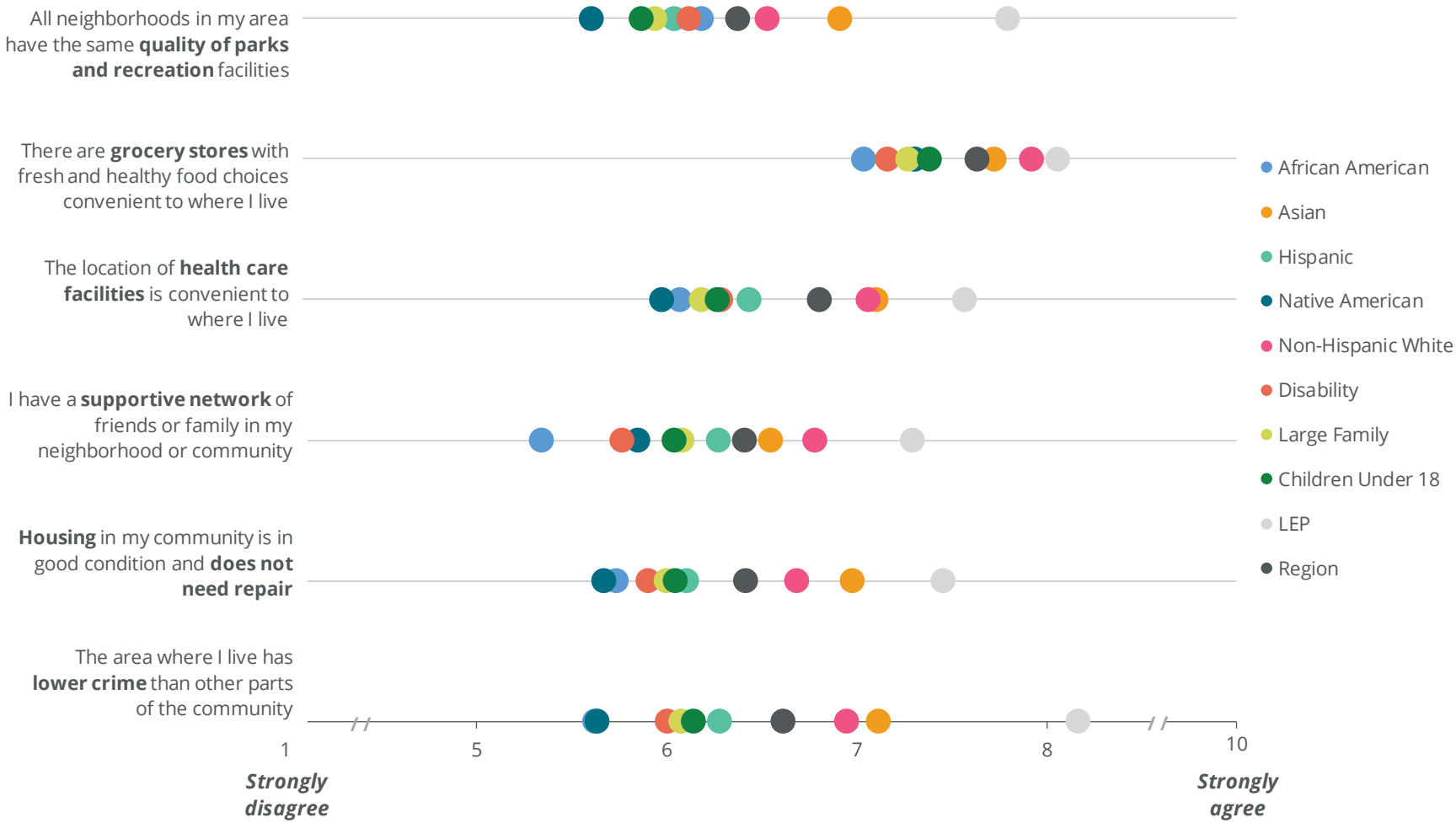
Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure IV-17.
Resident Perspectives on Healthy Neighborhood Indicators, by Tenure and Income



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure IV-18.
Resident Perspectives on Healthy Neighborhood Indicators, by Selected Protected Classes



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Quality of parks and recreation facilities. Regionally and within each jurisdiction, residents somewhat agree with the statement, "All neighborhoods in my area have the same quality of parks and recreation facilities." Residents of Davis, Roseville, Rocklin, and Elk Grove more strongly agree that park and recreation facility quality is the same throughout their community; residents of Sacramento and Sacramento County are more neutral, suggesting that they perceive differences in park quality by neighborhood.

- When considered by housing situation (own, rent, precariously housed) and household income, it is clear that renters, precariously housed residents, and low income residents are less likely to agree that park and rec facility quality is the same in all areas of the community than are homeowners and high income households.
- Compared to the regional average, LEP, Asian, and non-Hispanic White residents are slightly more likely to agree that park quality is the same across the community than members of other protected classes. In particular, Native American households are more neutral; families with children, large families, Hispanic residents, households that include a member with a disability, and African American households' only somewhat agree with the statement. This suggests that members of most protected classes observe some differences in park quality across neighborhoods in their community.

In focus groups, participants discussed differences in park quality and maintenance in their neighborhood compared to other parts of their community, as well as how some parks feel unsafe or unwelcoming to people with children.

- "The park burned down across the street from my place. The City (of Sacramento) isn't doing anything about it." (African American focus group participant)
- "Neighborhoods like this (Oak Park) don't have the nice parks, or library or stores. There's nothing nice that's close. The park nearby has needles." (African American focus group participant)
- "The nice areas, the upper class areas, have nice things built. Here, maybe we have some nice places, but mostly it's gangs, syringes, and graffiti. You can see the difference when you go to the high class neighborhoods. They have lights, crosswalks, parks." (African American focus group participant)

In the outcomes exercise conducted as part of the pop up engagement activities, "My neighborhood has quality

parks and recreation centers" received the third greatest number of priority votes. Discussion at pop up events related to park and recreation facilities included:

- A desire for more open space preservation, walking trails, bike trails, dog parks, and parks in general in Elk Grove;
- A lack of safe, child-friendly parks and recreation centers in Sacramento (ZIP code 95823);
- Requests for bike trails and bike paths in Folsom, Sacramento County, and West Sacramento; and
- "Parks have garbage/drugs paraphernalia." (West Sacramento pop up participant)

Stakeholder perspectives—parks and recreation. With respect to public investment in parks and recreation, stakeholders primarily addressed the continuing impact of the recession on the Sacramento Parks Department and the resulting cuts in services and quality, which, from their perspective, have disparately impacted poor neighborhoods and people of color. Residents of more affluent neighborhoods took steps to supplement the city's funding cuts with philanthropy, buffering park and recreation facilities from the impact of funding cuts.

- "Funding for the Sacramento Parks Department underwent a huge number of cuts from the recession; Measure U was supposed to address this, but it hasn't. Wealthier neighborhoods moved parks into nonprofits and supplanted the City. The Clooney Center is managed by Friends of the Park." (Stakeholder focus group participant)
- "(Sacramento) Parks and Rec is still scaled back; they lowered their goals and changed how they calculated greenspace. This disparately impacts poor neighborhoods which are also majority people of color." (Stakeholder focus group participant)

Convenient access to grocery stores. On average, regional residents agree that "There are grocery stores with fresh and healthy food choices convenient to where I live". Among all of the healthy neighborhood indicators, convenient access to grocery stores had the highest ratings, meaning that greater numbers of residents agreed that they have convenient access to grocery stores and healthy food choices.

- Davis residents strongly agree that they have convenient access to grocery stores and fresh food options. While still agreeing that there are convenient options, residents of Sacramento County are somewhat

less likely to say they have convenient access to grocery stores than regional residents.

- The strength of agreement that they have convenient grocery options varies by housing situation and income. While there is variation, all groups at least agree that they have convenient access. Low income households, voucher households, and those who are precariously housed are more likely to somewhat agree to the convenience of fresh food, while the highest income households and homeowners strongly agree.
- With respect to the convenience of grocery stores to their home, members of protected classes' ratings are similar to those of regional respondents, and follow a similar pattern to other healthy community measures—LEP, Asian, and non-Hispanic White residents are most likely to agree strongly with the indicator statement, while members of other protected classes agree, but less strongly.

In focus groups and at several pop up events, some residents discussed how their access to grocery stores and fresh and health food choices compared to other neighborhoods in their community.

- Low income residents of Rancho Cordova shared that produce at neighborhood stores is often aged, and that fast food is more common than healthier food options. From their perspective, other neighborhoods have more choice in retail, including food retailers, and that product quality is lower at the stores in their neighborhood.
- African American residents of Oak Park do not have easy access to a grocery store; their closest options are a Grocery Outlet in Del Paso Heights or a WalMart.
- "Sacramento needs to make sure communities are not food deserts and that the system serves communities. Transit needs to connect to low income housing and to the grocery store, church, and so forth." (Disability focus group participant)
- "We need a Safeway at the entrance of Hampton Village, there's a grocery store desert from Nugget to the Waterman Raley's—not counting bulk stores." (Elk Grove pop up participant)

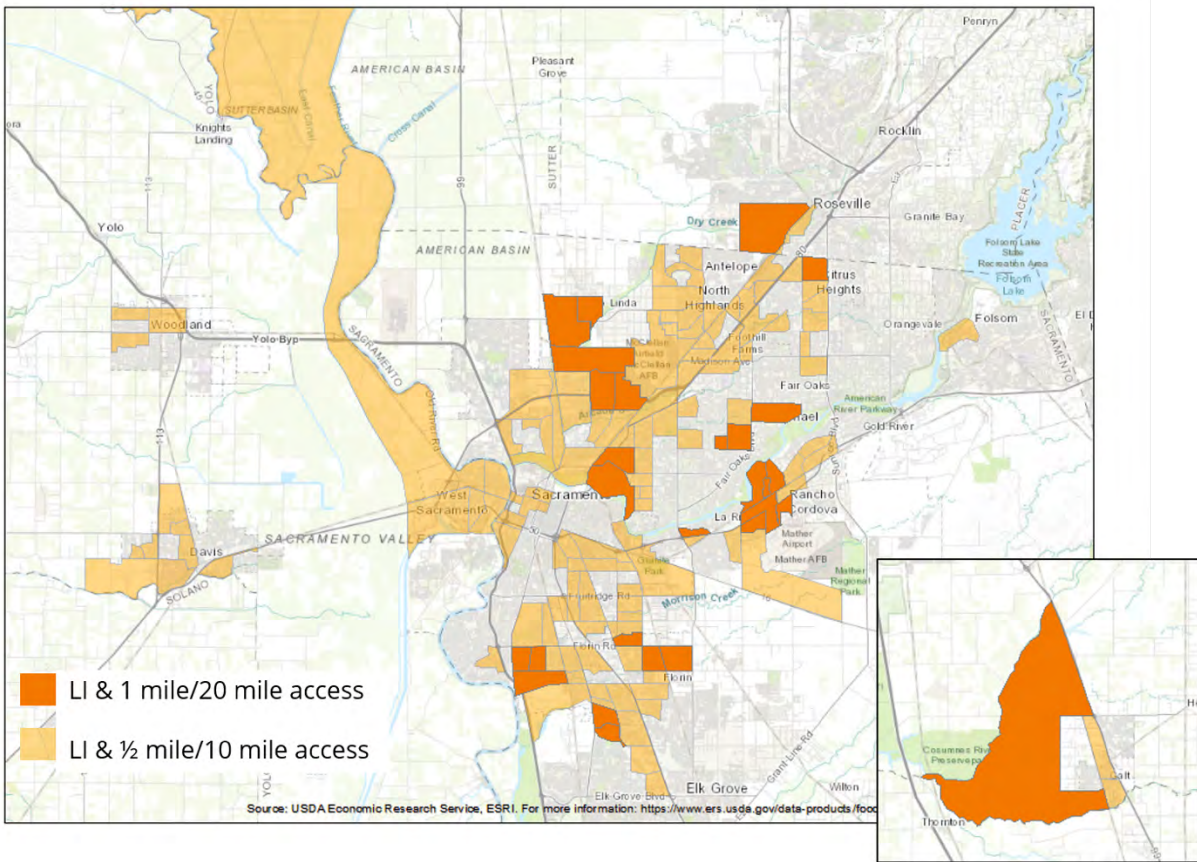
The USDA Food Access Research Atlas provides metrics on access to supermarkets among low income populations

based on 2015 data. 4 Figure IV-19 maps Census tracts that meet the criteria of being low income and having low access to grocery stores. Light orange shading on the map indicates a Census tract designated low income5 with "a significant population or share of the population that lives at least ½ mile from a supermarket in an urban area, or 10 miles from a supermarket in a rural area." Darker orange shading indicates Census tracts that are low income and the distance of most residents to a grocery store is at least one mile in an urban area or 20 miles in a rural area. These maps suggest that there are pockets of restricted food access across the region, particularly on the outskirts of downtown Sacramento, and areas surrounding downtown of other cities in the region. Restricted access at the 1-mile level – suggesting low income populations living 1 or more miles from a supermarket – exist north and northeast of downtown Sacramento, to the west of McClellan Airfield and near Arden-Arcade. Other areas of restricted access at the 1-mile level include south Sacramento, an area of north Citrus Heights, southern Roseville, northern Rancho Cordova, and an area west of Galt. These communities may have more limited access to healthy foods given their distance from a supermarket. Participants in a focus group with low income residents of Rancho Cordova expressed a need in their neighborhood for more healthy food choices, rather than fast food and for better quality produce in local stores.

Figure IV-19.
Low Income Census Tracts with Low Access to Grocery Stores, 2015

4 Includes all retailers participating in the SNAP program and outlets identified in TDLinx, a Nielsen directory listing supermarkets, grocery stores, convenience stores, and other food stores/outlets. https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/

5 A Census tract is categorized as low income based on the following criteria, outlined by the Department of Treasury's New Markets Tax Credit program: The tract's poverty rate is 20 percent or greater; or the tract's median family income is less than or equal to 80 percent of the State-wide median family income; or the tract is in a metropolitan area and has a median family income less than or equal to 80 percent of the metropolitan area's median family income. https://www.ers.usda.gov/data-products/food-access-research-atlas/documentation/

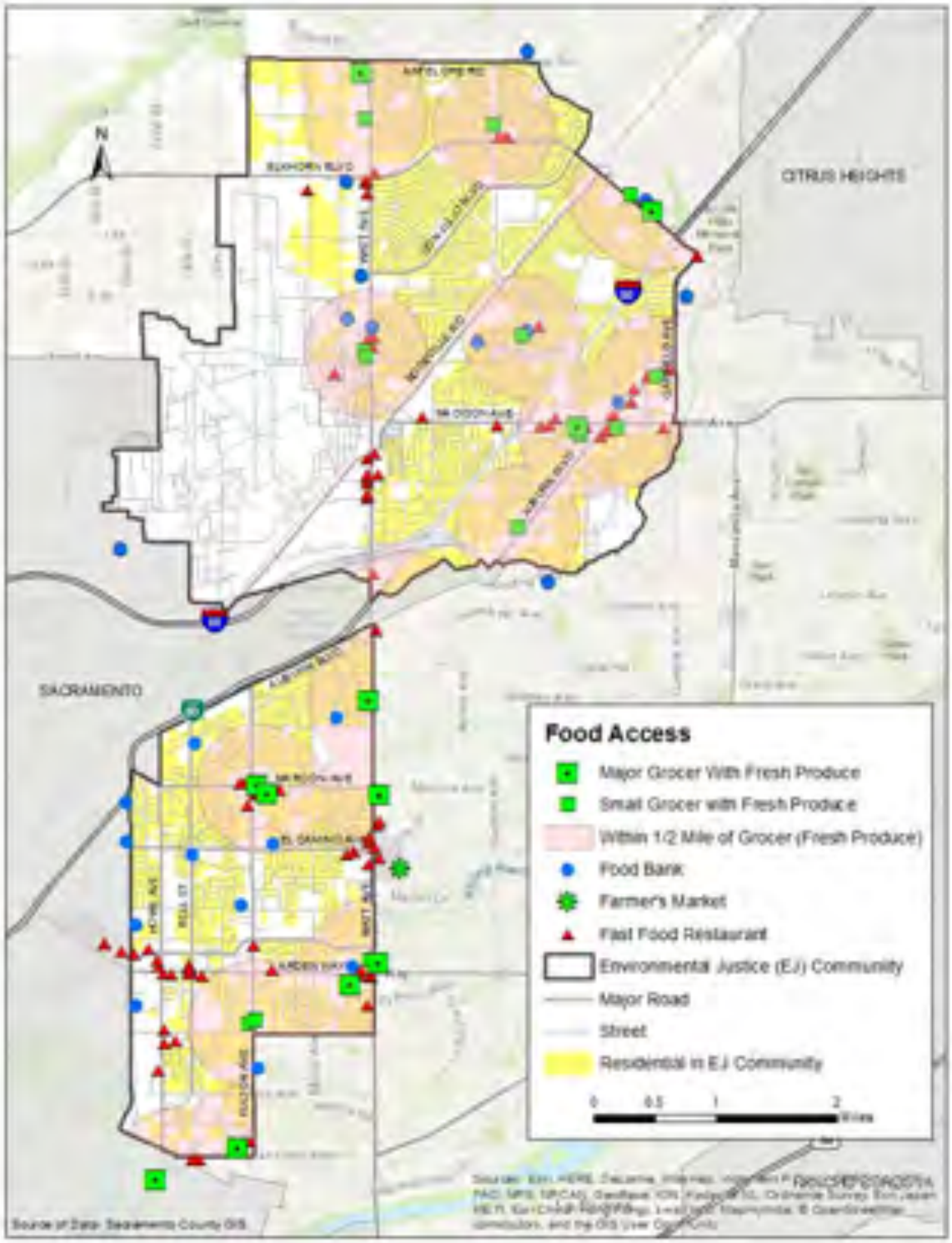


Note: LI=Low Income Census tract. 1 mile/20 mile access (dark orange) indicates low income Census tracts where the closest grocery store is one or more miles away (20 miles or more in rural areas). ½ mile/10 mile access (light orange) indicates low income Census tracts where the closest grocery store is ½ mile away (10 miles away in rural areas).

Source: Root Policy Research from USDA Economic Research Services, ESRI, 2015 data.

Communities in the region are aware of this link between food access and health and are making efforts to address existing gaps. For example, Sacramento County's First Phase Environmental Justice Element and the associated background section of the County's General Plan considers food access. As shown in Figures IV-20 and IV-21, parts of the three County Environmental Justice areas—North Highlands, West Arden Arcade, and South Sacramento County—have access to grocers within a ½ mile radius, but there are clearly gaps in this access by residents to grocers, as shown by yellow shaded residential areas not overlaid by pink shading.

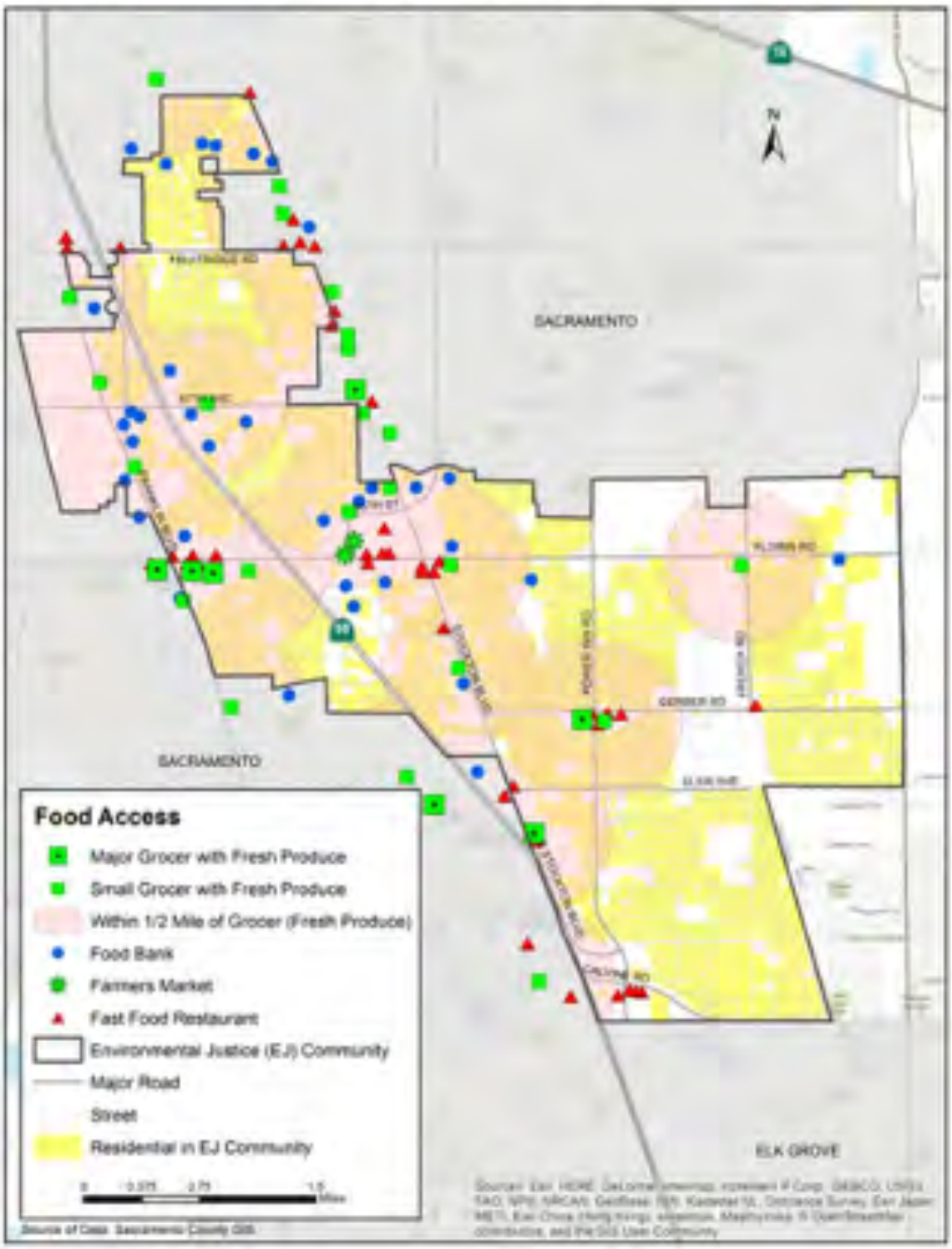
Figure IV-20.
Food Access in Sacramento County Environmental Justice Communities—North Highlands and West Arden Arcade



Note: Pink shading identifies residential areas within ½ mile of grocer (fresh produce). Green squares indicate small and large grocers with fresh produce.

Source: Root Policy Research from http://www.per.saccounty.net/PlansandProjectsIn-Progress/Pages/GeneralPlan.aspx.

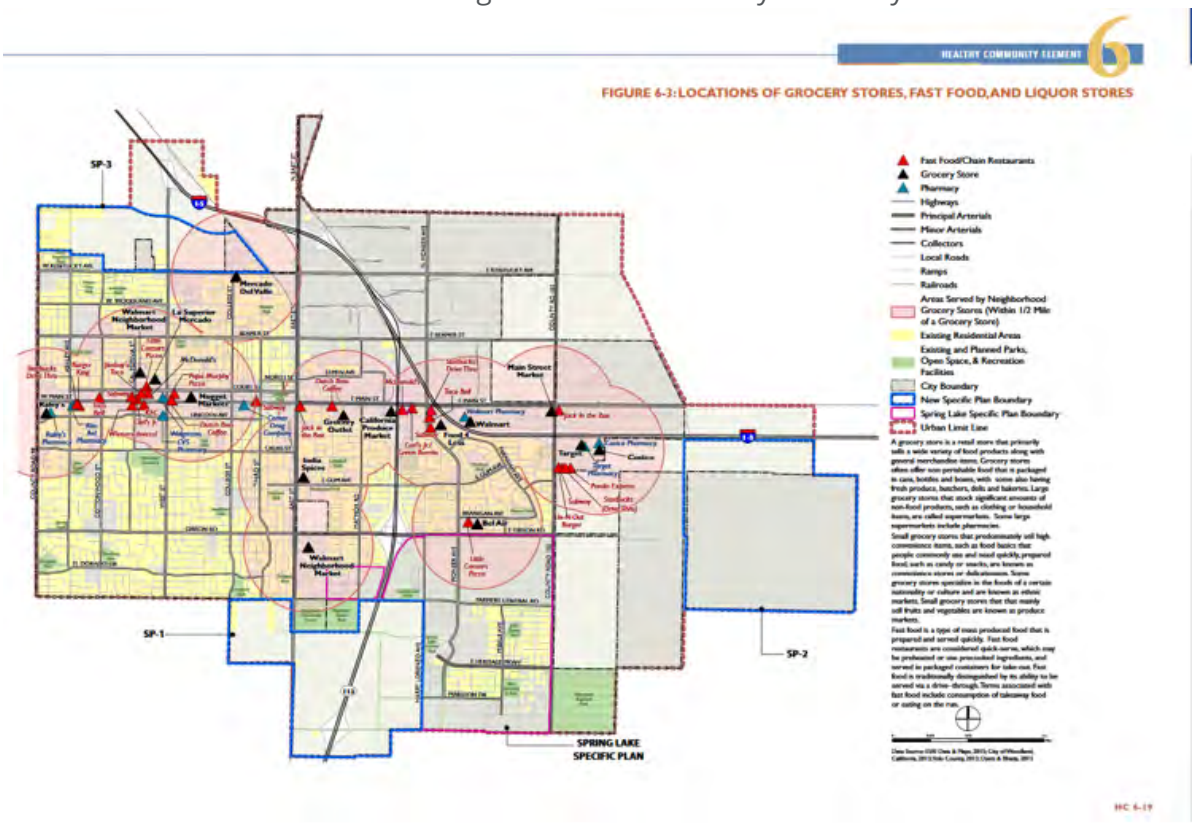
Figure IV-21.
Food Access in Sacramento County Environmental Justice Communities—South Sacramento County



Note: Pink shading identifies residential areas within ½ mile of grocer (fresh produce). Green squares indicate small and large grocers with fresh produce.
Source: Root Policy Research from http://www.per.saccounty.net/PlansandProjectsIn-Progress/Pages/GeneralPlan.aspx.

In Woodland, the 2035 General Plan provides a map of existing grocery stores relative to fast food providers to identify any gaps in the community.6 The pink circles show the Woodland neighborhoods within ½ mile of a grocery store; while much of the city is well-served, it is apparent that some neighborhoods have less convenient access to grocery stores.

Figure IV-22.
Woodland Neighborhoods Served by a Grocery Store



Source: Root Policy Research from the City of Woodland 2035 General Plan, Healthy Community Element.

Convenient access to health care facilities. Access to health facilities is often linked to a person's neighborhood, particularly for populations that lack access to a personal vehicle. Residents' agreement with the statement "The location of health care facilities is convenient to where I live" varies by community, housing situation, and protected class.

- On average, residents of all communities agree or somewhat agree with the statement; residents of West Sacramento and Sacramento County are somewhat less

6 http://www.cityofwoodland.org/1000/Documents, pg. HC 6-19.

likely than regional residents to agree, and residents of Elk Grove, Davis, Woodland, and Rocklin are more likely to agree.

- While still agreeing, those who are precariously housed, low income, and voucher households are more neutral than higher income households, renters overall, and homeowners overall.

In focus groups, residents discussed a range of issues related to accessing health care services, particularly mental health care, finding doctors and dentists who accept MediCal, and prescription drug costs. Participants with mental illness stressed the importance of supportive services and organizations like Advocates for Mentally Ill Housing (AMIH) for helping them manage their illness, navigate the health system, and achieve and maintain stability.

- "Mental health doesn't get enough attention or resources. You get 5150'd and think they've promised you a bed, but there is no bed, so it's back to the hospital." (Disability focus group participant)
- "My doctor makes a decision and gives me a prescription but then MediCal says, no, do this instead. This is so terrible, because I get stable on a medication, MediCal changes it, and there are horrible consequences." (Disability focus group participant)
- "Mental health and substance abuse issues are disproportionately high in the trans community. Some people don't have the capacity to do self-care, and some really struggle with mental health issues and tough relationship issues." (Transgender focus group participant)

At pop up events, residents identified a need for more mental health services as well as treatment options for people with drug or alcohol addiction.

- "Not enough mental health services (ACES)!" (Elk Grove pop up participant)
- "More money for drug/mental health rehab." (Valley Mack pop up participant)
- "Not enough rehab help for addicts." (West Sacramento pop up participant)

Air Quality. According to the American Lung Association, county level data on various air pollutants suggests that Sacramento, Yolo, and Placer Counties all have high-ozone and short-term particle pollution count days above the average for metropolitan areas. The Sacramento-Roseville area is ranked 5th out of 227 metro areas for the most

high-ozone days, and 19th for the most short-term particle pollution days out of 201 metro areas.7 Increasing frequency and intensity of wildfires may contribute to the region's high ozone and short-term particle pollution count days exceeding the national average for metropolitan areas.

Supportive network of friends or family. Homeowners and higher income households are somewhat more likely than low income, precariously housed, voucher holders and renters to agree that they have "a supportive network of friends or family in my neighborhood or community." Residents of Sacramento and Sacramento County are more neutral on this measure than residents of Davis, Roseville, and Woodland. Among members of protected classes, residents with LEP are more likely to disagree with the statement.

In focus groups, participants with mental illness and transgender participants expressed the lack of support, acceptance, and inclusion they experience in the greater community, but also discussed the importance of support from others who share their experience.

- "The community needs to be more trans friendly, both locally and nationally. We have to be allowed to exist and not be discriminated against in employment, housing, and the law." (Transgender focus group participant)
- "People look at the mentally ill and look at you like you're a rancid dog." (Disability focus group participant)
- "I was harassed out of HUD housing by the property manager and neighbors because of my mental illness." (Disability focus group participant)

Housing condition. Residents of Sacramento are most likely to have a neutral response (neither agreeing nor disagreeing) with the indicator "Housing in my community is in good condition and does not need repair," while residents of Roseville, Elk Grove, and Rocklin tend to strongly agree with the statement.

- Residents who are low income, precariously housed, voucher holders, and renters are less likely than homeowners and higher income households to agree that housing in their neighborhood is in good condition.
- Among members of protected classes, Native American and African American respondents were most likely to be neutral about this indicator, while residents with LEP and Asian respondents agreed most strongly that

7 http://www.lung.org/our-initiatives/healthy-air/sota/city-rankings/states/california/yolo.html

homes in their neighborhood are in good condition and do not need repair.

In several focus groups, discussion about poor housing conditions focused often on what stakeholders termed "housing of last resort" and residents termed housing owned by "slumlords." In other discussions, participants related stories about the good condition of their housing and neighborhood.

- Rancho Cordova low income focus group participants described two issues related to housing conditions. On the one hand, some shared that the lack of home and apartment building maintenance and lack of code enforcement results in "neighborhood trash and decay". Others experienced the difficult situation of having been evicted when their landlord was cited with violations from code enforcement.
- "The quality of housing depends on the management and on the maintenance men. This has gone downhill at Pin Yuen. There are no services after hours or on weekends. The elevator breaks often, and they tell you to use the freight elevator, but you can't use the freight elevator when people are moving in." (Disability focus group participant)
- "Slumlords have people living in horrible conditions." (Sacramento low income focus group participant)
- "People get comfortable living in bad places. Landlords don't fix stuff." (Sacramento low income focus group participant)

"Housing is well-maintained in my neighborhood" was voted the fifth most important outcome out of 20 outcomes by participants in the pop up activity. One participant commented, "I want a decent apartment that doesn't have rats, pests, or is rundown." (LGBTQ pop up event participant)

Stakeholder perspectives—housing condition. Housing condition was a topic of discussion in most of the stakeholder focus groups particularly related to market rate rental housing affordable to very low income households or with landlords willing to rent to households with imperfect credit, rental, or criminal histories. On the homeownership side, stakeholders described how condition issues lead to code enforcement interactions which often lead to "lockouts", where very low income homeowners need repairs for health and safety, but

cannot afford to make them. Stakeholders discussed condition issues in all of the participating communities and considered this a top priority for all of the jurisdictions.

- "Code enforcement is put into a tough position. A landlord rented a home "as is"—it didn't have heat and it wasn't habitable. We found out about it because the tenant thought there was a gas leak. The landlord didn't have the money to fix the problem, so he wants the tenants out." (Stakeholder focus group participant)
- "Rising rents, people moving up from the Bay Area are causing people to be displaced—gentrification. In Oak Park, code violations are used to kick people out of their own home. It's the 'new neighbors' who call code enforcement on the people who have always lived there." (Stakeholder focus group participant)
- "A home repair program has to be a top priority. How much does it cost to fix a roof and prevent homelessness? Code enforcement money could be redirected. Code enforcement's lockouts are causing senior homelessness." (Stakeholder focus group participant)
- "In the Oak Park neighborhood, Habitat had 800 requests for home repairs last year; with volunteers and donated materials, we repaired 14 homes." (Stakeholder focus group participant)
- "When people ask us for help, we have to help them balance between what could be a code violation or a safety issue versus something that can be worked out. Once people call the city, they're in danger of a red tag and could become homeless." (Stakeholder focus group participant)

Crime and safety. Among the healthy neighborhood indicators, "The area where I live has lower crime than other parts of the community," had some of the widest variation when examined by jurisdiction, with Sacramento residents viewing this indicator most neutrally, and Rocklin residents agreeing most strongly.

- Voucher holders are least likely to agree that their neighborhood has lower crime, while high income households and homeowners are most likely to agree.
- Among members of protected classes, African American residents and Native American residents are least likely to agree that their neighborhood has lower crime, while residents with LEP, Asian, and non-Hispanic White residents are most likely to agree.

When describing what they liked the most—or the least—about their current housing situation, crime and safety issues were among the most common responses offered by focus group participants, particularly those in low income, disability, transgender, and African American focus groups.

- "There's a field where the homeless are camping. I understand homelessness and if they're not bothering us, I don't want to bother them. But, I have kids. It becomes an eyesore, there's garbage everywhere. From just one week of them camping, there's two big piles of garbage. Those people are suspect, and on drugs. My daughters like to play outside, but I can't let them because of the homeless." (African American focus group participant)
- "My neighborhood is diverse; it's predominantly Latino and African American. It's easier to get a place in the neighborhood because it's not considered the best. There's places for rent that are not being rented because they require too much. SHRA has unoccupied buildings in the neighborhood. No one wants to deal with the crime and the violence. The crime and the violence is out of control." (African American focus group participant)
- "I love that the (AMIH) housing is safe, secure, and monitored." (Disability focus group participant)
- "I just want safety, a roof over my head; peace. I don't want it to be turned up." (Sacramento low income focus group participant)
- "Where I live it's not safe, there's violence, drug problems." (Rancho Cordova low income focus group participant)
- "It's really stressful where I live. The neighbors scream and yell, the police are always arresting someone, there's been violence; it's a rough area and it keeps getting worse." (Transgender focus group participant)

"My neighborhood is safe" is the #1 outcome prioritized by participants in the pop up engagement events. In addition to voicing a desire for safety, some pop up participants expressed a desire for a greater police presence in their neighborhood. For some, safety means it is "safe to walk in my neighborhood." (Oak Park pop up participant) Others lauded safety as one of their community's strengths. "My neighborhood is great; low crime." (Galt pop up participant)

Stakeholder perspectives—crime and safety. In focus groups, stakeholders shared that the most affordable

housing is often located in neighborhoods with high crime rates. In addition, those serving people in recovery, with mental illness, re-entry populations, and LGBTQ youth, described the difficulty in helping these vulnerable residents achieve stability when the only place they can afford to live are the very neighborhoods they are trying to avoid.

- "Oftentimes, affordable housing is located in the neighborhood where residents who have experienced trauma were traumatized." (Stakeholder focus group participant)
- "Among homeless LGBT youth, 70 to 80 percent have been victims of a crime, including sex trafficking, and it is unsafe to locate them back in the neighborhoods where their abusers are." (Stakeholder focus group participant)

Education

This section discusses educational opportunities in the Sacramento Valley region. The section primarily focuses on equity in K-12 education.

School proficiency indicators. Figures IV-23 through IV-25 map elementary school proficiency in the region's neighborhoods. The maps rely on data from the California Department of Education pulled from the Education Data Partnership, showing California Assessment of Student Performance and Progress (CAASPP) proficiency rates in English and Language Arts (ELA) and math. 8 These CAASPP data suggest wide variation across the region in elementary school proficiency, as measured by the share of students scoring proficient or higher on the ELA and math assessments, similar to the HUD Opportunity Indicator for access to proficient schools. Across schools in the twelve jurisdictions reviewed, as few as 3 percent of students, and as many as 86 percent of students met or exceeded the ELA standards in a given elementary school, with an average of 44 percent student proficiency.9 The maps on the following pages also rely on data from the American Community Survey on race and ethnicity by Census tract to identify concentrations of racial and ethnic minorities.

When comparing the location of proficient schools to neighborhoods with concentrations of people of color, it is clear

8 http://www.ed-data.org/Comparisons?compType=districts

9 This analysis only included data from 239 public elementary schools in the following jurisdictions: Citrus Heights, Davis, Elk Grove, Folsom, Galt, Isleton, Rancho Cordova, Rocklin, Roseville, Sacramento, West Sacramento and Woodland.

that access to proficient schools varies both within a jurisdiction and across jurisdictions.

- In south and north Sacramento and in Woodland, children from predominantly African American and Hispanic neighborhoods are less likely to attend proficient elementary schools.
- In Roseville, Davis, Rocklin, and Folsom, residents of neighborhoods with concentrations of African American and Hispanic residents are more likely to have access to proficient schools.
- Native American population concentrations appear near a mix of higher proficiency schools in and around Roseville, Rocklin, and Elk Grove, as well as lower proficiency schools in Woodland, near Rancho Cordova, and in parts of Sacramento.
- Areas with high concentrations of Asian residents, by contrast, primarily exist in areas with higher proficiency schools, around Roseville, Rocklin, Elk Grove, Davis, and other parts of the region. However, some areas of Asian population concentration near lower proficiency schools exist in south and north Sacramento.

Figure IV-23.
Elementary School CAASPP English Language Arts/Literacy Proficiency Rates, Census Tracts with Black Concentrations

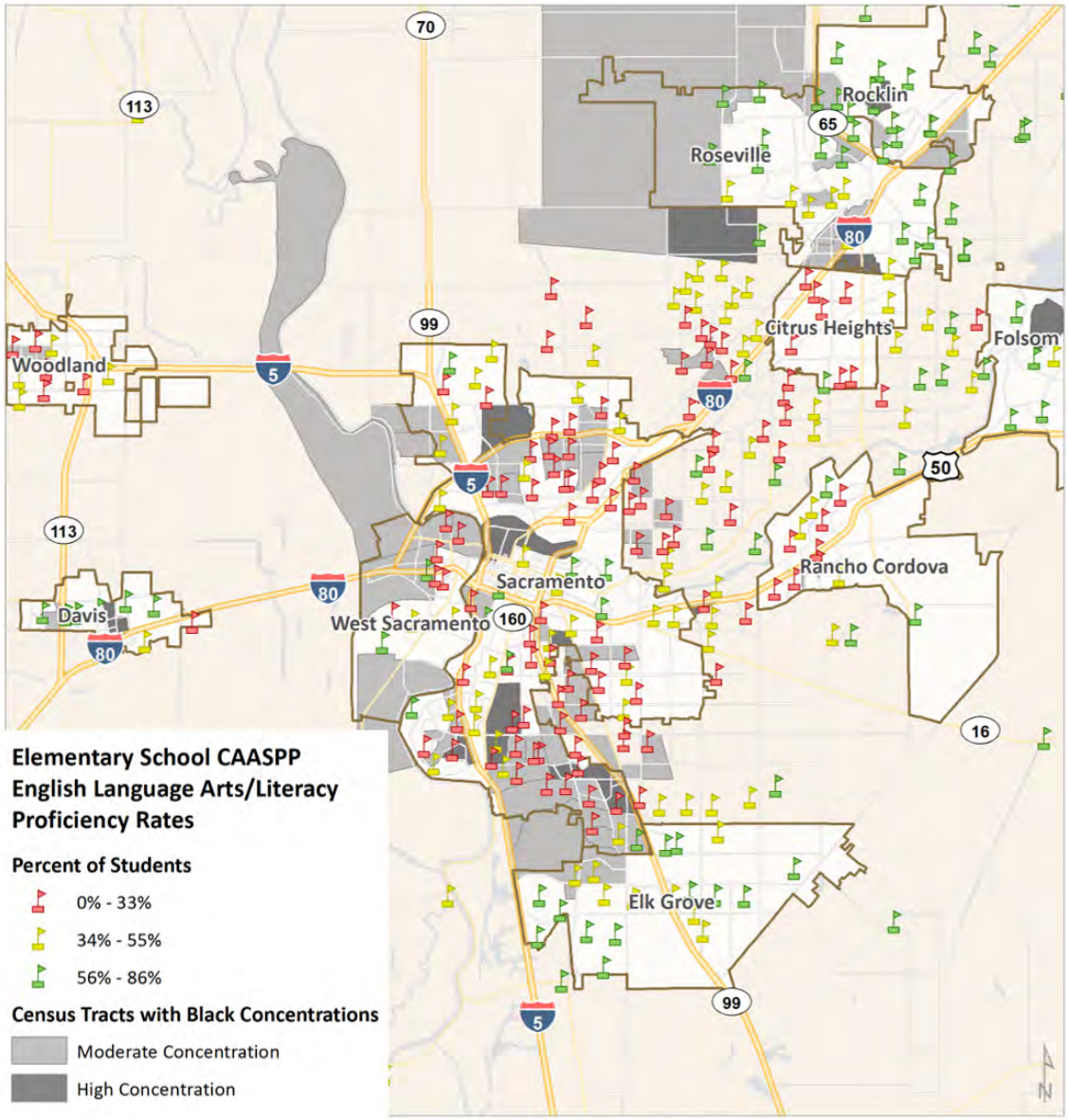
Note:

Elementary schools include public elementary schools in Sacramento, Placer, and Yolo counties.

Concentrations are calculated using the average share (%) of residents of a race or ethnicity across Census tracts in each county. Census tracts with a share (%) of residents of a given race or ethnicity one standard deviation above the county share are identified as moderate concentration and tracts with shares (%) two or more standard deviations above the county share are considered high concentration.

Source:

Root Policy Research from The Education Data Partnership, California Department of Education, IPUMS National



Historical GIS Database Version
12.0 – University of Minnesota.

Figure IV-24.
Elementary School CAASPP English Language Arts/Literacy Proficiency Rates, Census Tracts with Hispanic Concentrations

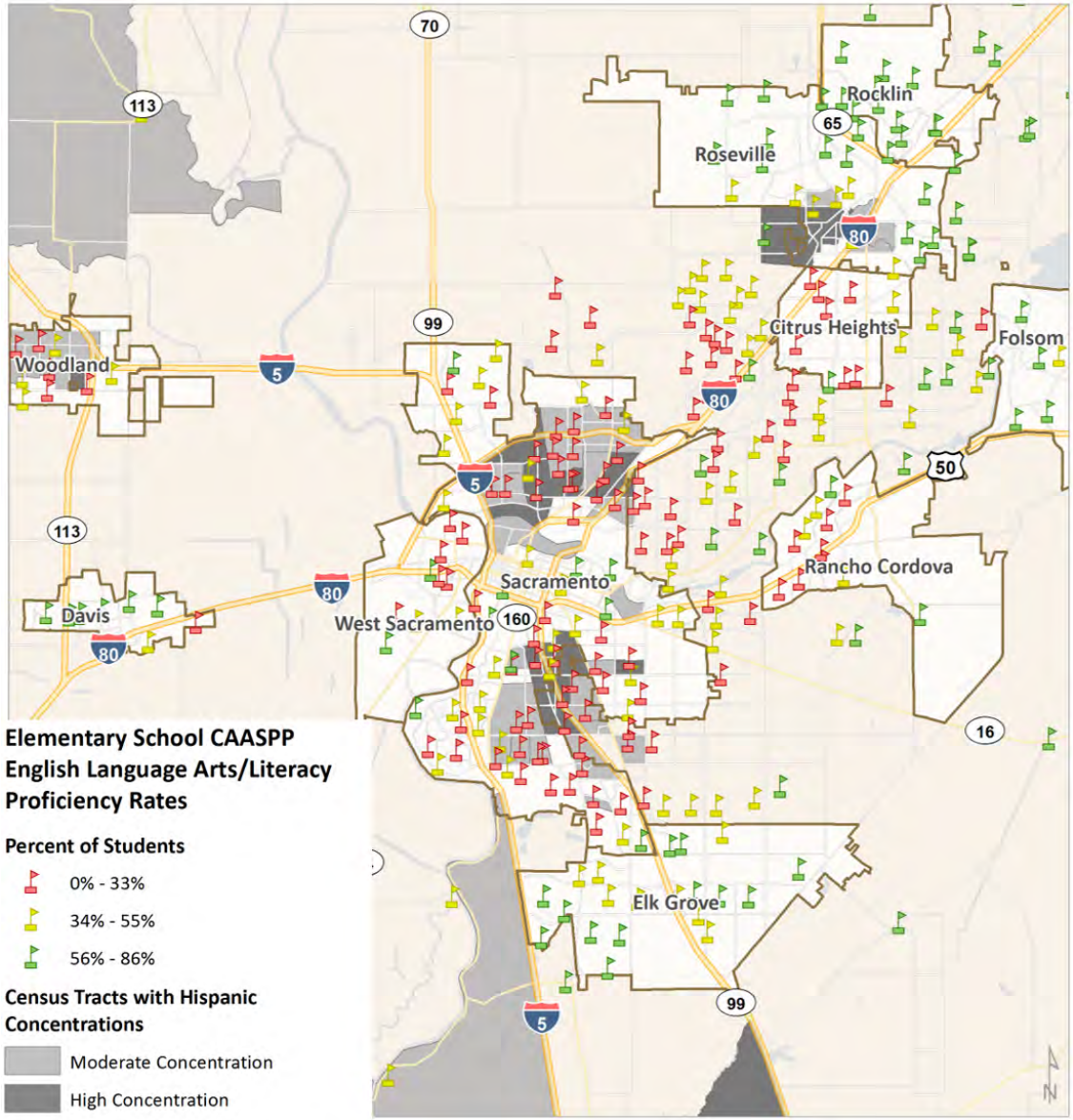
Note:

Elementary schools include public elementary schools in Sacramento, Placer, and Yolo counties.

Concentrations are calculated using the average share (%) of residents of a race or ethnicity across Census tracts in each county. Census tracts with a share (%) of residents of a given race or ethnicity one standard deviation above the county share are identified as moderate concentration and tracts with shares (%) two or more standard deviations above the county share are considered high concentration.

Source:

Root Policy Research from The Education Data Partnership, California Department of Education, IPUMS National



Historical GIS Database Version
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Figure IV-25.
Elementary School CAASPP English Language Arts/Literacy Proficiency Rates, Census Tracts with Native American Concentrations

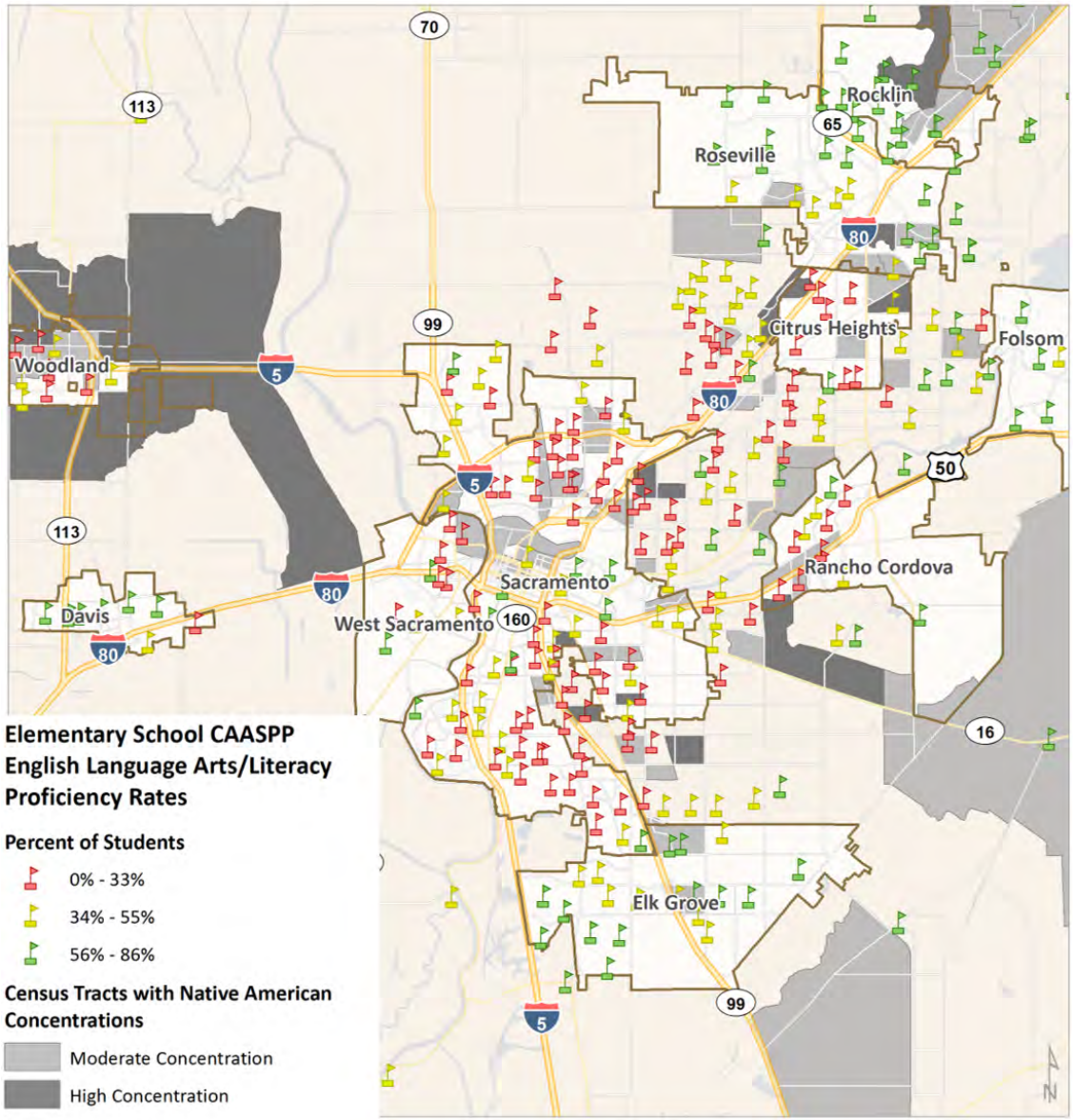
Note:

Elementary schools include public elementary schools in Sacramento, Placer, and Yolo counties.

Concentrations are calculated using the average share (%) of residents of a race or ethnicity across Census tracts in each county. Census tracts with a share (%) of residents of a given race or ethnicity one standard deviation above the county share are identified as moderate concentration and tracts with shares (%) two or more standard deviations above the county share are considered high concentration.

Source:

Root Policy Research from The Education Data Partnership, California Department of



Education, IPUMS National Historical GIS Database Version 12.0 – University of Minnesota.

Figure IV-26.
Elementary School CAASPP English Language Arts/Literacy Proficiency Rates, Census Tracts with Asian Concentrations

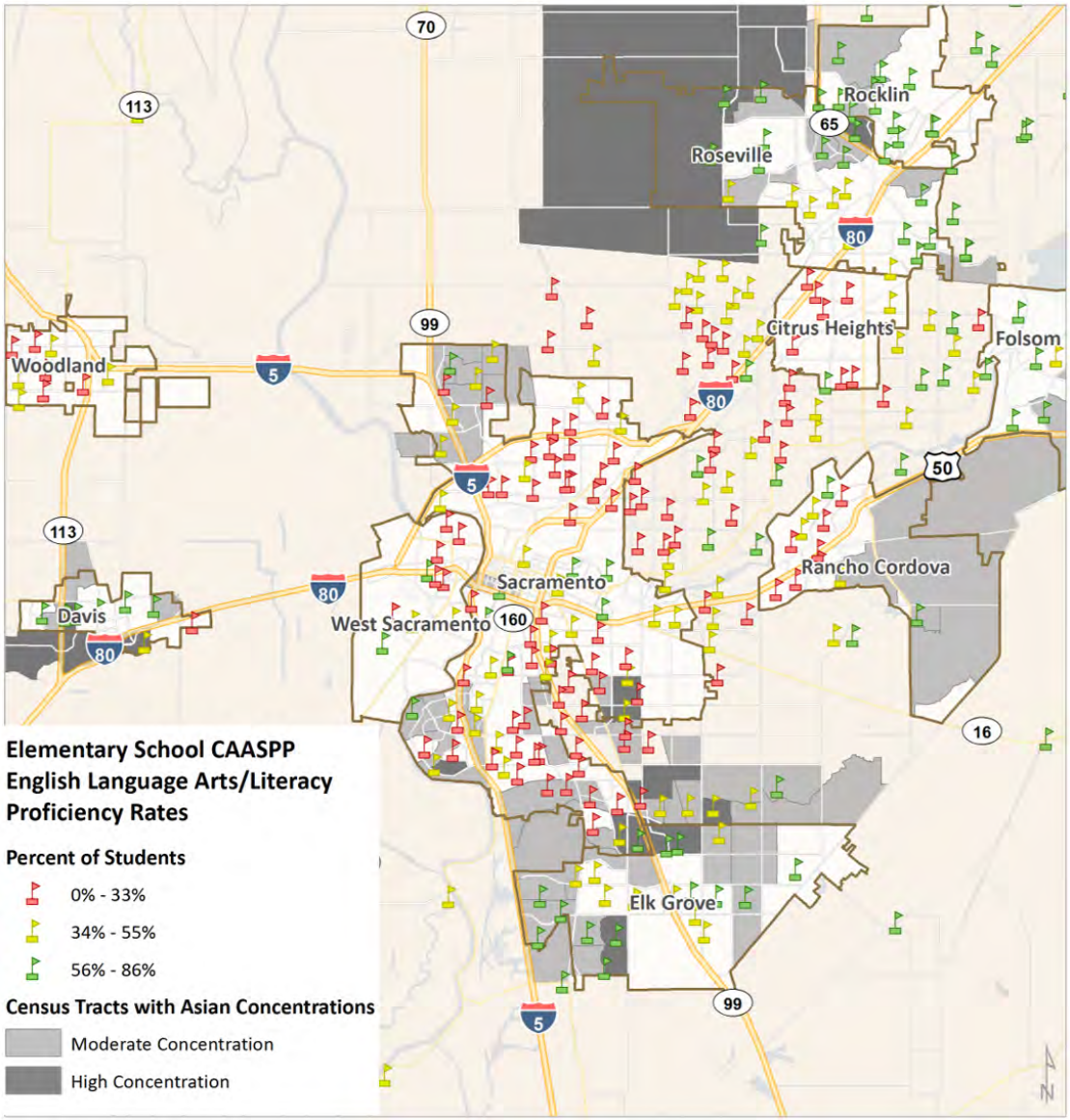
Note:

Elementary schools include public elementary schools in Sacramento, Placer, and Yolo counties.

Concentrations are calculated using the average share (%) of residents of a race or ethnicity across Census tracts in each county. Census tracts with a share (%) of residents of a given race or ethnicity one standard deviation above the county share are identified as moderate concentration and tracts with shares (%) two or more standard deviations above the county share are considered high concentration.

Source:

Root Policy Research from The Education Data Partnership, California Department of Education, IPUMS National



Historical GIS Database Version
12.0 – University of Minnesota.

School finance reform. In 2013, California passed school finance reform to begin to address disparities in student proficiency among low income, English learner, and foster-youth.10 The Local Control Funding Formula (LCFF) outlined a new formula for distributing funding to districts with high numbers of English learners, low income students, and foster-youth, as well as providing districts autonomy in designing programs to help those youth succeed academically, and is considered an equity-focused education reform. Concurrent to LCFF implementation, California also implemented "the Common Core State Standards and Next Generation Science Standards, implementation of the Smarter Balanced Assessment System, and development of new educator preparation and licensure standards to support the more rigorous academic goals." Combined, these equity-oriented reforms are known as the "California Way," a dramatic shift from the "test and punish" orientation codified by the federal No Child Left Behind Act to an approach focused on student and school success driven by local control.

The law has been criticized for its lack of accountability or transparency in how school districts utilize the funding. However, early evidence from the Learning Policy Institute suggests the law has had a positive impact on graduation rates among low income students.11 School districts are required to prepare a Local Control and Accountability Plan (LCAP) to outline their use of the funding and academic progress. For example, the Sacramento City Unified School District's (SCUSD's) 2017-2018 annual update reviews performance, specifies the greatest needs within the district, reports on goals, and describes how student services are increased or improved.12 A Parent Advisory Committee for the LCAP, appointed by the Superintendent and School Board members, serves to bring the parent perspective to LCAP implementation.13

Disparity in discipline within schools. In California, as in many states, African American, Latino, and special needs children face more school suspensions, disciplinary actions, and expulsions relative to their share of the student population than non-Hispanic White and Asian

10 https://www.cde.ca.gov/Fg/aa/lc/lcffoverview.asp

11 Furger, R. C., Hernández, L. E., & Darling-Hammond, L. (2019). The California Way: The Golden State's quest to build an equitable and excellent education system. Palo Alto, CA: Learning Policy Institute. https://learningpolicyinstitute.org/sites/default/files/product-files/California_Way_Equitable_Excellent_Education_System_REPORT.pdf

12 https://www.scusd.edu/sites/main/files/file-attachments/2017-20_lcap_for_public_hearing.pdf

13 https://www.scusd.edu/local-control-and-accountability-plan-lcap-resources

children. This situation disrupts the educational environment of many students and, in the case of suspensions and expulsions, can place children in more vulnerable or harmful environments (e.g., if the home environment is unsafe or unsupervised).

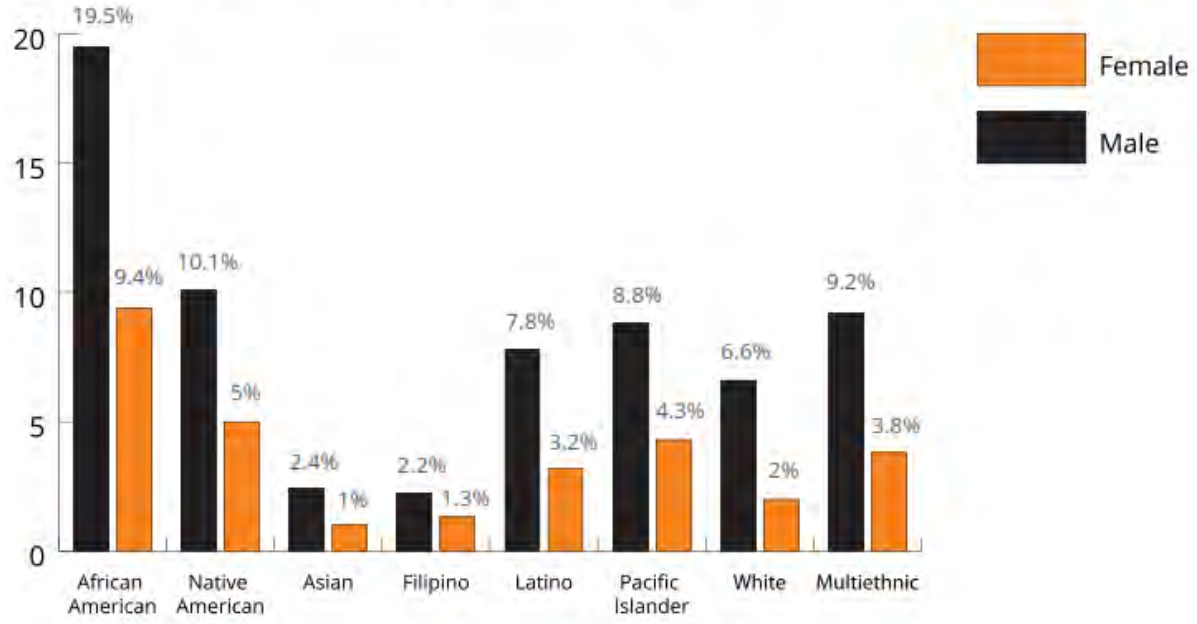
A recent brief prepared by the California Community College Equity Assessment Lab identified Sacramento County and several of its school districts as having some of the highest suspension rates in California.14 Suspension rates in Sacramento County schools vary widely by race or ethnicity, with Black males suspended at a rate more than five times the state average. In Sacramento County schools, suspension rates by race and ethnicity include:

- One in five Black males (20%);
- One in 10 Native American males (10%);
- One in 11 multi-racial males (9%);
- About one in 12 Pacific Islander males (8%);
- One in 15 White males (7%); and
- One in 50 Asian males (2%).

Figure IV-27 presents male and female suspension rates by race and ethnicity for students in Sacramento County schools in the 2016-2017 school year.

14 Wood, J. L, Harris III, F., & Howard, T. C. (2018). "The capitol of suspensions: Examining the racial exclusion of Black males in Sacramento County." San Diego: CA Community College Equity Assessment Lab. Accessed on July 24, 2018 at https://cceal.org/wp-content/uploads/2018/06/sacramento.pdf

Figure IV-27.
Suspensions Rates in Sacramento County by Race and Gender, 2016-2017



Source: Wood, J. L, Harris III, F., & Howard, T. C. (2018). The capitol of suspensions: Examining the racial exclusion of Black males in Sacramento County. San Diego: CA Community College Equity Assessment Lab.

Figure IV-28 presents suspension data for Black male students in the five Sacramento County school districts with the highest suspension rates—Sacramento City Unified, Elk Grove Unified, Twin Rivers Unified, San Juan Unified and Natomas Unified. As shown, suspension rates of African American males among these districts range from 16 percent in Elk Grove Unified to 20 percent in Sacramento City Unified. In addition to individual suspension rates, the data show that slightly more than half of Black students are suspended once in a school year, while the remainder experience multiple suspensions.

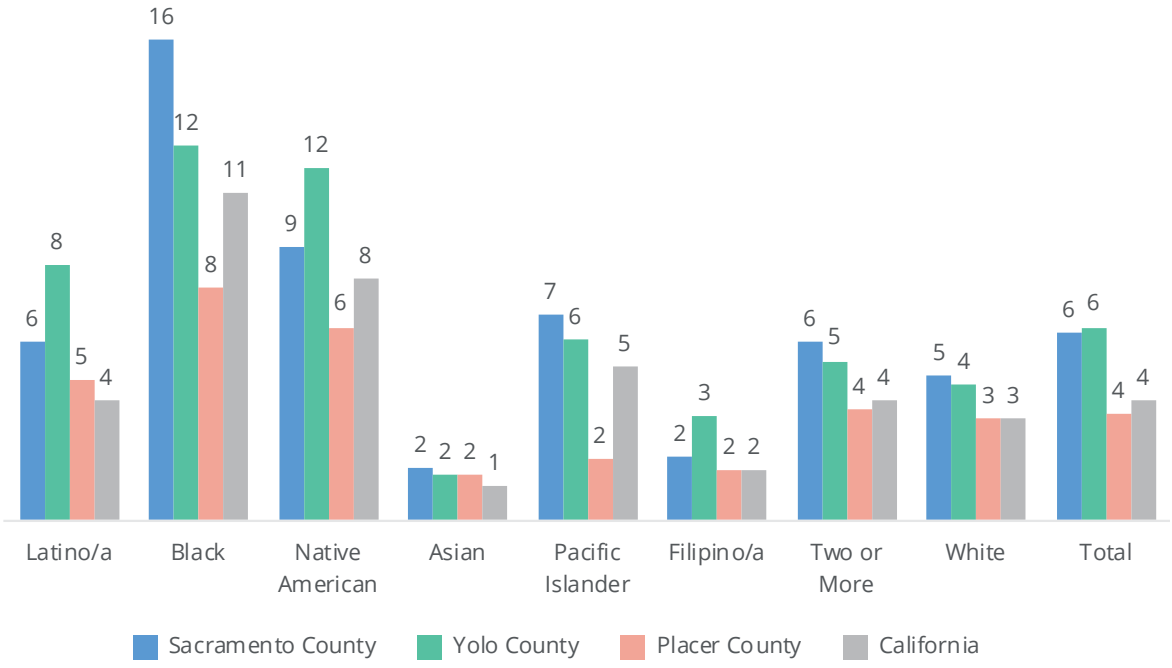
Figure IV-28.
Top 5 School Districts in Sacramento County with Highest Total Suspensions of Black Males in Sacramento County, 2016-2017

	School District	Total Suspensions	Unduplicated Suspensions	Total Black Male Enrollment	Suspension Rate	One Time Suspensions	Multiple Suspensions
1	Sacramento City Unified	1,859	887	4,286	20.70%	55.10%	44.90%
2	Elk Grove unified	1,476	745	4,527	16.50%	58.00%	42.00%
3	Twin Rivers Unifed	1,224	553	2,745	20.10%	54.10%	45.90%
4	San Juan Unified	1,054	430	2,233	19.30%	49.30%	50.70%
5	Natomas Unified	506	273	1,440	19.00%	56.80%	43.20%

Source: Wood, J. L, Harris III, F., & Howard, T. C. (2018). The Capitol of Suspensions: Examining the racial exclusion of Black males in Sacramento County. San Diego: CA Community College Equity Assessment Lab.

Data from the California Department of Education compiled by Race Counts indicate that while Sacramento County does have a high rate of suspensions, suspensions also disproportionately impact students of color in Yolo County and Placer County. Figure IV-29 presents the rate of student suspensions in Sacramento, Placer and Yolo counties by race and ethnicity.

Figure IV-29.
Suspensions per 100 Students by County and Race/Ethnicity, 2014-2015



Source: Root Policy Research from Race Counts and California Department of Education.

Resident perceptions on school quality. Residents who participated in community meetings and focus groups for the AI were asked about school quality in their neighborhoods and the region. Survey

respondents evaluated the ease of finding housing they could afford close to good quality public schools.

Figures IV-30 through IV-32 present resident perceptions of their access to quality schools, employment opportunities, and transportation. On average, regional residents lean toward disagreeing with the access to proficient schools indicator: "In this area it is easy to find housing people can afford that is close to good quality schools." Of all the opportunity indicators included in the survey, the proficient schools indicator had the lowest average rating, with more residents tending to disagree that it is easy to find housing they can afford close to good quality schools.

- Davis residents are most likely to disagree with this statement, and Roseville residents are slightly more likely than others to somewhat agree.
- Renters, precariously housed residents, and low and moderate income residents are most likely to disagree that it is easy to find housing they can afford close to quality schools; homeowners and the highest income households only somewhat agree.
- Among members of protected classes, families with children and large families—the two classes that by definition include school-age children disagree—with this indicator. Asian residents and residents with LEP are most inclined to agree, but only slightly.

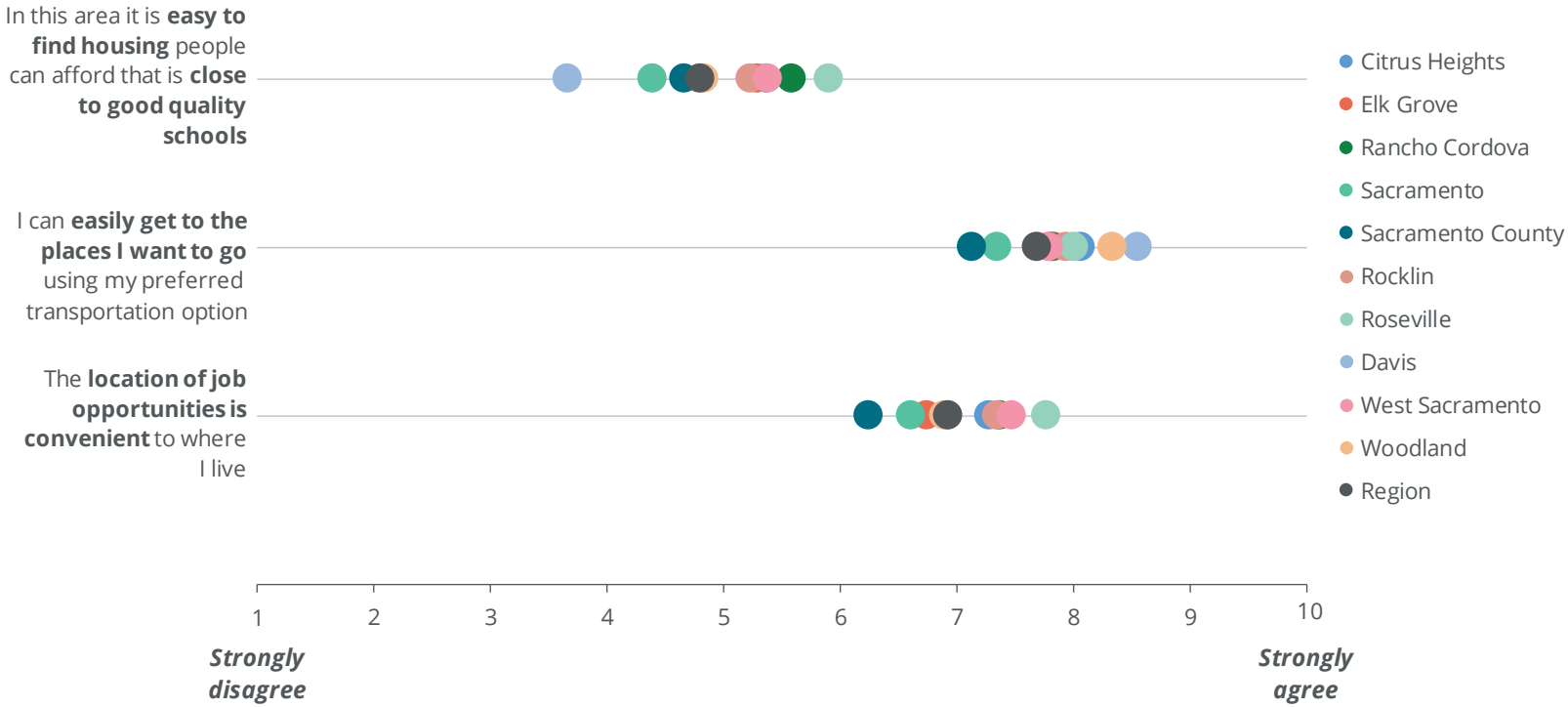
All in all, survey respondents, especially low income households, renters, the precariously housed, and families with children struggle to find housing they can afford close to quality public schools.

In the pop up engagement outcome prioritization exercise, "Schools in my neighborhood are of good quality" received the second highest number of votes from participants among 19 potential outcomes. At some events, participants praised the current quality of local schools while others hoped to see quality and safe routes for students to get to school improve in the future.

- "School and education is good here." (Elk Grove pop up participant)
- "We need safe routes to school." (South Sacramento pop up participant)
- "We need better schools." (Citrus Heights pop up participant)
- "There are good schools in Natomas." (Galt pop up participant)
- "I'm concerned there will be more budget cuts to schools." (West Sacramento pop up participant)

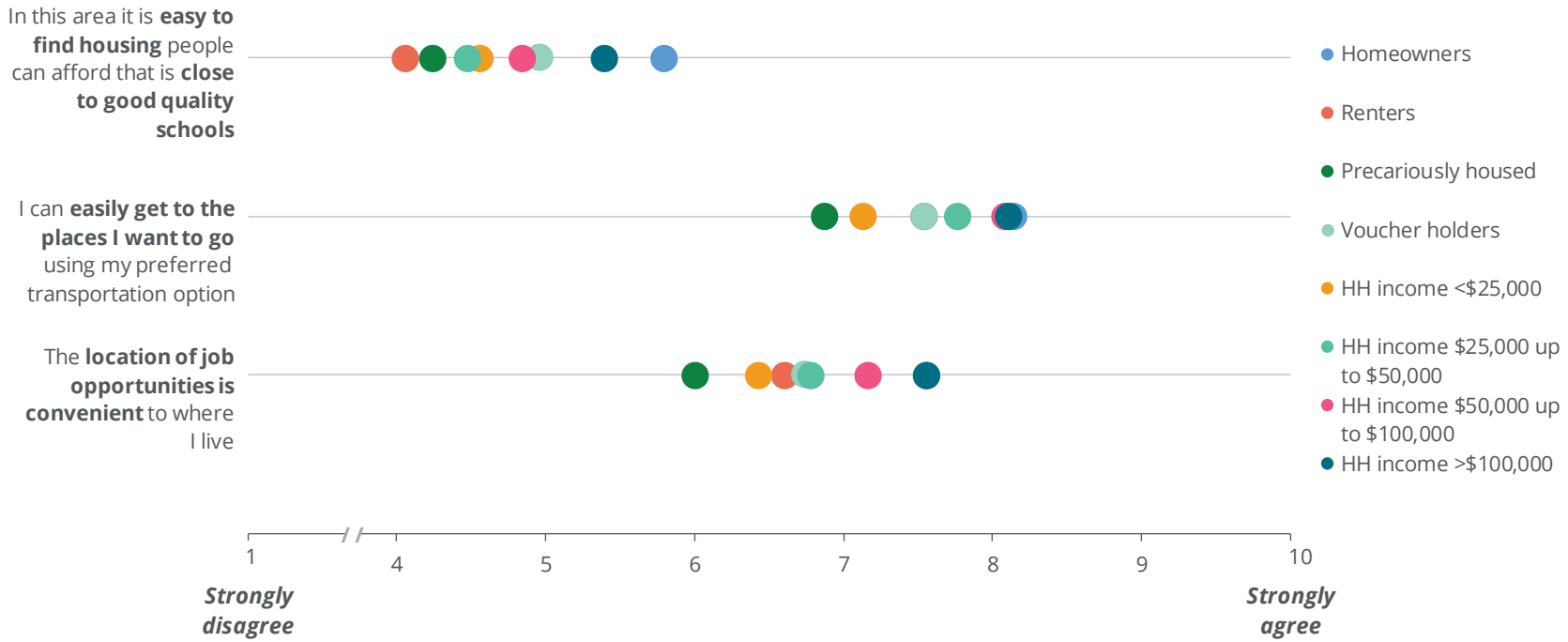
- “The high school needs improvement.” (Citrus Heights pop up participant)

Figure IV-30.
Access to Quality Schools, Transportation and Employment by Jurisdiction



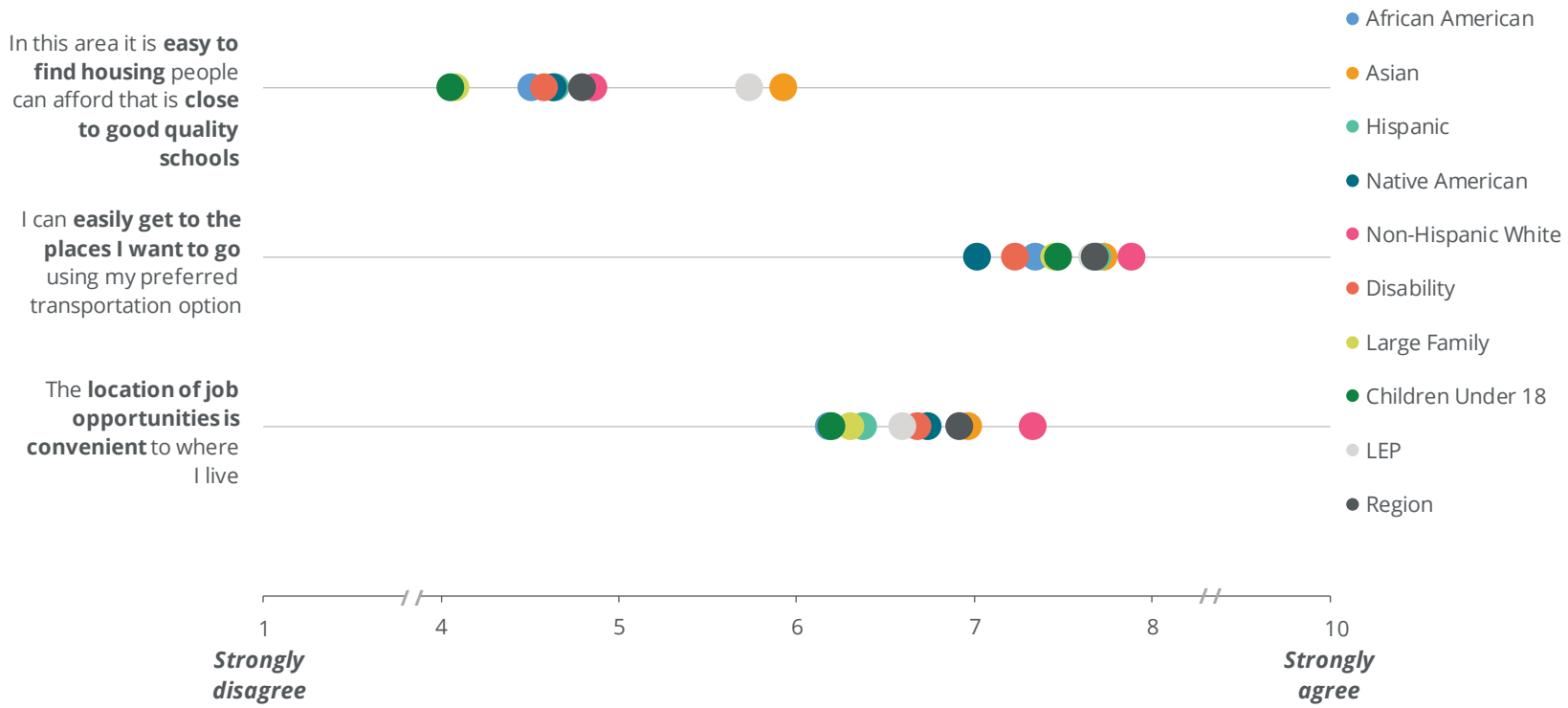
Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure IV-31.
Access to Quality Schools, Transportation and Employment, Tenure and Income



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure IV-32.
Access to Quality Schools, Transportation and Employment, Selected Protected Classes



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Participants in the African American resident focus group and the Rancho Cordova low income resident focus group had the most recent experience with public schools, as these two groups had the greatest number of participants with young children. Their experiences support the findings from HUD and other opportunity indicators that— with the exceptions of a few school districts (e.g., Davis, Rocklin, Roseville)—there are disparities in school quality between low and higher income neighborhoods, and these quality differences disproportionately impact people of color.

- In Rancho Cordova, low income residents described a school district with few options. In their experience, investment goes to new schools and older facilities are in poor shape. These residents perceive disparities in building and facility quality, programming, and education quality between schools in low and higher income neighborhoods. From their perspective, the only way to get a child into a better school is to move, and housing near good schools is not affordable. "Separate and unequal." (Rancho Cordova low income focus group participant)
- African American focus group participants living in Del Paso Heights and Oak Park shared their frustration with neighborhood school closures, concern about violence and safety, and the perception that many teachers don't care. For these parents, the loss of neighborhood schools that they attended as children rip in the fabric of their community.
  - "I don't like how they're closing the schools they we went to, like this one (Fruitridge)."
  - "I don't like the Del Paso Schools."
  - "The teachers at the schools in the 'hood don't care."
  - "The schools are NOT SAFE. There was a shooting. People sit outside the gate (of the school) and wait for the kids to come out."

Stakeholder perspectives—access to quality public schools. In their experience, there are few, if any, affordable housing options in neighborhoods, or districts, with "good schools." Stakeholders specifically referred to the school districts in Davis, Rocklin, and Roseville as "good" and that the quality of public schools increases the desirability, and the price, of housing in those areas. Elsewhere in the region, stakeholders associated low income neighborhoods with the worst performing schools in a given district.

- "Affordable housing options are much more limited if you want to keep your children in the Davis public schools." (Stakeholder focus group participant)

- "Access to quality schools is not much of an issue in Rocklin and Roseville; the schools are good." (Stakeholder focus group participant)
- "In order to get the good Davis schools, you either have to work for the University, or you work in Napa or Sacramento and sacrifice time with your kids or reduce the cost of how you live to be able to afford it here." (Stakeholder focus group participant)
- "What's most affordable (for housing) in Sacramento County tends to be in areas that are unsafe, have bad schools, and no access to grocery stores." (Stakeholder focus group participant)
- "In Rancho Cordova, the poorly performing schools are in poor neighborhoods. This also correlates with neighborhoods that never got street lights, and don't have a sidewalk network, or few sidewalks if any." (Stakeholder focus group participant.)
- "Eight or nine schools in the Sacramento Unified District closed." (Stakeholder focus group participant)

Transportation and Mobility

"The region's progress has been mixed when it comes to transportation and providing more transportation options… Transit service is struggling and the connection between land use and transit is not being fully utilized. That said, the region enjoys above average shares of walking and bicycling commute trips, the increase in "work at home" in the region is positive for reducing hour peak travel demand, and the growth of Transportation Network Companies (TNCs) provides new travel options, as well as opportunities for more shared ride travel."15

Nearly all discussions about housing choice and access to opportunity included discussions about transportation. Transportation issues—especially bus routes, availability of bus service, and connections between communities— are a pressing concern to residents throughout the region.

Available transit services. Public transportation services in the Sacramento Valley include:

- The Sacramento Regional Transit District provides bus and light rail service across 400 square miles surrounding Sacramento. This includes service within Sacramento, and commuter lines to Citrus Heights, Folsom, Rancho Cordova, and others.16

15 SACOG Regional Progress Report, June 2017, p. 24. https://www.sacog.org/sites/main/files/file-attachments/regional_progress_report.pdf

16 http://www.sacrt.com/systemmap/RT_MainMap_2018.pdf

- El Dorado Transit serves Rancho Cordova, Folsom, and parts of El Dorado County through both commuter and local services.17
- Placer County Transit provides bus services to western Placer County, including Rocklin and Roseville, as well as commuter services to Sacramento.18
- eTran is a public transit system serving Elk Grove, providing commuter and local bus service. Select lines run through downtown Sacramento.19
- Folsom Stage Line provides local bus service along three routes in Folsom on weekdays.20
- Roseville Transit provides 11 local routes within Roseville, with connections to Placer County Transit and Sacramento Regional Transit. It also provides express routes to downtown Sacramento on weekdays during peak commuter hours.21
- SCT/Link provides services around Galt, including routes to Isleton and other Delta communities, commuter routes to Elk Grove and South Sacramento, and express routes to midtown and downtown Sacramento. These services are provided on weekdays.22
- Yolo County Transportation District provides Yolobus bus routes connecting Woodland, Davis, West Sacramento and downtown Sacramento, as well as other parts of Yolo County.23

To utilize a combination of these systems, riders can purchase a Connect Card, which is accepted at all of the above providers.24 Additional regional services include:

- Rio Vista Delta Breeze offers fixed route bus services between the City of Rio Vista and Isleton, as well as other regional communities.25
- Unitrans provides bus routes in the City of Davis.26

17 http://eldoradotransit.com/map/

18 https://www.placer.ca.gov/departments/works/transit

19 http://www.elkgrovecity.org/UserFiles/Servers/Server_109585/File/Departments/eTran/etran_SystemMap_Effective_20171019_11x17.pdf

20 https://www.folsom.ca.us/city_hall/depts/admin/transit/stage_line/default.asp

21 https://www.roseville.ca.us/cms/One.aspx?portalId=7964922&pageId=8756333

22 http://www.sctlink.com/

23 http://www.yolobus.com/media/yolobussystemoverviewmap0317.pdf

24 https://www.connecttransitcard.com/Pages/HowItWorks

25 http://riovistacity.com/delta-breeze-transit-system/

26 https://unitrans.ucdavis.edu/routes/G/

Riders that use public transportation to access jobs, health services, or other needs may face long transportation times.

Gaps in transit service. The Center for Neighborhood Technology's (CNT's) AllTransit™ information system provides an analysis of transit gaps, identifying areas that are underserved by transit but that have a sufficient market to support transit.27 Figure IV-33 maps the AllTransit™ gaps in the Sacramento-Roseville-Arden Arcade metro area. Not all areas have sufficient population to support transit service, thus a lack of transit does not necessarily mean that an area has a gap. AllTransit's™ methodology to identify gaps in transit service is based on areas with a market (demand) for transit and compares that demand to service availability.

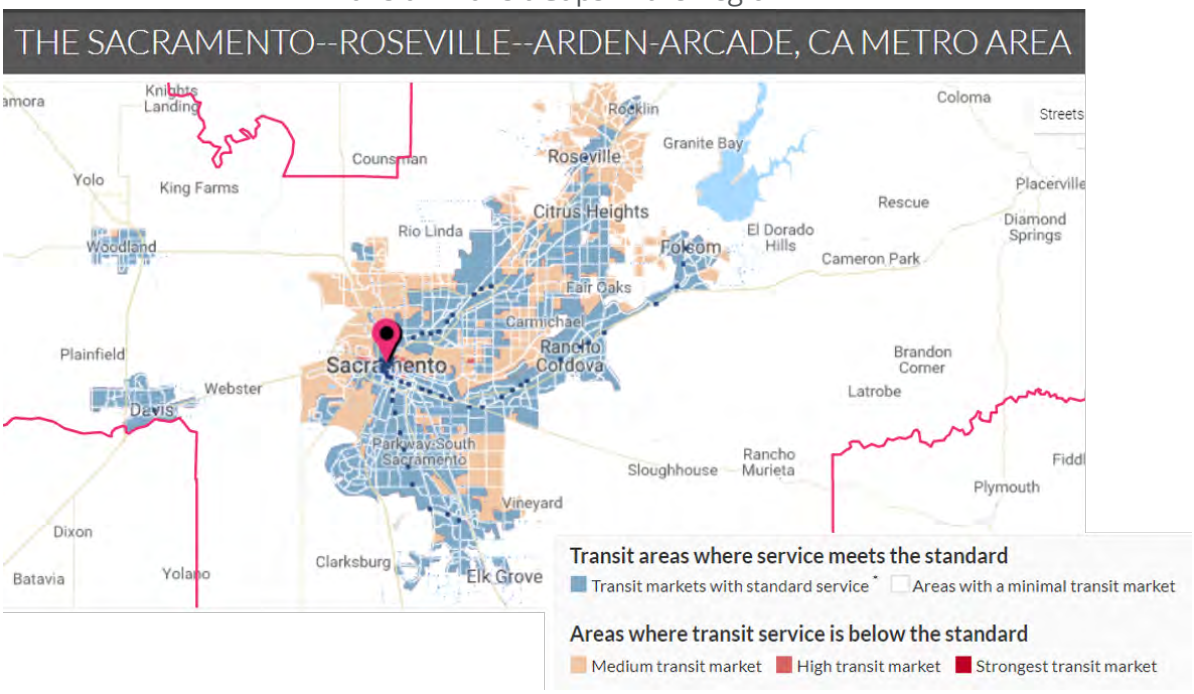
AllTransit™ identifies gaps as neighborhoods (Census block groups) with a mismatch between the transit market and available transit service. The transit market is a function of demographics, employment, commerce, urban form, and the available transit service is based on AllTransit's™ Performance Index (API), which measures connectivity, job access, and level of service. The comparison of the transit market to services functions as an indicator of neighborhoods underserved by transit.28

- Areas shaded in blue on the map identify block groups where the transit service provided is comparable to transit service in similar markets, an indicator that the service is adequate—neither the best nor the worst.
- Areas shaded in orange or red are gaps in transit, where the available transit is not adequate to meet demand.
  - Orange areas indicate neighborhoods with medium transit markets with inadequate transit service.
  - Red areas indicate neighborhoods with high or strong transit markets that are not adequately served by transit.
- Areas without shading do not have sufficient transit market strength—are places with minimal transit markets—such that "adding transit would not represent an improvement."

27 https://alltransit.cnt.org/gap-finder/

28 AllTransit's™ measure of transit demand is a function of demographics, employment, commerce, and urban form. For more detail on their methods see: https://alltransit.cnt.org/methods/gap-methods-v1.pdf and https://staging.alltransit.cnt.org/methods/AllTransit-Methods.pdf

Figure IV-33
AllTransit™ Transit Gaps in the Region



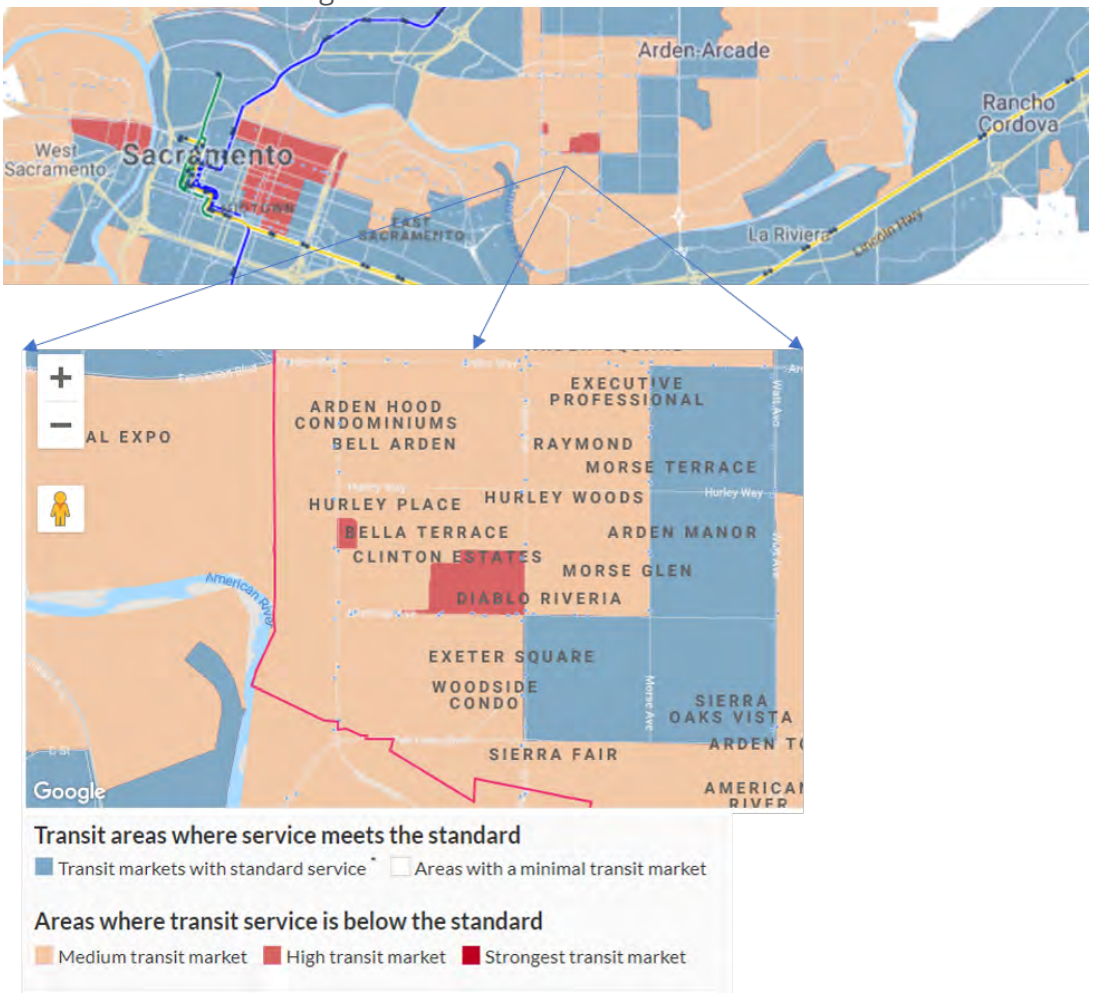
Note: Areas with blue shading indicate transit markets with standard (average) service. Areas with light orange shading are medium transit markets with below standard service, light red are high transit markets with below standard service, and the darkest red areas are the strongest transit markets with below standard service.
Source: Root Policy Research from https://alltransit.cnt.org/gap-finder/.

In the Sacramento Valley Region, neighborhoods with gaps in service—where transit service is below the standard (areas with orange, red shading) tend to be clustered around transit markets where the available transit is adequate to meet market demand (blue shading on the map).

Figures IV-34a and IV-34b provide a closer look at the three areas within the region that are high transit markets with inadequate transit service (red shading neighborhoods). As shown, these neighborhoods are located Sacramento (parts of Midtown, Boulevard Park, and New Era Park neighborhoods), West Sacramento (near Broderick neighborhood), and Sacramento County (near Bella Terrace, Clinton Estates, and Diablo Riveria).

Figure IV-34a.
High Transit Markets with Below Standard Transit Service

Figure IV-34b.
High Transit Market with Below Standard Transit Service



Note: Areas with blue shading indicate transit markets with standard (average) service. Areas with light orange shading are medium transit markets with below standard service, light red are high transit markets with below standard service, and the darkest red areas are the strongest transit markets with below standard service.

Source: Root Policy Research from https://alltransit.cnt.org/gap-finder/.

SacRT Forward. In February 2019, the SacRT Board approved a new bus network, redesigning delivery of transit services in the region.29 The new network is a result of the SacRT Forward planning process and implementation will begin Summer 2019. The aim of the new system is to reduce congestion, improve schedules and reliability, and yield significant increases in ridership. Improved schedules include 7-day service for all routes but one. The fixed route system is supplemented by SmaRT Ride microtransit, an on-demand ride-share system.30 The SmaRT Ride service is currently available in Citrus Heights, Antelope, Orangevale and Franklin-South Sacramento. SacRT Forward implementation will expand the SmaRT Ride service into what will be known as the Gerber Zone—the area bounded by Power Inn Road, Gerber Road, the Union Pacific Railroad, and Calvine Road with non-stop connections to Cosumnes River College station. Figure IV-35 presents the existing service network and the new network approved in February 2019.

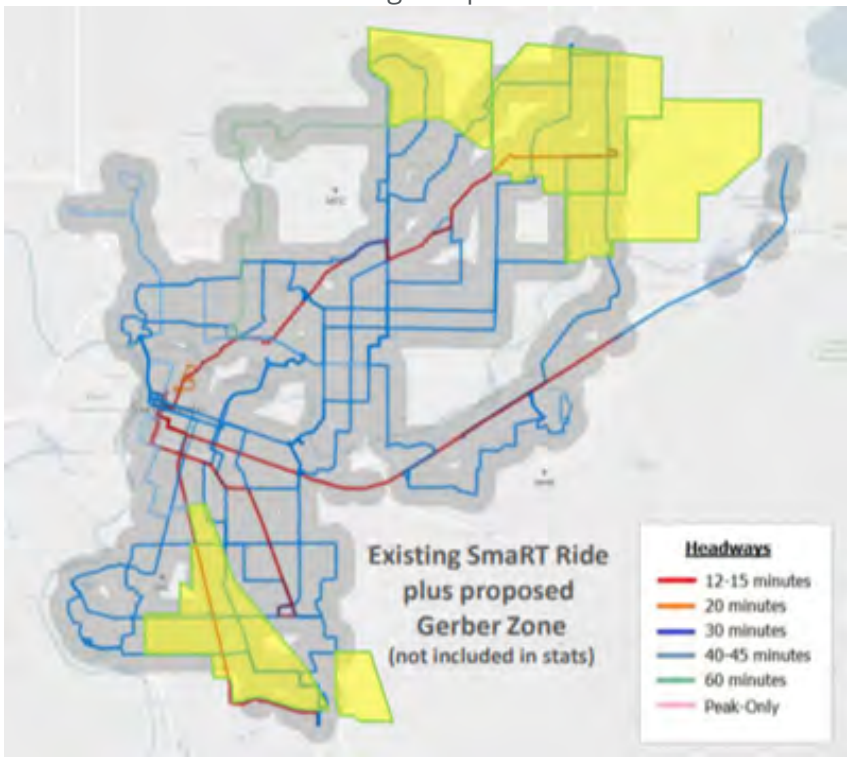
29 https://www.sacrt.com/apps/sacrt-board-approves-new-bus-network/

30 https://www.sacrt.com/apps/smart-ride/

Figure IV-35.
SacRT Current Network Coverage Map and SacRT Forward Future Coverage Map

Current Network Coverage Map

Network Coverage Map Summer 2019



Source: Root Policy Research from SacRT Board Meeting presentation February 25, 2019, Agenda Item #7.
https://www.sacrt.com/apps/wp-content/uploads/SacRT-Forward-Board-Presentation-022519.pdf

Disparities in cost of car insurance. A 2015 study by the Consumer Federation of America[31] found that major insurance companies charge 60 percent more in majority African American ZIP codes than in predominantly white ZIP codes for basic liability-only car insurance policies in the United States. The disparities were found in both urban and rural areas as well as in upper middle income neighborhoods:

- In urban areas—$1,797 average in African American neighborhoods compared to $1,126 in predominantly white neighborhoods;
- In rural areas—the disparity narrows, but is still significant—$669 vs. $542; and
- In upper middle income ZIP codes, the average cost in predominantly African American ZIP codes is $2,113 vs. $717—194 percent higher.

In California, new rules which took effect on January 1, 2019, prohibit discrimination on the basis of gender when setting auto insurance rates. Nationally, auto insurance rates are higher for women, regardless of other factors. California's rule directs auto insurers to prioritize an individual's driving record, annual vehicle miles travelled, and years of driving experience.[32]

Resident perspectives on access to transportation. Among all the opportunity indicators included in the resident survey, the transportation access indicator—"I can easily get to the places I want to go using my preferred transportation option"—had the highest average ratings overall and some of the least variation by jurisdiction. The transportation access indicator is presented in Figures IV-30 through IV-32 previously. Overall, residents of the Sacramento Valley can easily get to the places they want to go using their preferred mode of transportation.

- Among jurisdictions, residents of Davis and Woodland tended to strongly agree that they can get to the places they want to go using their preferred transportation option, while residents of Sacramento County and Sacramento were slightly less likely to strongly agree.
- While still agreeing that they can easily get to the places they need to go, residents who are precariously housed and low income residents are less likely than homeowners and higher income households to strongly agree.
- Overall, there are not strong differences in how members of different protected classes rate their ease of getting to the places they want to go using their preferred transportation

31 https://consumerfed.org/press_release/major-auto-insurers-charge-good-drivers-70-more-in-african-american-zip-codes-than-in-white-zips/

32 https://consumerfed.org/wp-content/uploads/2019/01/california-department-of-insurance-research.pdf

option. Compared to the regional average, Native American residents and residents whose household includes a member with a disability had slightly lower ratings on this measure.

In resident focus groups, discussion of transportation access, particularly related to transit services, arose in conversations about housing choice and access to opportunity. For those who are transit dependent, the cost of transit, lack of weekend or evening service, available routes, and length of time in transit to reach destinations is challenging.

- Residents with disabilities living in Sacramento who are transit or paratransit dependent, shared that the cost of transit, even a discounted monthly pass, is cost prohibitive. Others are limited in their activities due to a lack of service on Sundays or lack of intercity transit routes to needed destinations. Compared to other areas of the city and the region, residents with disabilities living in downtown Sacramento shared that they have good access to bus routes.
  - "I'm wheelchair dependent, but I'm also transit dependent, and I can't afford the monthly pass."
  - "When I really need paratransit, there isn't any service. Like to get to church on Sundays."
  - "If I have an appointment or a meeting, I can't get to Roseville or West Sacramento because there's no transit service."
  - "They used to have a bus that took people to WalMart (from their apartment building), but they don't do it anymore."
  - "The new RT system is supposed to be 'active transportation' which means that you're supposed to be able to walk a half mile to get to a stop. That's ridiculous."
- Residents with disabilities living in Rocklin and Roseville shared similar concerns related to the cost of transit, particularly dial-a-ride service, hours of service, and the distance from their homes to bus stops. Several of these residents walk, bike, or rely on rides from friends, family, or case workers if they do not have access to transit.
  - "The hours can be tough for work or getting back to the house. The dial-a-ride stops at 7, and the bus stops at 9."
  - "The Roseville to Rocklin bus stops at 7:30."
  - "I can't walk to the bus stop anymore, so I have to get rides from other people."
  - "The buses only allow you to carry two bags on, so I can only get two bags of groceries every time I go."
  - "My advocate will give me a ride too, but I don't want to overtax my advocate."
- African American focus group participants who rely on transit shared that the cost of transit, service days/hours, and

routes makes getting to the places they need to go more challenging.

- "The bus is expensive."
- "The bus won't let you on unless you break down your stroller; same for light rail. I can't do that with my kids."
- "The Fruitridge bus doesn't run on Saturdays. My Dad had a stroke, and now he can't go to a grocery store on a Saturday. The bus used to run every 15 minutes."
- "The funding got cut for the bus. Now it takes two hours to get anyplace."
- "The bus is never on time and it gets frustrating."

- Transgender focus group participants' experience with transit access is similar to that expressed by participants in other groups—challenges include the cost of transit and service days/hours.
  - "RT bus has some real limitations. It's decent, but it's tough when your job's hours don't fit with the bus. There's no bus on Sundays."
  - "Sacramento RT has the highest base fare—$3 buses."
  - "Buses don't run at night or in the evening."
- With respect to transportation access, low income Rancho Cordova focus group participants expressed frustration with the lack of connectivity to different parts of Rancho Cordova on the transit system and shared that the number and frequency of bus routes in the city had been cut.

"I can easily get to the places I need to go using my preferred type of transportation" received the 7th greatest number of votes out of 19 possibilities in the pop up engagement outcome priority exercise. Pop up event participants' comments related to transportation ranged widely, from concern over traffic congestion to a need for more efficient transit service within and between communities.

- "We need transportation to downtown Sacramento and the airport." (Elk Grove pop up participant)
- "More efficient and timely light rail into Elk Grove that runs in the evening." (Elk Grove pop up participant)
- "We need speed bumps in residential areas." (Galt pop up participant)
- "There is no public transportation here." (Isleton pop up participant)
- "Traffic is bad here." (Davis pop up participant)

Stakeholder perspectives on access to transportation. As with residents, access to transportation, especially public transportation, generated much discussion among stakeholders. Topics included:

- Lack of access to transit service, both within communities and connections between communities

- "Public transit is city-based, so it's great in Davis and worse in Woodland. If you don't have a car or you need a repair, you need to get a ride or be in a carpool. Lyft and Uber are too expensive to take." (Stakeholder focus group participant)
- "Folsom didn't want light rail out of concern that the homeless would ride light rail into Folsom and come to the city for services." (Stakeholder focus group participant)
- "People are making difficult compromises. They find housing they can afford, but it is far away from their job or not in an area with access to transit." (Stakeholder focus group participant)
- "There have been recent transit service cuts to low income neighborhoods; probably a Title VI case." (Stakeholder focus group participant)
- "Getting from Auburn to Roseville can take two hours." (Stakeholder focus group participant)

- Cost of transportation
  - "Cost of transportation out of pocket for the rider is an issue. There are some programs that provide passes." (Stakeholder focus group participant)
  - "It is really hard to get around. There is a total lack of transportation around here (Roseville/Rocklin/Placer County). Have to make up the cost of service at the farebox, so even the transit we have is too expensive for the people who need it most." (Stakeholder focus group participant)
- Impacts of increased reliance on technology and non-cash fare systems
  - "To take the Via bus in West Sacramento, people have to sign up first by going on the computer or using an app to order this bus one way and get a ride back. They have to have a credit or a debit card." (Stakeholder focus group participant)
- Lack of safe access to bus stops, distance between stops
  - "There is a Yolo County Housing Authority project in the County where the bus stop is across the highway. People are crossing the highway to try to get to the bus." (Stakeholder focus group participant)
  - "Transportation is a huge issue for seniors. They can't walk to the bus stop and some can't get on/off the regular bus." (Stakeholder focus group participant)

Employment

Access to employment opportunities varies geographically, and, as discussed previously, many residents commute significant distances from their homes to work. Figures IV-36 and IV-37 demonstrate the number of jobs in the Sacramento-Roseville-Arden Arcade metropolitan area and comparison Metropolitan Statistical Areas (MSAs) and the number of jobs reachable at different commute lengths. While Figure IV-36 presents the

number of jobs reachable at different commute lengths, Figure IV-37 shows where the Sacramento Valley region ranks among the top 50 MSAs nationally (only selected comparable metro areas are shown). Overall, the Sacramento region ranks #28 out of the top 50 MSAs, and the region's position does not vary significantly when considering a 10-minute commute (ranked #22) or 30-minute commute (ranked #28).

Figure IV-36.
Number of Jobs Reachable by Number of Minutes, 2017

Source:

Access Across America: Transit 2017, University of Minnesota Accessibility Observatory.

	10 minutes	20 minutes	30 minutes	60 minutes	Employment
Austin	479	3,125	11,444	81,826	917,901
Charlotte	412	2,342	7,682	55,578	877,360
Denver	820	6,136	20,665	180,478	1,356,387
Kansas City	351	2,094	6,864	47,330	1,023,563
Minneapolis	558	4,455	18,029	146,905	1,794,806
Nashville	283	1,595	5,380	34,390	801,589
Sacramento	478	2,969	9,430	72,932	915,759
San Antonio	328	2,326	9,306	86,468	986,091
San Jose	654	5,173	19,254	203,107	909,053

Figure IV-37.
Rank of Accessibility by Metro Area, 2017

Source:

Access Across America: Transit 2017, University of Minnesota Accessibility Observatory.

	Weighted Average	10-minute commute	30-minute commute
Austin	#22	#21	#20
Charlotte	#34	#28	#32
Denver	#10	#9	#10
Kansas City	#40	#38	#39
Minneapolis	#13	#17	#13
Nashville	#43	#44	#43
Sacramento	#28	#22	#28
San Antonio	#26	#31	#29
San Jose	#9	#15	#12

Resident perspectives on employment. In the resident survey, respondents generally agreed that "The location of job opportunities is convenient to where I live." (See Figure IV-30 through IV-32). There was little variation in this measure by jurisdiction, and it varied marginally when considered by income and housing situation. For example, residents who are precariously housed are slightly less likely to agree with this statement. Among members of protected classes, there was not significant variation in their perception of job proximity, suggesting that on average, there is not a significant disparity in access to employment based on job proximity. The survey findings are similar to those from the HUD Job Proximity index.

With respect to access to employment, those resident focus group participants currently in the labor force tended to talk about their difficulties getting to work (i.e., transportation) rather than difficulties becoming employed. For those who are transit dependent, a mismatch

between work hours and transit service was the most common difficulty, followed by challenges related to first and last mile connections to their job. A lack of access to child care, including before and after school care, was a challenge expressed by some participants with young children. For residents with disabilities who receive disability benefits, participating in the workforce without compromising benefits is a delicate balancing act.

- "I work by the airport and transportation is a huge issue. I have to take a 3 mile walk or bike ride to get to the bus; luckily I have some friends who drive who can drop me off, which is nice." (Transgender focus group participant)
- "It's hard to work when you have kids. Kindergarten is only four hours." (African American focus group participant)
- "It doesn't help to work part time, because you start to lose money right away (benefits, social supports)." (Disability focus group participant)

With respect to obtaining employment, several participants in the transgender focus group described their difficulty finding "trans-friendly employers".

- "We really need work programs to help the unemployed get work. And, we need more trans friendly employers." (Transgender focus group participant)
- "It's really hard to get a job or a good job." (Transgender focus group participant)

With respect to employment, "I can live close to where I work, or I have a short (less than 20 minute) commute" received the 6th greatest number of votes in the outcome prioritization exercise at pop up events. Employment-related comments included a need for "Vocational training for the youth" from a Valley Mack pop up participant.

Stakeholder perspectives—employment. Stakeholder focus group participants discussed a range of employment issues including industries with unmet employment needs to programs or services to improve resident employability or wages earned to a lack of workforce housing in communities with job opportunities. Topics included:

- Opportunities for higher wage employment—if residents could access training
  - "There aren't enough construction workers. In the region before 2008, there were 150,000 tradesmen; about half left. There are no tradeschools, there's an absence of skilled tradesmen. And, there are significant barriers to entering the trades." (Stakeholder focus group participant)
  - "Here's an employment gap—there's a lack of qualified staff to provide after care, rehabilitation services for people who are coming out of long hospitalizations, surgeries. There are beds, buildings, but no people to staff them." (Stakeholder focus group "participant)

- "Elk Grove needs a community center with a computer room so that people can learn how to use them and apply for jobs." (Stakeholder focus group participant)

- Lack of workforce housing in areas with employment opportunities
  - "Most low and middle income people who work in Davis have to live very far away." (Stakeholder focus group participant)
  - "Staff have left our organization due to a lack of housing (in Roseville/Rocklin area)." (Stakeholder focus group participant)
  - "We need to ensure that economic opportunities exist where people live. Those that get ahead are those that are more mobile—have access to a car, resources outside of the neighborhood." (Stakeholder focus group participant)
  - "Affordable housing needs to be located where economic development is occurring, and economic opportunities have to be made available where people currently live." (Stakeholder focus group participant)
- Low wages
  - "Uplift is currently working with eight different families who are homeless and in crisis. Everyone has a different story, but not making enough money is central." (Stakeholder focus group participant)

Other Infrastructure and Services

In addition to the healthy neighborhood indicators and indicators of access to opportunity, focus group and pop up engagement participants discussed their perspectives on public investment in infrastructure and other services in their neighborhood and community.

Shelter and services for persons experiencing homelessness. The need for shelter and services for people experiencing homelessness was a concern voiced by participants in focus groups and pop up engagement participants, including those with lived experience being homeless (currently and in the past). Participants identified challenges from gaps in shelter or service offerings, long wait lists for housing to the importance of advocates to help those currently experiencing homelessness navigate the system.

- "I feel like my husband and I are discriminated against because there are no social services for married gay couples who are homeless like we are." (LGBTQ pop up participant)
- "I got discouraged by the wait (for housing). Fishes and Loaves helped us get signed up." (Sacramento low income focus group participant)
- "I feel like you can only get on a list if you have an advocate." (Sacramento low income focus group participant)
- While expressing compassion for people experiencing homelessness, focus group and pop up participants pointed to areas in their neighborhood where homeless people camp or hang out and expressed concern about visible drug use and

needles and other garbage being left on the ground in public parks or on sidewalks. These residents do not feel safe and are not comfortable with the current situation.

- "Homeless who are sick, get taken in to a hospital, maybe they get better, they're released and have no place to go and then die on the street." (Disability focus group participant)
- "A lot of the homeless are homeless because they're mentally ill. It plays a huge part in homelessness, and it's true for the veterans too." (Disability focus group participant)

Sidewalks, street lights, and streets. "The sidewalks, street lights, and streets are well-maintained in my neighborhood" was the 4th top vote getter among the 19 outcomes considered by pop up engagement attendees. Put another way, having well-maintained neighborhood sidewalks, street lights, and streets is a top priority for residents regionwide.

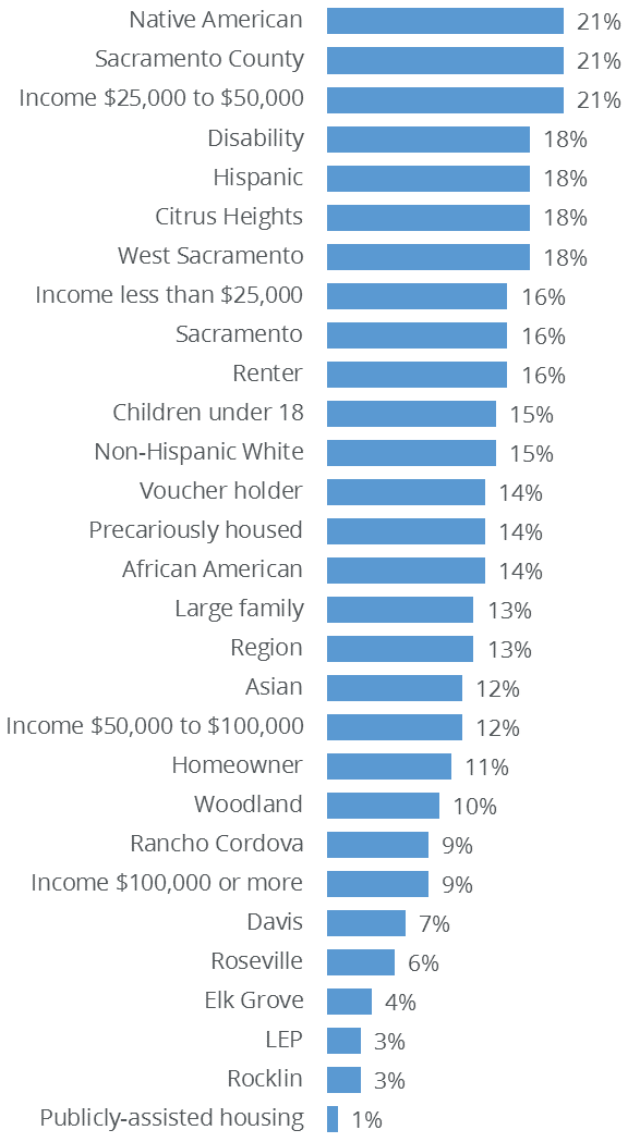
Overall, more than one in 10 participants in the resident survey (detailed in Section VI) identified Poor sidewalks, street lights, drainage, or other infrastructure in my neighborhood as a challenge they currently experience. Out of 34 housing and neighborhood challenges residents may experience, this indicator was selected by the 14th greatest proportion of respondents. Figure IV-38 presents the proportion of respondents who identified Poor sidewalks, street lights, drainage, or other infrastructure in my neighborhood as a current challenge they experience. As shown, residents more likely than the average regional respondent to experience challenges with Poor sidewalks, street lights, drainage, or other infrastructure in my neighborhood are more likely to:

- Live in Sacramento County, Citrus Heights, West Sacramento, and Sacramento;
- Identify as Native American, Hispanic, or have a member of the household with a disability; and
- Have household income of $25,000 up to $50,000 or less than $25,000.

Figure IV-38.
Proportion of Residents Identifying
Poor sidewalks, street lights, drainage, or other infrastructure in my neighborhood as a Current Challenge

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.



SECTION V.

DISABILITY AND ACCESS

SECTION V.
Disability and Access

This section examines the housing experience and access to opportunity for Sacramento Valley residents with disabilities. In addition to analyses of publicly available data and findings from the community engagement process, this section includes information from relevant needs assessments and other studies. The needs of persons with disabilities are rarely captured in secondary data. This is because of the complexity of needs and correlation between disability and age. As such, much of this section focuses on an analysis of primary data, collected through focus groups and surveys.

Primary Findings

- **Poverty.** Residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities.

- **Housing insecurity.** Regionally, one in five (18%) respondents to the survey are precariously housed; this rate rises to one in four (26%) for households that include a member with a disability and falls to 13 percent for non-disability households. Disability households are most likely to be precariously housed in Elk Grove, Sacramento, and Sacramento County, and least likely to be precariously housed in Davis, Roseville, Woodland, and West Sacramento. When seriously looking for housing in the past five years, households that include a member with a disability are twice as likely as non-disability households to have been denied housing to rent or buy (48% v. 24%).

- **Homeownership rates.** Among resident survey participants, households that include a member with a disability are half as likely as non-disability households to own a home (25% v. 53%). Homeownership rates among disability households participating in the survey are highest among West Sacramento (56%), Davis (54%), and Citrus Heights (46%) residents; and lowest in Sacramento (10%), Elk Grove (18%), and Sacramento County (21%).

- **Housing challenges.** Like other residents of the region, a lack of affordable housing to rent or buy is a major challenge for residents with a disability, particularly those relying on disability benefit income. For those with mobility or sensory accessibility needs, finding suitable affordable housing is even more difficult. One in three (35%) households that include a member with a disability with accessibility needs live in a home that does not meet the accessibility needs of the resident with a disability. residents whose household includes a member with a disability are more likely than non-disability household respondents to:

- Have been displaced in the past five years (34% v. 18%)
- Be unable to find a different place to rent due to poor credit or rental history (26% v. 8%);
- Worry about high crime in the neighborhood (22% v. 14%); and
- Live in a home in poor condition (24% v. 12%).

- **Access to transportation.** Transportation is the most significant barrier residents with disabilities must overcome in many aspects of their lives, but is particularly a barrier to living in the most independent, integrated setting possible. As discussed in the previous section, a lack of access to public transit or prohibitive costs of using public transit is a pressing challenge for many residents with disabilities in the region.

- **Lack of supportive services or spectrum of supportive housing options.** Stakeholder focus group participants identified a lack of supportive housing services as a critical need in helping the region's most vulnerable residents, including those with mental illness, to remain living in the most independent setting possible.

- **Lack of access to employment opportunities.** Only 39 percent of working age residents with disabilities are in the labor force and unemployment rates are high. The low labor force participation rates of residents with disabilities are suggestive of barriers to entering the labor force and high unemployment rates of those in the labor force indicate barriers to securing employment.

Disability Civil Rights Milestones

The movement for legal recognition and affirmation of the civil rights of people with disabilities in all aspects of American life first gained momentum in the 1950s as parents of children with developmental disabilities advocated for alternatives to institutionalization.

In California, the 1965 report by the Legislature's Subcommittee on Mental Health, "The Undeveloped Resource: A Plan for the Mentally Retarded of California," recommended "the State to accept responsibility for persons with mental retardation prior to state hospital admission through regional community-based services that would provide 'diagnosis, counseling and continuing services.'"[1] In response to the report, the legislature passed Assembly Bill 691 implementing some of the recommendations and piloting two community-based regional centers tasked with advocating on behalf of residents with developmental disabilities, developing services, and maintaining records. These two regional centers represent the first non-institutional settings providing services for Californians with developmental disabilities and are the foundation for the Lanterman Act

[1] https://lanterman.org/uploads/info_resources_general/Lanterman-50thHistory-r6(Blue)(web)_final.pdf

(Assembly Bill 225) signed into law in 1969. The preamble to the Lanterman Act codifies principles of independence and integration, and the State's responsibility to provide facilities and services to enable community-based living. These groundbreaking elements include[2]:

- "The state of California accepts a responsibility for its mentally retarded citizens and an obligation to them which it must discharge."
- "A pattern of facilities and services should be established which is sufficiently complete to meet the needs of each mentally retarded person, regardless of age or degree of handicap, and at each stage of life's development."
- "Services should be available throughout the State to prevent the dislocation of persons from their home communities."
- "Services should be available for mentally retarded persons that approximate the pattern of everyday living available to non-disabled people of the same age."
- "Evidence must be provided that services have resulted in more independent, productive and normal lives for the persons being served."

Implementation of the Lanterman Act led to development of 21 regional centers, public-non-profit community-based organizations tasked with service provision. The Sacramento Valley region is served by the Alta Regional Center.[3] Over time the Lanterman Act has been amended to be inclusive of all residents with developmental disabilities.

California is also the birthplace of centers for independent living, with the first established in Berkeley in 1972. Centers for independent living are operated and managed by people with disabilities, and their mission is to support the ability of people with disabilities to "achieve their maximum potential" including living in the most independent, integrated community setting desired.

Inspired by the civil rights victories of the 1960s, culminating in the passage of the 1965 Civil Rights Act, disability rights activists began to push for federal legislation prohibiting discrimination on the basis of disability. At the Federal level, Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 701) was the first legislative victory; Section 504 recognized the civil rights of people with disabilities, explicitly prohibiting discrimination

[2] https://lanterman.org/uploads/info_resources_general/Lanterman-50thHistory-r6(Blue)(web)_final.pdf

[3] https://www.altaregional.org/sites/main/files/file-attachments/acrc_2017_final_pc_year_end_rpt.pdf

against people with disabilities in programming or activities conducted by the Federal government or receiving Federal funding.[4]

Other Federal disability rights milestones include:

- In 1970, the Urban Mass Transportation Act required local governments to ensure that public transportation facilities and services are accessible to people with disabilities and seniors.
- In 1975, Congress passed the Education for All Handicapped Children Act mandating "free and appropriate public education" in "the least restrictive environment" for children with disabilities. In 1990 this Act was expanded and updated by the Individuals with Disabilities Education Act (IDEA).
- In 1988, the Federal Fair Housing Act was amended to include disability as a protected class, extending the promise of equal housing opportunity to people with disabilities.
- In 1990, Congress passed the Americans with Disabilities Act (ADA), a landmark disability civil rights act. ADA requires public accommodations in all government facilities and services and reasonable accommodations in public areas of private facilities.

Integration of Housing and Services

Despite state and federal legislation affirming the civil rights of persons with disabilities, institutionalization and *de facto* segregation persisted in communities across the country. Laws on the books did not necessarily translate into implementation, so people with disabilities continued to advocate for implementing regulations and needed funding. Legal battles ensued, culminating in the landmark 1999 *Olmstead* decision.

Olmstead ruling. The Supreme Court's 1999 decision in *Olmstead v. L.C.* requires states "eliminate unnecessary segregation of persons with disabilities and to ensure that persons with disabilities receive services in the most integrated setting appropriate to their needs."[5] This landmark civil rights decision held that Title II of the Americans with Disabilities Act (ADA) prohibits unjustified segregation of individuals with disabilities.[6] While the decision addressed the needs of individuals seeking to leave institutional settings, it

[4] "No otherwise qualified individual with a disability in the United States, as defined in section 705 (20) of this title, shall, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." https://www.dol.gov/oasam/regs/statutes/sec504.htm

[5] https://www.ada.gov/olmstead/

[6] https://www.ada.gov/olmstead/q&a_olmstead.htm

also applies to the state's provision of treatment, services, and supports to prevent institutionalization. To establish compliance with Title II of the ADA, the Supreme Court allowed public agencies the opportunity to develop plans (known as *Olmstead* Plans) to comply with the decision's integration mandate, rather than compliance through litigation.

Although decades ahead of much of the country due to the Lanterman Act, California adopted the State's Olmstead Plan in 2003. It provides a framework to ensure that state legislation, regulations, policies, and programs comply with the *Olmstead* ruling. The State has an Olmstead Committee which produced a November 2012 update[7] to the plan and in March 2019 provided recommendations to Governor Newsome's transition team.[8] The study team was unable to identify State documents reporting *Olmstead* implementation progress. A history of the Lanterman Act[9] suggests that funding for regional centers and attendant services to support community living have suffered deep State budget cuts since the early 2000s due to budget deficits and the Great Recession. This has also led to a greater reliance on federal funding for community-based living supports, often referred to as Long Term Supportive Services, or LTSS.

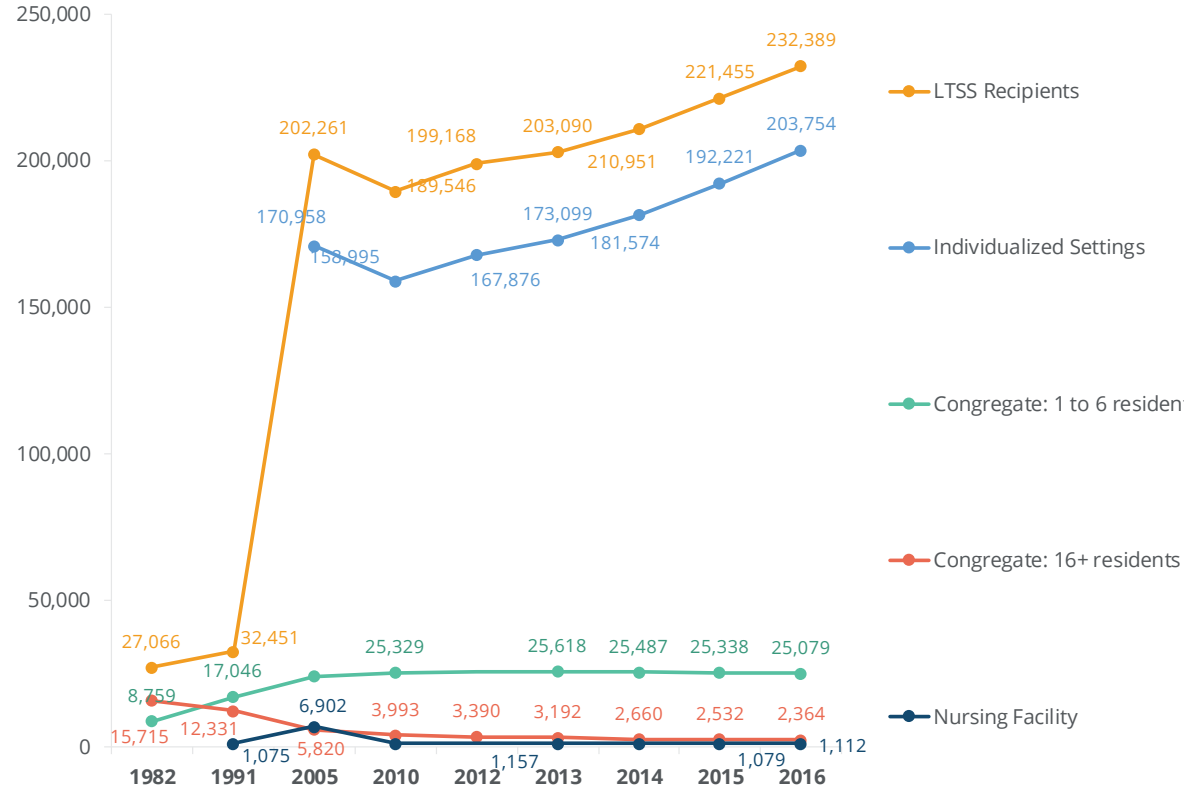
Progress toward deinstitutionalization. Figure V-1 demonstrates the growth in the number of Californians receiving LTSS and living in individualized settings. As shown, the number of residents with IDD living in congregant and institutional settings remained relatively stable from 2013 through 2016, the most recent year of data available. Over the same period, the number of residents living in individualized settings continued to grow steadily.

[7] https://www.chhs.ca.gov/wp-content/uploads/2017/06/Committees/Olmstead-Advisory/California-Olmstead-Plan-Update-November-2012.pdf

[8] https://www.chhs.ca.gov/wp-content/uploads/2019/03/Olmstead-Advisory-Committee-Transition-DRAFT.docx

[9] https://lanterman.org/uploads/info_resources_general/Lanterman-50thHistory-r6(Blue)(web)_final.pdf

Figure V-1.
Trends in In-Home and Residential Supports for People with Intellectual or Developmental Disabilities, California, 1982-2016



Note: LTSS = Long Term Supports and Services. Congregate settings of 7 to 15 residents not shown for simplicity. Individualized settings include the resident's own home, a family home, or a host/family foster home.

Source: Root Policy Research from Larson, S.A., Eschenbacher, H.J., Anderson, L.L., Taylor, B., Pettingell, S., Hewitt, A., Sowers, M., & Bourne, M.L. (2018). In-Home and Residential Long-Term Supports and Services for Persons with Intellectual or Developmental Disabilities: Status and trends through 2016. Minneapolis: University of Minnesota, Research and Training Center on Community Living, Institute on Community Integration. https://risp.umn.edu/

Another approach to understanding the extent to which residents with disabilities are able to choose community living is to look at the population of group quarters. Data on the number of residents with disabilities living in group quarters—correctional facilities, skilled nursing facilities, and non-institutionalized group settings—are only available at the state level. As shown in Figure V-2, persons with disabilities comprise 11 percent of California's population, and 34 percent of the group quarters population. Overall, 7 percent of Californians with disabilities live in group quarters, compared to 2 percent of the population without a disability.

- As estimated by the ACS, nearly 22,000 Californians with disabilities between the ages of 18 and 64 live in non-correctional institutional settings (i.e., skilled nursing facilities[10]).

- People with disabilities comprise 32 percent of the California adult corrections population, nearly three times the rate we would expect based on share of population alone.

Figure V-2.
Residents of Group Quarters, by Disability Status, State of California, 2017

	With a Disability		No Disability		Total	
Total population	4,266,020	11%	34,716,827	89%	38,982,847	100%
Group quarters population	279,795	34%	534,570	66%	814,365	100%
% Living in group quarters	7%		2%		2%	
Institutionalized group quarters						
Adult correctional facilities	55,909	32%	170,831	89%	226,740	62%
Skilled nursing facilities	106,892	61%	4,781	2%	111,673	30%
Ages 18 to 64	*21,874*		*1,593*		*23,467*	
65+	*85,018*		*3,188*		*88,206*	
Other institutionalized setting	11,152	6%	16,742	9%	27,894	8%
Total institutionalized	**173,953**	**100%**	**192,354**	**100%**	**366,307**	**100%**
Non-institutionalized group quarters						
Non-student group housing	97,457	92%	148,648	43%	246,105	55%
Student housing	8,385	8%	193,568	57%	201,953	45%
Total non-institutionalized	**105,842**	**100%**	**342,216**	**100%**	**448,058**	**100%**
Group quarters population						
Under age 18	4,339	2%	18,262	3%	22,601	3%
18 to 64	156,182	56%	501,148	94%	657,330	81%
65+	119,274	43%	15,160	3%	134,434	17%
		100%		100%		100%

Source: Root Policy Research from 2013-2017 ACS.

State and local in-home and residential supports. For many residents with disabilities, the promise of the disability civil rights movement, the Lanterman Act, Section 504 of the ADA, and the *Olmstead* decision—the opportunity to live in the most integrated setting—is not possible without LTSS, including In-Home Supportive Services (IHSS). In addition, people with disabilities living in the community may be at risk of

[10] We believe that the ACS definition of skilled nursing facility is inclusive of the large (16+ resident) congregate living settings shown in Figure V-1.

institutionalization if IHSS supports are insufficient. Disability Rights California provides a detailed overview of Medi-Cal's IHSS programs that help people with disabilities live in the most independent setting desired.[11] If desired, IHSS is designed to be self-directed, allowing residents with disabilities to hire their own providers. After a resident applies for the program, a county social worker visits the resident to determine eligibility.[12] In Sacramento County[13], Yolo County[14], and Placer County[15] residents can call an intake line to begin the application process. For residents with disabilities whose independent living needs extend beyond the capabilities of personal care attendants or other IHSS-funded supports, a Home and Community-Based Services (HCBS) waiver program may fund needed services. Medi-Cal has a number of specialized HCBS programs for different populations based on type of disability or other circumstances. The HCB Alternatives Waiver can provide funding for transitional case management and community transition services to help residents transition from institutional settings like nursing homes to the community.

As discussed throughout this section, funding constraints for supportive services for people with disabilities, including those with mental illness, strain the system and may jeopardize the ability of residents with disabilities to achieve or maintain stability living in community.

Population Profile

This section examines the population characteristics of residents with a disability living in the Sacramento Valley.

Age. Figure V-3 demonstrates that the incidence of disability increases as we age. For example, about 6 percent of regional residents between the ages of 18 to 34 have a disability, compared to 52 percent of residents ages 75 and older. While the pattern of increased incidence of disability by age holds true across communities, there are variations. For example, older adults living in West Sacramento are more likely than older adults in Davis to have a disability. Differences in the prevalence of disability by community is likely a function of numerous factors ranging from access to transit, housing types, services available to support aging in place, disparities in health outcomes, income and access to preventative health care, among others.

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[11] https://www.disabilityrightsca.org/publications/medi-cal-programs-to-help-you-stay-in-your-own-home-or-leave-a-nursing-home

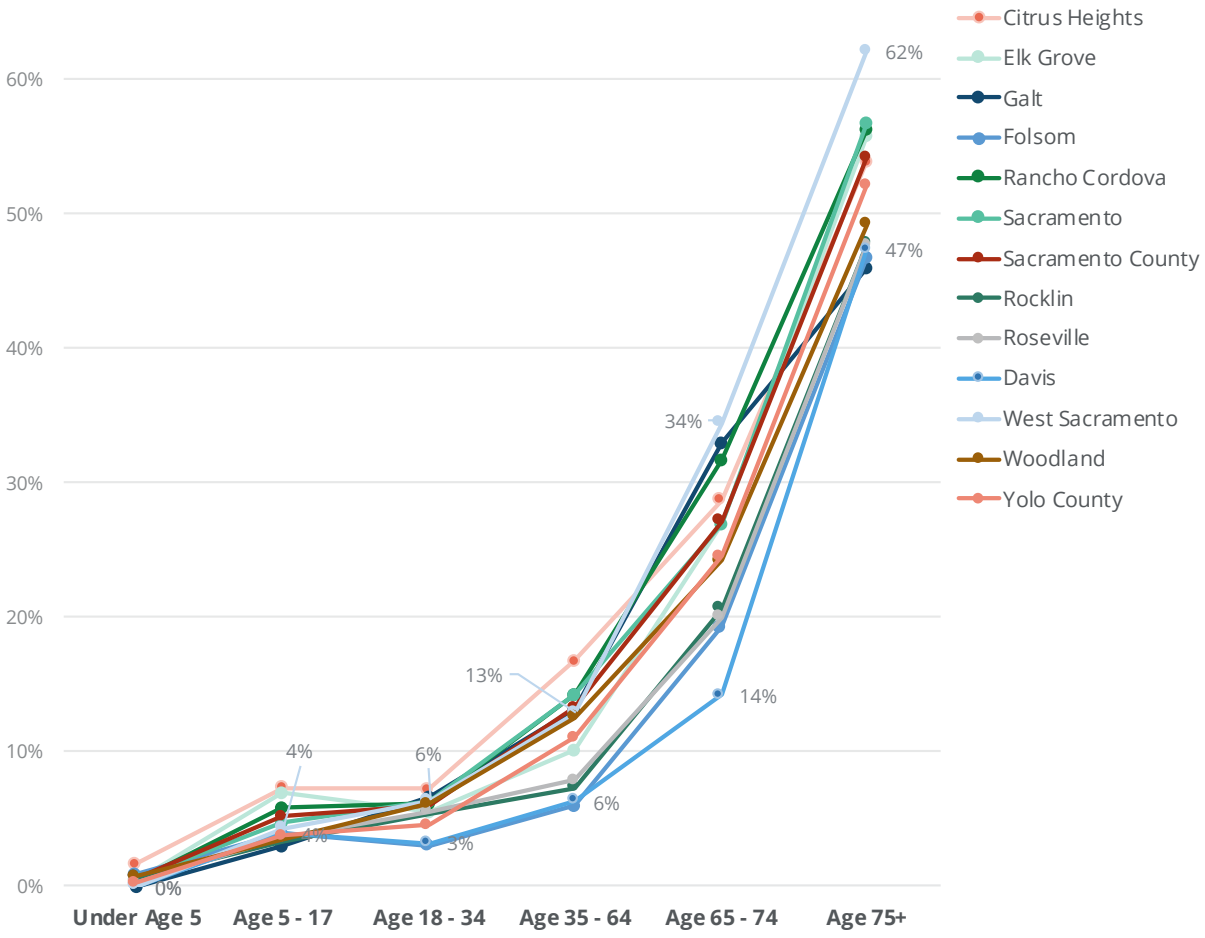
[12] https://www.cdss.ca.gov/In-Home-Supportive-Services

[13] http://www.dcfas.saccounty.net/SAS/Pages/In-Home-Supportive-Services/SP-In-Home-Supportive-Services.aspx

[14] https://www.yolocounty.org/health-human-services/adults/in-home-supportive-services

[15] https://www.placer.ca.gov/2339/In-Home-Supportive-Services-IHSS

Figure V-3.
Share of Residents with Disabilities by Age Cohort, 2017

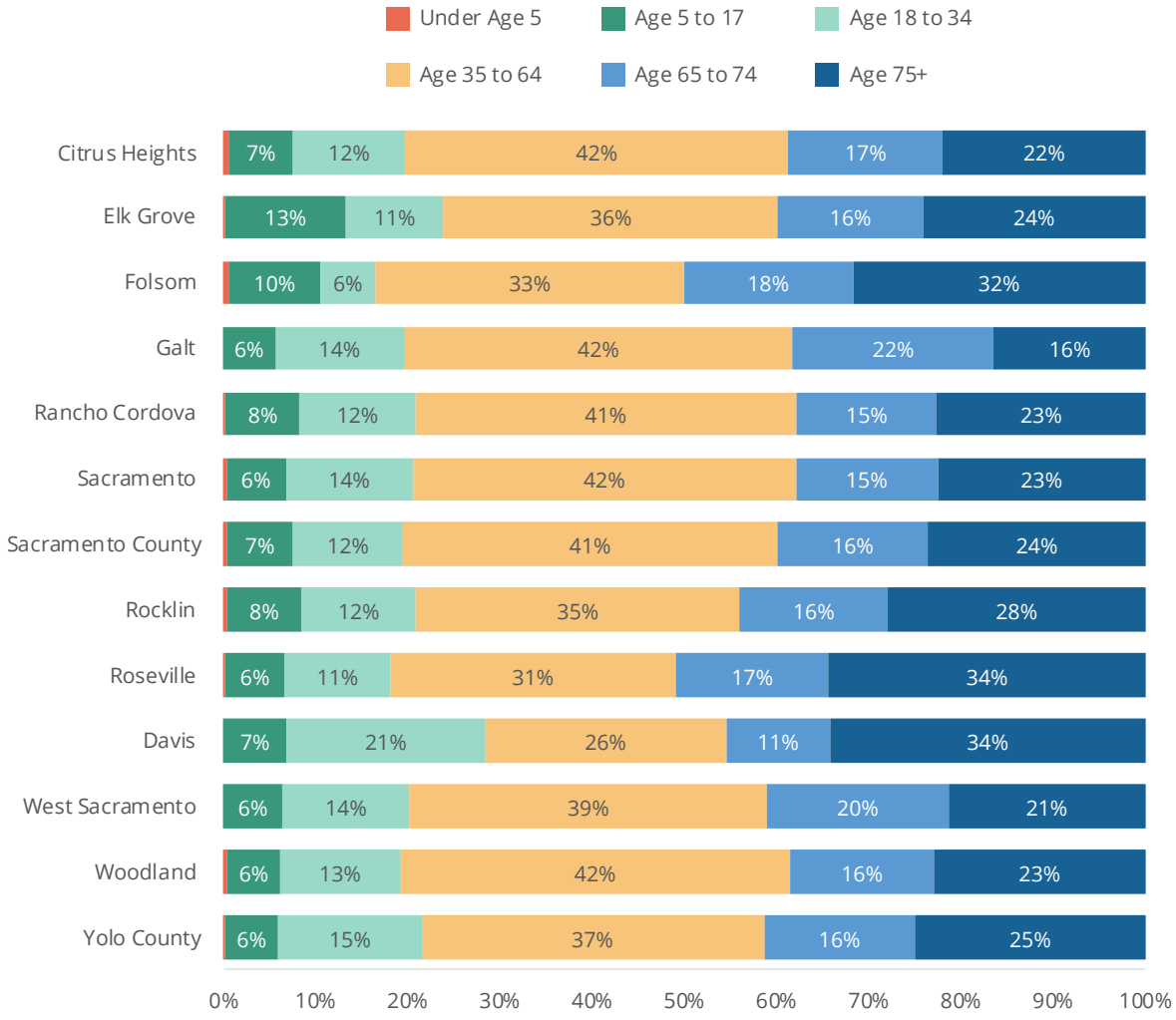


Source: Root Policy Research 2013-2017 ACS. Isleton population too small to report disability by age.

Figure V-4 presents the age distribution of residents with disabilities by jurisdiction. The median age of residents with disabilities in participating jurisdictions ranges from 35 to 64, with the exception of residents of Roseville (median age range is 65 to 74). Compared to other communities in the region, residents with disabilities in Davis, Folsom and Roseville are more likely to be age 65 and older.

In general, children and young adults with disabilities comprise about one in five residents with disabilities in a community. The exception are young people with disabilities in Davis, who comprise 28 percent of the disability population. This higher share may be associated with the university.

Figure V-4.
Age Distribution of Residents with a Disability, by Jurisdiction



Source: Root Policy Research 2013-2017 ACS. Isleton population too small to report disability by age.

Household size and composition. The resident survey provides information about the household size and composition of Sacramento Valley residents with disabilities.[16] The regional median household size among survey respondents whose household includes a member with a disability is two members, and 17 percent live in large households (five or more members).

[16] It is important to note that data from the survey for Sacramento County *exclude* responses from Sacramento city, Rancho Cordova, Citrus Heights, and Elk Grove. More detail about the survey approach and analysis is found in Section VII.

- In four communities—Elk Grove, Rancho Cordova, Sacramento County, and Davis—the median household size of households that include a member with a disability is three.
- Residents with a disability are somewhat more likely to live in a large household if they live in Elk Grove (24% in large households) or Rancho Cordova (24%).

Types of household composition also vary by jurisdiction among survey respondents from disability households. Among households that include a member with a disability[17]:

- About one in three have **children in the home** (34%) under the age of 18. Among households that include a member with a disability, residents of Citrus Heights (28%) and West Sacramento (28%) are least likely to have children under 18.
- Nearly one in four (23%) **live in multigenerational households**. Multigenerational households comprise a greater proportion of Roseville (30%) households with a member with a disability and a smaller share in Rancho Cordova (15%).
- One in five (21%) **live alone**. Compared to the region, residents with a disability are less likely to live alone if they live in Rancho Cordova (15%).
- One in five (20%) **are single parent households**. Single parents comprise a smaller share of disability households in Citrus Heights (12%) compared to the region.
- About one in seven (15%) **live with a spouse/partner and children**. This share is similar across all communities in the region.
- About one in eight (13%) **live with a spouse/partner only**. Compared to the region, this household type is higher among Citrus Heights households that include a member with a disability (19%).
- About one in 10 (11%) **live in households that include roommates/friends**. In Sacramento County, one in five (20%) disability households include roommates/friends, nearly twice the regional share, and about one in 20 (4%) in Roseville less than half the regional share.

Type of disability. Figure V-5 presents the number of residents with disabilities by jurisdiction and shows the prevalence of different types of difficulties captured in the 2017 ACS. Note that an individual may have one or more types of difficulties.

[17] Note that the household member with a disability may be the respondent or another member of the household (i.e., the respondent's child, roommate, or family member).

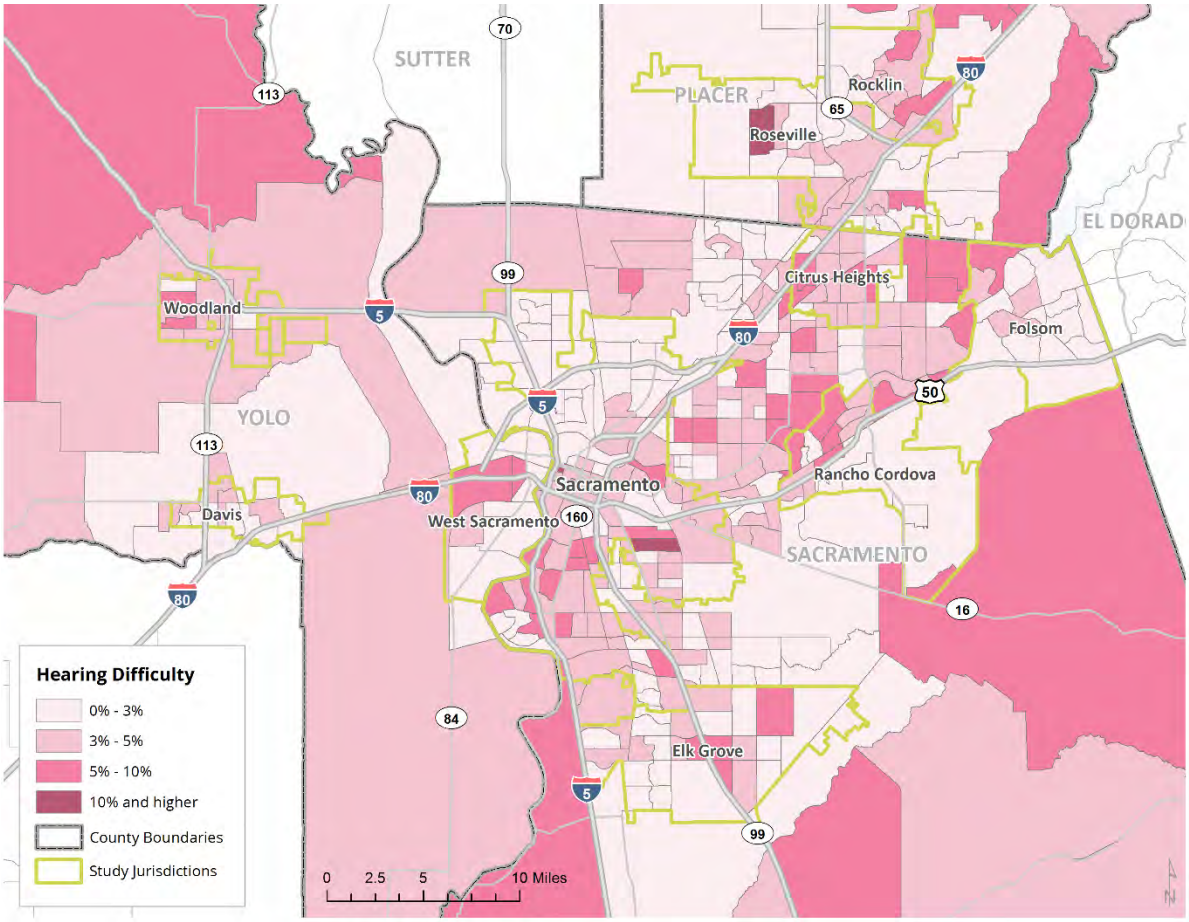
Figure V-5.
Disability Population, Type of Difficulty, by Jurisdiction

	Residents with a Disability	Type of Difficulty					
		Vision Difficulty	Hearing Difficulty	Ambulatory Difficulty	Cognitive Difficulty	Self-care Difficulty	Independent Living Difficulty
Citrus Heights	14,240	1,758 12%	3,887 27%	7,367 52%	6,241 44%	3,053 21%	5,089 36%
Elk Grove	18,586	2,343 13%	5,835 31%	8,173 44%	8,086 44%	4,913 26%	9,406 51%
Galt	5,779	788 14%	1,366 24%	2,562 44%	2,342 41%	1,135 20%	2,022 35%
Folsom	3,512	465 13%	872 25%	2,199 63%	890 25%	676 19%	1,086 31%
Rancho Cordova	9,925	1,295 13%	2,205 22%	5,504 55%	4,657 47%	2,728 27%	4,577 46%
Sacramento	57,926	10,203 18%	13,284 23%	30,061 52%	23,626 41%	13,263 23%	27,476 47%
Sacramento County	178,301	29,845 17%	43,983 25%	90,359 51%	72,955 41%	41,962 24%	79,480 45%
Rocklin	4,287	623 15%	2,009 47%	1,558 36%	895 21%	831 19%	1,452 34%
Roseville	13,631	2,028 15%	3,888 29%	6,196 45%	5,770 42%	2,283 17%	4,905 36%
Davis	5,811	863 15%	1,699 29%	2,367 41%	2,352 40%	577 10%	1,610 28%
West Sacramento	5,806	804 14%	1,991 34%	3,135 54%	2,097 36%	1,376 24%	2,935 51%
Woodland	6,823	1,289 19%	2,248 33%	3,483 51%	2,759 40%	1,121 16%	2,638 39%
Yolo County	22,666	3,697 16%	7,238 32%	11,228 50%	8,432 37%	3,456 15%	8,424 37%

Source: Root Policy Research from the 2013-2017 ACS.

Figures V-6 through V-11 present where residents with disabilities live by type of difficulty. Darker shading indicates a greater proportion of residents with a particular difficulty. As shown in Figure V-6, residents with a hearing difficulty live throughout the region. More rural Census tracts and tracts located between I-80 and Highway 50 and along I-5 south of Sacramento tend to have a higher concentration of residents with hearing difficulty.

Figure V-6.
Percent of Residents with Hearing Difficulty, by Census Tract

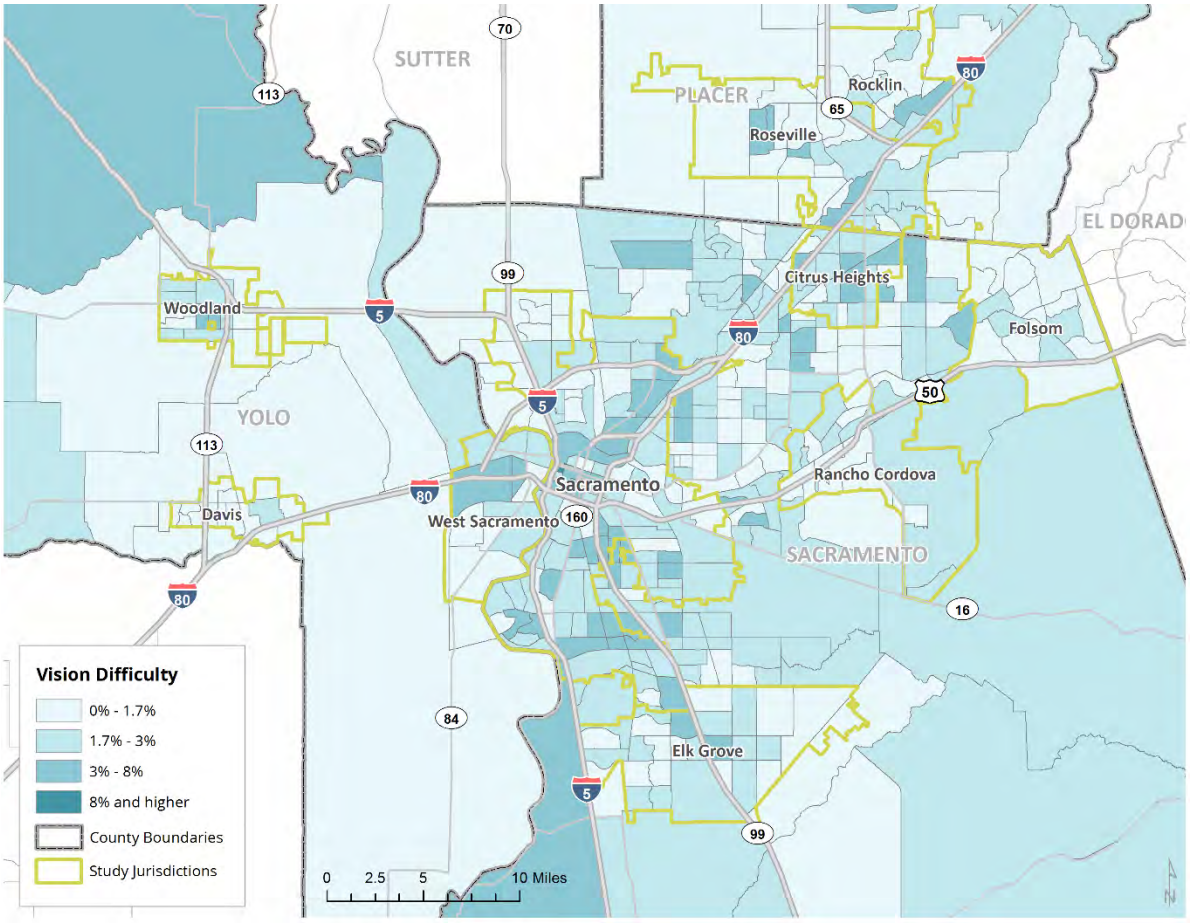


Note: The ACS defines hearing difficulty as being deaf or having serious difficulty hearing.

Source: Root Policy Research from the 2013-2017 ACS.

As with residents with a hearing difficulty, residents with a vision difficulty live throughout the region. Similar to residents with a hearing difficulty, residents with a vision difficulty are slightly more concentrated along I-80 northeast of Sacramento and south between I-5 and Highway 99.

Figure V-7.
Percent of Residents with Vision Difficulty, by Census Tract

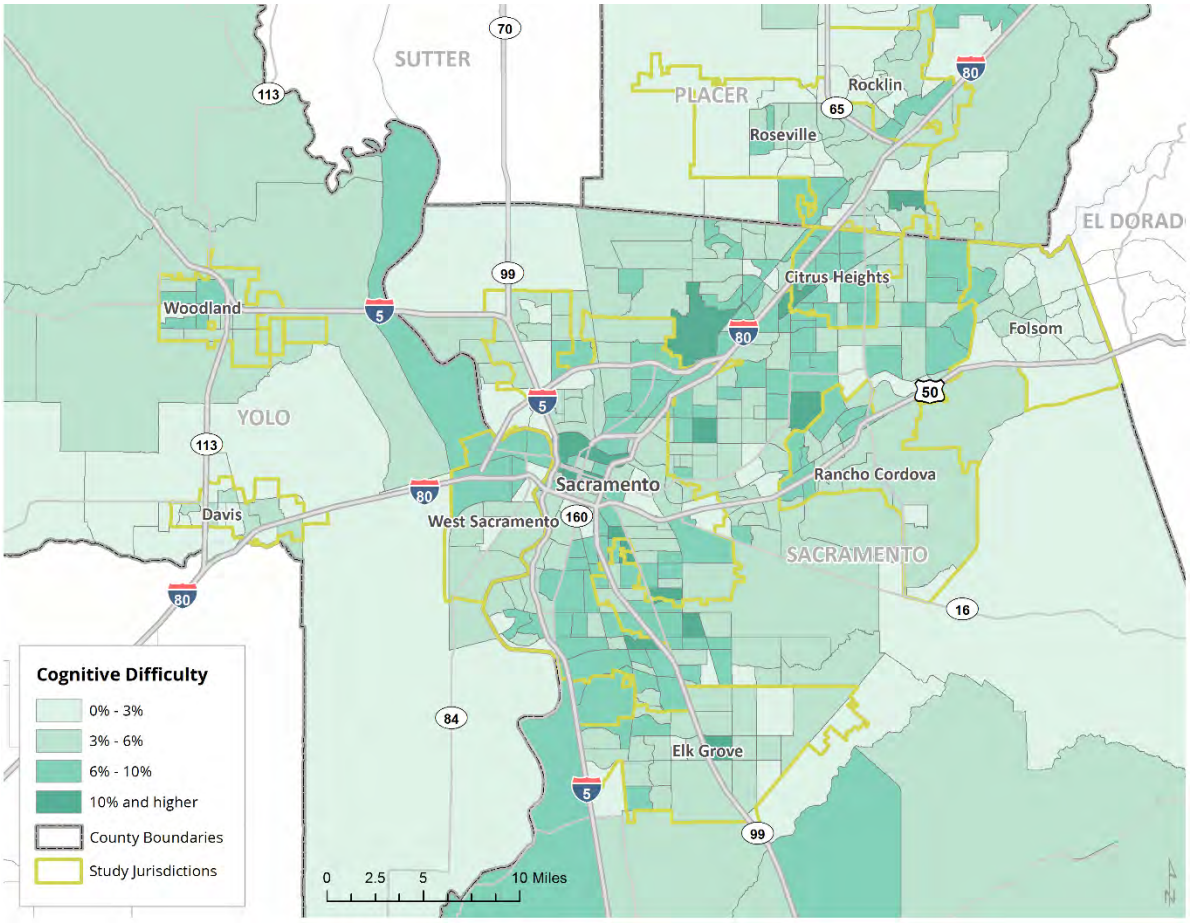


Note: The ACS defines vision difficulty as being blind or having serious difficulty seeing even when wearing glasses.

Source: Root Policy Research from the 2013-2017 ACS.

Figure V-8 presents the share of residents with a cognitive difficulty by Census tract. While residents with a cognitive difficulty live throughout the region, the Census tracts with the greatest concentration are found in the City of Sacramento, Sacramento County, Citrus Heights, Rancho Cordova, and Elk Grove.

Figure V-8.
Percent of Residents with Cognitive Difficulty, by Census Tract

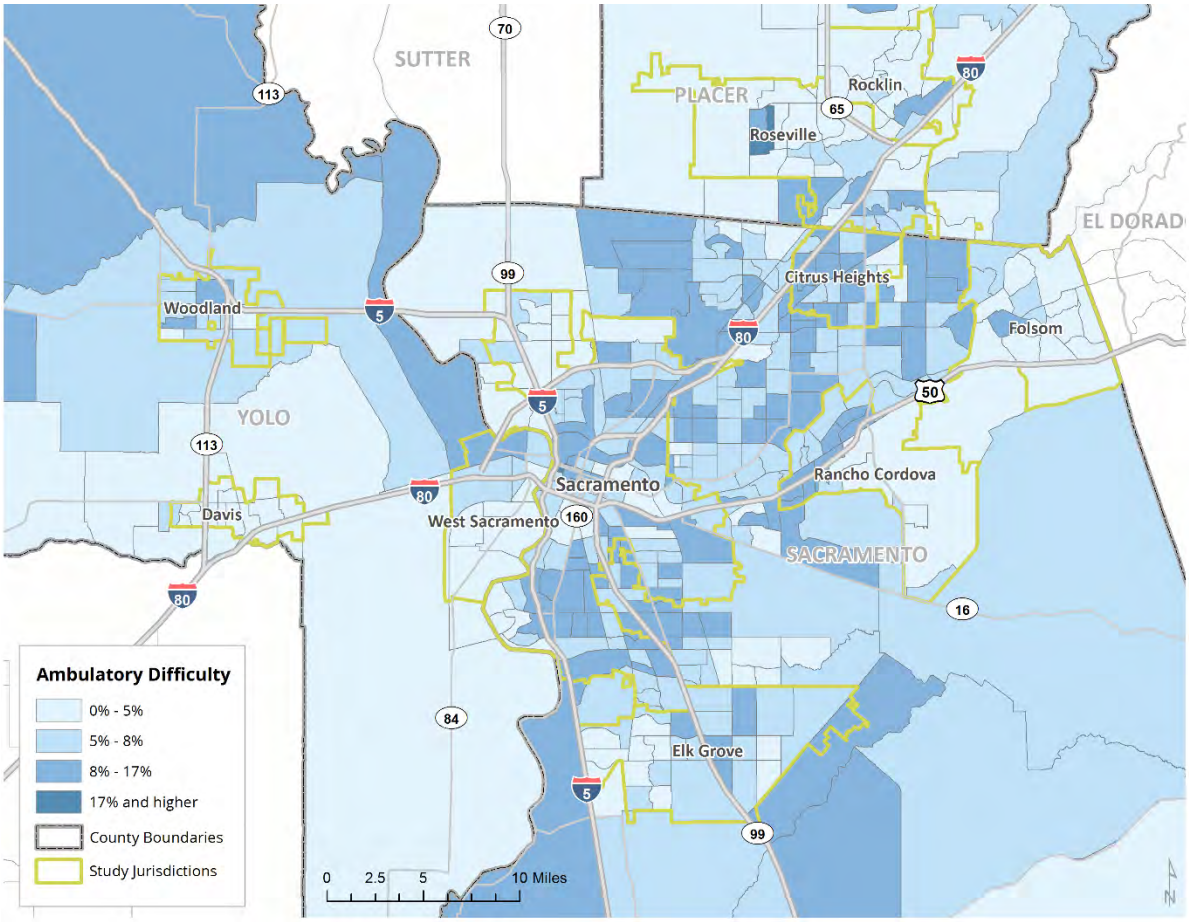


Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

The Census tract with the greatest concentration of residents with ambulatory difficulty is found in Roseville, likely due to the concentration of older adults aging in place in Roseville. As shown in Figure V-9, residents with ambulatory difficulty live throughout the region, but are least likely to live in Davis. This is likely due to the younger population of Davis as well as the relatively higher cost of housing.

Figure V-9.
Percent of Residents with Ambulatory Difficulty, by Census Tract

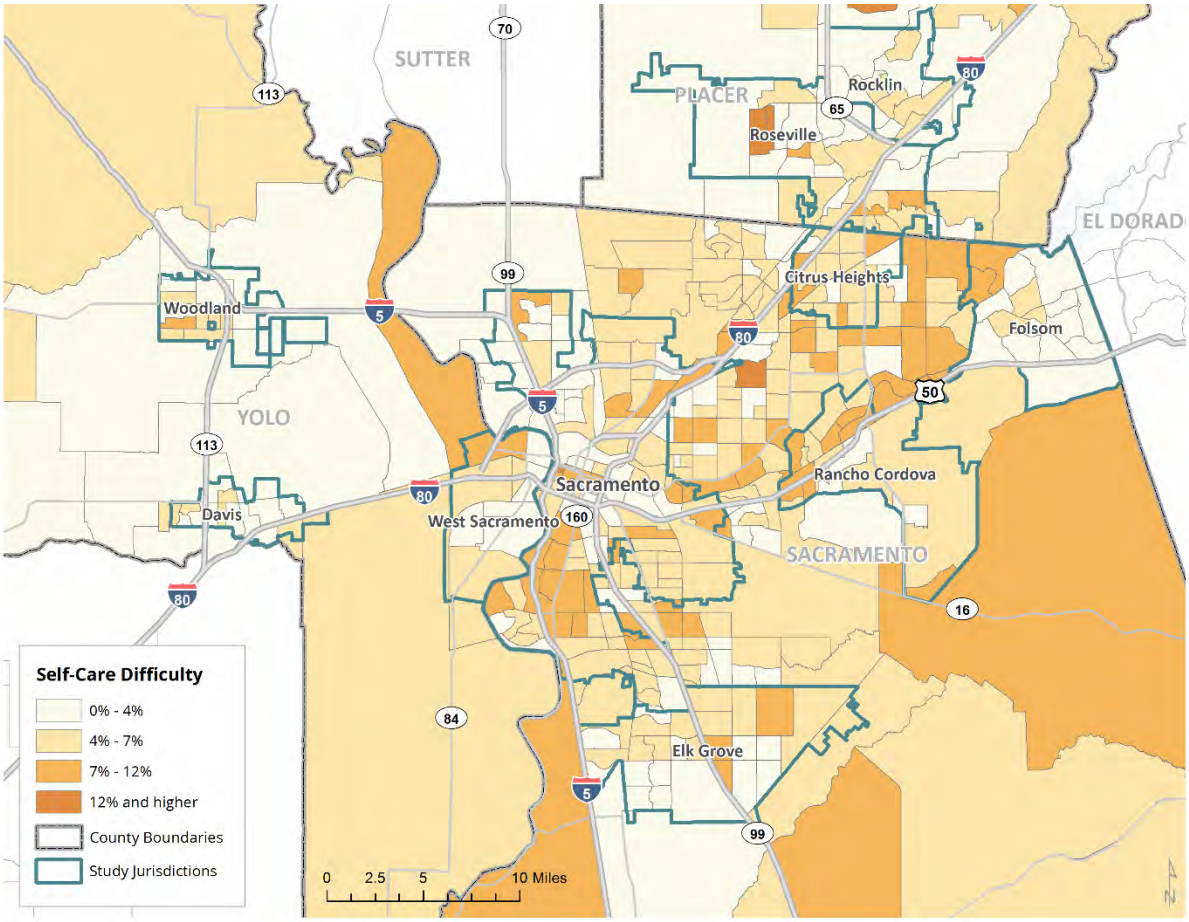


Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

Source: Root Policy Research from the 2013-2017 ACS.

Figure V-10 maps the concentration of residents with a self-care difficulty by Census Tract. The Census tracts with the greatest proportion of residents with self-care difficulty are found in Roseville and Sacramento County. As with ambulatory difficulty, residents with a self-care difficulty are least likely to live in a Davis Census tract, compared to other communities.

Figure V-10.
Percent of Residents with Self-Care Difficulty, by Census Tract

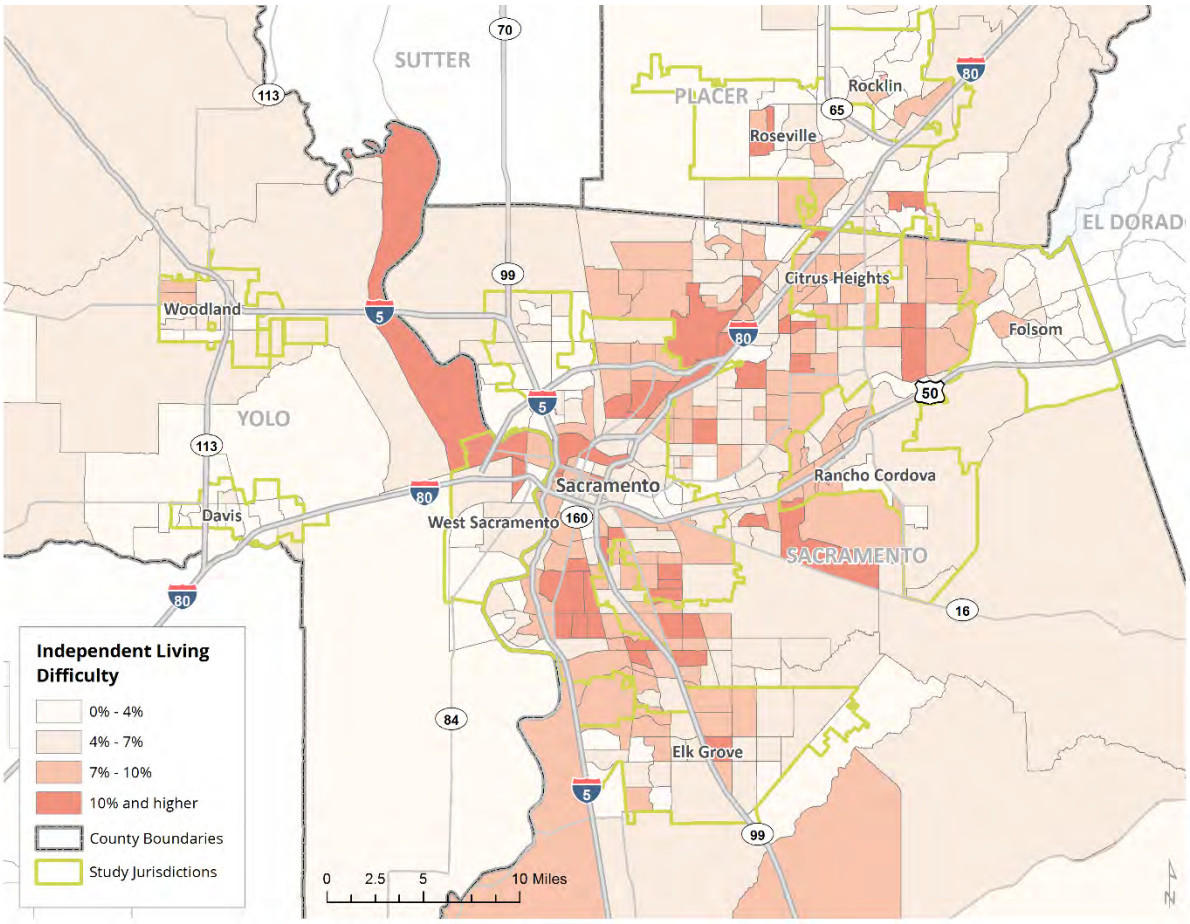


Note: The ACS defines self-care difficulty as having difficulty dressing or bathing.

Source: Root Policy Research from the 2013-2017 ACS.

Residents with independent living difficulties are more likely to live along the I-80 corridor northeast of Sacramento, and between I-5 and highway 99 south of Sacramento. Residents with independent living difficulties are less likely to live in Davis than other communities.

Figure V-11.
Percent of Residents with Independent Living Difficulty, by Census Tract



Note: The ACS defines independent living difficulty as having difficulty doing errands alone, such as visiting a doctor's office or going shopping, due to a physical, mental, or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

Income and poverty. Figure V-12 presents the median income of residents with a disability, no disability, and the difference between the two, by jurisdiction. Among residents with disabilities age 16 and older with income from earnings earn less than residents without a disability. As shown, the gap in median earnings is smallest among residents of Rancho Cordova and greatest among residents of Roseville. Gaps in earnings can be explained by many factors, including limitations in earnings for people with a disability participating in benefits programs, earnings from labor in sheltered workshops, as well as being paid less than an employee without a disability performing the same tasks. Attributing the magnitude of the gap to each of these, and other, reasons for differences in earnings is between residents with and without a disability is beyond the scope of this

study; median earnings are presented to provide insight into income and poverty on the basis of disability.

Figure V-12.
Median Earnings

Note:
Residents ages 16 and older with earnings. Data available only for jurisdictions shown.

Source:
Root Policy Research from 2013-2017 ACS.

	Median Earnings		
	With a Disability	No Disability	Difference
Citrus Heights	$21,386	$31,578	($10,192)
Elk Grove	$32,612	$42,864	($10,252)
Rancho Cordova	$26,329	$31,386	($5,057)
Sacramento	$24,222	$32,447	($8,225)
Sacramento County	$25,265	$34,158	($8,893)
Roseville	$25,231	$46,762	($21,531)
Placer County	$26,942	$43,461	($16,519)
Yolo County	$22,036	$29,735	($7,699)

Among all respondents to the Sacramento Valley Fair Housing Survey[18] conducted for this study, the median household income is $25,000 up to $50,000. Among survey respondents whose household includes a member with a disability, nearly three in five (59%) have annual household incomes less than $25,000 compared to 16 percent of respondents whose household does not include a member with a disability.

The share of disability households with incomes less than $25,000 participating in the survey varied by jurisdiction[19]:

- Sacramento County (76% have incomes less than $25,000);
- Sacramento City (61%);
- Rancho Cordova (52%);
- Citrus Heights (48%);
- Roseville (31%); and
- West Sacramento (26%).

[18] See Section VII. Community Engagement Findings for a comprehensive analysis of the survey.

[19] Sample sizes of households that include a member with a disability are too small (n<40) to report for Elk Grove, Rocklin, Davis, and Woodland.

The share of disability households with incomes below also $25,000 varies by housing situation. Overall, 13 percent of Sacramento Valley homeowners whose household includes a member with a disability have household incomes less than $25,000 compared to 67 percent of disability renter households and 87 percent of those who are precariously housed[20].

Disability income. The Supplemental Security Income (SSI) program is a federal cash assistance program providing monthly benefits to eligible low income residents with a disability, residents who are blind, and older adults. In 2018, the maximum monthly federal SSI payment for individuals was $750 per month and $1,125 for couples. Recipients of SSI are able to earn some income, but SSI payments decrease if income exceeds a monthly limit. In California, SSI is supplemented by the State Supplemental Payment (SSP) Figure V-13 presents Federal SSI monthly maximum SSI payments, the SSP monthly maximum payments, income limits, and monthly income. An individual receiving the monthly federal maximum and earning the monthly maximum income from wages will have a monthly income of $2,335 and an annual individual income of $28,000.

Figure V-13.
Monthly Federal SSI Income, 2018

Note:

If income exceeds monthly income limits, the monthly SSI payment is reduced. SSP is the California State Supplemental Payment.

Source:

Root Policy Research from Social Security Administration Publication No. 05-10003, February 2018 and https://ca.db101.org/.

	Individual	Couple
Monthly SSI Payment (maximum)	$750	$1,125
Monthly CA State SSP (maximum)	$161	$407
SSI Monthly Income Limits		
Income only from wages	$1,585	$2,235
Income not from wages	$770	$1,145
Maximum total income		
If income earned from wages	$2,335	$3,360
If income not earned from wages	$1,520	$2,270
If no additional income	$911	$1,532

Not all residents with a disability meet the eligibility requirements for receipt of SSI, and SSI is not the only federal benefit program available to people with disabilities. Among survey respondents whose household includes a member with a disability, 25 percent report receiving disability benefits of some type, including SSI.

Poverty. Figure V-14 presents the proportion of residents living in poverty by age and disability status. In general, **residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities**. Residents of Davis are the exception in this age cohort; in Davis there is no difference in the poverty rate between residents ages 18 to 64 with and without

[20] Precariously housed includes residents who are currently homeless, those staying with friends or family, but not on the lease ("couch-surfing"), or living in transitional or temporary housing.

a disability. In Yolo County overall, the disparity in poverty rate for non-senior adults is only 5 percentage points.

Children under the age of 18 with a disability are more likely than children without a disability to live in poverty with a few exceptions, and the size of the difference in poverty rates ranges widely among the participating jurisdictions. Children with a disability in West Sacramento are twice as likely as their neighbors without a disability to be in poverty. Nearly two in five (39%) of children with a disability in Galt live in poverty, compared to 21 percent of Galt children without a disability. Children with a disability living in Rocklin or Davis are about as likely as children without a disability to live in poverty.

Figure V-14.
Percent of Population in Poverty, by Age Cohort and Jurisdiction

	Under Age 18 % in Poverty		Ages 18 to 64 % in Poverty		Age 65 and Older % in Poverty	
	With Disability	*No Disability*	*With Disability*	*No Disability*	*With Disability*	*No Disability*
Citrus Heights	32%	16%	24%	12%	11%	4%
Elk Grove	21%	11%	17%	8%	8%	7%
Folsom	12%	5%	13%	4%	10%	5%
Galt	39%	21%	24%	12%	19%	8%
Rancho Cordova	31%	20%	24%	13%	10%	8%
Sacramento	36%	27%	34%	17%	17%	10%
Sacramento County	30%	22%	29%	14%	14%	8%
Rocklin	6%	7%	17%	6%	11%	6%
Roseville	17%	8%	15%	8%	14%	8%
Davis	7%	9%	37%	37%	6%	3%
West Sacramento	44%	22%	31%	14%	17%	9%
Woodland	26%	18%	21%	11%	14%	8%
Yolo County	26%	16%	27%	22%	12%	6%

Source: Root Policy Research from the 2013-2017 ACS.

Figure V-15 presents the share of households receiving food stamps (SNAP program) by households that include a member with a disability and those that do not. Given the prior figures demonstrating higher rates of poverty, lower earned income, and monthly cash benefits, it is not surprising that households that include a member with a disability are generally more likely than other households to receive food stamps. In Folsom, Galt, Rancho Cordova, and Roseville, there is little difference in food stamp program participation rates between households with and without a member with a disability.

Figure V-15.
Households Receiving Food Stamps in the Past Year, by Disability and Jurisdiction

	Disability Households		Non-Disability Households		All Households	
	# Receiving Food Stamps	%	# Receiving Food Stamps	%	# Receiving Food Stamps	%
Citrus Heights	1,705	17%	1,851	8%	3,556	11%
Elk Grove	1,401	11%	1,720	4%	3,121	6%
Folsom	133	3%	457	2%	590	2%
Galt	275	13%	611	11%	886	11%
Rancho Cordova	937	14%	2,668	15%	3,605	15%
Sacramento	8,515	19%	15,872	12%	24,387	13%
Sacramento County	22,407	17%	42,530	11%	64,937	12%
Rocklin	300	7%	585	3%	885	4%
Roseville	503	5%	1,481	4%	1,984	4%
Davis	290	8%	721	3%	1,011	4%
West Sacramento	834	18%	1,442	11%	2,276	13%
Woodland	872	17%	1,528	10%	2,400	12%
Yolo County	2,308	14%	4,105	7%	6,413	9%

Note: Disability households include at least one member with a disability.

Source: Root Policy Research from 2013-2017 ACS.

Accessible and Affordable Housing

This section examines the extent to which persons with disabilities are able to exercise fair housing choice and are housed in the most integrated setting appropriate for their needs.

As specified in federal regulations: "The most integrated setting is one that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act, 42 USC. 12101, et seq., and Section 504 of the Rehabilitation Act of 1973, 29 USC 794. See 28 CFR. part. 35, App. A (2010) (addressing 25 CFR 35.130)." Under this principle, derived from the Supreme Court's decision in *Olmstead vs. L.C.*, institutionalized settings are to be avoided to the maximum possible extent in favor of settings in which persons with disabilities are integrated into the community.

Different types of modifications, accommodations and/or services may be needed to allow individuals with disabilities to live in integrated settings. For example, persons with physical disabilities may need units with universal design or accessibility features, both within the private market and publicly-supported housing stock, specific to their needs. Persons with

other types of disabilities may require access to services and support—e.g., transportation assistance, personal care services—they need to live independently. Many persons with disabilities need housing that is affordable, as well as accessible. Affordability is a particularly acute concern for those relying on disability benefit programs like SSI.

Current housing choice and preferences. Overall, 42 percent of respondents to the survey are homeowners; households that include a member with a disability are half as likely as non-disability households to own a home (25% v. 53%). Homeownership rates among disability households participating in the survey are:

- Highest among West Sacramento (56%), Davis (54%), and Citrus Heights (46%) residents; and
- Lowest in Sacramento (10%), Elk Grove (18%), and Sacramento County (21%).

Regionally, one in five (18%) respondents to the survey are precariously housed[21]; this rate rises to one in four (26%) for households that include a member with a disability and falls to 13 percent for non-disability households. Among households that include a member with a disability, the share who are precariously housed ranges widely among the jurisdictions. Disability households are least likely to be precariously housed in Davis (3%), Roseville (10%), Woodland (12%), and West Sacramento (13%). Households that include a member with a disability are most likely to be precariously housed in Elk Grove (36%), Sacramento (33%), and Sacramento County (27%).

Most important factor when choosing current home. Like the typical regional resident, the greatest proportion of households that include a member with a disability identify "cost/I could afford it" as the most important factor they considered when choosing their current home. Availability of the unit to rent or buy, low crime/safe and liking the neighborhood are all important factors identified by households that include a member with a disability, and are similar factors of importance to regional residents. Compared to regional residents, disability households are slightly more likely to prioritize living near transit when choosing where to live (14% v. 9%), and are slightly more likely to choose where to live because a landlord is willing to rent to them despite bad credit/history of evictions (13% v. 9%). Overall, 7 percent of households that currently include a member with a disability prioritized the accessibility features of their unit when they chose the home. As noted above, the prevalence of disability increases significantly with age and not all people with disabilities require accessibility features in the home, so it is not surprising that only 7 percent identified accessibility features as the most important factor when they chose their home. Further, in focus groups, we found that some residents with accessibility

[21] Precariously housed includes residents who are currently homeless, those staying with friends or family ("couch surfing"), or living in transitional or temporary housing.

needs compromised on access in order to secure housing that met other criteria (affordability, location).

- *"It's so good to be able to get established again; it's nice to have stability and a home." (Disability focus group participant)*

- *"We're (residents of AMIH house) treated the same as any other neighbors." (Disability focus group participant)*

Desire to move. Overall, more than half (56%) of survey respondents would move from their current home or apartment if they had the opportunity. About two in three (67%) households that include a member with a disability would move given the opportunity, compared to 48 percent of households that do not include a member with a disability. Reasons for wanting to move identified by the greatest proportion of respondents are similar to the region for disability households—a bigger home, becoming a homeowner, moving to a different neighborhood, or getting a more affordable place to live. Some key differences in the desire to move between households that include a member with a disability and those that do not are apparent. Households that include a member with a disability are more likely than non-disability respondents to say they want to move because they:

- "Cannot afford my current rent" (37% of renter households that include a member with a disability v. 24% that do not")

- "Need more accessible house or unit for disability" (17% v. 0%);

- Want to "Move out of unsafe conditions (e.g., domestic assault, harassment)" (16% v. 8%); and

- Want to "Be within walking distance of bus or transit" (11% v. 4%).

Denied housing. In the past five years, nearly 7 in 10 (68%) households that include a member with a disability "seriously looked" for a new place to live in the Sacramento Valley, a slightly higher share than survey respondents whose household does not include a member with a disability (62%). Among people who seriously looked for housing in the past five years, households that include a person with a disability are twice as likely as non-disability households to have been denied housing to rent or buy (48% v. 24%).

When asked why they were denied, households that include a member with a disability were about as likely to be denied as non-disability households due to:

- Income too low (56% of respondents whose household includes a member with a disability v. 56% of non-disability respondents);

- Bad credit (46% v. 42%);

- Eviction history (15% v. 13%);
- Landlord didn't allow pets (13% v. 12%);
- Lack of stable housing record (12% v. 10%); and
- Size of household/too many people (7% v. 6%).

Households that include a member with a disability were ***more likely to be denied*** housing to rent or buy than a non-disability respondent due to:

- Landlord didn't accept the type of income I earn (23% of households that include a member with a disability v. 7% of non-disability households);
- Having a Section 8/Housing Choice voucher (15% v. 5%);
- Disability (11% v. 0%);
- Having children (8% v. 3%);
- Service animal/assistance animal/therapeutic animal (7% v. 0%); and
- I requested a reasonable accommodation for my disability (6% v. 0%).

Housing challenges. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Regionally, 77 percent of respondents whose household includes a member with a disability have accessibility needs within or to the home. Overall, **one in three (35%) households** that include a member with a disability with accessibility needs **live in a home that does not meet the accessibility needs of the resident with a disability**. The proportion of households living in homes that do not meet the accessibility needs of the member with a disability varies among the participating partners, ranging from a low of 10 percent of Woodland respondents to 46 percent of Rancho Cordova respondents, with Sacramento County (42%) and Sacramento (39%) rounding out the three jurisdictions where the greatest proportion of disability households live in units that do not meet the accessibility needs of a household member.

Among households with unmet accessibility needs, the improvements or modifications needed include:

- Grab bars (44% of residents whose housing does not meet the accessibility needs of the member with a disability);
- Service or emotional support animal allowed in the home (26%);
- Walk/roll in shower (25%);

- Reserved accessible parking spot by entrance (20%);
- Ramps (19%);
- Wider doors (17%);
- Stair lifts (13%);
- Fire alarm/doorbell made accessible for person with hearing disability/deaf (12%);
- Lower countertops (10%); and
- Alarm to notify if a non-verbal child leaves the home (7%).

Survey respondents had the opportunity to identify whether they experience particular housing challenges. Among all respondents, including households that include a member with a disability, worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of respondents. In addition to these challenges experienced all respondents, residents whose household includes a member with a disability are more likely than non-disability household respondents to:

- Worry about property taxes increasing (45% v. 30%);
- Struggle to pay the rent (36% v. 27%);
- Be unable to find a different place to rent due to poor credit or rental history (26% v. 8%);
- Worry about high crime in the neighborhood (22% v. 14%);
- Live in a home in poor condition (24% v. 12%); and
- Worry that they may get evicted (20% v. 12%).

Figure V-16 presents housing challenges that may be experienced by households that include a member with a disability. As shown, the types of challenges experienced vary by the respondent's housing situation and the needs of the member of the household with a disability. Overall, one in five (22%) renters with a disability worry about retaliation if they report harassment by neighbors/staff/landlord. More than one in 10 (15%) households that include a member with a disability can't afford the housing that has the accessibility features they need, and this increases to 22 percent of the precariously housed. Nearly one in four (23%) worry that their rent will be increased if they request an accommodation for their disability. Fewer than one in 20 households have experienced a landlord denying an accommodation or modification request or refused an emotional support or service animal.

Figure V-16.
Housing Challenges Experienced by Residents with Disabilities

Higher than All (>5ppt)

About the same as All (+/- 5 ppt)

Lower than All (<5 ppt)

Housing Challenges Experienced by Residents with Disabilities	Homeowners	Renters	Precariously Housed	All
I worry about retaliation if I report harassment by my neighbors/building staff/landlord.	7%	22%	12%	16%
I can't afford the housing that has accessibility features we need.	5%	17%	22%	15%
I cannot get around the neighborhood because of broken sidewalks/no sidewalks/poor street lighting/dangerous traffic.	11%	15%	17%	15%
I worry if I request an accommodation for my disability my rent will go up or I will be evicted.	n/a	23%	12%	14%
My landlord refused to make an accommodation for my or my household member's disability.	n/a	8%	6%	5%
My landlord refused to make a modification for my or my household member's disability.	n/a	7%	5%	5%
My landlord refused to accept my therapy/companion/emotional support animal.	n/a	5%	8%	4%
I am afraid I will lose my in-home health care.	1%	5%	5%	4%
My landlord refused to accept my service animal.	n/a	4%	6%	3%

Note: n/a means the measure does not apply to homeowners.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Lack of accessible housing units. In focus groups, residents with disabilities discussed how difficult it is to find housing that meets their accessibility needs in the region.

- *"Incredibly difficult to find accessible place to live." (Disability focus group participant)*
- *"Nothing is built accessible. In Oak Park, only one of the new buildings is accessible, and that one is priced out of range for someone on SSI. In the Triangle, there are new apartments and condos, but they are so much more than SSI." (Disability focus group participant)*
- *"The City and County (of Sacramento) have never stopped giving developers waivers for inaccessible units." (Disability focus group participant)*

Other ADA and disability accommodation challenges. Residents with disabilities experience other challenges that range from landlords or property managers who refuse to make reasonable accommodations or who don't think about the impact of operational or property changes on their tenants with disabilities. As shown in Figure V-16 above, nearly one in four residents with disabilities (23%) worry that if they request a reasonable accommodation their rent will go up or they will be evicted, and slightly less than one in 10 have had a housing provider refuse an accommodation (8%). About one in 20 (5%) residents with a disability had a housing provider refuse to make an accommodation for a therapy/companion/emotional support animal.

Lack of affordable housing. Like other residents of the region, a lack of affordable housing to rent or buy is a major challenge for residents with a disability, particularly those relying on disability benefit income like SSI or SSDI. Three in five (61%) renters whose household includes a member with a disability worry that their rent will increase more than they can pay, and one in three (35%) struggle to pay their rent.

- *"In Sacramento there is a maximum need for low, low income housing, not something more. There need to be first floor housing." (Disability focus group participant)*
- *"I'm in the HCV program. I applied for a studio unit, paying FMR (fair market rent) and my only income is SSDI. So, between rent and SMUD I'm still paying 80 percent of my income in rent. (Disability focus group participant)*
- *"If you're on SSDI, housing is not affordable." (Disability focus group participant)*
- *"There isn't enough low income housing in Placer County. New buildings go up and none of them are affordable. The City Councils and Superintendents don't see the need for affordable housing. I have a year left in my AMIH house; where am I supposed to go after that?" (Disability focus group participant)*

Publicly supported housing provider policies and practices. Residents with disabilities who live in publicly supported housing developments of any type shared their experiences as tenants. In general, maintenance and management issues are similar to those raised by residents living in privately-provided housing. Navigating the affordable housing system, including waitlist processes, was a frequent topic of discussion. For many residents with disabilities, having to individually visit low income properties to apply for waitlists is challenging due to logistics and the cost of application fees.

Maintenance and condition issues—

- *"Quality of housing depends on the management and on the maintenance men. This has gone downhill at Pin Yuen. There are no services after hours or on weekends. The elevator breaks often, and they tell you to use the freight elevator, but you can't use the freight elevator when people are moving in." (Disability focus group participant)*

- *"I used to live in the Comstock which is owned by SHRA. The elevator frequently goes down and people are trapped; they can't get downstairs. In 2017, the elevator was down for three or four days." (Disability focus group participant)*

- *"If there are inspections, they don't give any notice. They just come in no matter what." (Disability focus group participant)*

Navigating the affordable housing system and waitlists—

- *"There is such a long waitlist for housing programs." (Disability focus group participant)*

- *"If you're late on the rent, you get a $50 late charge. If you're on Section 8 and it's late, you get a late charge, when SHRA is the one late on the payment!" (Disability focus group participant)*

- *"There is no communication between entities that take the paperwork and people that need the system. You don't know where to go to get what kind of service. If you're in low income housing, it's not always appropriate housing for your situation, but they don't take your disability into account." (Disability focus group participant)*

- *"I had Section 8 one time. But it didn't allow people to get on their feet. Because you start working, and then you lose the support. It's a cliff. You can't get on your feet. Can't build a new foundation." (Disability focus group participant)*

- *"(I) like how they (AMIH) prepare you for living independently. We have house meetings. AMIH helps you fill out applications and helps you deliver them. They help with whatever you need to get stable." (Disability focus group participant)*

Barriers to homeownership. Among survey respondents with disabilities who rent, two in five want to buy a home, but can't afford the downpayment, similar to renter households overall. Households that include a member with a disability were as likely as the typical regional household to report being denied a home loan (7% v. 5%).

Difficulty finding landlords who accept housing vouchers. More than three in five (63%) housing voucher recipients whose household includes a member with a disability[22] say that it is "very difficult" to find a landlord that accepts a housing voucher. Compared to households that include a member with a disability, non-disability voucher households are less likely to consider finding a landlord that accepts vouchers "very difficult" (42%). This suggests that voucher households that include a member with a disability experience even more difficulty than non-disability households when using housing vouchers. In explaining why they rated their experience finding a landlord to

[22] Includes Housing Choice Voucher/Section 8 voucher program participants as well as recipients of other housing vouchers (e.g., VASH).

accept a housing voucher "somewhat" or "very difficult" respondents whose household includes a member with a disability identified:

- Not enough properties available (59%);
- Landlords have policies of not renting to voucher holders (51%);
- Have a hard time finding information about landlords that accept Section 8 (48%);
- Voucher is not enough to cover the rent for places I want to live (40%);
- Not enough time to find a place to live before the voucher expires (33%);
- Did not like any of the units available for voucher holders16%); and
- Condition of housing unit does not pass the inspection (14%).

Criminal history. Difficulty finding a landlord due to criminal history is a challenge for 10 percent of precariously housed disability households, compared to 7 percent of households regionally. Among survey respondents who seriously looked for housing in the past five years, people with disabilities are about as likely as other home seekers whose household does not include a member with a disability to be denied housing to rent due to their criminal history (5% v. 3%).

- *"I can't get an income based apartment because I have a felony conviction." (Disability focus group participant)*
- *"AMIH has a Ready to Rent program, but they can't fix the criminal history." (Disability focus group participant)*

Stakeholder perspectives—housing challenges of people with disabilities. With respect to the housing challenges of people with disabilities, stakeholders' comments centered on the lack of accessible, affordable units in the region; other ADA and disability accommodation challenges; and a lack of supportive services or full spectrum of housing options for people with disabilities.

Lack of accessible, affordable housing units. For residents with disabilities, particularly those relying on disability benefit income, finding affordable housing that also meets their accessibility needs in the home is incredibly difficult. Market rate units that are accessible are financially out of reach. Older units that may be naturally-occurring affordable housing, including properties in less transit-rich environments are rarely accessible. Finding an accessible and affordable unit is like finding a needle in a haystack.

- *"The nexus of accessible housing, affordable housing, and access to transit limits you to being able to live in a very small part of the city (of Sacramento)." (Stakeholder focus group participant)*

- *"People with a disability are more likely to endure conditions that are substandard due to lack of other options." (Stakeholder focus group participant)*

- *"Accessibility is a HUGE problem, especially because the housing in the neighborhoods that have the best transit connections is old with old construction." (Stakeholder focus group participant)*

- *"For many working age adults with disabilities, senior housing is the best option because it's accessible, but they are not seniors. Young people with disabilities are excluded." (Stakeholder focus group participant)*

- *"There is a real need for housing that is affordable to people with disabilities on SSI who are not elderly; there is basically no housing they can afford. Really need 0-30%." (Stakeholder focus group participant)*

Lack of supportive services or spectrum of supportive housing options. Stakeholder focus group participants identified a lack of supportive housing services as a critical need in helping the region's most vulnerable residents, including those with mental illness, to remain living in the most independent setting possible.

- *"There is a lack of quality care providers to help with activities of daily living or other supports; housing staff aren't qualified to provide these services." (Stakeholder focus group participant)*

- *"People who are homeless are often members of protected classes, especially disability. We see the same people over and over; they slip through the cracks, because they are not given case management to help them transition into housing and to live sustainably and independently." (Stakeholder focus group participant)*

- *"There is a dearth of supportive housing for mental health and substance abuse; supportive services make the difference between homelessness and stability in housing." (Stakeholder focus group participant)*

- *"People with mental health issues are the most difficult to house and keep housed. It is not uncommon for there to be conflicts with neighbors, and living in close quarters can be extremely difficult for these residents." (Stakeholder focus group participant)*

- *"Many people with severe mental illness, especially the formerly homeless, become hoarders when they get housed. This is an extremely difficult challenge. Case management is critical." (Stakeholder focus group participant)*

Other ADA and disability accommodation challenges. In addition to other challenges, residents who rely in part on disability benefit income must carefully balance their employment earnings. For many, especially those with cognitive difficulties, this is a difficult task with serious consequences for their housing situation. Lack of ADA accessible

infrastructure or infrastructure in disrepair further narrows where residents with mobility disabilities can seek housing.

- *"Public accommodation/ADA access issues are prevalent throughout the region. Lack of sidewalks are a serious impediment." (Stakeholder focus group participant)*
- *"Seniors and people with mental health issues who need modifications or accommodations don't know their rights. Don't know how to ask for what they need." (Stakeholder focus group participant)*
- *"Most calls to Project Sentinel or Sac Self-Help Housing are residents asking for assistance with obtaining reasonable accommodations, especially for emotional support animals, and to extend search time limits for vouchers. People are afraid to make a complaint because they do not want to lose their housing. So, from their perspective, actual rates of housing discrimination are likely much higher than they see from their hotlines." (Stakeholder focus group participant)*
- *"We had a client who was a mother living in an income-restricted apartment with her adult son with a disability and a roommate with a disability. Both got jobs and are trying to live as independently as possible. When both people with disabilities got a raise, it bumped their income up just enough so that they no longer qualify to live in the building where they live. They got a notice, and there was no other two bedroom unit they could afford in Davis to rent.* ***How can getting a raise create a housing crisis?****" (Stakeholder focus group participant)*

Displacement experience. Regionally, 25 percent of respondents to the survey experienced displacement—having to move out of a home or apartment when they did not want to move—in the region in the past five years. Households that include a member with a disability are nearly twice as likely as non-disability households to have been displaced in the past five years (34% v. 18%). When considered by housing situation, displacement rates vary dramatically. As with other survey respondents, homeowners are much less likely than renters and the precariously housed to have experienced housing displacement in the past five years—9 percent of homeowners whose household includes a member with a disability compared to 33 percent of renters, and 59 percent of the precariously housed.

Reasons for displacement experienced by more than 10 percent of households that include a member with a disability include:

- **For homeowners**[23]—rent increased more than I could pay (38%), property taxes/other costs of homeownership (17%), health/medical reasons (17%), had to

[23] Note that the current housing situation—homeowner, renter, precariously housed, may be different from the respondent's housing situation at the time the displacement occurred.

move due to mold or other unsafe conditions (17%), personal reasons/relationship reasons (13%), and landlord selling home (13%);

- **For renters**—rent increased more than I could pay (27%), personal reasons/relationship reasons (16%), landlord selling home (16%), mold or other unsafe conditions (13%), landlord wanted to rent to someone else (11%), and landlord refused to renew my lease (11%); and

- **For precariously housed residents**— personal reasons/relationship reasons (27%), rent increased more than I could pay (26%), Was living in unsafe conditions (e.g., domestic assault, harassment) (17%), evicted (kicked out) for no reason (17%), landlord selling home (15%), evicted (kicked out) because I was behind on rent (14%), and landlord wanted to rent to someone else (12%).

Experience with housing discrimination. Overall, 29 percent of the survey respondents whose household includes a member with a disability say that they experienced discrimination when they looked for housing to rent or buy in Sacramento Valley compared to 17 percent of all survey respondents and 10 percent of respondents whose household does not include a member with a disability.

The rate of housing discrimination experience among survey respondents whose household includes a member with a disability varies by housing situation, from 11 percent of homeowners and 32 percent of renters to 39 percent of those who are currently precariously housed. The majority of these experiences occurred in the past five years. The top reasons offered for the discrimination they experienced are race or ethnicity, disability, income, familial status, age, and having a Housing Choice Voucher/Section 8 voucher. Respondents with disabilities' description of the reason they felt discriminated against include:

- *"When talking to the manager they were happy to see me until I said I was disabled and they went out of their way to dissuade me; they had every excuse. I was happy not to live there."*

- *"3x rent in monthly income to even qualify to rent is discrimination against people on fixed incomes. Particularly the disabled."*

- *"Because Madison Hills was purposely making us do all this running around to get paperwork that we could have just gotten online, and instead had people on disability running around for a week and they still denied us due to disabilities."*

- *"Because my son is mentally ill and behavior issues."*

- *"For being Native, disabled and homeless."*

- *"From the resident manager: 'I kicked out everyone on disability but you already, and I can kick you out anytime I want.' 'People on disability make me sick, you are leeches on the backs of society.' 'My son's autistic, I have been living with an autistic child for 29 years and I know what autism looks like. Your son is NOT autistic.' 'You aren't disabled, you're pulling the wool over everyone's eyes to get benefits you don't deserve.' 'So you had cancer, get over it, everyone has problems.' Telling neighbors my credit score, my medical history, my son's medical history, and making fun of my seizures, my cancer diagnosis, and that I use a walker."*

About 70 percent of respondents whose household includes a member with a disability seriously looked for housing to rent or buy in the past five years. These households were more likely to experience:

- "Landlord did not return calls asking about a unit" (25% of disability households v. 16% regionally);
- "Landlord did not return emails asking about a unit" (20% v. 13%); and
- "I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available" (19% v. 11%).

In focus groups, participants discussed their experiences with housing discrimination.

Residents with disabilities described differential treatment by housing providers and building staff, difficulties experienced when trying to request reasonable accommodations; challenges associated with how housing providers account for in-home care providers; and difficulty communicating with housing providers.

- *"Management doesn't treat residents respectfully and it's painful and disheartening to feel like you don't matter. Suddenly, the office is closed every day. They're training us to get frustrated enough so that we don't bother complaining anymore." (Disability focus group participant)*
- *"I was harassed out of HUD housing by the property manager and neighbors because of my mental illness." (Disability focus group participant)*
- *"There's bullying due to mental health issues, and treatment because of mental health." (Disability focus group participant)*
- *"People look at the mentally ill and look at you like you're a rancid dog." (Disability focus group participant)*
- *"People with criminal histories, especially felony convictions, that stem directly from their mental illness are barred from benefitting from low income housing. Same thing with bad credit, unpaid utilities." (Disability focus group participant)*

Several tenants of publicly supported housing who participated in a disability focus group experienced SHRA treating their in-home caregivers as residents, and counting the caregiver's income toward the household income, resulting in unfair rent increases. They also believe that they were told to request accommodations for their disability *after* moving into a unit even though the accommodation request was for a larger unit in order to accommodation in-home caregivers.

"You have to ask for an accommodation after you get into housing; if you need an in-home caregiver, they'll still make you have a one bedroom first then ask for a caregiver. SHRA requires you to treat a caregiver like a secondary resident, and that's not right." (Disability focus group participant)

Stakeholder perspectives on disability and housing discrimination concerned both the private and public sectors:

- In the **private sector** stakeholders expressed concern about residents with disabilities living in rental units in poor condition with landlords who refuse to make repairs, and do not know their responsibilities to make reasonable accommodations.

    - *"There are apartment complexes in Placer County that serve a lot of people with disabilities. We receive a lot of complaints about the landlords, because they won't make repairs." (Stakeholder focus group participant)*
    - *"It often comes down to property managers not knowing anything about fair housing—especially mental illness or trauma. People with mental illness often have SSI as their only source of income. Their payment comes in on the 5th, and they forget to pay their rent, due to their disability. They get charged a fee. And things snowball from there." (Stakeholder focus group participant)*
    - *"Barriers around service animals. Many of the calls that Independent Living Centers get are about addressing issues with service animals and consumers and property managers don't know their rights and responsibilities." (Stakeholder focus group participant)*
    - *"When people with disabilities try to find private housing, they have a very difficult time with landlords about service animals and emotional support animals." (Stakeholder focus group participant)*

- In the **public sector** stakeholders expressed concern about a lack of services needed for people with disabilities to live independently, putting them at risk for institutionalization. For people with mental illness, especially those with hoarding disorders, interactions with code enforcement or other resident-facing city/county services may jeopardize their housing because frontline staff are not equipped to accommodate their needs and resolve the situation. Public policies or practices may disparately impact people with disabilities.

- *"Lack of supportive services with people with mental health and other disabilities disparately impacts them as these residents become chronically homeless or are institutionalized. 'When there are supportive services, they're much more successful, and landlords don't get complaints.' Example of doing this right: Beemer Place in Woodland where units are directed for people with severe mental illness and has onsite case management." (Stakeholder focus group participant)*
- *"Hoarding is a disability and it is a very big issue. Neighbors complain, city code enforcement doesn't know how to handle it, and there are no funds to help these people." (Stakeholder focus group participant)*
- *"Opioids are a huge problem. There are a thousand places to buy drugs here, but no places to get help. Addicts are robbing people, living on the streets, and the NIMBY and NOPE types prevent help from occurring. Tried to convert a vacant to basic housing, and couldn't get it done. Placer County is in crisis, and that includes the cities." (Stakeholder focus group participant)*

Access to Opportunity

The previous chapter focused on access to opportunity for members of all protected classes, including residents with disabilities. This section expands on that discussion with additional information and local efforts specific to increasing access to opportunity for residents with disabilities.

A lack of access to affordable, accessible transportation, including accessible first and last mile connections to transit, is the primary barrier raised by residents with disabilities to accessing health care, employment, and community services, facilities and events.

Healthy neighborhoods. Survey respondents whose household includes a member with a disability responded neutrally to statements about healthy neighborhood attributes, indicating that they somewhat agree that a given attribute is true for where they live. On all measures, disability households were less likely than regional respondents to agree with any of the healthy neighborhood attributes, particularly "the area where I live has lower crime than other parts of the community," "housing in my community is in good condition and does not need repair," and "I have a supportive network of friends or family in my neighborhood or community."

"My husband almost turned his electric wheelchair over at Riviera Park due to the walkways being full of cracks and pot-holes. Those chairs weigh 200+ lbs and it took everything in me to get him back on the smooth pavement when he hit one of those holes! Dangerous!" (Survey respondent)

Barriers to better health care for people with disabilities. When asked what is needed in the Sacramento Valley to help the person with a disability in the household better access health care services, the greatest number of survey responses related to access to public transportation services, followed by improved access to mental health care services, better access to health care clinics and doctors who accept Medi-Cal, and case management or personal advocate services to help people with disabilities and their families navigate the disability benefit systems. About 10 percent of respondents reported that the person with a disability's health care needs are adequately met by existing services.

- Access to affordable and accessible transportation for appointments:
    - *"Reliable door to door transportation." (Survey respondent)*
    - *"Transportation or free rides to and from appointments." (Survey respondent)*
    - *"I lived in Midtown for 24 years. I have excellent health insurance BUT NONE of the health care providers have a clinic where I live at Marconi and Eastern. I thought about switching health care providers but that was far too disruptive. I wind up wasting THREE HOURS on public transit every single time I go to the doctor, dentist, primary care, neurologist, sleep specialist, gynecologist. I cannot afford paratransit; it is $11.00 for a round trip. Because I moved to the County of Sacramento and no longer a City of Sacramento resident, I lost the 40 FREE trip coupons for Paratransit from Ethel Hart Senior Center. I cannot afford Lyft." (Survey respondent)*
- Mental health care access—including access to services but also the frequency of access allowed. Access to mental health care service is always a need, but even those residents who have access to some level of mental health care may find that the number of monthly or annual appointments covered by Medi-Cal are inadequate to meet their needs. As discussed in Section IV, access to mental health services, including help for addicts, was considered a pressing need by people with disabilities and regional stakeholders. Participants with mental illness stressed the importance of supportive services and organizations like Advocates for Mentally Ill Housing (AMIH) for helping them manage their illness, navigate the health system, and achieve and maintain stability.
    - *"Mental health doesn't get enough attention or resources. You get 5150'd and think they've promised you a bed, but there is no bed, so it's back to the hospital." (Disability focus group participant)*
    - *"More mental health practitioners, counselors and therapists who specialize in co-occurring disorders with autism." (Survey respondent)*

- *"Mental health services not adequate. If you get County, total six weeks, 30 minutes per week. Just when you start to trust therapist, you are done. Better not to start." (Survey respondent)*
- *"Need to offer appropriate mental health services for non-alcoholic/drug associated issues. County is worthless, but Medi-Cal and Medicare don't pay enough for decent therapists to take those clients. So, if you are disabled, especially seniors, and not drug addicts or alcoholics, just too bad; you're on your own." (Survey respondent)*

- Closer health care clinics:
  - *"Services closer to where we live." (Survey respondent)*
  - *"There are no medical offices in west Roseville." (Survey respondent)*
- Health care access—more doctors accepting Medi-Cal:
  - *"More doctors accepting Medi-Cal, less waits to see a doctor."*
  - *"More Doctors that are willing to take on patients with state medical coverage."*
  - *"More private doctors that accept Medi-Cal, at this time it's just overcrowded clinics."*
- Need for case managers, advocates, case workers to help residents navigate bureaucracy—paperwork, qualifications for benefits, re-signing up for benefits, etc. and benefit systems
  - *"To understand the disability and to help him with resources." (Survey respondent)*
- Nothing needed—about one in 10 survey respondents replied that the member of the household with a disability is adequately served by available health care services.
  - *"Nothing. Health Services are accessible and great." (Survey respondent)*

Barriers to better access community amenities, facilities, and services. When asked what is needed in the Sacramento Valley to help the person with a disability in the household better access community amenities, facilities or services such as parks, libraries, government buildings, cultural facilities, and festivals/events, more than half of survey respondents related to access to public transportation services, followed by ADA access including access for those with sensory disabilities, outreach and promotion of events to the disability community, and a more welcoming and inclusive attitude toward people with disabilities.

- **Access to affordable, reliable, transportation with stops at community amenities and events**

- *"Paratransit that isn't so expensive. Can rarely go anywhere because of the high prices." (Survey respondent)*
- *"Good parking, enough for people with disabilities; mobility problems. Not such long walks to public transit with poor hours running and long waits." (Survey respondent)*
- *"Free or low cost transportation." (Survey respondent)*
- *"Better public transportation that is reliable. And runs more often on weekends and late evening." (Survey respondent)*
- *"Bus lines to these community features." (Survey respondent)*
- *"Continuation of current public transportation options like Yolo Bus and VIA." (Survey respondent)*
- *"Neighborhood shuttle buses, community shuttle buses, cheaper bus fare on public transportation." (Survey respondent)*

- **First and last mile connections, sidewalks**
  - *"Accessible sidewalks connecting areas of the community—Arden Arcade." (Survey respondent)*
  - *"Calles con pavimento/banqueta Y menos crimen." [Paved streets with sidewalks, and less crime.] (Survey respondent)*
  - *"Making sure that intersections are accessible to visually impaired people at intersections, roundabouts and traffic islands." (Survey respondent)*
  - *"More parking enforcement as ramps to sidewalks are constantly blocked by vehicles." (Survey respondent)*

- **Accessible parking**
  - *"Enforce disabled parking regulations." (Survey respondent)*
  - *"Handicapped parking spaces that aren't far from doors/entries, and drop-off points so a driver can drop off elderly or disabled people near the entry, then park." (Survey respondent)*
  - *"More handicap parking/shuttle bus to events." (Survey respondent)*

- **Inclusive and ADA accessible spaces and events**
  - *"Improved park facilities for greater access." (Survey respondent)*
  - *"More outreach and events geared toward developmentally disabled individuals." (Survey respondent)*

- *"Better information about accessibility for all of these areas. It is difficult to determine if they are accessible or not." (Survey respondent)*
- *"Accommodations for waiting in lines." (Survey respondent)*
- *"Besides what I said about transportation before, all community and government facilities must be ADA compliant. All cultural events must provide written material in formats other than print. Not everyone that is blind will have a tape recorder. So what about braille?" (Survey respondent)*
- *"I would love to have electric mobility carts similar to the ones in grocery stores for rent at a reasonable hourly price. I am unable to stand very long or walk very far. I don't have anyone to push me in a manual wheelchair. I prefer the ability to drive myself around. I would go to many more events if these were available. Note** I DO NOT MEAN MANUAL WHEELCHAIRS."*

- **Inclusive and ADA accessible spaces and events for children and youth with disabilities**
  - *"Better options for small children with disabilities." (Survey respondent)*
  - *"Parks for special needs kids. Wheelchair access to swings like back east. Restrooms to access kids with cerebral palsy with changing areas not a dirty floor." (Survey respondent)*
  - *"Special days for kids with autism." (Survey respondent)*
- **More welcoming and understanding community**
  - *"Better understanding of the disability by the community." (Survey respondent)*
  - *"Convenience and being welcomed by the community." (Survey respondent)*
  - *"For the community to be inviting and encouraging." (Survey respondent)*
  - *"Remember that not all disabilities are physical—sensory friendly environments; accessible transportation at all hours; community's knowledge about disability and willingness to include." (Survey respondent)*

Welcoming neighborhoods. To understand the extent to which Sacramento Valley residents feel welcome in their community, respondents rated their degree of agreement with the following statement: *"I feel that people like me and my family are welcome in all neighborhoods in my city."* Respondents whose household includes a member with a disability are less likely to feel welcome in all neighborhoods than regional respondents (42% v. 53%). This difference—people with disabilities being less likely to feel welcome in all neighborhoods in their city compared to households that do not include a member with a disability—persists across all jurisdictions *except* residents of Davis. Overall, 82 percent of

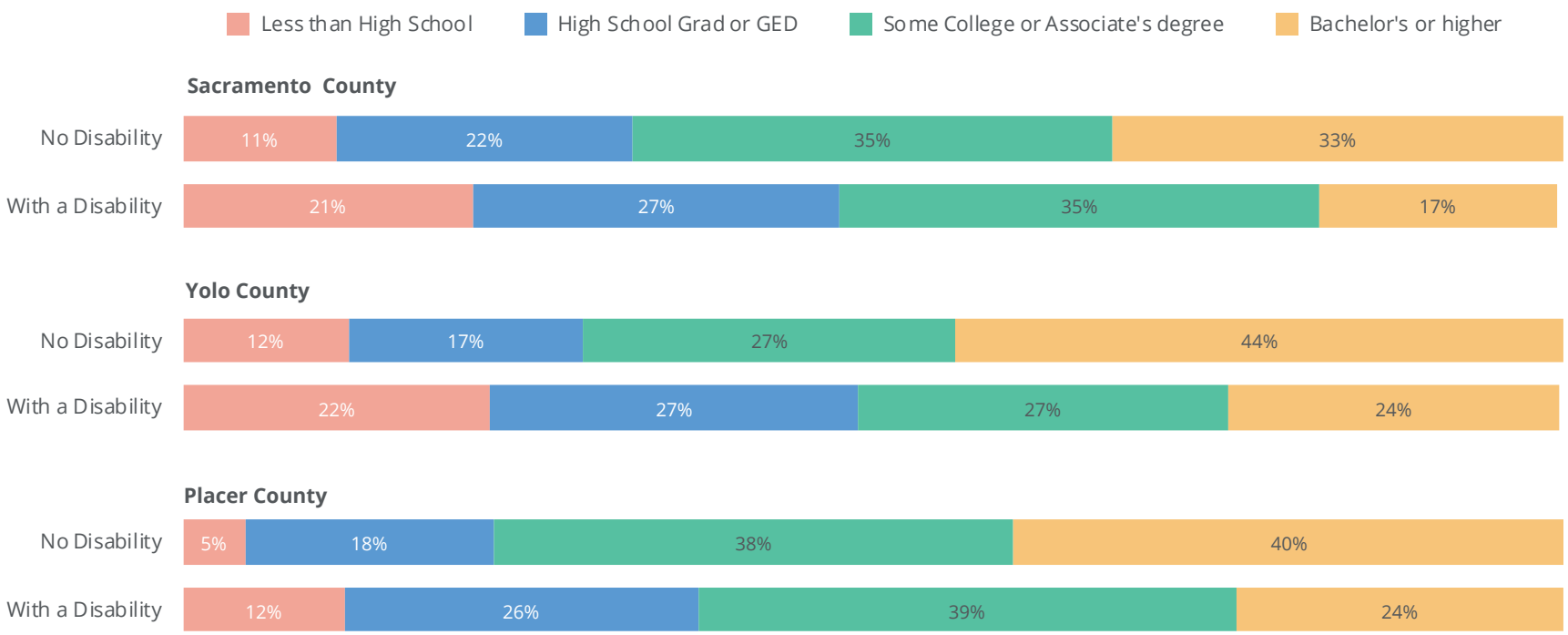
disability households in Davis feel welcome throughout the community as do 80 percent of Davis residents overall. A greater proportion of residents of West Sacramento, Rocklin, and Elk Grove whose household includes a member with a disability are less likely to feel welcome, when compared to other residents of their community.

Section VII includes a discussion of survey respondents' perceptions of neighbor support for different types of housing, including housing uses specific for residents with disabilities and persons recovering from substance abuse. On average, regional residents express weak agreement that most neighbors would support new housing for low income seniors and people with disabilities, and they disagree that their neighbors would support housing for people recovering from substance abuse. The overall tepid support of housing for people with disabilities and seniors and the striking difference in support based on type of disability (i.e., general "people with disabilities" vs. people in recovery) underscores the stigma associated with mental illness and recovery from addiction/alcoholism that some focus group participants experience.

Education. Section IV included a detailed look at public school education opportunities. A 2017 special education report for the Sacramento City Unified School District estimates that nearly 14% of students in the district receive special education instruction.[24] Figure V-17 compares the educational attainment of residents ages 25 and older with a disability to those in the same age cohort without a disability for Sacramento, Placer, and Yolo counties. As shown, adults with a disability are twice as likely as those without a disability to have less than a high school degree. Adults with disabilities living in Placer County are twice as likely as Sacramento and Yolo County adults with disabilities to have completed at least a high school education.

[24] Council of the Great City Schools, "Improving Special Education Services in the Sacramento Unified School District," Spring 2017, accessed at https://www.scusd.edu/sites/main/files/file-attachments/sacramento_special_education_report_edited--_final050117.pdf, p. 9.

Figure V-17.
Educational Attainment, by Disability Status and Jurisdiction



Note: Data shown at the county level due to insufficient data.

Source: Root Policy Research from 2013-2017 ACS.

Transportation and mobility. As discussed above, transportation is the most significant barrier residents with disabilities must overcome in many aspects of their lives, but is particularly a barrier to living in the most independent, integrated setting possible. Without access to transportation, independent living is not truly available, as a lack of access to transportation limits where people can live, where they can shop or work, worship, go to school, and participate in the community. Section IV included a detailed analysis of public transportation availability in the region, so the following provides an overview of paratransit services available in the region.

Accessing paratransit. Under the ADA, providers of fixed route bus service are required to provide paratransit services within a ¾ mile radius of the fixed route line.

Public transportation services for those with disabilities are available, and include the following:

- Sacramento Regional Transit's Paratransit service, serving ADA-certified passengers in the City of Sacramento, Citrus Heights, Rancho Cordova, parts of Folsom, and other regional communities.[25]
- Davis Community Transit, serving ADA-certified passengers in Davis.[26]
- SCT/Link's Dial-a-Ride service, serving all passengers including ADA-certified passengers, other disabled passengers, and seniors in Galt. Special service to medical facilities is provided to passengers with disabilities and seniors on Thursdays and Fridays.[27]
- E-van, serving ADA-certified passengers in Elk Grove, including rides to medical facilities in South Sacramento.[28]
- El Dorado Transit's ADA Paratransit service, providing service to ADA-certified passengers in Folsom and Rancho Cordova. El Dorado Transit also provides a Dial-a-Ride for all disabled passengers and seniors, and a Sac-Med service to connect all residents to medical facilities in Sacramento on Tuesdays and Thursdays.[29]

[25] http://www.sacrt.com/documents/ADA_pdfs/ADAParatransitRidersGuide_June2018.pdf

[26] https://cityofdavis.org/city-hall/parks-and-community-services/davis-community-transit

[27] http://www.sctlink.com/dial.asp

[28] http://www.elkgrovecity.org/UserFiles/Servers/Server_109585/File/etran/E_Van_RidersGuide_V3.pdf

[29] http://eldoradotransit.com/dial-a-ride/

- Folsom Dial-a-Ride, serving passengers with disabilities and seniors in Folsom.[30]
- Rio Vista Route 51 Circulator, serving the general public in Isleton and surrounding areas, with priority for ADA-certified passengers.[31]
- General Public Dial A Ride/Paratransit Service in Rocklin is provided by Placer County Transit via contract with the City and goes beyond ADA required minimums with service available to all areas within the Rocklin City limits. ADA-certified passengers receive priority and discounted fares are available for seniors and disabled persons. Free non-emergency medical trips (door to door service) are also available through Health Express for seniors and disabled persons.
- Roseville ADA Paratransit for ADA-certified passengers, and Roseville Dial-a-Ride for all passengers in Roseville.[32]
- Yolobus Special for ADA-certified passengers in Davis, Woodland and West Sacramento.[33]
- Yolobus Dial-a-Ride for seniors and disabled passengers in West Sacramento.[34]

Despite the availability of transportation services for residents with disabilities, the following gaps exist for passengers:

- Dial-a-Ride services for seniors or disabled residents that don't meet the ADA requirements for paratransit services are not available in Sacramento, Citrus Heights, Davis, Elk Grove, or Woodland. In areas where Dial-a-Ride is available, the per-trip cost is also prohibitive to very low income residents with disabilities.
- Most ADA paratransit services only provide service within ¾ mile of existing public transit lines and during the same hours as those fixed route services, as required by law.
- Some services, including SacRT's ADA paratransit and e-van, will not accept day-of reservations. Folsom Dial-a-Ride, Roseville ADA Paratransit, and Yolobus Dial-a-Ride advertise that reservations should be made at least a day in advance, but do not advise about the possibility of same-day reservations. These services reduce the

[30] https://www.folsom.ca.us/city_hall/depts/admin/transit/dial.asp

[31] http://riovistacity.com/wp-content/uploads/file/Delta%20Breeze/Schedule.pdf

[32] https://www.roseville.ca.us/cms/One.aspx?portalId=7964922&pageId=8759508; http://cityofroseville.hosted.civiclive.com/UserFiles/Servers/Server_7964838/File/Government/Departments/Public%20Works/Roseville%20Transit/Services%20&%20Schedules/Paratransit/2016%20-%20Paratransit%20Brochure.pdf

[33] http://yolobus.com/riderinformation/pdfs/150901RidersGuideBooklet.pdf

[34] http://yolobus.com/riderinformation/pdfs/170803-WS%20DAR%20Brochure.pdf

flexibility in transportation for residents reliant on these services. Some services, including Davis Community Transit and Roseville Dial-a-Ride, allow day-of reservations, based on availability, for a premium fare. Finally, SCT/Link's Dial-a-Ride, Rio Vista's Circulator, Placer County's Dial-a-Ride, and Yolobus Special all accept day-of reservations, based on availability.

- Many services provided reduced or no services on weekends. In particular, Folsom's Dial-a-Ride and Rio Vista's Circulator are unavailable on weekends, while SCT/Link, El Dorado Transit, and Placer County services are unavailable on Sundays.

Lack of first and last mile connections. An incomplete sidewalk network or inaccessible sidewalks, curbs without curb cuts, or broken sidewalks further restrict the places where residents with disabilities can go. Regionally, 15 percent of survey respondents' whose household includes a member with a disability identify *"I cannot get around the neighborhood because of broken sidewalks/no sidewalks/poor street lighting/dangerous traffic"* as a housing challenge they or the member of the household with a disability experience.

Employment. Figure V-18 presents the share of Sacramento Valley residents with disabilities ages 18 to 64 who are in the labor force and the percent who are in the labor force but are unemployed. As shown, only 39 percent of working age adults with disabilities in the Sacramento Valley are currently in the labor force, and unemployment rates are very high. As a point of comparison, 59 percent of Austin metro area residents with disabilities are in the labor force. While 27 percent of Sacramento Valley working age adults with cognitive disabilities who are in the labor force are unemployed, the same population in the Austin area has an unemployment rate of 9 percent. The low labor force participation rates of residents with disabilities are suggestive of barriers to entering the labor force.

Figure V-18. Labor Force Participation and Unemployment, Sacramento Valley Residents Ages 18 to 64 with a Disability

Note:

All data are restricted to the working age population, residents ages 18 to 64 living in Sacramento, Placer, and Yolo counties (Sacramento Valley).

Source:

Root Policy Research from 2017 ACS.

	Population	% of Population
All residents ages 18 to 64	1,197,819	100%
Residents ages 18 to 64 with a disability	120,074	10%
	% In the Labor Force	**% Unemployed**
All residents ages 18 to 64	75%	6%
With no disability	79%	6%
With a disability	39%	16%
With hearing difficulty	55%	8%
With vision difficulty	49%	8%
With cognitive difficulty	29%	27%
With ambulatory difficulty	30%	16%
With self-care difficulty	16%	7%
With independent living difficulty	20%	32%

Figure V-19 presents labor force participation and unemployment rates for residents with and without a disability by jurisdiction. Residents with disabilities living in Davis have the highest labor force participation rates (58%) and the lowest in Rancho Cordova (35%) and Elk Grove (37%). Folsom residents with a disability have labor force participation rates higher than the regional average (48% v. 39%) and the lowest unemployment rate (6%). Unemployment rates for people with disabilities are highest in Citrus Heights (27%), Elk Grove (22%), and Sacramento (20%).

Figure V-19. Labor Force Participation and Unemployment Rates, by Jurisdiction

Note:

All data are restricted to the working age population, residents ages 18 to 64. Region includes all residents of Sacramento, Placer, and Yolo counties.

Source:

Root Policy Research from 2017 ACS.

	% in the Labor Force		% Unemployed	
	With a Disability	*No Disability*	*With a Disability*	*No Disability*
Citrus Heights	42%	82%	27%	4%
Elk Grove	37%	81%	22%	5%
Folsom	48%	82%	6%	4%
Rancho Cordova	35%	84%	13%	8%
Sacramento	40%	81%	20%	8%
Sacramento County	38%	80%	18%	6%
Roseville	48%	81%	15%	4%
Placer County	42%	80%	10%	4%
Davis	58%	68%	17%	9%
Yolo County	45%	74%	10%	7%
Region	39%	79%	16%	6%

SECTION VI.

COMMUNITY ENGAGEMENT FINDINGS

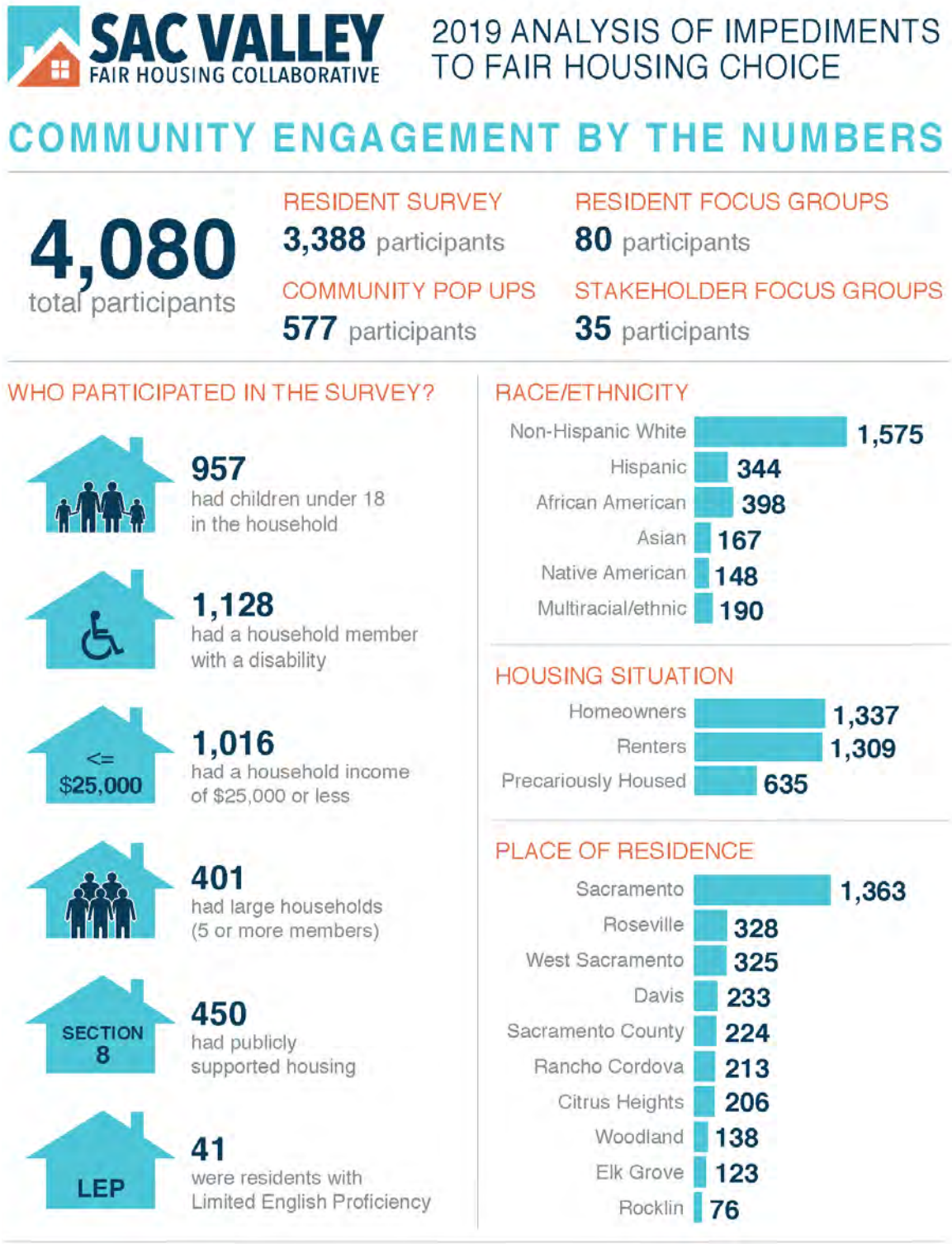
SECTION VI.
Community Engagement Findings

This section reports the findings from the community engagement process for the Sacramento Valley AI. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity.

Community Engagement Elements

Figure VI-1 summarizes the community engagement process for the Sacramento Valley AI.

Figure VI-1.
Community Engagement Participants



Source: Root Policy Research.

The community engagement process included focus groups with residents and stakeholders, "pop up" engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews as needed and as opportunities arose.

Focus groups. In partnership with the participating jurisdictions and nonprofit organizations throughout the region the project team facilitated six resident focus groups and six stakeholder focus groups. The 80 resident focus group participants included:

- African American mothers hosted by Her Health First;
- African American and Hispanic residents hosted by Sacramento Self-Help Housing;
- Low income families with children hosted by the Folsom Cordova Community Partnership/Family Resource Center;
- Residents with disabilities hosted by Advocates for Mentally Ill Housing;
- Residents with disabilities hosted by Resources for Independent Living; and
- Transgender residents hosted by the Gender Health Center.

Stakeholder focus groups included a total of 35 participants representing the following organizations:

- California Tax Credit Allocation Committee
- Center of Hope
- CommuniCare Health Centers
- Elk Grove United Methodist Church
- Habitat for Humanity
- The John Stewart Company
- Legal Services of Northern California
- Lighthouse
- Meals on Wheels
- Mutual Housing Management
- Next Move Homeless Services
- Placer Collaborative Network
- Placer Independent Resource Services
- Project GO, Inc.
- Project Sentinel
- Resources for Independent Living
- Sacramento Area Council of Governments (SACOG)
- Sacramento Housing Alliance
- Sacramento LGBTQ Center
- Sacramento Self-Help Housing
- Self-Awareness and Recovery
- South County Services
- Stockton Boulevard Partnership
- Uplift People of Elk Grove
- Veterans Resource Centers of America
- Waking the Village
- Yolo County Housing
- Yolo County Resolution Center

Pop up events. A total of 577 residents participated in engagement activities at local events. About 36 percent of pop up participants are non-Hispanic White, 29 percent Asian, 17 percent African American, and 15 percent Hispanic. About 16 percent of participants attended the event with children under age 18, about 2 percent of participants had visible disabilities, and 1 percent spoke a language other than English. (Materials were available in English, Spanish, Chinese, Vietnamese, Korean, and Arabic, and Spanish language interpreters staffed the Elk Grove Multicultural Festival.)

"Pop ups" occurred at:

- ACC Senior Services (formerly the Asian Community Center of Sacramento Valley);
- Davis Farmer's Market in Davis;
- Del Paso Heights Library;
- Denio's Market in Roseville;
- Elk Grove Multicultural Festival;
- The Galt Farmers Market in Galt;
- Isleton Library;
- LGBTQ Mental Health Respite;
- The Oak Park Housing Fair;
- The Mack Park Family Game at the Mack Community Center in south Sacramento;
- Meals on Wheels in Sacramento;
- Placer County Library in Rocklin;
- The Promise Zone Health Fair hosted by SHRA;3,
- The South Sacramento Free Community Housing Fair;
- Student HART Connect in Citrus Heights;
- Sunriver Community Dinner in Rancho Cordova;
- The Valley Mack Safety Meeting in South Sacramento; and
- West Sacramento Library.

Resident survey. The resident survey was available online and in postage-paid paper format in Chinese, English, Korean, Russian, Spanish, and Vietnamese. In addition to language access, the online survey was accessible to participants using assistive devices (e.g., screen readers), and residents who would prefer to take the survey by phone could do so by calling the project team's 800 number.

Survey outreach and promotion. Outreach and promotional efforts included myriad broad and targeted activities. In addition to promoting the survey directly to residents, the participating partners asked local organizations to extend their reach by to encouraging their clients, residents, consumers, and members to participate in the survey. In addition to supporting regional public relations efforts, participating partners' outreach and promotion included:

City of Citrus Heights outreach activities

- Distribution of resident survey information through social media efforts and City communication channels.

City of Davis outreach activities

- Promotion of the resident survey through posted flyers in community spaces, social media outreach, and resident communications.

City of Elk Grove outreach activities

- Conducted outreach and survey promotion through This Week #InElkGrove. The newsletter is distributed via email to 1,009 subscribers, advertised through the City's facebook page, and posted on the City website.

- Conducted outreach and survey promotion through the City of Elk Grove Newsletter. Print copies were mailed throughout Elk Grove with 58,419 in circulation. The newsletter was also posted online and print copies made available at City Hall. https://issuu.com/cityofelkgrove/docs/sep_oct_2018_web

- Hosted a "pop up" activity booth at the Elk Grove Multicultural Festival in partnership with BBC Research & Consulting. Residents who visited the booth were asked to participate in an "outcomes exercise," selecting their top five outcomes related to improved fair housing choice and access to opportunity. A total of 148 adults participated in the exercise and 82 paper surveys were distributed. The Festival drew an estimated 8,500 - 10,000 people from throughout the Sacramento region

- Conducted outreach and survey promotion through the Elk Grove Insider employee newsletter reaching 332 readers.

City of Folsom outreach activities

- Posted flyers promoting the resident survey Folsom City Hall, Library, Senior Center, Police Station, Sports Complex, Folsom Lake College and Twin Lakes Foodbank in August and October 2018;

- Email distribution of the resident survey links in six languages to local food bank and human services providers; and

- Posted information about the resident survey on the City of Folsom's website and Twitter feed.

City of Galt outreach activities

- Promotion of the resident survey on the City's website.

City of Isleton outreach activities

- Distributed information about the resident survey on the Isleton website.

City of Rancho Cordova outreach activities

- Promotion of the resident survey to residents through social media outreach, City website, and by email to local organizations.

City of Rocklin outreach activities

- City website presence—posting information and links about the resident survey to the City of Rocklin website with two links on the front page in the "What's Happening" and "Recent News" sections. A link can also be found in the general "News" section of the website (https://rocklin.ca.us/post/housing-survey-influence-regional-policies);

- Email outreach—Article promoting the resident survey in the July and August 2018 City newsletters. The July newsletter survey link received 19 clicks and the August newsletter survey link received 10 clicks.

- Distribution of survey promotional flyer to the Placer Collaborative Network of Care list serve, which includes more than 300 contacts with organizations including The Gathering Inn, Stand Up Placer, and Placer Food Bank.

- Social media promotions—The City of Rocklin posted two tweets in July on the housing survey, with a July 24 tweet receiving five engagements and 450 impressions and a July 11 tweet receiving two engagements and 420 impressions. A Facebook post to the July newsletter which included the housing survey had a reach of 780 people, six likes and a share.

City of Roseville outreach activities

- Distribution of survey promotional paper flyers to local service providers;
- Placement of survey promotional paper flyers in city and housing authority offices;

- Distribution of survey email links to local service providers and the Continuum of Care
- Promotion of resident survey on the City of Roseville webpage (https://www.roseville.ca.us/news/what_s_happening_in_roseville/tell_us_your_housing_story), and the City Facebook, Twitter, and Nextdoor social media channels;
- Promotion of the resident survey in all city electronic newsletters;
- Inclusion of survey availability in the Invest Health newsletters;
- Distributing information about the survey Roseville's lower income neighborhoods—Cherry Glen, Roseville Heights, and Thieles Neighborhood;
- Presenting information about engagement opportunities in the City Council staff report and PowerPoint for public access at the September 19, 2018 discussion of the CDBG annual report (CAPER)

City of Sacramento outreach activities

- Promotion of the resident survey through city public relations, City email newsletters, social media channels, and to partner community organizations.

City of West Sacramento outreach activities

- Promotion of the resident survey through City email newsletters, social media channels, and community partners.

City of Woodland outreach activities

- Promotion of the resident survey in six languages to the city's 14 CDBG subrecipients with the request that the survey be shared with residents and staff;
- Promotion of the resident survey by email to all City staff. The email included links to the survey in six languages and a link for the Sac Valley Fair Housing Collaborative website;
- Outreach to Woodland's City Councilmembers, including an email with links to the survey in six languages and a request to share the survey with constituents and encourage participation.
- Promotion of the resident survey and the Sac Valley Fair Housing Collaborative website on the City of Woodland's website.
- Posted flyers promoting the resident survey in the lobby area of the Woodland Community and Senior Center. The flyers included a link for the Sac Valley Fair Housing Collaborative webpage and the phone number/email for the City staff member that administers the CDBG program.
- The staff report on the FY 2017/18 CDBG CAPER for the September 18 City Council meeting included information about the resident survey and included promotional flyers and links to the collaborative website. The staff report and attachments were posted to the City's website starting on September 14, 2018. A City staff member

made a televised verbal presentation at the September 18, 2018 Woodland City Council meeting that included information on the Fair Housing Survey, encouraging residents to participate.

Housing Authority of Sacramento outreach activities

- Promotion of the resident survey to residents and community organization partners.

Sacramento County outreach activities

- Sacramento County's Communications and Media staff promoted the availability of the resident survey on the County's social media channels, including NextDoor posts reaching more than 60,000 Sacramento county residents.

Sacramento Housing and Redevelopment Agency (SHRA) outreach activities

- Distribution of survey promotional flyers to 146 organizations and agencies paired with a request that partner organizations promote or distribute the resident survey to their clients;
- Distribution of flyers and paper surveys at local events including the District 8 Latino Community Festival, Sacramento County Environmental Justice community meetings, Sacramento Take Back the Night, Meals on Wheels congregant meal sites, and public housing resident meetings;
- Distributing the paper version of the resident survey to more than 1,000 Housing Choice Voucher program participants;
- Promoting the availability of the resident survey on the Housing Choice Voucher program Application portal from September 2018 through November 2018;
- Promoting the survey to 2,700 SHRA residents through Resident Advisory Board newsletter;
- Supporting Legal Services of Northern California (LSNC) to distribute flyers, paper surveys, and online survey information to residents at events;
- Participating in a KFBK radio interview to promote the resident survey; and
- Promoting the survey on all SHRA email lists, communications, and to all partner organizations.

Yolo County Housing outreach activities

- Distribution of flyers and posters promoting the resident survey throughout the City of Davis and to Yolo County Housing residents, and affordable housing partners in the County.

Stakeholder outreach activities. A number of local organizations and coalitions promoted the survey to their members, clients, and residents. We would like to thank all

of the organizations who promoted the survey; without their help, the outreach would not have been as successful. In particular, the AI project team would like to thank the staff of the Society for the Blind for testing the accessibility of the online survey and distributing the survey to their members; Meals on Wheels for distributing the paper survey to all of its congregant meal sites in the participating jurisdictions; the Gathering Inn for distributing surveys to meal clients; and the Sacramento Veterans Resource Centers for distributing paper survey to those they serve.

Summary of public comments received and how addressed. During the public comment period, local organizations provided input on the analysis and goals. This led to inclusion of new analyses, corrections to the discussion of SHRA's local preferences, and informed the goals and strategies. The comment letter from Legal Services of Northern California and the Sac Valley Fair Housing Collaborative's joint response letter are included as Appendix B.

Sampling note. The survey respondents do not represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Sample size note. When considering the experience of members of certain groups, the sample sizes are too small (n<30 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure VI-2 presents the sample by jurisdiction overall (total responses) and for selected characteristics.

Geographic note. Throughout this section, survey data reported for Sacramento County ***exclude*** responses from residents of Citrus Heights, Elk Grove, Rancho Cordova, and the city of Sacramento; as such, the Sacramento County data are inclusive of only the unincorporated areas and the non-entitlement communities of Folsom, Isleton, and Galt. The sample sizes for residents of the cities of Galt (n=11), Folsom (n=29), and Isleton (n=5) are too small to report individually and were considered qualitatively. Data for the Region as reported in throughout this section include all survey respondents living in both incorporated and unincorporated areas in Sacramento, Placer, and Yolo counties.

Figure VI-2.
Resident Survey Sample Sizes by Jurisdiction and Selected Characteristics

	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Rocklin	Roseville	Davis	West Sacramento	Woodland	Region
Total Responses	**206**	**123**	**213**	**1,363**	**224**	**76**	**328**	**233**	**325**	**138**	**3,388**
Race/ethnicity											
African American	10	21	21	282	31	2	13	5	7	1	398
Asian	2	14	12	59	8	5	9	20	26	6	167
Hispanic	12	12	18	168	18	3	24	15	42	21	344
Native American	4	5	15	70	13	1	7	1	14	3	148
Multiracial/ethnic	3	6	18	104	15	1	7	6	17	5	190
Non-Hispanic White	129	37	90	463	101	44	216	147	175	82	1,575
LEP	2	7	0	18	1	0	2	7	2	1	41
Children under 18	51	42	63	374	62	22	102	74	90	48	957
Large family	27	18	26	175	25	8	31	20	40	14	401
Disability	66	35	63	560	107	15	81	39	86	26	1,128
Tenure											
Homeowner	110	42	98	271	65	46	202	127	205	96	1,337
Renter	61	41	64	673	101	21	95	92	79	33	1,309
Precariously housed	28	35	38	373	48	8	27	10	31	9	635
Household Income											
Less than $25,000	58	42	50	618	85	7	43	23	40	13	1,016
$25,000 up to $50,000	47	7	21	170	41	9	39	28	41	15	443
$50,000 up to $100,000	39	19	49	154	32	17	72	66	107	45	626
$100,000 or more	18	18	31	86	13	22	108	80	63	42	512

Note: Precariously housed includes residents who are currently homeless, those staying with friends or family, but not on the lease ("couch-surfing"), or living in transitional or temporary housing. Disability indicates that a member of the household has a disability. Numbers do not aggregate either due to multiple response or that respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing.

Most important factors in choosing current home. When asked what factors were most important to choosing their home the most frequently mentioned responses among regional resident survey respondents identified cost, liking the neighborhood, low crime rate/safe, proximity to work, and that the housing unit was available to rent or buy. When considered by jurisdiction the responses are very similar, with some differences in the order of the top five factors. For example, quality public schools/school district was in the top five for residents of Elk Grove, Rocklin, Roseville, and Davis. In Citrus Heights and Roseville, being close to family/friends was in the top five, and the type of home/layout of home was in the top five in West Sacramento and Woodland, as shown in Figure VI-3.

Figure VI-4 examines the factors most important to homeowners, renters, precariously housed residents, households with incomes less than $25,000 and voucher households.[1] As with regional and jurisdictional respondents, the greatest proportion of respondents by housing situation, income, and voucher status identified cost/affordability as a top factor. For each group, at least one factor distinguished the segment from others. Among the top five most important factors are:

- For homeowners—"Being close to quality public schools";
- For renters—"Needed somewhere to live and it was available";
- Among the precariously housed—"Needed somewhere to live and it was available" and "landlord would rent to me despite bad credit/past eviction history";
- Household income less than $25,000—"Close to bus/light rail/transit stops" and "Landlord would rent to me despite bad credit/past eviction history"; and
- Voucher households—"Landlord takes Section 8" was the top factor and the top five included "needed somewhere to live and it was available" and "close to bus/light rail/transit stops."

[1] Voucher households include recipients of housing vouchers, including the Housing Choice Voucher/Section 8 and VASH.

Figure VI-3.
Most Important Factors in Choosing Current Home, by Jurisdiction

CITRUS HEIGHTS

1. Cost/I could afford it
2. Like the neighborhood
3. Low crime rate/safe
4. Close to work/job opportunities
5. Close to family/friends

SACRAMENTO

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Like the neighborhood
4. Close to work/job opportunities
5. Low crime rate/safe

ROSEVILLE

1. Cost/I could afford it
2. Low crime rate/safe
3. Like the neighborhood
4. Close to quality public schools
5. Close to family/friends

WOODLAND

1. Cost/I could afford it
2. Like the neighborhood
3. Close to work/job opportunities
4. Low crime rate/safe
5. (tie) Like the type of home, Large yard/size of yard

ELK GROVE

1. Cost/I could afford it
2. Low crime rate/safe
3. Close to quality public schools
4. Like the neighborhood
5. Needed somewhere to live and it was available

SACRAMENTO COUNTY

1. Cost/I could afford it
2. Like the neighborhood
3. Needed somewhere to live and it was available
4. Close to work/job opportunities
5. Low crime rate/safe

DAVIS

1. Cost/I could afford it
2. Walkable/bikeable area
3. Close to quality public schools
4. Close to work/job opportunities
5. Like the neighborhood

REGION

1. Cost/I could afford it
2. Like the neighborhood
3. Low crime rate/safe
4. Close to work/job opportunities
5. Needed somewhere to live and it was available

RANCHO CORDOVA

1. Cost/I could afford it
2. Like the neighborhood
3. Close to work/job opportunities
4. Needed somewhere to live and it was available
5. Low crime rate/safe

ROCKLIN

1. Low crime rate/safe
2. Cost/I could afford it
3. Like the neighborhood
4. Close to quality public schools
5. Close to work/job opportunities

WEST SACRAMENTO

1. Cost/I could afford it
2. Close to work/job opportunities
3. Like the neighborhood
4. Low crime rate/safe
5. (tie) Layout of home, Large yard/size of yard

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-4. Most Important Factors in Choosing Current Home, by Housing situation, Low Income, Voucher Status

Note:

Voucher Households have a housing voucher that subsidizes the rent in the private rental market; the majority are participating in the Section 8/Housing Choice Voucher program.

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Among members of protected classes, housing choice preferences are similar to regional respondents overall. For all, cost/affordability is most important factor identified by the greatest proportion of respondents, and all included "low crime rate/safe" in the top five. Some differences in the top five important among protected class groups include:

- "Needing somewhere to live and it was available"—was in the top five for all protected class groups examined except Asian and LEP residents;
- "Close to bus/light rail/transit stops"—top five for African American respondents and respondents whose household includes a member with a disability;
- "Landlord would rent to me despite bad credit/past evictions history"—top five for African American respondents'
- "Close to quality public schools"—top five for Asian respondents, LEP respondents, households with children under age 18, and large families.
- "Close to parks and open space" and "walkable/bikeable area" were in the top five for LEP respondents.

In focus groups, housing that they could afford often the first factor mentioned when participants were asked about the factors important to them when choosing their current place to live. After affordability, quality of life factors, including good schools, close to work, and access to public transit were important factors. Residents who had experienced housing insecurity emphasized the importance of being safe.

Figure VI-5. Most Important Factors in Choosing Current Home, Selected Protected Classes

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

AFRICAN AMERICAN

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Low crime rate/safe
4. Close to bus/light rail/transit stops
5. Landlord would rent to me despite bad credit/past evictions/history

NATIVE AMERICAN

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Like the neighborhood
4. Close to work/job opportunities
5. Low crime rate/safe

LARGE FAMILY

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Low crime rate/safe
4. Close to quality public schools
5. Number of bedrooms

ASIAN

1. Cost/I could afford it
2. Low crime rate/safe
3. Like the neighborhood
4. Close to quality public schools
5. Close to work/job opportunities

NON-HISPANIC WHITE

1. Cost/I could afford it
2. Like the neighborhood
3. Close to work/job opportunities
4. Low crime rate/safe
5. Needed somewhere to live and it was available

CHILDREN UNDER 18

1. Cost/I could afford it
2. Close to quality public schools
3. Low crime rate/safe
4. Needed somewhere to live and it was available
5. Like the neighborhood

HISPANIC

1. Cost/I could afford it
2. Like the neighborhood
3. Low crime rate/safe
4. Needed somewhere to live and it was available
5. Close to work/job opportunities

DISABILITY

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Low crime rate/safe
4. Like the neighborhood
5. Close to bus/light rail/transit stops

LEP

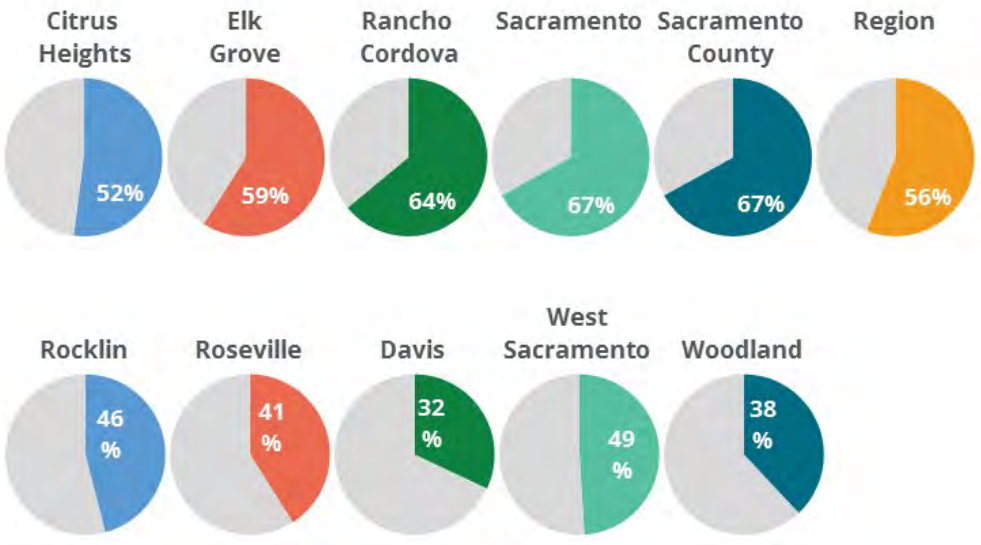
1. Cost/I could afford it
2. Low crime rate/safe
3. Close to quality public schools
4. Close to parks and open space
5. Walkable/bikeable area

Desire to Move

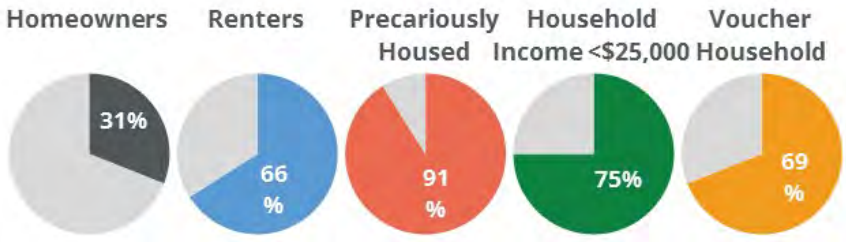
When asked, "if you had the opportunity, would you move from your current home or apartment?" more than half (56%) of regional respondents would move if they had the opportunity. This varied by jurisdiction from about one-third of Davis residents to two-thirds of Sacramento County residents. Not surprisingly, homeowners are least likely to desire to move and those who are precariously housed are most likely. The vast majority of renters, low income households, and voucher households would move if they could.

Figure VI-6.
Percent Who Would Move if Given the Opportunity

By Jurisdiction and Selected Characteristics



By Region, Housing Situation, and Income

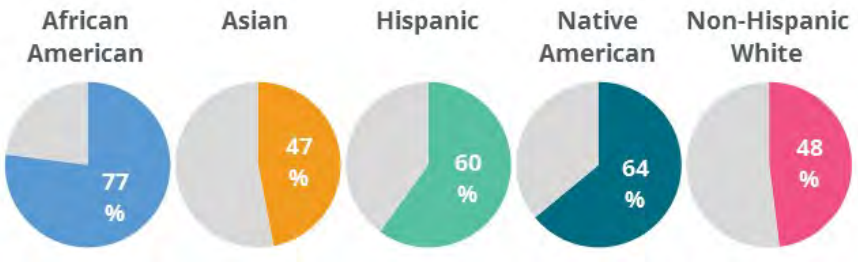


Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

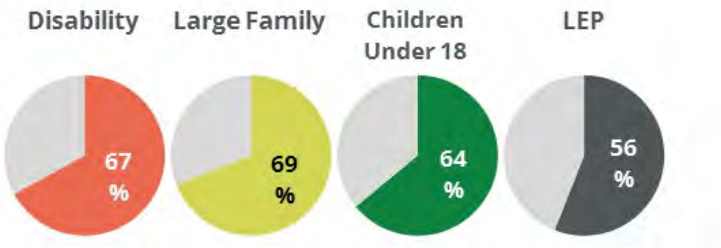
The desire to move also varied among members of protected classes. Slightly less than half of Asian respondents and non-Hispanic White respondents would move if they could, while more than three in four (77%) African American households would move.

Figure VI-7.
Percent Who Would Move if Given the Opportunity

By Race/Ethnicity



By Disability, Familial Status, and Limited English Proficiency (LEP)



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Why do residents want to move? Among regional respondents, the most common reasons for wanting to move are:

- A bigger home/apartment;
- Buy a home;
- Move to a different neighborhood;
- Get something less expensive; and
- Get own place or live with fewer people.

Figure VI-8 presents the top five responses for why residents desire to move by jurisdiction. Differences in the top five reasons to move that vary from the region include:

- "Move to different city/county"—top five in Citrus Heights, Rocklin, and Woodland;
- "Crime/safety reasons"—Citrus Heights, Rancho Cordova, and Sacramento;
- "Cannot afford my current rent"—Elk Grove and Rocklin; and
- "Smaller house/downsize"—Davis.

Figure VI-9 presents the top five reasons for wanting to move by housing situation, low income, and voucher households. Differences from the region top five for these groups include:

- "Crime /safety reasons"—homeowners and voucher households;
- "Smaller house/downsize"—homeowners;
- "Cannot afford my current rent"—renters and households with incomes less than $25,000;
- "Family friends/I was living with kicked me out" and "Move out of unsafe conditions (e.g., domestic assault, harassment)"—precariously housed; and
- "Move to a difference city/county"—homeowners and voucher households.

Among focus group participants, residents' who would like to move if they had the opportunity often described a desire to live with fewer people or move out of homes they currently share with other adult family members. Many would like to move to less expensive housing or to a safer neighborhood or neighborhood with better access to employment and transportation.

Figure VI-8. Top 5 Reasons Residents Want to Move, by Jurisdiction

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

SACRAMENTO

1. Bigger house/apartment
2. Move to different neighborhood
3. Want to buy a home
4. Crime/safety reasons
5. Get something less expensive

ROSEVILLE

1. Want to buy a home
2. Bigger house/apartment
3. Get something less expensive
4. Move to different neighborhood
5. Get own place

WOODLAND

1. Want to buy a home
2. Bigger house/apartment/more bedrooms
3. Get something less expensive
4. Move to different neighborhood
5. Move to different city/county

SACRAMENTO COUNTY

1. Want to move to different neighborhood
2. Bigger house/apartment
3. Get something less expensive
4. Want to buy a home
5. Get own place/live with fewer people

DAVIS

1. Want to buy a home
2. Get something less expensive
3. Bigger house/apartment
4. Move to different neighborhood
5. Smaller house/downsize

REGION

1. Bigger house/apartment
2. Want to buy a home
3. Want to move to different neighborhood
4. Get something less expensive
5. Get own place/live with fewer people

ROCKLIN

1. Get something less expensive
2. Bigger house/apartment
3. Want to buy a home
4. Move to different city/county
5. (tie) Cannot afford my current rent, Move to different neighborhood

WEST SACRAMENTO

1. Bigger house/apartment
2. Want to buy a home
3. Move to different city/county
4. Move to different neighborhood
5. (tie) Get something less expensive, Get own place

Figure VI-9. Top 5 Reasons Residents Want to Move, by Housing Situation, Low Income, and Voucher Households

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Reasons for wanting to move if they had the opportunity among members of protected classes are very similar to the region overall.

Homeownership. Homeownership is one of the most common reasons why members of protected classes want to move. More than half (59%) of Asian, non-Hispanic White (54%), and Hispanic renters 53%), 46 percent of African American renters, 44 percent of Native American renters, want to move and become homeowners. A similar proportion of renters whose household includes a member with a disability want to buy a home (43%).

Less expensive housing. Reducing housing costs was a top factor in wanting to move for African American, Asian, Native American, non-Hispanic White, disability, large family households, and households with children.

Neighborhood change/gentrification. Regionally, fewer than one in 10 (7%) of residents who want to move identified "My neighborhood is changing/gentrifying and I no longer feel welcome" as one of the reasons they want to move. This rate of wanting to move due to neighborhood change is consistent with the region across all protected

classes. In focus groups, participants rarely specifically discussed gentrification but more broadly addressed rising housing costs in all neighborhoods and communities, including those which used to be comprised of naturally occurring affordable housing and landlords willing to rent to people with bad credit, poor rental histories, or criminal histories. Oak Park in Sacramento was frequently referenced as one of the last affordable neighborhoods that are quickly becoming expensive. Similar losses of naturally occurring affordable housing were described among residents of Rocklin and Roseville, where former low income residents of those communities are moving out in Placer County to find affordable units. A number of resident focus group participants pointed to the affordable housing crisis in San Francisco as partly to blame for population growth—and rising housing prices—in the Sacramento Valley.

Figure VI-10. Top 5 Reasons Residents Want to Move, Selected Protected Classes

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

AFRICAN AMERICAN	NATIVE AMERICAN	LARGE FAMILY
1 Bigger house/apartment	1 Bigger house/apartment	1 Get own place
2 Want to buy a home	2 Get something less expensive	2 Bigger house/apartment
3 Move to different neighborhood	3 Want to buy a home	3 Want to buy a home
4 Get own place	4 Get own place	4 Move to different neighborhood
5 Get something less expensive	5 Move to different neighborhood	5 Get something less expensive

ASIAN	NON-HISPANIC WHITE	CHILDREN UNDER 18
1 Want to buy a home	1 Want to buy a home	1 Bigger house/apartment
2 Bigger house/apartment	2 Bigger house/apartment	2 Want to buy a home
3 Move to different neighborhood	3 Move to different neighborhood	3 Move to different neighborhood
4 Crime/safety reasons	4 Get something less expensive	4 Get own place
5 Get something less expensive	5 Crime/safety reasons	5 Get something less expensive

HISPANIC	DISABILITY	LEP
1 Can't afford to live anywhere else	1 Bigger house/apartment	1 -
2 Bigger house/apartment	2 Want to buy a home	2 -
3 Want to buy a home	3 Move to different neighborhood	3 -
4 Get own place	4 Get something less expensive	4 -
5 Move to different neighborhood	5 (tie) Cannot afford my current rent, Get own place	5 -

Why haven't they moved yet? For those with a desire to move, economic and housing market factors are the primary reasons why they remain in their current housing situation. As shown in Figure VI-11, "can't afford to live anywhere else" and "can't pay moving expenses/deposits" are the top two reasons for staying followed by "can't find a better place to rent" and "can't find a better place to live." In addition to cost issues and lack of supply, the fifth most common reasons why residents who want to move have not yet moved is "can't find a landlord due to credit or rental history." Variation from the regional economic and housing supply reasons include:

- Job location factors—Elk Grove, Roseville, Davis, West Sacramento, and Woodland; and
- Proximity to family and friends—Elk Grove, Rocklin, Roseville, Davis, West Sacramento, and Woodland.

For homeowners, job and family reasons comprise four of the top five reasons why they have not yet moved. For renters, housing affordability, costs of moving, and lack of supply ("rentals are full; can't find a place to rent") are the top reasons for not moving when they would prefer to move. For voucher households, the #1 reason why they have not moved when they would like to is, "Landlords don't take Section 8".

Overall, 12 percent of renters who want to move but cannot say they "can't find a landlord to rent to me due to my credit history/eviction history." Poor credit/rental history is an impediment for one in three (33%) precariously housed residents. In contrast, barriers associated with criminal history impact one percent of renters overall and one in 25 (4%) precariously housed residents.

Figure VI-11.
Why haven't you moved yet? Top Five Reasons, By Jurisdiction

CITRUS HEIGHTS

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Can't find a better place to live
4. Rentals are all full; can't find a place to rent
5. Can't find a landlord due to credit or rental history

SACRAMENTO

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Rentals are all full; can't find a place to rent
4. Can't find a better place to live
5. Have submitted applications, but haven't secured housing

ROSEVILLE

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Need to find a new job
5. Family/friends are here

WOODLAND

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Need to find a new job
5. Family/friends are here

ELK GROVE

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Need to find a new job
5. Family/friends are here

SACRAMENTO COUNTY

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Rentals are all full; can't find a place to rent
4. Need to find a new job
5. Can't find a better place to live

DAVIS

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Need to find a new job
5. Family/friends are here

REGION

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Can't find a place to rent
4. Can't find a better place to live
5. Can't find a landlord due to credit or rental history

RANCHO CORDOVA

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Rentals are all full; can't find a place to rent
4. Can't find a better place to live
5. Have submitted applications, but haven't secured housing

ROCKLIN

1. Can't afford to live anywhere else
2. Can't pay moving expenses/deposits
3. Rentals are all full; can't find a place to rent
4. Family/friends are here
5. Can't find a better place to live

WEST SACRAMENTO

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Need to find a new job
5. Family/friends are here

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-12.
Why haven't you moved yet? Top Five Reasons, By Housing Situation, Low Income Households

HOMEOWNERS

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Family/friends are here
5. Other family reasons

INCOME LESS THAN $25,000

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Need to find a new job
4. Can't find a better place to live
5. Rentals are all full; can't find a place to rent

RENTERS

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

REGION

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

PRECARIOUSLY HOUSED

1. Can't afford to live anywhere else
2. Can't pay moving expense, deposits
3. Can't find a landlord to rent to me due to my credit, eviction or foreclosure history
4. Family/friends are here
5. Need to find a new job

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

For members of protected classes, cost factors, lack of suitable housing unit supply, and personal history reasons are the primary reasons why those who want to move continue to live in their current housing situation.

Cost factors. For each protected class considered, "can't afford to live anywhere else" was the top factor cited by the greatest proportion of respondents and was also a theme among focus group participants. Other cost-related factors include 3X the rent income requirements, and deposit requirements and moving costs.

3X the rent policies. Many renters identify 3X the rent income requirements as a significant barrier to moving.

Lack of suitable housing supply. "Rentals are full; can't find a place to rent" and "can't find a better place to live" were top five reasons for not moving when they would prefer to for most protected classes examined.

Past rental or personal history. Among regional respondents, 16 percent identify their credit history or eviction history as an impediment to moving and two percent city their criminal history as a barrier. Among those who want to move:

A history of eviction or foreclosure limits the housing choice of:

- One in three (33%) precariously housed residents;
- 28 percent of large families;
- One in four (24%) of households with incomes less than $25,000;
- One in four (24%) of Hispanic respondents;
- One in four (24%) of households with children;
- 22 percent of households that include a member with a disability;
- 22 percent of Native American households;
- 18 percent of African American respondents;
- 13 percent of non-Hispanic White respondents;
- 9 percent of Asian respondents; and
- 8 percent of voucher households.

A criminal history (arrest or conviction) limits the housing choice of:

- 6 percent of Native American respondents;
- 4 percent of African American respondents;
- 3 percent of Hispanic respondents;
- 3 percent of Asian respondents;
- 3 percent of households that include a member with a disability; and
- 3 percent of households with incomes less than $25,000.

Figure VI-13. Why haven't you moved yet? Top 5 Reasons, Selected Protected Classes

Note:

- indicates too few responses

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Housing Challenges

Figures VI-14 through VI-17 present the proportion of residents who report experiencing different types of housing challenges and concerns. The challenges and concerns presented are the top 12 concerns identified regionally (out of 20 included in the survey).

Housing challenges—jurisdiction, housing situation and income.

Among regional survey respondents, the greatest proportion worry about their rent increasing to an amount they can't afford (50%), wanting to buy a home but being unable to afford the downpayment (41%) and worrying that property taxes will increase to an amount they can't afford (31%). Figures VI-14 and VI-15 present the housing challenges experienced by the greatest proportion of regional respondents by jurisdiction.

Compared to the region:

- Residents of Citrus Heights more likely to worry about property taxes increasing to an amount they can't afford; struggling to pay rent; and to be limited in housing choice due to poor credit and rental history;
- Sacramento residents are more likely to worry about high crime in their neighborhood and that their home is in poor condition (e.g., mold or needs repairs);
- Renters in Rocklin, Roseville, Davis, and West Sacramento are more likely than regional renters to worry that their rent will increase to an amount they can't afford;
- Renters in Roseville, West Sacramento and Woodland are more likely to want to buy a home but to be unable to afford the downpayment; and
- Renters in Woodland are more likely to say they struggle to pay their rent and renters in West Sacramento are more likely to worry that if they request a repair they will receive a rent increase or be evicted.

Differences in housing challenges occur based on housing situation and income.

- Rising housing costs, including both rent and property tax increases, are a significant concern for both renters and homeowners. More than half (51%) of low income homeowners worry about property tax increases.
- Renters are more than three times as likely as homeowners to note that their home is in poor condition (26% v. 7%).
- More than one in three (34%) voucher households worry about high crime in their neighborhood, compared to 16 percent of regional respondents and 9 percent of homeowners.
- Precariously housed respondents are more than twice as likely as respondents regionally to say that their home is not big enough for their family members (30% v. 16%). This is not surprising, since many precariously housed respondents are "doubled up" or couch-surfing.

Figure VI-14.
Top 12 Housing Challenges Experienced by Residents by Jurisdiction

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Region
I worry about my rent going up to an amount I can't afford	44%	39%	40%	49%	42%	50%
I want to buy a house but can't afford the downpayment	45%	42%	33%	38%	37%	41%
I worry about property taxes increasing to an amount I can't afford	43%	21%	32%	30%	25%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	39%	30%	25%	31%	32%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	29%	18%	22%	22%	19%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	13%	20%	20%	13%	18%
Too much traffic/too much street/highway noise	23%	14%	13%	20%	20%	17%
I have bad/rude/loud neighbors	18%	11%	18%	21%	17%	16%
High crime in my neighborhood	17%	4%	12%	29%	21%	16%
My house or apartment isn't big enough for my family members	14%	14%	16%	21%	17%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	17%	8%	14%	22%	17%	16%
I am afraid I may get evicted (kicked out)	13%	13%	13%	17%	15%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-15.
Top 12 Housing Challenges Experienced by Residents by Jurisdiction

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Rocklin	Roseville	Davis	West Sacramento	Woodland	Region
I worry about my rent going up to an amount I can't afford	59%	61%	70%	59%	55%	50%
I want to buy a house but can't afford the downpayment	31%	52%	46%	60%	52%	41%
I worry about property taxes increasing to an amount I can't afford	33%	32%	19%	36%	35%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	31%	28%	18%	27%	40%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	14%	12%	7%	24%	14%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	3%	16%	15%	25%	12%	18%
Too much traffic/too much street/highway noise	20%	21%	8%	15%	9%	17%
I have bad/rude/loud neighbors	11%	11%	7%	15%	17%	16%
High crime in my neighborhood	3%	4%	0%	7%	9%	16%
My house or apartment isn't big enough for my family members	9%	11%	10%	13%	12%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	9%	6%	12%	16%	8%	16%
I am afraid I may get evicted (kicked out)	3%	7%	5%	14%	7%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-16.
Top 12 Housing Challenges Experienced by Residents by Housing Situation and Low Income

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Homeowners	Renters	Precariously Housed	Voucher Household	HH Income <$25,000	Region
I worry about my rent going up to an amount I can't afford	n/a	61%	27%	38%	45%	50%
I want to buy a house but can't afford the downpayment	n/a	47%	29%	31%	25%	41%
I worry about property taxes increasing to an amount I can't afford	31%	n/a	n/a	n/a	51%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	n/a	30%	31%	20%	36%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	n/a	13%	35%	10%	27%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	n/a	23%	8%	18%	18%	18%
Too much traffic/too much street/highway noise	15%	21%	14%	18%	19%	17%
I have bad/rude/loud neighbors	12%	21%	17%	27%	21%	16%
High crime in my neighborhood	9%	21%	22%	34%	25%	16%
My house or apartment isn't big enough for my family members	5%	21%	30%	16%	24%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	7%	26%	17%	25%	24%	16%
I am afraid I may get evicted (kicked out)	n/a	14%	14%	18%	18%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-17.
Housing Challenges Experienced by Residents who are Members of Selected Protected Classes

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Children Under 18	Large Family	LEP	Region
I worry about my rent going up to an amount I can't afford	41%	54%	52%	51%	59%	50%	52%	47%	46%	50%
I want to buy a house but can't afford the downpayment	39%	46%	42%	40%	47%	40%	52%	46%	36%	41%
I worry about property taxes increasing to an amount I can't afford	46%	22%	39%	34%	34%	45%	33%	39%	20%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	33%	18%	37%	31%	31%	36%	42%	37%	11%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	24%	16%	29%	22%	19%	26%	31%	38%	11%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	19%	22%	19%	20%	21%	23%	22%	14%	18%
Too much traffic/too much street/highway noise	19%	13%	20%	18%	19%	20%	19%	17%	11%	17%
I have bad/rude/loud neighbors	18%	12%	23%	20%	16%	20%	19%	19%	13%	16%
High crime in my neighborhood	24%	10%	22%	21%	14%	22%	20%	21%	11%	16%
My house or apartment isn't big enough for my family members	31%	16%	23%	18%	12%	21%	29%	38%	24%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	22%	16%	19%	18%	15%	24%	20%	22%	13%	16%
I am afraid I may get evicted (kicked out)	17%	13%	18%	18%	14%	20%	20%	20%	11%	14%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Housing challenges—members of protected classes. With respect to housing challenges, worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of members of protected classes. As shown in Figure VI-17, there are some meaningful differences in the housing challenges experienced across protected classes. Asian American and Native American respondents' experiences with housing challenges most closely aligned with the regional overall and large families differed from the region on the greatest number of challenges.

African American respondents are more likely than regional respondents overall to:

- Worry about property taxes increasing (46% v. 31%);
- Worry about high crime in the neighborhood (24% v. 16%);
- Live in a home that is not big enough for the household (31% v. 16%); and
- Live in a home in poor condition (22% v. 16%).

Hispanic respondents are more likely than regional respondents overall to:

- Worry about property taxes increasing (39% v. 31%);
- Struggle to pay the rent (37% v. 30%);
- Be unable to find a different place to rent due to poor credit or rental history (29% v. 21%)
- Have "bad/rude/loud neighbors" (23% v. 16%);
- Live in a home that is not big enough for the household (23% v. 16%); and
- Worry about high crime in the neighborhood (22% v. 16%).

Non-Hispanic White respondents are more likely than regional respondents to:

- Worry about their rent going up more than they can afford (59% vs. 50%); and
- Want to buy home but are unable to afford a downpayment (47% vs. 41%).

Respondents whose household includes a member with a disability are more likely than regional respondents to:

- Worry about property taxes increasing (45% v. 31%);
- Struggle to pay the rent (36% v. 30%);
- Be unable to find a different place to rent due to poor credit or rental history (26% v. 21%);
- Worry about high crime in the neighborhood (22% v. 16%);

- Live in a home in poor condition (24% v. 16%); and
- Worry that they may get evicted (20% v. 14%).

Large family households are both more likely than regional respondents to:

- Want to buy a home but are unable to afford a downpayment (46% v. 41%);
- Worry about property taxes increasing (39% v. 31%);
- Struggle to pay the rent (37% v. 30%);
- Be unable to find a different place to rent due to poor credit or rental history (38% v. 21%);
- Live in a home that is not big enough for the household (38% v. 16%);
- Live in a home in poor condition (22% v. 16%); and
- Worry that they may get evicted (20% v. 14%).

Renter respondents with limited English proficiency (LEP) are more likely than regional respondents to live in a home that is not large enough for their family (24% v. 16%).

Focus group participant perspectives on housing challenges. As with survey participants, housing costs and lack of available housing to rent or buy are significant challenges for residents. Other common challenges discussed by focus group participants include barriers to renting due to rental requirements, poor housing conditions, overcrowding, lack of options for voucher holders, and difficulties with publicly supported housing policies and practices.

Lack of affordable housing. In every focus group, participants described the impact of the lack of affordable housing in the region on their households. Searching for a place to live is "frustrating" and includes "denials after denials."

- *"In Sacramento there is a maximum need for low, low income housing, not something more." (Disability focus group participant)*
- *"If you are low income, there is not enough for rents." (Rancho Cordova low income focus group participant)*
- *"I can't afford to live anywhere else. There is such a long waitlist for housing programs." (Disability focus group participant)*
- *"There isn't enough low income housing in Placer County. New buildings go up and none of them are affordable. The City Councils and Superintendents don't see the need for affordable housing. I have a year left in my AMIH house; where am I supposed to go after that?" (Disability focus group participant)*

- *"I lived in senior housing and rents kept going up and up. It was supposed to be low income senior housing! It was $400 and it went up to $515. I think that has to be against the law." (Sacramento low income focus group participant)*

- *"I'm homeless now. I was priced out of my studio three weeks ago." (Transgender focus group participant)*

Housing in poor condition. Resident focus group participants shared stories of poor housing condition, ranging from units in need of repair, problems with mold, and pest infestations. Many shared that they were afraid to request repairs or remediation out of fear of being evicted or having the rent increase. Evictions resulting from code enforcement actions were described in nearly all resident focus groups, regardless of the community where they were held.

- *"I was evicted due to poor conditions, and a code enforcement violation." (Rancho Cordova low income focus group participant)*

- *"When I lived in the Heights, my landlord was a dirtbag. The city was going to do eminent domain so he just stopped taking care of the place." (Sacramento low income focus group participant)*

- *"I used to live in a place in Oak Park we called the house of horrors. I had half a living room and the house made me sick; there was animal feces and rats, and I paid $700 a month. They'd taken a one bedroom apartment and split it in half with a blanket. Slumlords have people living in horrible conditions." (Sacramento low income focus group participant)*

- *"I stayed in a place in Oak Park that took cash only. They wouldn't take money orders. I wanted to call code enforcement on them, because it was dangerous. It wasn't safe; always looking over my shoulder." (Sacramento low income focus group participant)*

- *"In Del Paso Heights, my bedroom window was broken, cabinets were hanging off, it had roaches, but I just did what I had to do because I needed a place to stay." (Sacramento low income focus group participant)*

Overcrowding. Participants in a number of resident focus groups discussed how they live with extended family, roommates, or other friends in order to afford their housing. Sometimes two or more households share a unit; large families have an especially difficult time finding affordable housing that is large enough to accommodate their family.

- *"I'm doubled up." (Rancho Cordova low income focus group participant)*

- *"In 2017 I moved here, and I have to stay with family. I've been on the house search ever since. Every place has a waitlist, no openings, or it's for sale not for rent." (African American focus group participant)*

- *"I was living with my three aunties, my grandma, grandpa, two uncles and cousins all in a three bedroom. It was gloomy and the people upstairs let the water run and we got mold. The windows were broke, and the manager wouldn't fix any of it." (Sacramento low income focus group participant)*

- *"I'd prefer to live alone, but that's practically impossible because of rent." (Transgender focus group participant)*

3X the rent income policies and high deposit requirements. Requirements that tenants have incomes of at least 3X (three times) the rent are very common among Sacramento Valley housing providers. Residents described these policies as a significant barrier to housing choice.

- *"They always want the income to be three times the rent or double deposit. The Asians and Hispanics have savings, so when we're in competition for them, they get the place. You can't have any bills, and if you have bad credit, you're out of luck." (African American focus group participant)*

- *"There may be reasonably priced rentals out there, but they require a 650 credit score and 3x the rent income." (African American focus group participant)*

- *"I get social security disability income and when I apply, I feel discriminated against because of my income, because of SSI. They won't give me a chance." (Sacramento low income focus group participant)*

Lack of options for voucher holders. Focus group participants who are voucher holders described the difficulty they have experienced when faced with finding an new place to rent.

- *"The housing market sucks. I have a long, good history, but people won't take someone with a voucher." (African American focus group participant)*

- *"They only give you three months to find housing. It's so hard." (Sacramento low income housing focus group participant)*

- *"My apartment building raised the rent on everyone, and Section 8 won't pay the increase. I'm on disability, so I don't know what I'm going to do." (African American focus group participant)*

- *"Vouchers should be easier to use. How can they ask for 3X the rent when you have a voucher?" (Transgender focus group participant)*

Bad credit, poor rental history, criminal history. Focus group participants with bad credit, including outstanding SMUD bills, and those with an eviction history, and those with a criminal history have an extremely difficult time finding housing to rent.

- *"If you have evictions, that really hits you. There's no hope." (Sacramento low income focus group participant)*

- *"I get discouraged. They bring up your background, and I can't believe they still bring that up. Could be a cable bill from 15 years ago. Could be a charge from 20 years ago. I can't believe they'd bring up a phone bill from 35 years ago, crazy they were tripping on that." (Sacramento low income focus group participant)*

Barriers to collective/communal living. Participants in the transgender resident focus group discussed the challenges that some had encountered in trying to create "intentional communal living," which these participants felt was the ideal housing situation for them to be part of a community. In their experience, the typical landlord renting by the room thinks of tenants/roommates as interchangeable and *"actively discriminated against persons with disabilities resulting in a failure to rent."* Being repeatedly denied housing creates the sense that *"you are not welcome."* Trying to set up the housing collective is difficult because *"fair housing laws are murky, the civil codes on websites are hard to read, and we can't find out what our rights are. Knowing your rights is half the battle. In San Francisco, a group is setting up a master lease building that could be a good model."*

Publicly supported housing provider policies and practices. Residents who live in publicly supported housing developments of any type shared their experiences as tenants. In general, maintenance and management issues are similar to those raised by residents living in privately-provided housing. Navigating the affordable housing system, including waitlist processes, was a frequent topic of discussion.

Maintenance and condition issues—

- *"Quality of housing depends on the management and on the maintenance men. This has gone downhill at Pin Yuen. There are no services after hours or on weekends. The elevator breaks often, and they tell you to use the freight elevator, but you can't use the freight elevator when people are moving in." (Disability focus group participant)*

- *"I used to live in the Comstock which is owned by SHRA. The elevator frequently goes down and people are trapped; they can't get downstairs. In 2017, the elevator was down for three or four days." (Disability focus group participant)*

- *"If there are inspections, they don't give any notice. They just come in no matter what." (Disability focus group participant)*

Navigating the affordable housing system and waitlists—

- *"If you're late on the rent, you get a $50 late charge. If you're on Section 8 and it's late, you get a late charge, when SHRA is the one late on the payment!" (Disability focus group participant)*

- *"The CPS lady from the county couldn't give me any help. The qualifications are crazy, even for food stamps. Why should my daughter have to have another baby to get help? Especially if she was born and raised in the county?" (African American focus group participant)*

- *"There are all of these numbers and all of these lists. You don't have anyone to advocate for you to get on a list." (Sacramento low income focus group participant)*

- *"There is no communication between entities that take the paperwork and people that need the system. You don't know where to go to get what kind of service. If you're in low income housing, it's not always appropriate housing for your situation, but they don't take your disability into account." (Disability focus group participant)*

- *"You have to "know" someone to get housing. You have to know how to present yourself and you have to have a relationship with the people who work in the housing office (SHRA). They pick and choose who they help. They'll put you higher on the list." (African American focus group participant)*

- *"I had Section 8 one time. But it didn't allow people to get on their feet. Because you start working, and then you lose the support. It's a cliff. You can't get on your feet. Can't build a new foundation." (Disability focus group participant)*

Housing challenges—stakeholder perspectives. Stakeholders' estimations of residents' housing challenges were very similar to those of residents. Most common challenges discussed included cost burdened households, lack of affordable housing, income requirements of private landlords, and lack of publicly supported housing. In addition to issues similar to resident discussions, stakeholders discussed factors that limit the housing supply in the region, including funding, the cost of construction/development, and public policies and processes.

Cost burdened households. Most of the households served by the stakeholders participating in the focus groups are severely cost burdened and struggle to pay their housing costs.

- *"Rising housing costs have people choosing between rent and health care." (Stakeholder focus group participant)*

- *"The cost of housing is by far the biggest obstacle people face." (Stakeholder focus group participant)*

Lack of available, affordable housing. The lack of available, affordable housing was the top concern and most frequently discussed issue in the stakeholder focus groups.

- *"There are not enough one bedroom units for any population, much less people with mental health issues." (Stakeholder focus group participant)*

- *"There is no workforce housing in Davis. People are seeing rent increases of $375/month." (Stakeholder focus group participant)*

- *"In downtown Sacramento, near the arena area, affordable housing, senior housing, SRO housing is being pushed out next to 'hot properties.'" (Stakeholder focus group participant)*

- *"There is nothing available anywhere in Placer County. People who used to live in market rate affordable housing in Rocklin are being pushed out into the county. Others are being pushed out of the county." (Stakeholder focus group participant)*

- *"Oftentimes, affordable housing is located in the neighborhood where residents who have experienced trauma were traumatized. Among homeless LGBT youth, 70-80% have been victims of a crime, including sex trafficking, and it is unsafe to locate them back in the neighborhoods where their abusers are." (Stakeholder focus group participant0*

Housing condition issues. Poor housing conditions due to disrepair, mold, or pests are not uncommon, especially in "housing of last resort" that may be affordable to very low income households or provided by landlords who are willing to rent to residents with poor rental histories (i.e., history of eviction).

- *"We have a migrant worker health center, and see really substandard housing for primarily immigrant populations. They are also very overcrowded." (Stakeholder focus group participant)*

- *"We had a client who moved into a house and found it had a leaky roof. She asked the owner to fix it, but he wouldn't. She eventually called us in a panic, because she'd received a 60 day notice to vacate. The landlord's side was "these tenants are a pain, and they'll probably sue me, so I'll just evict them, and sell the house so I don't have to worry about the problem and the repairs." (Stakeholder focus group participant0*

- *"Code enforcement is put into a tough position. A landlord rented a home "as is"—it didn't have heat and it wasn't habitable. We found out about it because the tenant thought there was a gas leak. The landlord didn't have the money to fix the problem, so he wants the tenants out." (Stakeholder focus group participant)*

Poor prior rental history. In the experience of stakeholders, residents who have an eviction on their rental history are nearly impossible to house in the current Sacramento Valley housing market, and housing providers willing to rent to such households are frequently described as "slumlords".

- *"Impossible to find a place to live if you have an eviction." (Stakeholder focus group participant)*

- *"People will put up with bedbugs, roaches, in the 'housing of last resort' or 'slumlord' housing because they're the only places that take people with an eviction." (Stakeholder focus group participant)*

Limited options for voucher holders. From stakeholders' perspective, too few landlords in the region accept Section 8, and in their experience more and more landlords or properties are opting out of the Section 8 program, particularly as the rental market in the Sacramento Valley remains hot.

- *"There is a reluctance among market rate landlords to accept people with housing subsidies. They're pretty much opposed to it." (Stakeholder focus group participant)*
- *"There is a bias against voucher holders, but I think it's more about class than race." (Stakeholder focus group participant)*
- *"Private landlords with longtime Section 8 voucher tenants are issuing 90 day notices of terminations. They don't want to engage with the Housing Authorities any longer. They can't get rent increases and the fair market rents greatly exceed payment standards." (Stakeholder focus group participant)*
- *"Landlords can refuse to accept Section 8, and people have these policies, like 3X the rent, credit score minimums, that have the result of keeping out people with vouchers or people of color. As a result, tenant-based voucher holders are having a very difficult time leasing up. SHRA has been doing a better job in the last year extending lease up time limits for voucher holders." (Stakeholder focus group participant)*
- *"People being pushed out of the Bay Area are porting their vouchers to Sacramento, further increasing demand among the shrinking pool of landlords who will accept vouchers." (Stakeholder focus group participant)*

3X income policies. Many stakeholders shared that they thought the relatively recent (last few years) requirement among housing providers for tenants to have incomes of 3X the rent has the effect of being discriminatory, especially for households on fixed incomes.

- *"Minimum income requirements are a big barrier for people with disabilities." (Stakeholder focus group participant)*
- *"Because there is such a shortage of housing, landlords are pickier. They require 3X the rent for income, they are charging 3X the rent for deposits." (Stakeholder focus group participant)*
- *"People may have a Section 8 voucher, but requiring income of 3X the rent ends up being discriminatory. It's impossible for those on SSI or SSDI." (Stakeholder focus group participant)*

Hardest to house populations. Families with children, large families, including refugee families; and transgender residents often face the most difficult time securing housing in the region.

- *"Single women without kids are also very difficult to house. There are no programs, no units, that single women without kids qualify for." (Stakeholder focus group participant)*
- *"The 'hardest to house' are trans women of color. Many haven't been able to change their ID, they're often crime victims or human trafficking victims. They have a difficult time getting a job. It is very easy to discriminate against trans women." (Stakeholder focus group participant)*
- *"Family size—large families are also very hard to house. I worked with a family of 8 that had a severe mold issue, but the family was afraid to complain because it had been so hard to find a place to live." (Stakeholder focus group participant)*
- *"Refugees might have 12 people in the home, and they don't know how to work the system, how to ask for help due to language access, and are afraid to speak up out of fear of retaliation. Some people refuse services they qualify for out of fear." (Stakeholder focus group participant)*
- *"(Housing) industry practice—property guidelines—to limit occupancy to two people per room. Refugee service providers in particular, run into trouble with these restrictions, especially since the building code is more generous. But, "it's the industry standard." (Stakeholder focus group participant)*

Factors limiting housing supply. In the course of stakeholder focus groups, participants discussed a number of factors they believe have the effect of limiting housing supply overall, and particularly the supply of affordable housing. These include development financing and funding for affordable housing, construction and development costs, public policies and practices, and the lack of opportunity for households to move along the housing spectrum as their life circumstances change.

Development financing:

- *"The #1 issue is there is no money to build new housing. We have had a seven acre lot since 2010. We sought money to build affordable housing. We've been turned down for tax credits over and over. We could put 149 units on seven acres. But LIHTC is so competitive." (Stakeholder focus group participant)*
- *City Councils are restricted in how they can generate revenue, so how can they afford incentives to pay for infrastructure, inspectors, other cost pressures? What doesn't get funded if they redirect money to affordable infill? (Stakeholder focus group participant)*

Construction and development costs:

- *"On the development side, we need to lower the cost of construction. That will help get rents in control." (Stakeholder focus group participant)*
- *"There is not enough profit margin in infill in the region; building costs are too high, labor costs, zoning, building codes/design standards that increase costs." (Stakeholder focus group participant)*
- *"Building costs in Sacramento region are as high as the Bay Area." (Stakeholder focus group participant)*
- *"Environmental standards that increase costs—electrical water heater, environmental shower heads, add to the cost of development." (Stakeholder focus group participant)*

Public policies and processes:

- *"Fees/costs on lots add up to $130,000 per lot—CEQA, building codes, dealing with nonconforming uses, density, length of time the process takes." (Stakeholder focus group participant)*
- *"It's a LONG process to get any new housing built. Local government plays a big role. NIMBY, bills they pass." (Stakeholder focus group participant)*
- *"In south Sacramento—MLK and 43rd—no one wants to build there. There's only one owner occupied home in that place. It's full of foreclosed, empty lots, with no investment or development. We want to build. We're being charged $40,000 in fees for each house. For this project to get any traction, [the nonprofit] had to get the County Supervisor involved. SHRA owned the land! Working with SHRA means constant delays, unnecessary bureaucracy; it took well over six months to get through their process."*
- *"Prevailing wage requirements increase the cost of construction by 30 to 35 percent." (Stakeholder focus group participant)*
- *"Have to piece together parcels, and this requires changes in zoning that are not use by right—uncertainty, location/land scarcity." (Stakeholder focus group participant)*
- *"Jurisdictions get greedy. If they defer fees as part of an affordable housing waiver, don't charge interest on the deferral time!" (Stakeholder focus group participant)*
- *"Uncertainty due to NIMBY, process to get approvals, time is money."*
- *"Land, environmental reviews, approvals—all increase costs and don't get you new development/infill in places where there is transit or close to services." (Stakeholder focus group participant)*
- *"There are so many codes to go through. If you have more than six people you need to get special approvals." (Stakeholder focus group participant)*

Lack opportunity to move along the housing spectrum:

- *"If we had better affordable housing for seniors, that would free up larger single family homes for families." (Stakeholder focus group participant)*
- *"High rents are a symptom of a deeper issues—a lack of housing stock across the spectrum. People who in other markets or in the past could move out of being renters into homeowners can't afford to buy, so they're still renting, "taking up" units that others need. This forces people out who are at the margins, leading to increased homelessness." (Stakeholder focus group participant)*
- *"There is no path for renters to become homeowners, so they stay renters." (Stakeholder focus group participant)*
- *"Housing has to be a complete spectrum, and we have to be able to move people through the spectrum. Transitioning from one aspect to another, from housing the chronically homeless to eventually having people move out of public housing into the private market because they can be self-sufficient. How can we move people out of poverty to become sustainable?" (Stakeholder focus group participant)*

Disability-related housing challenges. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, **one in three (35%) households** that include a member with a disability **live in a home that does not meet the needs of the resident with a disability**.

Among these households, the improvements or modifications needed include:

- Grab bars in bathrooms (44%);
- Service or emotional support animal allowed in home (26%);
- Walk/roll in shower (25%);
- Reserved accessible parking (20%);
- Ramps (19%);
- Wider doorways (17%);
- Stair lifts (13%);
- Fire alarm/doorbell made accessible for person with hearing disability/deaf (12%);
- Lower countertops (10%); and
- Alarm to notify if a non-verbal child leaves the home (7%).

Figure VI-18 presents housing challenges that may be experienced by households that include a member with a disability. As shown, the types of challenges experienced vary by the respondent's housing situation and the needs of the member of the household with a

disability. Overall, one in five (22%) renters with a disability worry about retaliation if they report harassment by neighbors/staff/landlord. More than one in 10 (15%) households that include a member with a disability can't afford the housing that has the accessibility features they need, and this increases to 22 percent of the precariously housed. Nearly one in four (23%) worry that their rent will be increased if they request an accommodation for their disability. Fewer than one in 20 households have experienced a landlord denying an accommodation or modification request or refused an emotional support or service animal.

Figure VI-18.
Housing Challenges Experienced by Residents with Disabilities

Higher than All (>5ppt)

About the same as All (+/- 5 ppt)

Lower than All (<5 ppt)

Housing Challenges Experienced by Residents with Disabilities	Homeowners	Renters	Precariously Housed	All
I worry about retaliation if I report harassment by my neighbors/building staff/landlord.	7%	22%	12%	16%
I can't afford the housing that has accessibility features we need.	5%	17%	22%	15%
I cannot get around the neighborhood because of broken sidewalks/no sidewalks/poor street lighting/dangerous traffic.	11%	15%	17%	15%
I worry if I request an accommodation for my disability my rent will go up or I will be evicted.	n/a	23%	12%	14%
My landlord refused to make an accommodation for my or my household member's disability.	n/a	8%	6%	5%
My landlord refused to make a modification for my or my household member's disability.	n/a	7%	5%	5%
My landlord refused to accept my therapy/companion/emotional support animal.	n/a	5%	8%	4%
I am afraid I will lose my in-home health care.	1%	5%	5%	4%
My landlord refused to accept my service animal.	n/a	4%	6%	3%

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Lack of affordable and accessible housing units. Residents with disabilities who participated in focus groups discussed the challenges they experienced when trying to find housing they could afford that met their accessibility needs.

- *"If you're in low income housing, it's not always appropriate housing for your situation, but they don't take your disability into account." (Disability focus group participant)*

- *"Incredibly difficult to find accessible place to live." (Disability focus group participant)*

- *"Nothing is built accessible. In Oak Park, only one of the new buildings is accessible, and that one is priced out of range for someone on SSI. In the Triangle, there are new apartments and condos, but they are so much more than SSI." (Disability focus group participant)*

Lack of access to supportive services and mental health care. Supportive services, including case management and mental health care services, are a critical need for many residents with disabilities, including mental illness. Residents who need, but do not have access to these supports, are very vulnerable to housing insecurity.

- *"The trans community has disproportionate mental health and substance abuse issues. If they don't have the capacity to do self care, they struggle with everything and can get evicted." (Transgender focus group participant)*

Other ADA and disability accommodation challenges. Many of the focus group participants with disabilities shared that they were not clear on their rights, especially with respect to making reasonable accommodation requests, especially pertaining to emotional support animals. They also shared their perspective that many small mom and pop landlords or building staff do not understand fair housing law.

- *"It's really difficult to take care of yourself, especially when you need an emotional support animal and a program doesn't allow emotional support animals." (Transgender focus group participant)*

Stakeholder perspectives—housing challenges of people with disabilities. With respect to the housing challenges of people with disabilities, stakeholders' comments centered on the lack of accessible, affordable units in the region; other ADA and disability accommodation challenges; and a lack of supportive services or full spectrum of housing options for people with disabilities.

Lack of accessible, affordable housing units. For residents with disabilities, particularly those relying on disability benefit income, finding affordable housing that also meets their accessibility needs in the home is incredibly difficult. Market rate units that are accessible are financially out of reach. Older units that may be naturally-occurring affordable housing, including properties in less transit-rich environments are rarely accessible. Finding an accessible and affordable unit is like finding a needle in a haystack.

- *"The nexus of accessible housing, affordable housing, and access to transit limits you to being able to live in a very small part of the city (of Sacramento)." (Stakeholder focus group participant)*

- *"People with a disability are more likely to endure conditions that are substandard due to lack of other options." (Stakeholder focus group participant)*
- *"Accessibility is a HUGE problem, especially because the housing in the neighborhoods that have the best transit connections is old with old construction." (Stakeholder focus group participant)*
- *"For many working age adults with disabilities, senior housing is the best option because it's accessible, but they are not seniors. Young people with disabilities are excluded." (Stakeholder focus group participant)*
- *"There is a real need for housing that is affordable to people with disabilities on SSI who are not elderly; there is basically no housing they can afford. Really need 0-30%." (Stakeholder focus group participant)*

Other ADA and disability accommodation challenges. In addition to other challenges, residents who rely in part on disability benefit income must carefully balance their employment earnings. For many, especially those with cognitive difficulties, this is a difficult task with serious consequences for their housing situation. Lack of ADA accessible infrastructure or infrastructure in disrepair further narrows where residents with mobility disabilities can seek housing.

- *"Public accommodation/ADA access issues are prevalent throughout the region. Lack of sidewalks are a serious impediment." (Stakeholder focus group participant)*
- *"Seniors and people with mental health issues who need modifications or accommodations don't know their rights. Don't know how to ask for what they need." (Stakeholder focus group participant)*
- *"Most calls to Project Sentinel or Sac Self-Help Housing are residents asking for assistance with obtaining reasonable accommodations, especially for emotional support animals, and to extend search time limits for vouchers. People are afraid to make a complaint because they do not want to lose their housing. So, from their perspective, actual rates of housing discrimination are likely much higher than they see from their hotlines." (Stakeholder focus group participant)*
- *"We had a client who was a mother living in an income-restricted apartment with her adult son with a disability and a roommate with a disability. Both got jobs and are trying to live as independently as possible. When both people with disabilities got a raise, it bumped their income up just enough so that they no longer qualify to live in the building where they live. They got a notice, and there was no other two bedroom unit they could afford in Davis to rent.* ***How can getting a raise create a housing crisis?****" (Stakeholder focus group participant)*

Lack of supportive services or spectrum of supportive housing options. Stakeholders focus group participants identified a lack of supportive housing services as a

critical need in helping the region's most vulnerable residents, including those with mental illness, to remain living in the most independent setting possible.

- *"There is a lack of quality care providers to help with activities of daily living or other supports; housing staff aren't qualified to provide these services." (Stakeholder focus group participant)*
- *"People who are homeless are often members of protected classes, especially disability. We see the same people over and over; they slip through the cracks, because they are not given case management to help them transition into housing and to live sustainably and independently." (Stakeholder focus group participant)*
- *"There is a dearth of supportive housing for mental health and substance abuse; supportive services make the difference between homelessness and stability in housing." (Stakeholder focus group participant)*
- *"People with mental are the most difficult to house and keep housed. It is not uncommon for there to be conflicts with neighbors, and living in close quarters can be extremely difficult for these residents." (Stakeholder focus group participant)*
- *"Many people with severe mental illness, especially the formerly homeless, become hoarders when they get housed. This is an extremely difficult challenge. Case management is critical." (Stakeholder focus group participant)*

Displacement and Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent.

Displacement experience. Overall, one in four (25%) of survey respondents had been displaced from a housing situation in the Sacramento Valley in the past five years. Figure VI-19 presents displacement rates by jurisdiction and housing situation and the most common reasons for displacement—rent increased more than I could pay, personal reasons, landlord selling home, and living in unsafe conditions.[2]

Current residents of Woodland, Davis, Roseville, and Rocklin are less likely than regional respondents to have experienced displacement. Sacramento residents are the most likely—one in three (33%). Residents of Rancho Cordova are more likely than regional residents to have experienced displacement due to rent increases, while Citrus Heights and Elk Grove residents are more likely to have been displaced due to personal reasons (e.g., divorce or other change in household composition). Residents of Davis are more likely to have experienced displacement due to their landlord selling their home, a fairly common

[2] Here unsafe conditions refer to factors unrelated to the housing unit, i.e., harassment or domestic assault.

reason for displacement in university towns. Nearly one in five (19%) Citrus Heights residents experienced displacement due to living in unsafe conditions.

It is not surprising that among residents who are currently precariously housed that more than half (56%) experienced displacement in the past five years.

Figure VI-19.
Displacement Experience and Reasons for Displacement by Jurisdiction, Housing Situation

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

	Percent Displaced	Reason for Displacement			
		Rent Increased More than I Could Pay	Personal Reasons	Landlord Selling Home	Was living in unsafe conditions*
Region	**25%**	**25%**	**21%**	**15%**	**11%**
Jurisdiction					
Citrus Heights	23%	26%	35%	9%	19%
Elk Grove	29%	20%	30%	17%	7%
Rancho Cordova	24%	34%	17%	10%	7%
Sacramento	33%	24%	21%	16%	12%
Sacramento County	28%	24%	20%	22%	11%
Rocklin	19%	-	-	-	-
Roseville	17%	31%	15%	12%	4%
Davis	13%	24%	14%	28%	0%
West Sacramento	20%	33%	19%	16%	14%
Woodland	13%	-	-	-	-
Tenure					
Homeowners	7%	23%	16%	15%	2%
Renters	30%	27%	16%	18%	10%
Precariously housed	56%	23%	29%	13%	14%

Note: Displacement did not necessarily occur within current community of residence. The respondents' current housing situation (i.e., homeowner) may be a different type of housing situation than when displacement occurred. *e.g., domestic assault, harassment.
- indicates sample size too small to report.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

When examined for members of protected classes and by income, experience with displacement varies widely. African American, Hispanic, and Native American respondents, large families, households with children, and respondents whose household includes a member with a disability all experienced higher displacement rates than regional survey respondents overall. While displacement rates are higher, the reasons for displacement are generally the same as those of regional respondents.

Lower income households are much more likely than higher income households to have experienced displacement in the past five years. Both the lowest income households and households with incomes of $25,000 up to $50,000 experienced displacement at rates higher than the region. Higher income households were less likely than regional respondents overall to have experienced displacement; those that did were more likely to have been displaced due to the landlord selling their home.

Figure VI-20.
Displacement Experience and Reasons for Displacement by Selected Protected Classes, Income

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

	Percent Displaced	Reason for Displacement			
		Rent Increased More than I Could Pay	Personal Reasons	Landlord Selling Home	Was living in unsafe conditions*
Region	**25%**	**25%**	**21%**	**15%**	**11%**
Race/Ethnicity					
African American	36%	23%	23%	12%	14%
Asian	14%	-	-	-	-
Hispanic	32%	28%	24%	14%	13%
Native American	35%	14%	18%	16%	18%
Non-Hispanic White	22%	26%	22%	20%	10%
Disability	34%	28%	21%	16%	13%
Large family	35%	29%	26%	15%	11%
Children under 18	31%	30%	21%	18%	16%
LEP	3%	-	-	-	-
Voucher Household	27%	24%	20%	17%	17%
Household Income					
Less than $25,000	37%	25%	25%	12%	14%
$25,000 up to $50,000	31%	31%	17%	18%	11%
$50,000 up to $100,000	16%	29%	14%	25%	5%
$100,000 or more	7%	17%	20%	23%	3%

Note: Displacement did not necessarily occur within current community of residence. The respondents' current housing situation (i.e., homeowner) may be a different type of housing situation than when displacement occurred. *e.g., domestic assault, harassment.
- indicates sample size too small to report.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Recent experience seeking housing. Housing discrimination can occur during the search process as well as while residents are housed. Survey respondents indicated whether they experienced challenges related the home search process as a method for examining the extent to which differential treatment in the search process on the basis of protected class status may occur in the region. Overall, nearly two-thirds (65%) of regional survey respondents seriously looked for housing in the past five years. Sacramento

residents were more likely than regional respondents to have seriously looked for housing and residents of Citrus Heights, Rocklin, West Sacramento, and Woodland were less likely to have seriously looked for housing.

Compared to the region overall:

- Sacramento residents were more likely to experience a landlord not returning calls about a unit;
- Woodland residents were more likely to say that a bank or lender would not give them a home loan and that a bank or lender charged a high interest rate on their home;
- With respect to factors associated with the rental market search experience, residents of Rocklin, Roseville, Davis, West Sacramento, and Woodland were less likely than the regional home seekers to experience negative search challenges—not having their calls or emails returned; having a unit become unavailable between the time of an inquiry and showing up to view the unit; and being discouraged from applying for units due to ad restrictions.

When considered by housing situation and income, renters, precariously housed residents, low income households, and voucher households were much more likely than regional residents to have seriously looked for housing. Among these groups, no differences from the region overall were found for experiences related to the homeownership process. Precariously housed, low income households, and voucher households were more likely than regional residents and renters in general to experience rental housing search challenges.

Figure VI-21.
Experience Looking for Housing the Sacramento Valley in the Past Five Years by Jurisdiction

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Challenge in Recent Housing Search	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Region
Respondents who seriously looked for housing in the region in the past five years	58%	68%	61%	73%	70%	65%
Landlord did not return calls asking about a unit	15%	10%	12%	22%	19%	16%
Landlord did not return emails asking about a unit	15%	8%	15%	18%	16%	13%
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	11%	15%	11%	16%	12%	11%
I was discouraged from applying for units due to restrictions in the ads	12%	7%	8%	15%	12%	11%
A bank or other lender would not give me a loan to buy a home	6%	7%	3%	5%	6%	5%
A bank or other lender charged me a high interest rate on my home loan	2%	3%	1%	2%	1%	2%
I requested a disability accommodation for myself or my family and it was not made	1%	4%	0%	3%	3%	2%
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	2%	4%	2%	2%	1%	2%

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-22.
Experience Looking for Housing the Sacramento Valley in the Past Five Years by Jurisdiction

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Challenge in Recent Housing Search	Rocklin	Roseville	Davis	West Sacramento	Woodland	Region
Respondents who seriously looked for housing in the region in the past five years	56%	62%	62%	59%	49%	65%
Landlord did not return calls asking about a unit	5%	6%	4%	9%	9%	16%
Landlord did not return emails asking about a unit	5%	5%	4%	9%	6%	13%
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	3%	4%	1%	6%	3%	11%
I was discouraged from applying for units due to restrictions in the ads	5%	4%	2%	5%	5%	11%
A bank or other lender would not give me a loan to buy a home	0%	3%	2%	4%	12%	5%
A bank or other lender charged me a high interest rate on my home loan	3%	0%	0%	1%	9%	2%
I requested a disability accommodation for myself or my family and it was not made	0%	0%	0%	0%	0%	2%
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	0%	1%	0%	1%	2%	2%

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-23.
Experience Looking for Housing in the Sacramento Valley by Housing Situation and Low Income

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

Percent of Residents Experiencing a Challenge in Recent Housing Search	Homeowners	Renters	Precariously Housed	Income <$25,000	Voucher Household	Region
Respondents who seriously looked for housing in the region in the past five years	53%	73%	76%	72%	76%	65%
Landlord did not return calls asking about a unit	2%	18%	30%	24%	24%	16%
Landlord did not return emails asking about a unit	2%	15%	28%	20%	22%	13%
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	2%	12%	24%	19%	19%	11%
I was discouraged from applying for units due to restrictions in the ads	1%	12%	22%	18%	20%	11%
A bank or other lender would not give me a loan to buy a home	2%	7%	4%	4%	6%	5%
A bank or other lender charged me a high interest rate on my home loan	1%	2%	1%	2%	2%	2%
I requested a disability accommodation for myself or my family and it was not made	1%	1%	3%	3%	2%	2%
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	0%	2%	3%	3%	5%	2%

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-24.
Experience Looking for Housing in the Sacramento Valley in the Past Five Years by Selected Protected Class Characteristics

Higher than Region (>5ppt)
About the same as Region (+/- 5 ppt)
Lower than Region (<5 ppt)

Percent of Residents Experiencing a Challenge in Recent Housing Search	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Children Under 18	Large Family	LEP	Region
Respondents who seriously looked for housing in the region in the past five years	74%	68%	70%	70%	61%	68%	70%	70%	60%	65%
Landlord did not return calls asking about a unit	24%	4%	22%	24%	13%	25%	21%	49%	-	16%
Landlord did not return emails asking about a unit	22%	3%	16%	21%	12%	20%	18%	45%	-	13%
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	21%	5%	16%	22%	8%	19%	16%	39%	-	11%
I was discouraged from applying for units due to restrictions in the ads	17%	4%	15%	17%	9%	16%	17%	40%	-	11%
A bank or other lender would not give me a loan to buy a home	5%	4%	7%	10%	5%	7%	7%	19%	-	5%
A bank or other lender charged me a high interest rate on my home loan	2%	1%	4%	4%	1%	3%	2%	8%	-	2%
I requested a disability accommodation for myself or my family and it was not made	3%	1%	2%	8%	1%	4%	1%	1%	-	2%
The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity	3%	0%	2%	1%	1%	2%	2%	5%	-	2%

Note: - sample size too small to report. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Compared to other members of protected classes, African Americans were the only segment more likely to have recently searched for housing. Most of the divergence between the housing search experience of members of protected classes from regional residents pertains to the rental market. The exception are that large family households were much more likely than households regionally to have had a bank or other lender not give them a loan to buy a home (19% v. 5%) and to be charged a high interest rate (8% v. 2%).

Experience with challenges associated with the rental housing search of non-Hispanic White residents and Asian residents are the same or less than the regional experience rates overall. For members of other protected classes, particularly large families, the rental housing search experience differed from the region. For example:

- Nearly half of large families seriously looking for housing had a landlord not return calls about a unit (49%) or did not receive replies to email inquiries (45%) compared to 16 percent and 13 percent of home seekers regionally.

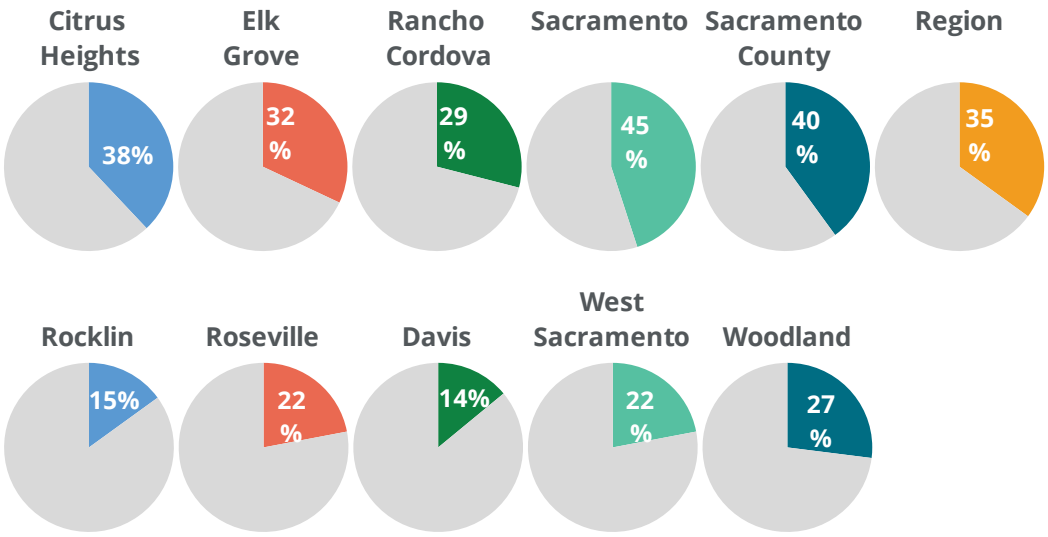
- Nearly two in five (39%) large families, 21 percent of African American respondents, 22 percent of Native American respondents, and 19 percent of disability respondents, experienced being told a unit was available over the phone but once they showed up in person the "landlord told me it was no longer available". Regionally 11 percent of respondents had this experience.

- Two in five (40%) large families were discouraged from applying to units due to restrictions in the ads, compared to 11 percent of regional respondents. Nearly one in five (17%) African American respondents, Native American respondents, and households with children experienced this discouragement.

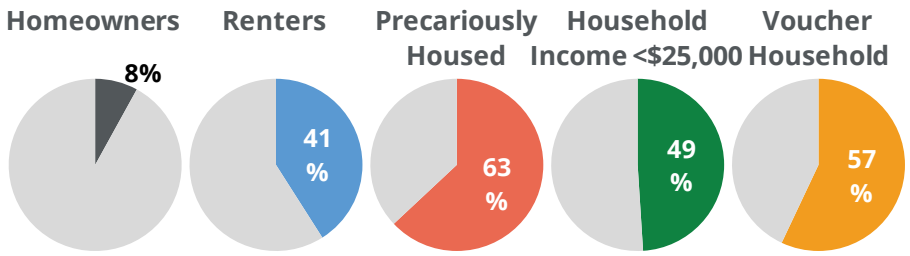
Denial of housing to rent or buy. When they seriously looked for housing in the region in the past five years, more than one in three (35%) respondents experienced being denied housing to rent or buy. Figure VI-25 presents the proportion of those who seriously looked for housing who experienced denial by jurisdiction, housing situation and income. Among jurisdictions, current residents of Sacramento experienced the highest incidence of housing denial (45%) and residents of Davis experienced the lowest rate (14%). It is not surprising that residents who are currently precariously housed are most likely to have experienced housing denial (63%); the majority (57%) of voucher households who seriously looked for housing were denied.

Figure VI-25.
Percent Denied Housing to Rent or Buy in the Region in the Past Five Years

By Jurisdiction and Selected Characteristics



By Housing Situation and Low Income

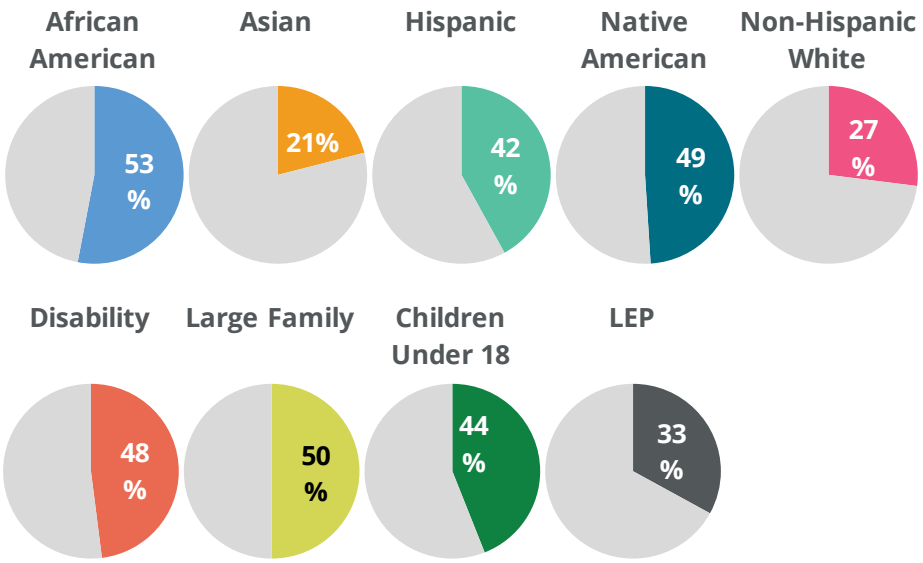


Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

When considered by race and ethnicity, African American (53%), Native American (49%), and Hispanic respondents (42%) were more likely than non-Hispanic White (27%) or Asian respondents (21%) to have experience denial of housing to rent or buy. Large families, households that include a member with a disability, and households with children under age 18 all experienced housing denial at rates higher than the region overall.

Figure VI-26.
Percent Denied Housing to Rent or Buy in the Region in the Past Five Years

By Selected Protected Classes



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Reasons for denial. Figures VI-27 through VI-29 present the reasons why the respondent thought they were denied housing to rent or buy. For most residents, income and credit factors and the landlord not "accepting the type of income I earn (e.g., social security or disability benefits)", eviction history, and another renter willing to pay more are the top five most common reasons why they experienced denial of housing to rent or buy. When considered by jurisdiction of current residence—not necessarily the jurisdiction where housing denial occurred—there are differences in the most commonly identified reasons for denial, including:

- Lack of a stable housing record—Citrus Heights and Sacramento County;
- Having a housing voucher—Elk Grove and Sacramento;
- Landlord didn't allow pets—Roseville and West Sacramento; and
- Homelessness—Sacramento County.

Differences from the region by housing situation and income include:

- Homeowners were more likely than regional respondents overall to have been outbid for a home or to have been denied because another buyer was willing to pay cash.

- Having a housing voucher was a top reason for denial among renters in general, low income households, and voucher households.
- Current homelessness and a lack of a stable housing record are barriers experienced by those who are precariously housed.

Among members of protected classes, reasons for denial that differ significantly from the region overall include:

- Having a housing voucher was a top reason for denial experienced by African American and Asian respondents, and respondents whose household includes a member with a disability.
- Current homelessness is a top reason for denial experienced by African American respondents; and
- Large family households are more likely to have been denied due to their family size than other respondents.

Figure VI-27.
When you looked for housing the Sacramento Valley region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Jurisdiction and Selected Characteristics

CITRUS HEIGHTS	SACRAMENTO	ROSEVILLE	WOODLAND
1 Income too low	1 Income too low	1 Income too low	1 -
2 Bad credit	2 Bad credit	2 Bad credit	2 -
3 Landlord didn't accept the type of income I earn	3 Landlord didn't accept the type of income I earn	3 Landlord didn't allow pets	3 -
4 Eviction history	4 Eviction history	4 Other renter willing to pay more	4 -
5 (tie) Lack of stable housing record, Other renter willing to pay more	5 (tie) I have a housing voucher, Other renter willing to pay more	5 (tie) Eviction history, Disability, Other buyer offered higher price	5 -

ELK GROVE	SACRAMENTO COUNTY	DAVIS	REGION
1 Bad credit	1 Income too low	1 -	1 Income too low
2 Income too low	2 Bad credit	2 -	2 Bad credit
3 Landlord didn't accept the type of income I earn	3 Landlord didn't accept the type of income I earn	3 -	3 Landlord didn't accept the type of income I earn
4 Other renter willing to pay more	4 Lack of stable housing record	4 -	4 Eviction history
5 (tie) I have a housing voucher, Other buyer offered higher price	5 Because I am homeless	5 -	5 Other renter willing to pay more for rent

RANCHO CORDOVA	ROCKLIN	WEST SACRAMENTO
1 Income too low	1 -	1 Income too low
2 Bad credit	2 -	2 Bad credit
3 Eviction history	3 -	3 Eviction history
4 Because I am homeless	4 -	4 Other renter willing to pay more
5 Other renter willing to pay more	5 -	5 (tie) Landlord didn't allow pets, Other buyer offered higher price

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence. – Insufficient data. "Landlord didn't accept the type of income I earn" includes social security and disability income.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-28.
When you looked for housing the Sacramento Valley region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Housing Situation, Voucher Households, and Low Income

HOMEOWNERS

1. Income too low
2. Other buyer offered a higher price
3. Other buyer offered to pay cash
4. Bad credit
5. I didn't get my rental application in on time

INCOME LESS THAN $25,000

1. Income too low
2. Bad credit
3. Landlord didn't accept the type of income I earn
4. I have housing voucher
5. Eviction history

RENTERS

1. Income too low
2. Bad credit
3. Other renter willing to pay more
4. Landlord didn't allow pets
5. (tie) I have a housing voucher, Landlord didn't accept the type of income I earn

VOUCHER HOUSEHOLD

1. I have a housing voucher
2. Income too low
3. Bad credit
4. Landlord didn't accept the type of income I earn
5. Landlord didn't allow pets

PRECARIOUSLY HOUSED

1. Income too low
2. Bad credit
3. Eviction history
4. Because I am homeless
5. Lack of stable housing record

REGION

1. Income too low
2. Bad credit
3. Landlord didn't accept the type of income I earn
4. Eviction history
5. Other renter willing to pay more for rent

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence.

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-29. When you looked for housing in the Sacramento Valley region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Selected Protected Classes

Note:

- sample size too small to report. Experience of housing denial occurred in the region but not necessarily in the place of current residence.

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

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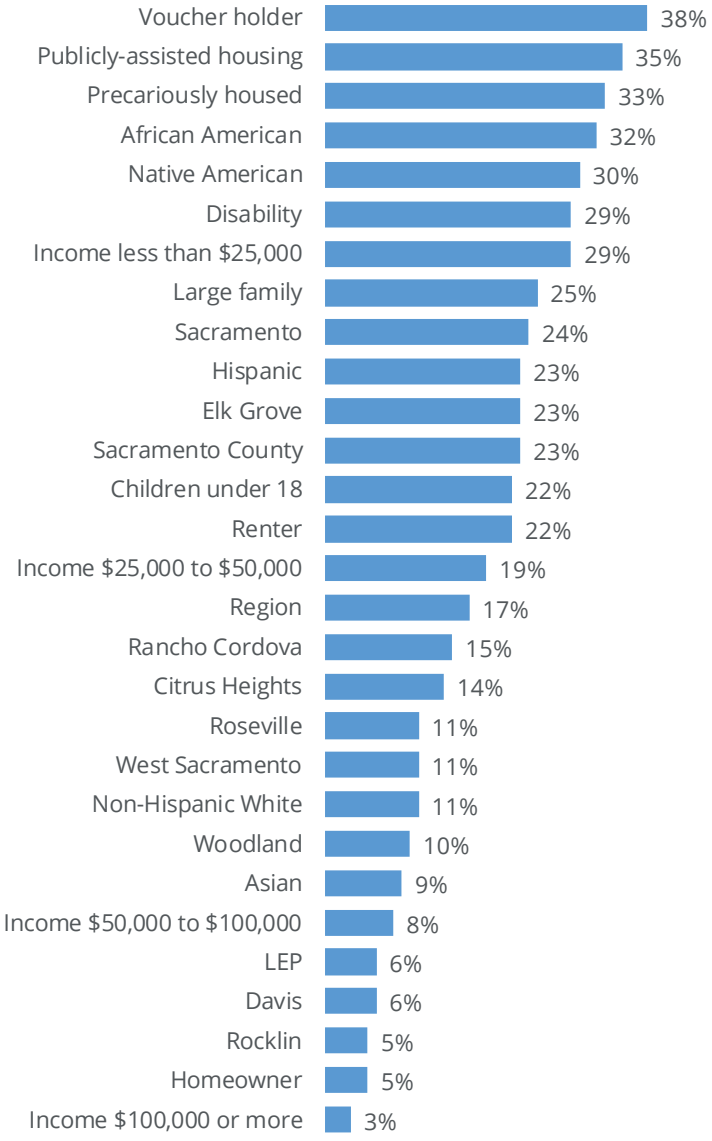
Experience with housing discrimination. Overall, 17 percent of survey respondents said that they experienced discrimination when they were looking for housing in the region. As shown in Figure VI-30 the proportion of residents who believe they experienced housing discrimination ranges widely, from 3 percent of the highest income households to nearly two in five (38%) voucher households. Among the jurisdictions, about one in four residents of Sacramento, Elk Grove, and Sacramento County experienced housing discrimination. Among members of protected classes, African American respondents, Native American respondents, and households that include a member with a disability had the highest rates of housing discrimination experiences.

Figure VI-30.
When you looked for housing in the region, did you ever feel you were discriminated against?



Note:

Experience with housing discrimination occurred in the region, but not necessarily in the place of current residence.

Source:

Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the region provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law and that residents could provide multiple reasons why they thought they were discriminated against. Overall, the reasons include:

- Race/ethnicity (29%);
- Income/income too low (23%);
- Age (18%);
- Familial status/having children (18%);
- Disability (16%);
- Looks/appearance ("how I look") (14%);
- Having a housing voucher (10%);
- History of eviction, foreclosure, or bad credit (8%);
- National origin (5%);
- Sex or gender (4%);
- LGBTQ (4%);
- Criminal history (3%);
- Being homeless (2%);
- Religion (1%); and
- Language spoken (1%).

In focus groups, participants discussed their **experience with housing discrimination**:

- ***African American*** participants described being treated differently in their housing search because of their race and having children.
    - *"I think there is flat out discrimination. I make four to five times the rent. A friend went to house viewings in Green Haven for me when I was at work, and the landlord asked all of these personal questions about my kids, because, 'she didn't want her house destroyed'. They were asking for $2,100, and I was willing to pay it. But she went with "an older couple" who could only pay $1,500. That's flat out discrimination because I'm black and I have kids." (African American focus group participant)*
    - *"It's harder to rent a single family home than it used to be. The private owners have started going to property management companies, and there's a lot of*

discrimination by property management companies." (African American focus group participant)

- ***Households with children and large families*** described being treated differently by in their housing search because they have children as well as being harassed or treated unfairly because of their children.

  - *"I received a 30 day notice due to my having an additional child." (Rancho Cordova low income resident focus group)*
  - *"People don't want to rent to me. Because I have three kids, or I don't have a man, or because of race, or I don't have enough income. It's discouraging." (African American focus group participant)*

- ***Residents with disabilities*** described differential treatment by housing providers and building staff, difficulties experienced when trying to request reasonable accommodations; challenges associated with how housing providers account for in-home care providers; and difficulty communicating with housing providers.

  - *"Management doesn't treat residents respectfully and it's painful and disheartening to feel like you don't matter. Suddenly, the office is closed every day. They're training us to get frustrated enough so that we don't bother complaining anymore." (Disability focus group participant)*
  - *"I was harassed out of HUD housing by the property manager and neighbors because of my mental illness." (Disability focus group participant)*
  - *"People look at the mentally ill and look at you like you're a rancid dog." (Disability focus group participant)*

  Several tenants of publicly supported housing who participated in a disability focus group experienced SHRA is treating their in-home caregivers as residents, and counting the caregiver's income toward the household income, resulting in unfair rent increases. They also believe that they were told to request accommodations for their disability *after* moving into a unit even though the accommodation request was for a larger unit in order to accommodation in-home caregivers.

  - *"You have to ask for an accommodation after you get into housing; if you need an in-home caregiver, they'll still make you have a one bedroom first then ask for a caregiver. SHRA requires you to treat a caregiver like a secondary resident, and that's not right." (Disability focus group participant)*

- ***Transgender residents*** described differential treatment by housing providers and building staff, and neighbors both during the housing search and when housed. This treatment includes being denied housing and being bullied and harassed. Further, participants discussed their experience that trans residents are disproportionately impacted by domestic violence, often resulting in homelessness.

- *"There is this stigma that trans people are a risk or a liability as a tenant or a roommate; it's discrimination and unfair." (Transgender focus group participant)*
- *"There is a domestic violence epidemic in the trans population that's overlooked. There need to be accommodations for trans people in domestic violence." (Transgender focus group participant)*

Housing discrimination—stakeholder perspectives. Stakeholders shared their perceptions of housing discrimination in the region:

- **Discrimination in the private sector.** In their experience, some property managers/landlords discriminate against certain tenants by differentially charging them fees, fines, or not refunding security deposits. Fear of eviction or rent increases keeps some tenants living in substandard condition or not requesting needed repairs.
  - *"Some property managers in Davis seem to target or discriminate against certain groups. Usually over small money issues; fees, fines. Tenants have to "suck it up" and live in bad conditions because landlords refuse to make repairs." (Stakeholder focus group participant)*
  - *"There are apartment complexes in Placer County that serve a lot of people with disabilities. We receive a lot of complaints about the landlords, because they won't make repairs." (Stakeholder focus group participant)*
  - *"It often comes down to property managers not knowing anything about fair housing—especially mental illness or trauma. People with mental illness often have SSI as their only source of income. Their payment comes in on the 5th, and they forget to pay their rent, due to their disability. They get charged a fee. And things snowball from there." (Stakeholder focus group participant)*
  - *"Barriers around service animals. Many of the calls that Independent Living Centers get are about addressing issues with service animals and consumers and property managers don't know their rights and responsibilities." (Stakeholder focus group participant)*
  - *"People are hesitant to complain about conditions; they don't want to be seen as troublemakers, or they have more occupants than the landlord knows about and they don't want to get evicted." (Stakeholder focus group participant)*
  - *"Security deposits are a big issue; people are not getting back money they they're owed. If they don't get their money back, they're behind or coming up short of funds for the next place." (Stakeholder focus group participant)*
  - *"When people with disabilities try to find private housing, they have a very difficult time with landlords about service animals and emotional support animals." (Stakeholder focus group participant)*

- *"Roseville and Rocklin are old farming communities. The huge influx of people—mostly higher income families—has led to hostility to low income and immigrant communities." (Stakeholder focus group participant)*

- **In the public sector**, lack of services needed for people with disabilities to live independently put them at risk for institutionalization. For people with mental illness, especially those with hoarding disorders, interactions with code enforcement or other resident-facing city/county services may jeopardize their housing because frontline staff are not equipped to accommodate their needs and resolve the situation. Public policies or practices may disparately impact people with disabilities.

  - *"Lack of supportive services with people with mental health and other disabilities disparately impacts them as these residents become chronically homeless or are institutionalized. 'When there are supportive services, they're much more successful, and landlords don't get complaints.' Example of doing this right: Beemer Place in Woodland where units are directed for people with severe mental illness and has onsite case management." (Stakeholder focus group participant)*
  - *"Hoarding is a disability and it is a very big issue. Neighbors complain, city code enforcement doesn't know how to handle it, and there are no funds to help these people." (Stakeholder focus group participant)*
  - *"Opiods are a huge problem. There are a thousand places to buy drugs here, but no places to get help. Addicts are robbing people, living on the streets, and the NIMBY and NOPE types prevent help from occurring. Tried to convert a vacant to basic housing, and couldn't get it done. Placer County is in crisis, and that includes the cities." (Stakeholder focus group participant)*

Neighborhood and Community

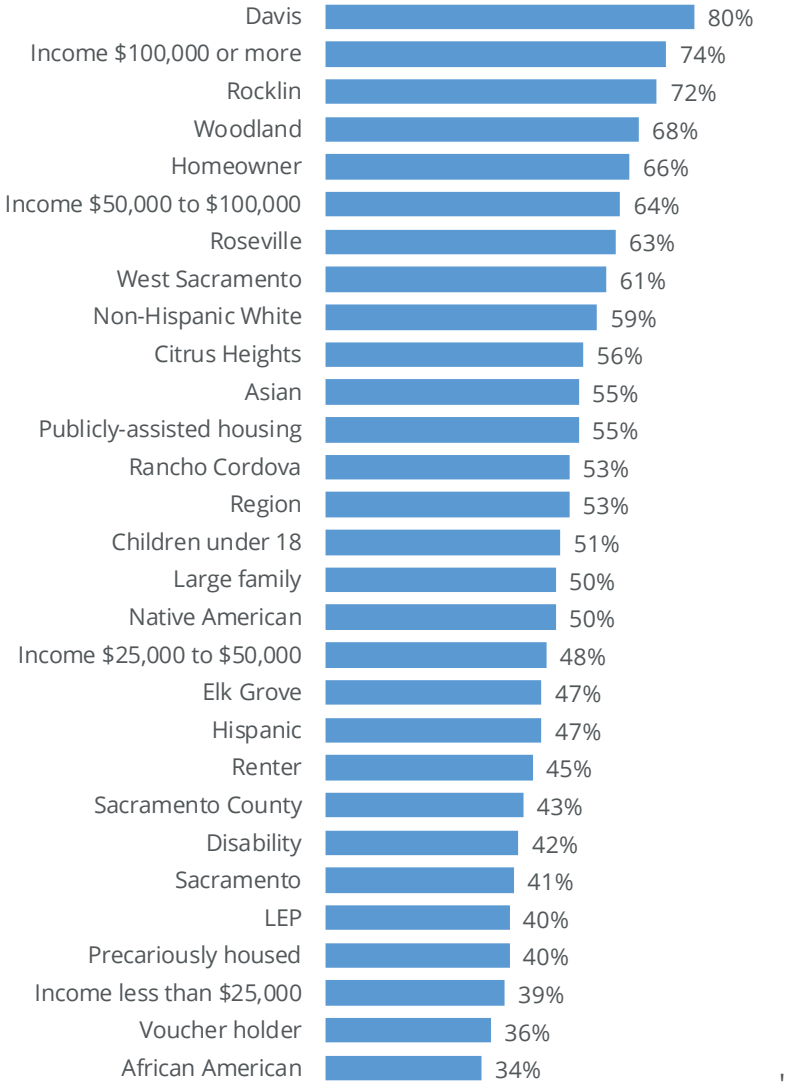
Fair housing choice is more than just choice in a home. This section builds on the access to opportunity findings discussed in a previous section and focuses on the extent to which residents would welcome different types of people moving to their neighborhood. We conclude with an analysis of indicators of Not-In-My-Backyard (NIMBY) attitudes that may impact land use and planning decisions related to housing.

Welcoming neighborhoods. To understand the extent to which Sacramento Valley residents feel welcome in their community, respondents rated their degree of agreement with the following statement: *"I feel that people like me and my family are welcome in all neighborhoods in my city."* As shown, the proportion of respondents who agree or strongly agree with this statement range widely, from about one in three African American respondents (34%) to four in five (80%) Davis residents. Overall, 53 percent of regional residents feel that people like themselves and their family are welcome in all neighborhoods in their community. Agreement in feeling welcome in all neighborhoods in their community is higher than the region in Davis, Rocklin, Woodland, and Roseville. It is

lower in Sacramento and Sacramento County. Homeowners are more likely than renters to feel welcome, as are higher income households. Voucher households are second least likely to agree that they are welcome in all of their community's neighborhoods.

Figure VI-31.
"I feel that people like me and my family are welcome in all neighborhoods in my city." (% Strongly Agree/Agree)

Source:
Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.



Perceptions of neighbor support for diversity. Another measure of being welcoming is based on residents' perceptions of how supportive their neighbors are of different types of people moving to their neighborhood. Respondents rated their level of agreement with a series of statements on a scale of 1-10 where a rating of 1 means strongly disagree and a rating of 10 means strongly agree. Each statement began with "Most of my neighbors would be supportive of people of another…" followed by "race or ethnicity," "religion," "sexual orientation" or "who are transgender." Figures VI-32 through VI-34 present these ratings by jurisdiction, housing situation and income, and selected protected classes.

On average, survey respondents agree that most of their neighbors would be supportive of people of a different race or ethnicity, religion, sexual orientation, or who is transgender moving into the neighborhood. On average, residents are more likely to agree that most of their neighbors would be supportive of people of another race/ethnicity, religion, or another sexual orientation and somewhat less likely to be supportive of people who are transgender. These findings are generally consistent when explored by jurisdiction, housing situation, income, and protected class.

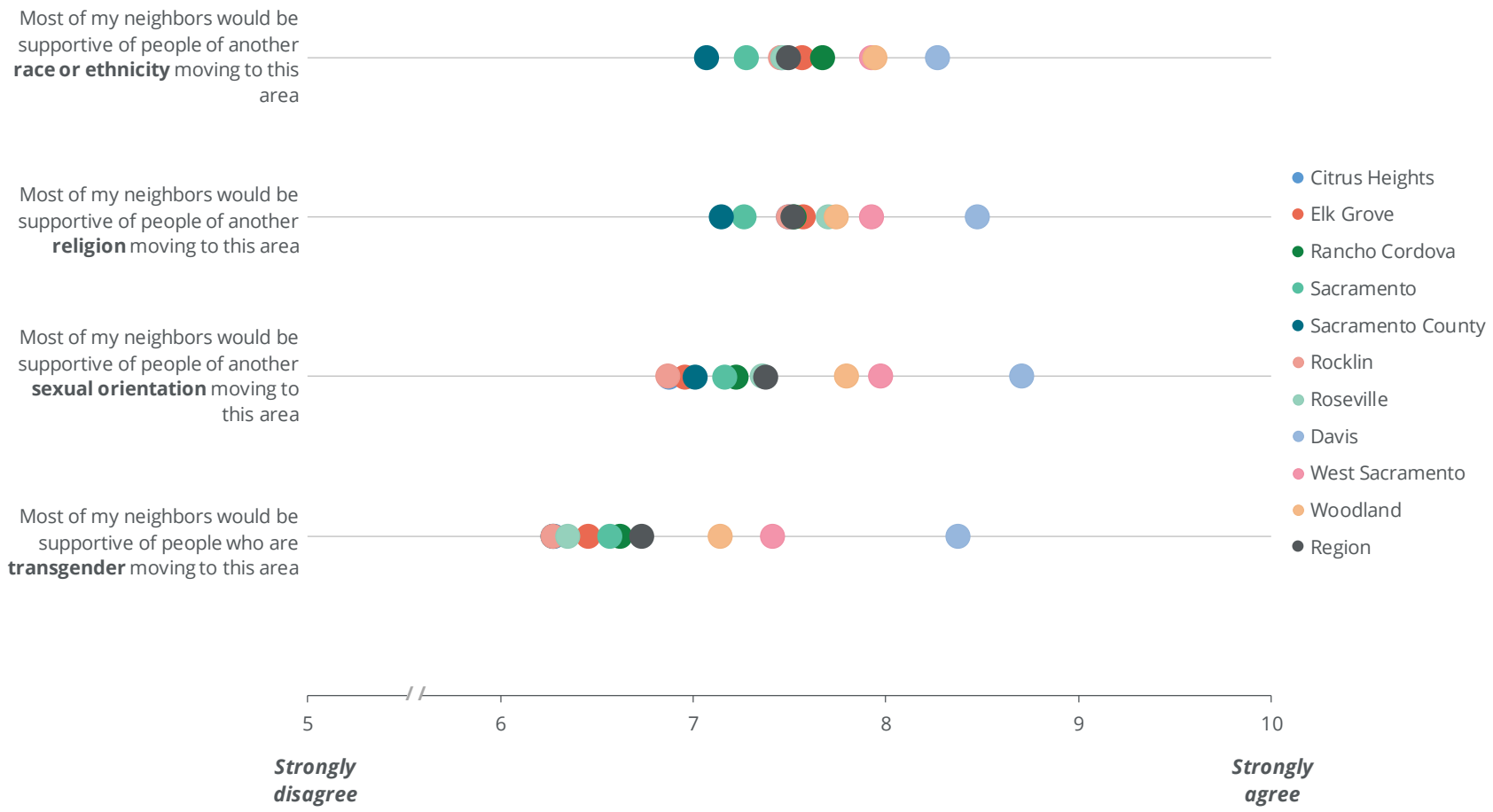
As shown in the figures, perceptions of neighbor vary across population segments and across the categories considered.

- Among the jurisdictions, perceptions of neighbor support are strongest among residents of Davis, West Sacramento, and Woodland. In general, while still agreeing, residents are somewhat less likely to agree that their neighbors would be supportive of people of another sexual orientation or who are transgender, than for people of a different race/ethnicity or religion.

- Higher income households are more likely than lower income households to agree that their neighbors would be supportive of different types of people moving into the area. Voucher holders, low income households, and precariously housed residents are more likely to only "somewhat" agree that their neighbors would be supportive of different types of people moving to the area.

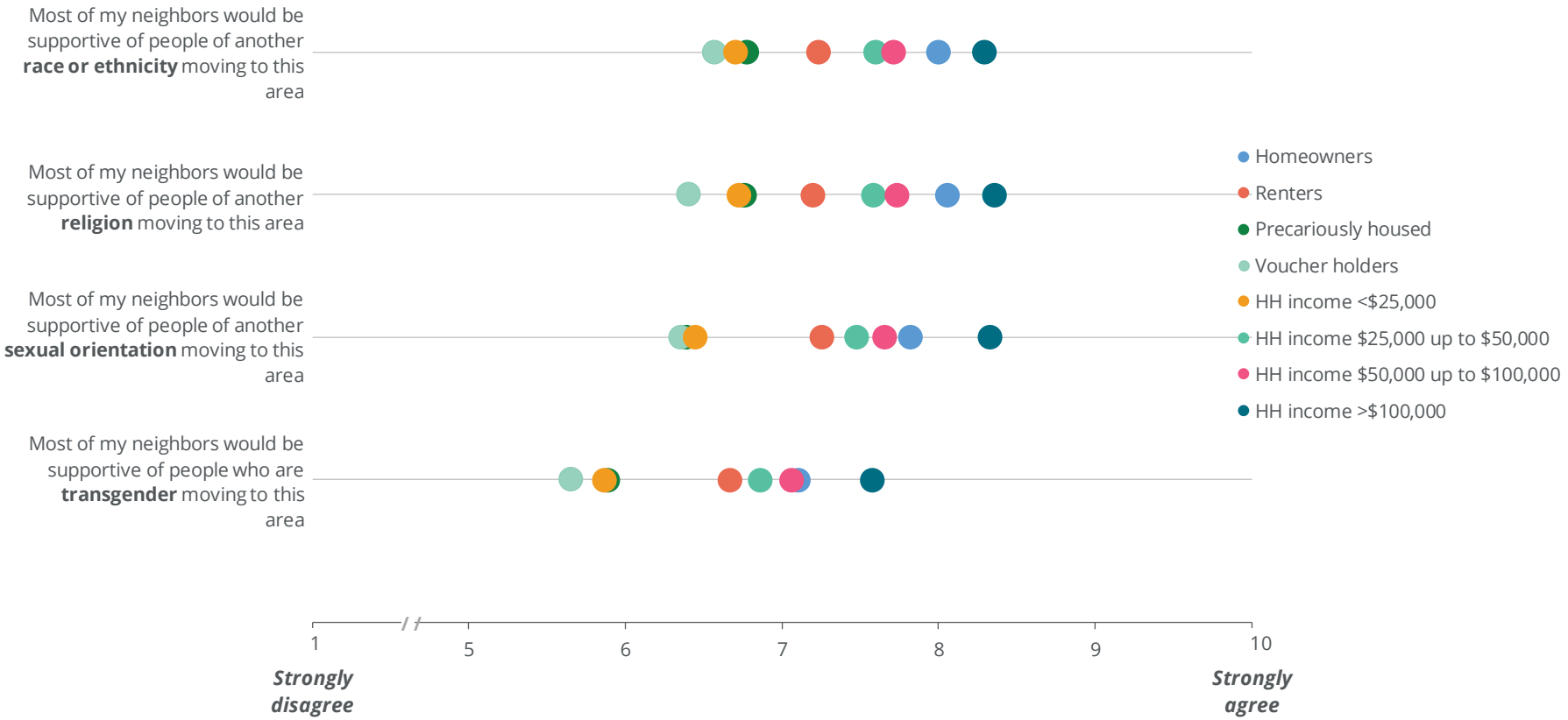
- With some variation, members of protected classes agree that most of their neighbors would be supportive of different types of people moving into the area. As with previous analyses, they are slightly less likely to this that most of their neighbors would be supportive of people who are transgender. African American and LEP respondents were comparatively less likely to think their neighbors would be supportive and non-Hispanic White residents were most likely.

Figure VI-32.
Jurisdiction: Most of my neighbors would be supportive of people of another … race or ethnicity, religion, sexual orientation, or people who are transgender … moving to this area.



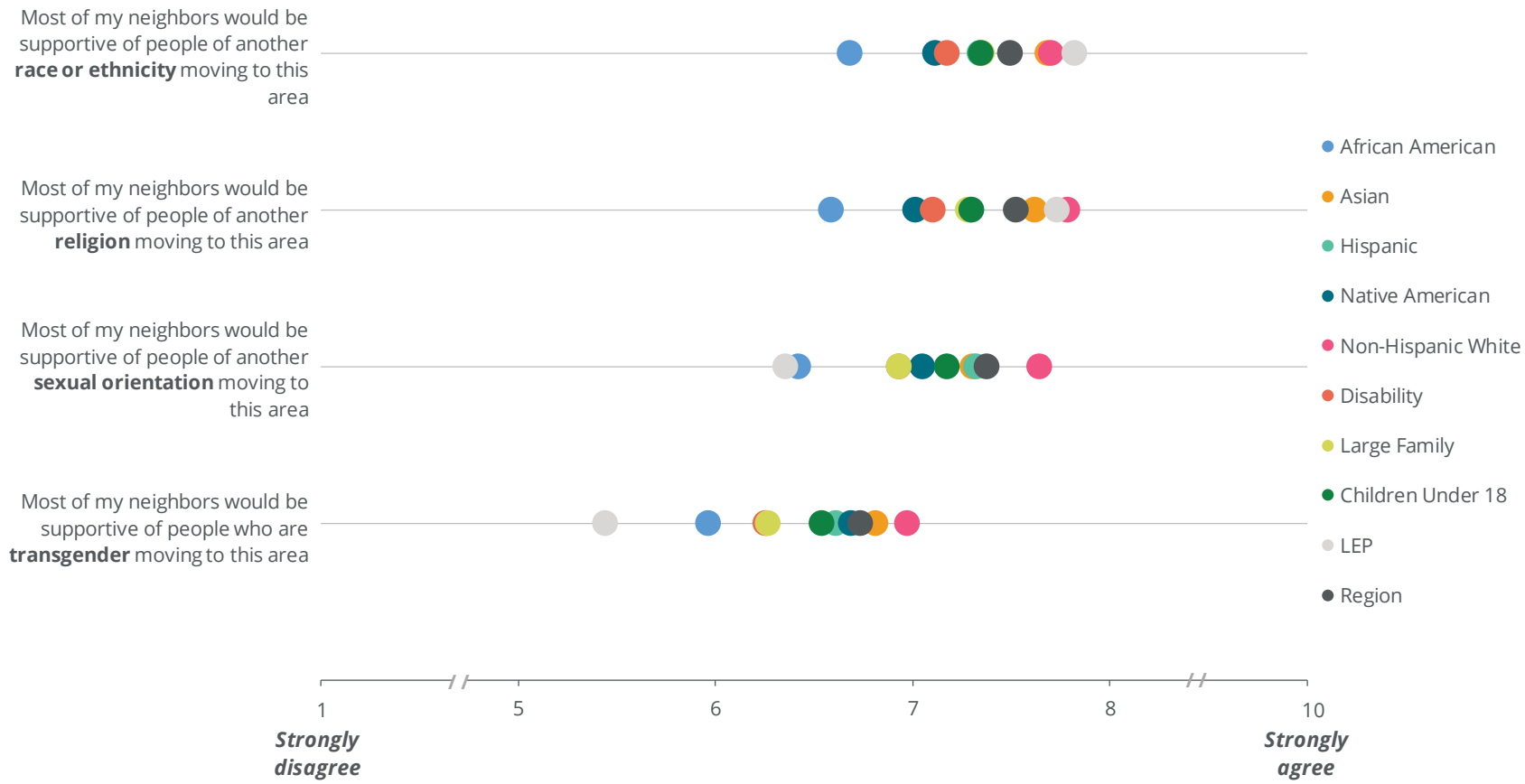
Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-33.
Situation and Income: Most of my neighbors would be supportive of people of another … race or ethnicity, religion, sexual orientation, or people who are transgender … moving to this area.



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-34.
Selected Protected Classes: Most of my neighbors would be supportive of people of another … race or ethnicity, religion, sexual orientation, or people who are transgender … moving to this area.



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

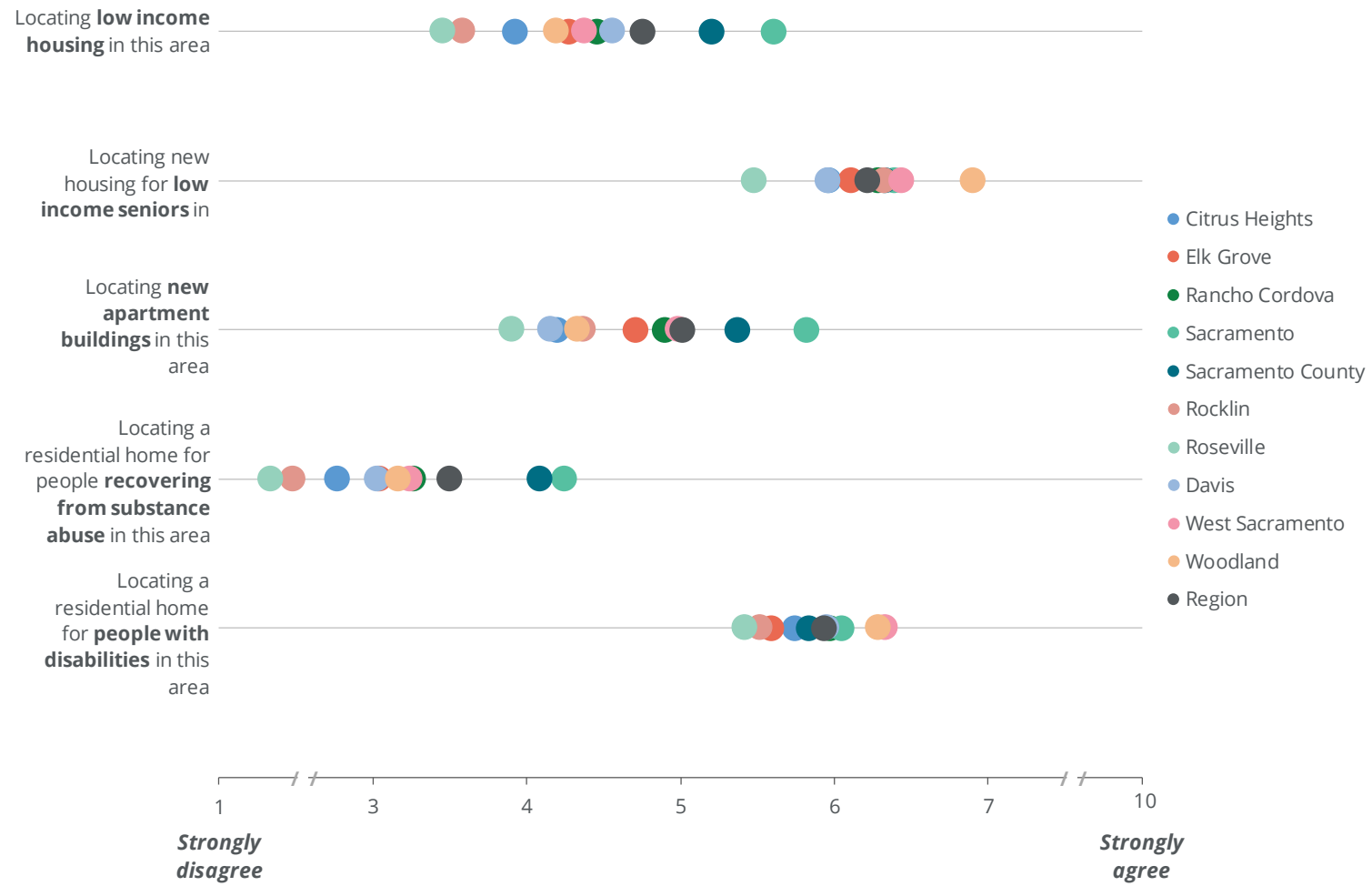
NIMBY. Figures VI-35 through VI-37 present respondents' perceptions of community support for different types of housing—low income housing and apartment buildings—and housing uses—housing for low income seniors, housing for people recovering from substance abuse, and housing for persons with disabilities. While previous figures demonstrate that most respondents think most of their neighbors would welcome different types of people to their neighborhood, the response is quite different for housing types and uses.

On average, residents are neutral (neither agreeing nor disagreeing) that most of their neighbors would support new low income housing or new apartment buildings in their area. They express weak agreement that most neighbors would support new housing for low income seniors and people with disabilities, and they disagree that their neighbors would support housing for people recovering from substance abuse.

- There is some variation in the degree of agreement (or disagreement) found among the jurisdictions.
    - With respect to support for low income housing, Sacramento respondents are most likely to think their neighbors would be supportive, and Roseville and Rocklin residents are least supportive.
    - Woodland residents are most likely to support low income senior housing and Roseville residents are least likely.
    - Sacramento and Sacramento County residents are more likely to be supportive of new apartment buildings, Roseville, Davis, Citrus Heights, Woodland, and Rocklin are least likely.
    - While disagreeing that their neighbors would be supportive of recovery housing, Sacramento and Sacramento County residents are more likely to be supportive and Roseville and Rocklin are least supportive.
    - With respect to housing for people with disabilities, there is very little differentiation among the jurisdictions.
- When considered by housing situation and income, the results are more varied for low income housing, new apartment buildings, and recovery housing and very similar to the region for low income senior housing and housing for people with disabilities.
    - High income households and homeowners are least likely to think their neighbors would be supportive of any of low income housing, new apartment buildings, and recovery housing.
    - There are no appreciable differences by housing situation or income regarding perceived neighbor support for housing for low income seniors or people with disabilities.

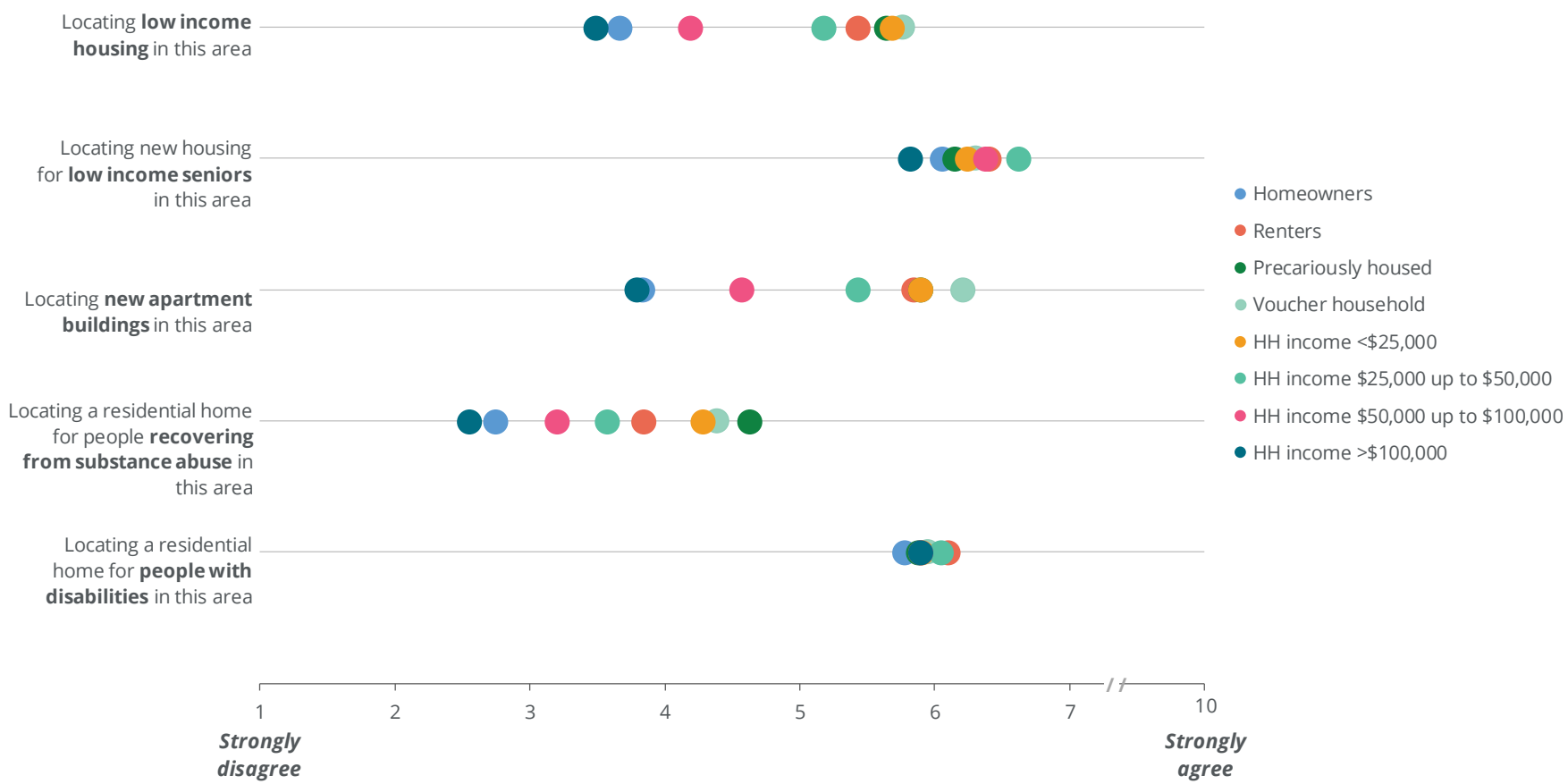
- With a few exceptions, members of protected classes have similar perspectives to the region overall.
    - Households that include a member with a disability, African American households, Hispanic households, and LEP households are somewhat more likely than regional residents to think their neighbors would be supportive of low income housing.
    - African American, LEP, Hispanic, and disability households are more likely to think their neighbors would be supportive of new apartment buildings;
    - While still disagreeing, African American households are more likely, and Asian and non-Hispanic White households are less likely, to think their neighbors would support recovery housing.

Figure VI-35.
Most of my neighbors would be supportive of locating…low income housing…housing for low income seniors…new apartment buildings…a residential home for people recovering from substance abuse… a residential home for people with disabilities … in this area. By Jurisdiction and Selected Characteristics



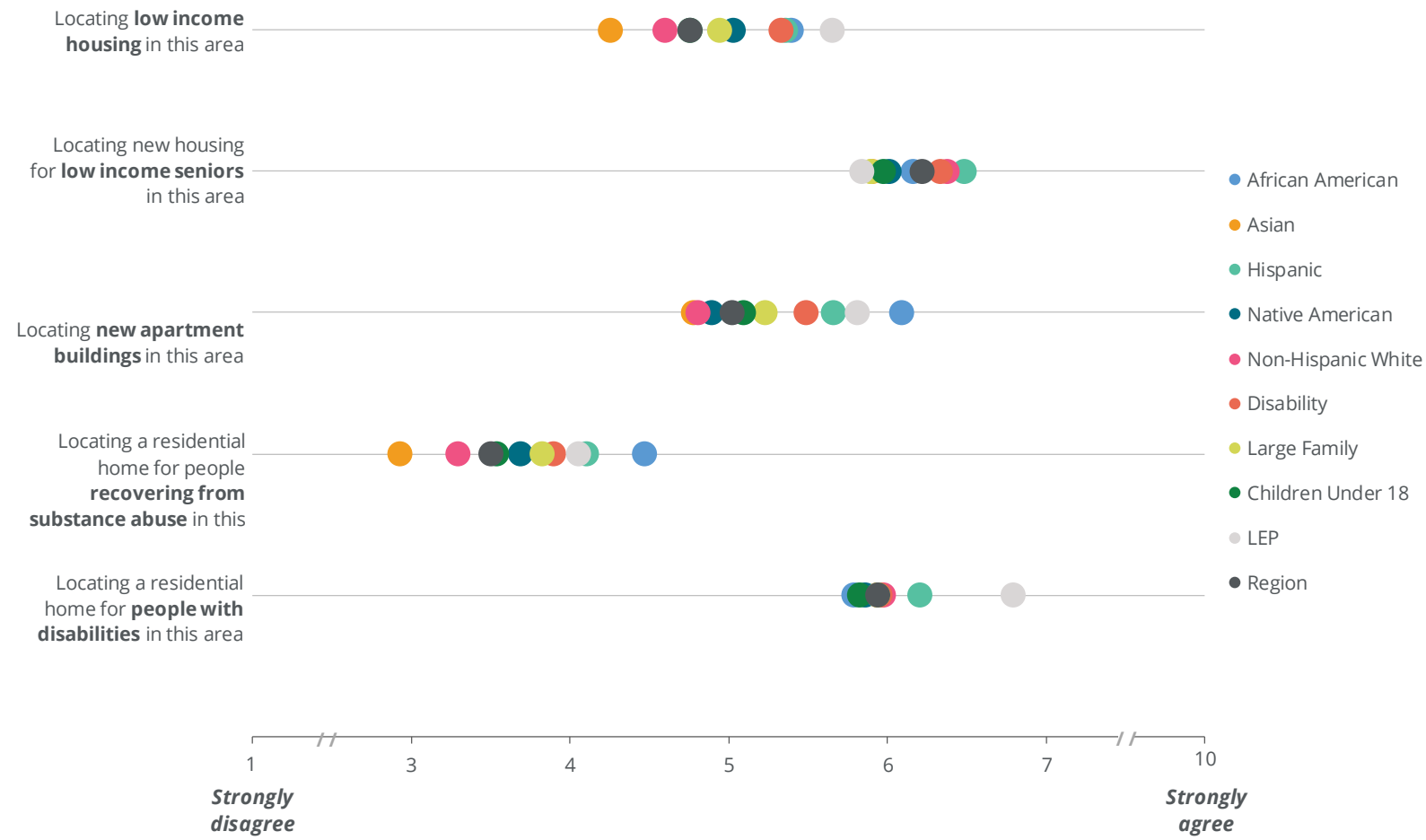
Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-36.
Most of my neighbors would be supportive of locating…low income housing…housing for low income seniors…new apartment buildings…a residential home for people recovering from substance abuse… a residential home for people with disabilities … in this area. By Situation and Income



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Figure VI-37.
Most of my neighbors would be supportive of locating…low income housing…housing for low income seniors…new apartment buildings…a residential home for people recovering from substance abuse… a residential home for people with disabilities … in this area. By Selected Protected Class Characteristics



Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Priority Outcomes

Residents attending local events, farmers markets, visiting libraries or participating in community meetings had the opportunity to prioritize housing and community outcomes most important to them.[3] Where other engagement elements captured information about housing choice, challenges, and needs, the "pop up" engagement activities focused on desired outcomes—whether these outcomes are achieved in response to findings from the AI or resulting from other community efforts. Each participant was given five beans to allocate across 20 potential outcomes, including an option for the resident to "write in" their own preferred outcome; limiting choice to five outcomes reflected scarcity and forced residents to prioritize. The priorities each resident selected may already be true for the resident or are outcomes the resident wants to see from future community efforts.

At least one in three (33% or more) event attendees prioritize:

- "My neighborhood is safe" (55%);
- "Schools in my neighborhood are of good quality" (48%);
- "My neighborhood has quality parks and recreation centers (44%);
- "The sidewalks, street lights, and streets are well-maintained in my neighborhood" (37%);
- "Housing is well-maintained in my neighborhood" (36%);
- "I live close to where I work, or I have a short commute (less than 20 minutes)" (36%); and
- "I can easily get to the places I need to go using my preferred method of transportation" (33%).

[3] Pop up engagement events were held: ACC Senior Services, Davis Farmer's Market, Del Paso Heights Library, Denio's Market in Roseville, Elk Grove Multicultural Festival, the Galt Farmers Market, Isleton Library, LGBTQ Mental Health Respite, the Oak Park Housing Fair, the Mack Park Family Game at the Mack Community Center, Meals on Wheels in Sacramento, Placer County Library in Rocklin, the Promise Zone Health Fair, the South Sacramento Free Community Housing Fair, Student HART Connect in Citrus Heights, Sunriver Community Dinner in Rancho Cordova, the Valley Mack Safety Meeting in South Sacramento; and the West Sacramento Library.

Figure VI-38. Outcomes Prioritized by Event Attendees

Source:

Root Policy Research from the 2018 Pop Up Event Outcome Prioritization Exercise.

% of Participants Choosing Outcome as One of their Five Priorities	All Events
My neighborhood is safe.	55%
Schools in my neighborhood are of good quality.	48%
My neighborhood has quality parks and recreation centers.	44%
The sidewalks, street lights, and streets are well-maintained in my neighborhood.	37%
Housing is well-maintained in my neighborhood.	36%
I can live close to where I work, or I have a short commute (less than 20 minutes).	36%
I can easily get to the places I need to go using my preferred type of transportation.	33%
My family or my neighbors won't need to leave our neighborhood because of rising rents.	24%
I can sell my home and make enough money to move somewhere else.	22%
My neighborhood has more housing that is accessible and affordable for people with disabilities.	21%
I have enough of a downpayment to afford to buy a home.	21%
My family or my neighbors won't need to leave our neighborhood because of rising property taxes.	20%
I have enough of a security deposit to rent an apartment or house.	20%
I have good enough credit to be able to afford to buy a home.	19%
I can find a rental unit without a "3 times rent in income" rule.	18%
I have the option to house family members, friends, roommates if they need a place to live.	15%
I can find a rental unit even though I have a conviction on my record.	9%
I can only be evicted for cause (e.g., not paying rent, being a nuisance) with certain exemptions for small properties.	8%
I can find a rental unit that accepts me even though I have a history of eviction and/or no or poor credit.	7%

SECTION VII.

GOALS AND STRATEGIES

SECTION VII.
Goals and Strategies

This section discusses the goals and strategies the Sacramento Valley Fair Housing Collaborative partners will take to address fair housing and economic opportunity barriers.

Considerations in Goal Development

The AI examines the many factors that contribute to equal housing choice and access to opportunity in the Sacramento Valley region. Many of the barriers are difficult to address and will require long-term regional solutions and resource commitments. Some are easier to address and can be accomplished quickly. In determining which challenges should be tackled first, and where resources should be allocated, the participating partners considered disproportionate needs and prioritization of fair housing issues.

Disproportionate needs. It is very important to note that many of the most significant challenges in the region affect residents who are "under" and "less" resourced compared to other residents. This is very often the result of historical patterns of segregation, denial of homeownership opportunities (a key component of wealth building in this country), limited access to good quality schools, and discrimination in both employment and housing markets. In many cases, these residents are also disproportionately likely to be racial and ethnic minorities, residents who have limited English proficiency, residents with disabilities, large families, and children living in poverty.

Residents with disproportionate needs and limited resources were given the most consideration in crafting solutions.

Prioritization of fair housing issues. Prioritization of the fair housing issues was guided by HUD's direction in the Assessment of Fair Housing (AFH) rule, as the AI guidance provides less direction on prioritization. In prioritizing the contributing factors to address, highest priority was given to those contributing factors that, for one or more protected classes:

- Limit or deny fair housing choice;
- Limit or deny access to opportunity; and
- Negatively impact fair housing or civil rights compliance.

Fair Housing Barriers and Contributing Factors

The primary housing barriers—and the factors that contributed to those barriers—identified in the research conducted for this AI include the following. Where protected classes are disproportionately impacted, those are noted.

Barrier: The harm caused by segregation is manifest in disproportionate housing needs and differences in economic opportunity.

Contributing factors: Past actions that denied housing opportunities and perpetuated segregation have long limited opportunities for many members of protected classes. This continues to be evident in differences in poverty rates, homeownership, and access to economic opportunity throughout the region.

Disproportionate impact: Across the region, Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families, and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County).[1] The narrowest homeownership gap among the jurisdictions between Black and Non-Hispanic White households is 18 percentage points (Roseville) and exceeds 30 percentage points in Citrus Heights, Davis, Rancho Cordova, the Balance of Sacramento County, and Woodland. Compared to the Black/White difference, the homeownership gap between Hispanic and Non-Hispanic White households ranges from 10 percentage points in Elk Grove and Rocklin to more than 20 percentage points in Citrus Heights, Davis, Rancho Cordova, Woodland, and the Balance of Sacramento County.

Barrier: Affordable rental options in the region are increasingly limited.

Contributing factors: 1) Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably, evidenced by the high rates of households with disproportionate housing needs. This perpetuates the limited economic opportunity that began with segregation. 2) Constraints on affordable housing development and preservation, ranging from lack of funding, the cost of development or preservation, public policies and processes[2], and lack of adequate infrastructure for infill redevelopment, all constrain the affordable rental market. 3) Suburban areas in the Sacramento Valley are rarely competitive for state or federal affordable housing development funds, further straining the capacity for creation or

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[1] Throughout, Balance of Sacramento County refers to areas of the County which exclude Citrus Heights, Elk Grove, Rancho Cordova, and the city of Sacramento, as data for these jurisdictions are reported independently.

[2] Stakeholders discussed a range of public policies and processes that they believe contribute to a lack of affordable rental housing by making it more costly to develop rental housing. In some instances, public policies for environmental review or public comment are wielded by the public to prevent or decrease the density of development. These include CEQA, length of time required to navigate public permitting process (not specific to any jurisdiction; all considered about the same), loss of redevelopment agencies, and prevailing wage requirements.

preservation of affordable rental housing. 4) For residents participating in the Housing Choice or other housing voucher programs, too few private landlords accept vouchers.[3] This leads to concentration of vouchers in certain neighborhoods and lack of mobility for voucher holders.

Disproportionate impact: African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction. Through the community engagement process, residents participating in voucher programs described difficulty finding a landlord to accept their voucher; an analysis of concentration of voucher holders by neighborhood found that areas with greater proportions of voucher holders also tended to be Racially or Ethnically Concentrated Areas of Poverty (R/ECAP neighborhoods) or neighborhoods with less access to economic opportunity.

Barrier: Residents with disabilities need for and lack of access to affordable, accessible housing.

Contributing factors and disproportionate impact: 1) Insufficient number of mobility and sensory accessible units affordable to people living on SSI/SSDI (i.e., ADA accessible market rate units are unaffordable to those who need them most). 2) Much of the naturally occurring affordable housing stock is older and not accessible to residents with mobility disabilities. 3) Lack of transit access outside of the downtown core further limits the pool of accessible, affordable housing options for transit-dependent residents.

Barrier: Stricter rental policies further limit options.

Contributing factors and disproportionate impacts: 1) "3x income requirements" for rental units have a discriminatory effect on persons with disabilities whose income is primarily Social Security and Disability Insurance (SSDI), as well as renters who receive income from "unearned" sources such as child support. 2) Voucher tenants are not protected under California's source of income protections. 3) Onerous criminal look back periods that do not take into account severity of a crime or time period in which it was committed disproportionately impact persons of color, persons with mental illness, and persons in recovery.

Barrier: Disparities in the ability to access homeownership exist.

[3] Effective January 1, 2020, SB 329 and SB 322 require landlords to accept Section 8 Housing Choice vouchers, VASH vouchers, and other forms of rent assistance as part of the applicant's source of income.

Contributing factors: 1) Past actions that have limited economic opportunity for certain residents (i.e., redlining, lending discrimination, other barriers to wealth). 2) Disparities in access to lending, including home improvement and refinance products.

Disproportionate impact: Analysis of lending data finds that denial rates for Hispanic applicants (24%) and other non-Asian minority groups (24%) were significantly higher than for non-Hispanic White applicants (15%), and gaps persist (albeit narrower) after controlling for income. Across the board, all minority groups experience higher rates of loan denial than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance).

Barrier: Public transportation has not kept up with growth.

Contributing factors: Outside of the downtown Sacramento "grid" public transportation has not kept up with regional growth and lacks inner and intra city connections. Costs are high, especially for very low income households.[4]

Disproportionate impact: A lack of access to affordable public transportation (e.g., routes, connections, days/hours of service) is the 2nd most frequently cited barrier to economic opportunity mentioned by members of protected classes. (Lack of affordable housing was consistently the top barrier identified by residents and stakeholders.)

Barrier: Educational inequities persist in the region.

Contributing factors and disproportionate impacts: 1) Housing prices near high performing schools and school districts are out of reach for many low and moderate income families. 2) In north and south Sacramento and in Woodland, children from predominantly African American and Hispanic neighborhoods are less likely to attend proficient schools. 3) Impact of 2013 education equity reforms (e.g., Local Control Funding Formula, Smarted Balanced Assessment System, educator prep standards) not yet fully realized. 4) Disparities in discipline/suspension rates of African American, Latino, and special needs children.

Barrier: Disparities in labor market engagement exist.

Contributing factors and disproportionate impact: 1) Unequal school quality across the region disproportionately disadvantages low and moderate income families. 2) Lack of

[4] Note that all community engagement and publicly available data on access to public transit was collected prior to SacRT Forward implementation on September 8, 2019. Implementation should be carefully monitored to assess impacts on members of protected classes and the extent to which this impediment is mitigated with implementation of SacRT Forward.

economic investment directed to building skilled earning capacity in communities of color. 3) Lack of market rate job opportunities for people with disabilities.

Barrier: Residents with disabilities lack access to supportive services and a spectrum of housing options to enable them, especially those with mental illness, achieve and maintain housing stability.

Contributing factors and disproportionate impact: 1) Lack of affordable housing. 2) Significant state budget cuts since the 1990s with little progress toward funding restoration. 3) Lack of funding for case management, mentors, other peer-supported services to support navigating systems and independent living skill development. 4) Loss of naturally occurring affordable housing options, including boarding homes, other small group living environments.

Solutions

This section summarizes proposed solutions to addressing the contributing factors discussed above. The participating partners focused on strategies that:

1) Increase homeownership among under-represented groups

2) Expand affordable rental opportunities; and

3) Focus on a range of equity issues in accessing opportunity.

Implementation. It is the intention of the participating partners to incorporate the AI strategies into their individual and regional Housing Elements, Consolidated Plans, Annual Action plans, and other regional and municipal planning processes as applicable.

Goals and Strategies to Address Fair Housing Barriers

Goal 1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products. Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.

Goal 2. Expand and preserve affordable rental opportunities.

a) ***Encourage reasonable policies for tenant criminal history, rental history, and credit history.*** Educate landlords and developers who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history, and to consider applicants with poor rental/credit histories on a case-by-case basis, as detailed in the April 4, 2016 HUD Guidance on Criminal

History (https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF).

b) ***Increase affordable housing opportunities:*** Implement strategies that improve progress in meeting the Regional Housing Needs Allocation (RHNA) in all four income levels (very low, low, moderate, above moderate).

c) ***Increase housing units that are both accessible and affordable to people with disabilities:*** Identify strategies for increasing units that are accessible to people with mobility and/or sensory disabilities in housing elements. Increasing accessible opportunities for people with disabilities may include providing resources for accessibility modification of existing units.

d) ***Encourage preservation of existing affordable rental housing.*** Monitor expiring use credits and opportunities to support preservation of naturally occurring affordable housing.

e) ***Encourage residential infill opportunities.*** Increase residential infill opportunities through changes in zoning and long range plans, including opportunities to add to the housing stock through "gentle density" (affordable attached homes and innovative housing solutions).

f) ***Engage the private sector in solutions.*** Through strategies including, but not limited to affirmative marketing, education, and /or requirements when local agency funding is involved, development incentives, and negotiation of affordable housing contributions, further the private sector commitment to addressing barriers to housing choice.

Goal 3. Expand equity in access to economic opportunity.

a) ***Improve infrastructure and public transportation access*** in disadvantaged communities (as applicable). Upgrade underground infrastructure that is required to develop residential units. Advocate for or improve the availability and frequency of public transportation to connect disadvantaged communities to jobs, schools and essential services.

b) ***Connect low income residents to job opportunities.*** Improve connections between low-income populations, especially Public Housing residents, and employment opportunities.

c) ***Reduce housing instability by closing service gaps.*** Partner with mental health, recovery, and disability service providers to develop strategies for filling gaps in services and housing types to prevent housing instability and risk of re-institutionalization.

Regional Action Items

The following Action Items are the steps the participating jurisdictions in the Sacramento Valley region plan to take over the next five years to implement the regional AI goals and strategies.

FAIR HOUSING PLAN for the Sacramento Valley Region

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
1	**1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products.**	1.a) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Fund development projects	Sacramento Housing and Redevelopment Agency (SHRA)	SHRA to follow its Affirmative Marketing Policy.
			Land purchase	SHRA	SHRA to fund land and/or SHRA-owned land purchases for affordable housing development as funding becomes available.
			Infrastructure funding	SHRA	SHRA to follow the Action Plan process to fund infrastructure projects
				City of Sacramento	City of Sacramento to follow its Capital Improvement Plan (CIP) process to fund infrastructure projects.
				County of Sacramento	County of Sacramento to follow its Capital Improvement Plan (CIP) process to fund infrastructure projects.
			Affordable Housing Ordinance	County of Sacramento	County of Sacramento to review and consider updates to its Affordable Housing Ordinance.
			Mixed Income Housing Ordinance	City of Sacramento	City of Sacramento to review and update Housing Impact Fee levels for the Mixed Income Housing Ordinance.
			Inclusionary Housing Ordinance	City of Folsom	City of Folsom will continue to partner with NeighborWorks Sacramento to support resale opportunities of existing affordable for-sale inclusionary housing units.
			Housing Trust Fund Ordinance	County of Sacramento	County of Sacramento will review and assess its Housing Trust Fund Ordinance to determine if revisions or updates are needed.
				City of Folsom	City of Folsom will review and assess its Housing Trust Fund Ordinance to determine if revisions or updates are needed.
			Density bonuses and other planning/zoning initiatives	City of Sacramento	City of Sacramento will review its density bonus and other housing-related sections of the Planning and Development Code to determine if revisions or updates are needed.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.	1.a) (Continued) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Density bonuses and other planning/zoning initiatives	County of Sacramento	County of Sacramento will review its density bonus and other housing-related sections of planning documents such as the General Plan, Zoning Code, and Design Guidelines to determine if revisions or updates are needed.
				City of Folsom	City of Folsom will review its density bonus and other housing-related sections of planning documents such as the General Plan, Zoning Code, and Design Guidelines to determine if revisions or updates are needed.
			Fee waivers and deferrals	City of Sacramento	City of Sacramento will review and assess fee exemptions/reductions and deferral policies for housing developments to determine if revisions or updates are needed.
				County of Sacramento	County of Sacramento will review and assess fee waivers and deferral policies to determine if revisions or updates are needed.
			Seek affordable housing opportunities in high opportunity areas	CIty of Sacramento	During the 2040 General Plan Update and 2021-2029 Housing Element Update, the City of Sacramento will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
				City of Folsom	During the 2021-2029 Housing Element Update, the City of Folsom will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
			Homebuyers downpayment assistance	SHRA	SHRA will continue to provide homebuyers downpayment assistance to eligible participants when funding is available.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.	1.a) (Continued) Support development or resale of affordable homeownership opportunities through a variety of approaches, such as developer incentives, providing assistance and resources to support low income homebuyers, continuing to administer existing down payment assistance loans, and affirmatively marketing to under-represented potential homeowners.	Continue to adminster Affordable Housing program convenants and existing down payment assistance loans. Continue to update and post current marketing information for projects within the City's Affordable Housing program as well as any projects outside the program that serve lower income households.	City of Rocklin	Anticipate average of 20 housing units (depending on the market) transferred to income-qualified buyers per year.
			Mortgage Credit Certificates (MCC)	SHRA	SHRA will continue to provide MCC assistance to eligible participants.
			Affirmative marketing plan adopted for SHRA funded properties	SHRA	SHRA will continue implementing affirmative marketing plans for SHRA funded properties.
			Consider adopting an affirmative marketing plan adopted for housing developments	City of Sacramento	During the City of Sacramento's 2021-2029 Housing Element Update, the City will consider adding an affirmative marketing plan for multi- and single-family developments.
				City of Folsom	During the City of Folsom's 2021-2029 Housing Element Update, the City will consider adding an affirmative marketing plan for multi- and single-family developments.
			Continue to enforce the City's inclusionary housing ordinance	City of Davis	Monitor the affordable resale program, provide information on Mortgage Credit Certificate Program and other homeownership incentive programs
2	**2. Expand and preserve affordable rental opportunities.**	2.a) Encourage reasonable policies for tenant criminal history, rental history, and credit history.	Fair housing workshops to SHRA monitored properties	SHRA	SHRA to offer fair housing workshops to management agents of SHRA monitiored properties.
			SHRA Multifamily lending policies	SHRA	SHRA to follow its Multifamily Lending and Mortgage Revenue Bond Policies (Multifamily Policies).
			Public Housing and Housing Choice Vouchers	Housing Authority	Housing Authority will continue to follow its fair housing policies for its programs.
			Fair housing activities	Sacramento County and SHRA (on behalf of the Cities of Sacramento, Folsom, Isleton, and Galt)	County of Sacramento and SHRA to continue to fund the Renters Helpline (administered by Sacramento Self-Help Housing), a regional resource for fair housing education, landlord-tenant dispute mediation, and legal guidance.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.a) (Continued) Encourage reasonable policies for tenant criminal history, rental history, and credit history.	Fair housing activities	Sacramento Self Help Housing's subcontractor: California Rental Housing Association (CalRHA)	CalRHA to conduct fair housing workshops as part of the Sacramento Region Fair Housing Collaboration.
				Sacramento Self Help Housing's subcontractor: Project Sentinel	Project Sentinel to conduct fair housing workshops and provide landlord/tenant education, testing and litigation as part of the Sacramento Region Fair Housing Collaboration.
				Legal Services of Northern California	LSNC to conduct fair housing workshops and provide landlord/tenant education, implicit basis training, investigation, liitigatiion and training as part of the Sacramento Region Fair Housing Collaboration.
			Obtain or create educational flyers and distribute to relevant landlords	City of Rocklin	Once per year as part of the Apartment Survey.
			Landlord education	City of Davis	Support annual regional fair housing conference and ongoing landlord education around reasonable policies for VAWA, criminal history and fair housing issues and target Davis landlords.
		2.b) Increase affordable housing opportunities.	Seek affordable housing opportunities in high opportunity areas	CIty of Sacramento	During the 2040 General Plan Update and 2021-2029 Housing Element Update, the City of Sacramento will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
				City of Folsom	During the 2021-2029 Housing Element Update, the City of Folsom will explore policies that increase affordable housing opportunities in high opportunity areas that are close to public transit, jobs and educational opportunities.
			Inclusionary Housing Ordinance	City of Folsom	City of Folsom will continue to partner with NeighborWorks Sacramento to support resale opportunities of existing affordable for-sale inclusionary housing units.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.b) (Continued) Increase affordable housing opportunities.	Continue to adminster Affordable Housing program convenants and existing down payment assistance loans. Continue to update and post current marketing information for projects within the City's Affordable Housing program as well as any projects outside the program that serve lower income households.	City of Rocklin	Anticipate average of 20 housing units (depending on the market) transferred to income-qualified buyers per year.
			Address available sites inventory as part of the 2021 - 2029 Housing Element Update	City of Rocklin	City of Rocklin will monitor inventory on an ongoing basis to ensure compliance with RHNA.
			Provide grant opportunities in support of developing affordable units	City of Davis	
			Provide planning and community development support for housing development	City of Davis	Completion of new Housing Element and completion of 3 development projects in the proposed pipeline.
			Affordable housing units for persons with disabilities	All	SHRA, City and County of Sacramento will continue to seek gap funding for the construction of affordable housing units including rehabilitaton and preservation of existing units.
		2.c) Increase housing units that are both accessible and affordable to people	SHRA MF lending guidelines require 5% and encourage 10% for accessible units	SHRA	SHRA to follow its Multifamily Policies.
			Housing Incentive Program	County of Sacramento	As a part of the Housing Element Update, the County of Sacramento will review and consider updates to the Housing Incentive Program. Amendments may include giving additional incentives to projects which include units which are accessible and include universal design features.
			Work with development applicants to incorporate accessible units in proposed projects and encourage retrofit of units in existing projects as opportunities occur	City of Rockin	Staff will initiate discussions in pre-application meetings as applicable.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.c) (Continued) Increase housing units that are both accessible and affordable to people with disabilities.	Provide planning and community development support for infill	City of Davis	Completion of downtown master plan and support planning applications for infill development.
		2.d) Encourage preservation of existing affordable rental housing.	Home Repair Program	SHRA	SHRA will continue to provide the Home Repair Program to eligible participants.
			Home Assistance Repair Program for Seniors (HARPS)	Rebuilding Together (SHRA subrecipient)	This program will continue to provide home repair assistance to eligible participants.
			Safe at Home Program	Rebuilding Together (SHRA subrecipient)	This program will continue to provide home repair assistance to eligible participants.
			Folsom Senior Home Repair Program	City of Folsom	City of Folsom will continue to provide the program to eligible participants.
			Continue to maintain an inventory of units at risk of converting to market-rate housing and explore opportunities and available funding to preserve affordability convenants	City of Rocklin	Staff will update the inventory every 8 years as part of the Housing Element update.
			Continue to work with private for-profit and non-profit developers on innovative housing options	City of Davis	Engage in stakeholder input, data collection and ongoing development discussions around funding, zoning, Housing Element update.
		2.e) Encourage residential infill opportunities.	Neighborhood plans/specific plans to facilitate infill development	City of Sacramento	City of Sacramento to initiate and update neighborhood and specific plans along commerical corridors and near light rail stations to faclitate infill development.
			Targeted housing infill program	County of Sacramento	County of Sacramento to target infill housing, including housing along commercial corridors.
			Conduct meetings to evaluate existing zoning codes and general plan designations to identify revisions to standards necessary to facilitate infill development.	City of Rocklin	Initiate internal meetings in 2021.
		2.f) Engage the private sector in solutions.	Affordable housing units for persons with disabilities	All	SHRA, City and County of Sacramento will continue to seek gap funding for the construction of affordable housing units including rehabilitaton and preservation of existing units.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	2. (Continued) Expand and preserve affordable rental opportunities.	2.f) (Continued) Engage the private sector in solutions.	Introduce these concepts to developers of housing projects. Negotiate outcomes on a case by case basis.	City of Rocklin	Staff will initiate discussions in pre-application meetings as applicable.
3	**3. Expand equity in access to economic opportunity.**	3.a) Improve infrastructure and public transportation access in disadvantaged communities.	Community Development Block Grant (CDBG) funds to improve infrastructure and public services in eligible low-income areas	SHRA	SHRA to follow the Action Plan process to fund infrastructure projects and public services.
				City of Rocklin	Ongoing implementation through CDBG as planned in the Annual Action Plan. Metrics are calculated at the end of the Program Year and discussed in the CAPER. The City of Rocklin will continue to use CDBG funding to improve accessibility in areas with 51% or more of households with incomes less than 80% AMI through enhancing ADA ramps on sidewalks.
			Housing Element and Environmental Justice Element to prioritize infrastructure improvements in disadvantaged communities	City of Sacramento	City of Sacramento will continue to establish infrastructure finance plans and seek grant funding for the planning and construction of infrastruture needed to facilitate infill housing development projects.
			Prioritize infrastructure improvements in disadvantaged communities	County of Sacramento	County of Sacramento will prioritize Environmental Justice Communities when seeking planning and infrastructure grants consistent with the County's Environmental Justice Element.
			While Davis does not have "disadvantaged communities" per se, support planning that improves infrastructure and support for housing development	City of Davis	Completion of SB 2 planning grant
		3.b) Connect low income residents to job opportunities.	Housing authority client employment	SHRA	SHRA Section 3 program implementation
			Notify the Youthbuild Program when the City goes out to bid for applicable CDBG projects	City of Rocklin	Public Services staff will contact Youthbuild Programs administered in the area when the City goes out to bid for applicable CDBG projects.
		3.c) Reduce housing instability by closing service gaps.	Permanent Supportive Housing (PSH) services	SHRA	SHRA to follow its Multifamily Policies and coordinate with County Behavioral Health Services

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	3. (Continued) Expand equity in access to economic opportunity.	3.c) (Continued) Reduce housing instability by closing service gaps.	Wrap around services included in multi-family housing development by project by project basis	SHRA	SHRA to follow its Multifamily Policies and coordinate with County Behavioral Health Services
			Housing Opportunities for Persons with AIDS/HIV (HOPWA)	SHRA	Provides for new construction, short-term emergency housing and tenant-based rental assistance, housing placement services, supportive services and operations for persons with HIV/AIDS in the City and County of Sacramento.
			Continuum of Care	Sacramento Steps Forward	Sacramento Steps Forward will continue to assist individuals and families experiencing homelessness to access to housing, employment, health, education and other resources for economic stability and improved quality of life.
			Mental/medical health services	County of Sacramento	The County's Behavioral Health Services provides prevention and treatment services to individuals struggling with alcohol and/or drug abuse. Services include outpatient treatment, methadone treatment, day treatment, detoxification, residential services, and perinatal services.
			Use CDBG dollars to fund services that provide assistance to populations facing mental health, disability and housing instability	City of Rocklin	Ongoing implementation through CDBG as planned in the Annual Action Plan. Metrics are calculated at the end of the Program Year and discussed in the CAPER.
			Continue to provide landlord tenant information to residents. continue to fund social service support agencies. Identify other gaps and services	City of Davis	Annual CDBG public service application process, continue to provide landlord information at least 2 days per week to callers. Engage stakeholders in discussion around unidentified services gaps that may remain.
					Identify one new underserved population and do targeted outreach.
			Provide rehabilitation and preservation grants for existing disability and mental health providers	City of Davis	Fund a minimum of 1 rehabilitation project to stabilize a project.

APPENDIX A.

JURISDICTION-LEVEL MAPS

Appendix A.
HUD AFFH Data and Mapping Tool – Access to Opportunity

HUD Opportunity Indicators

HUD provides several "opportunity indices" to assess and measure access to opportunity in a variety of areas, including education, poverty, transportation, and employment. The opportunity indices allow comparison of data indicators by race and ethnicity, for households below the poverty line, between jurisdictions, and for the region overall. They are also a good starting point for the opportunity analysis, identifying areas that should be examined in more detail.

HUD indices were available for all jurisdictions covered in this study with the exceptions of Folsom, Galt, Isleton, and Yolo County, for which HUD does not report data.

The HUD opportunity tables were the starting point for this Access to Opportunity analysis.

To interpret these indices, use the following rule: a higher number is always a better outcome. The indices should be thought of as an "opportunity score", rather than a percentage.

The indices include the:

- **Low Poverty Index.** This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- **School Proficiency Index.** This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.
- **Labor Market Engagement Index.** This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.

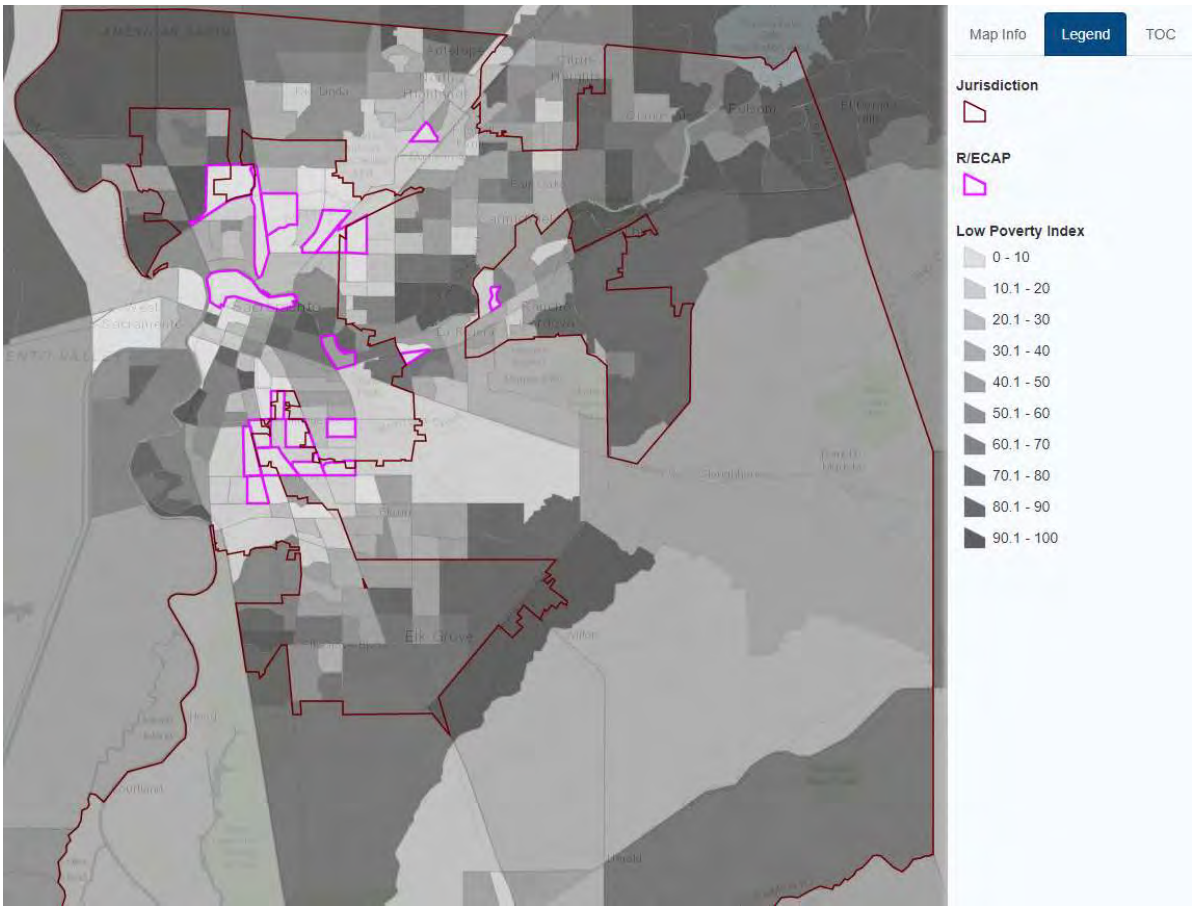
- **Jobs Proximity Index.** The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- **Transit Index.** The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- **Low Cost Transportation Index.** This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

Source for the following maps is from the HUD Affirmatively Furthering Fair Housing Data and Mapping Tool—Version 4. https://egis.hud.gov/affht/.

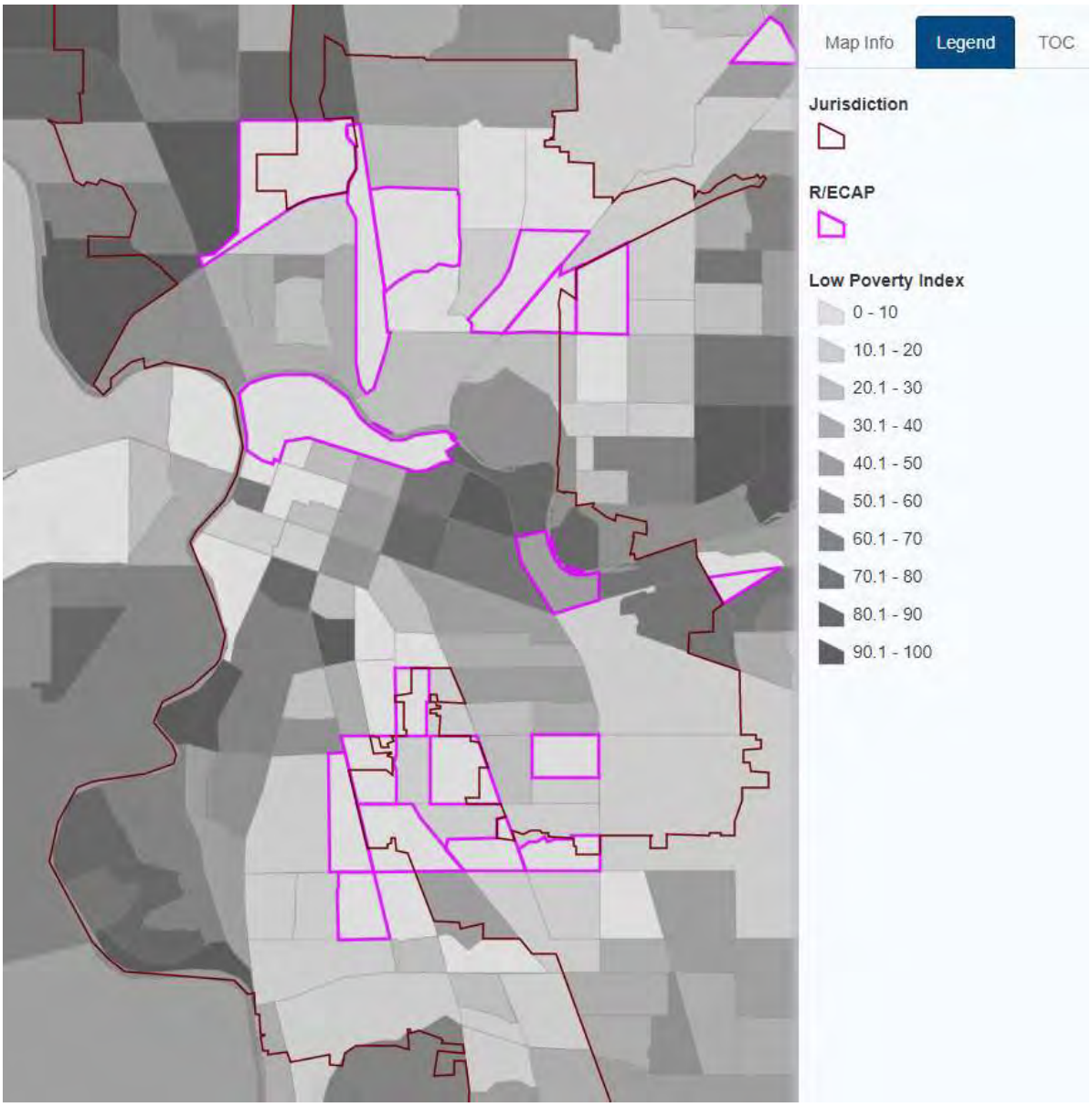
Map 12 –Low Poverty

This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.

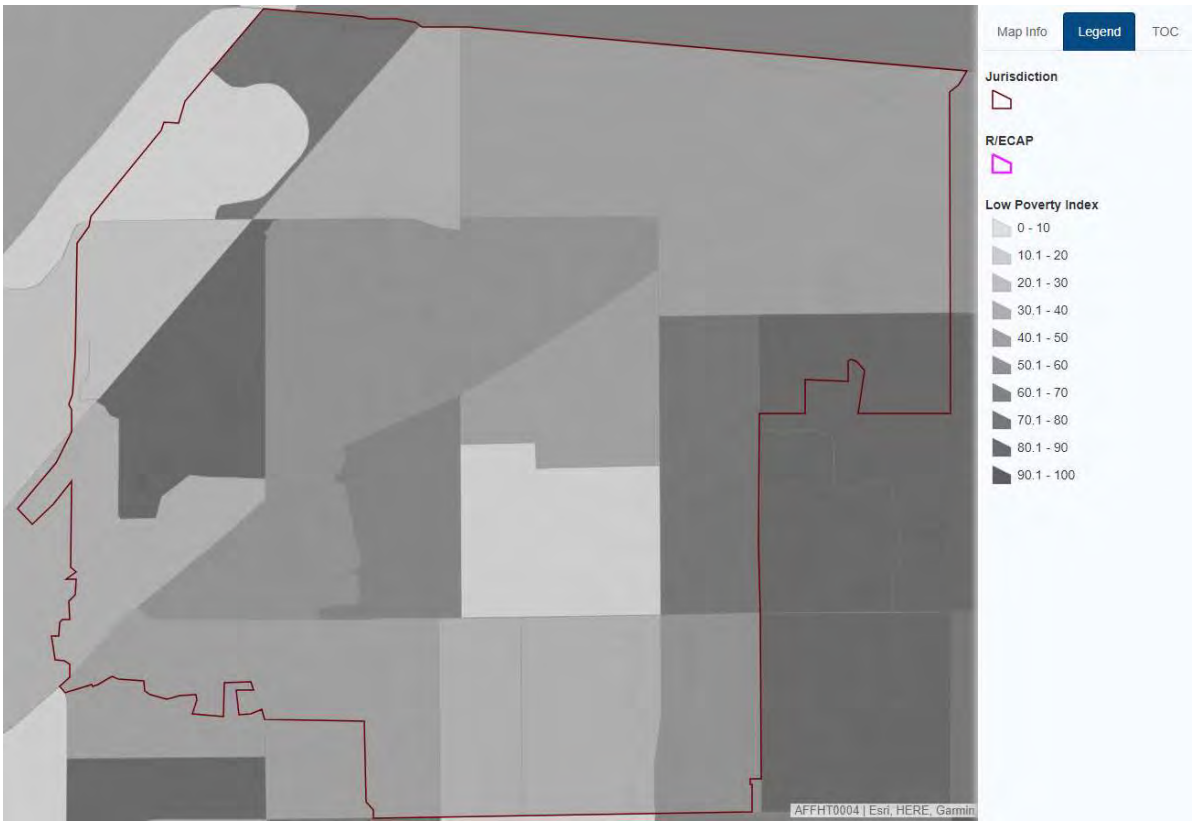
Sacramento County



City of Sacramento

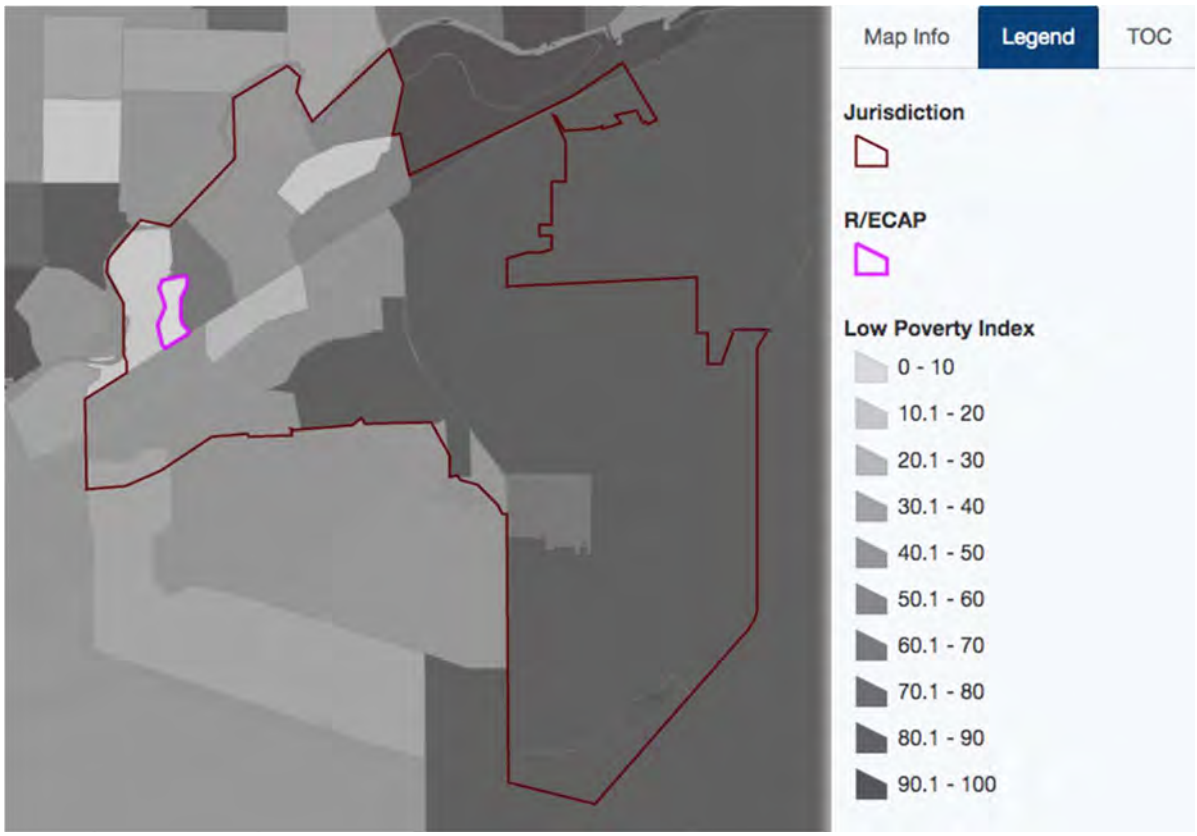


Citrus Heights

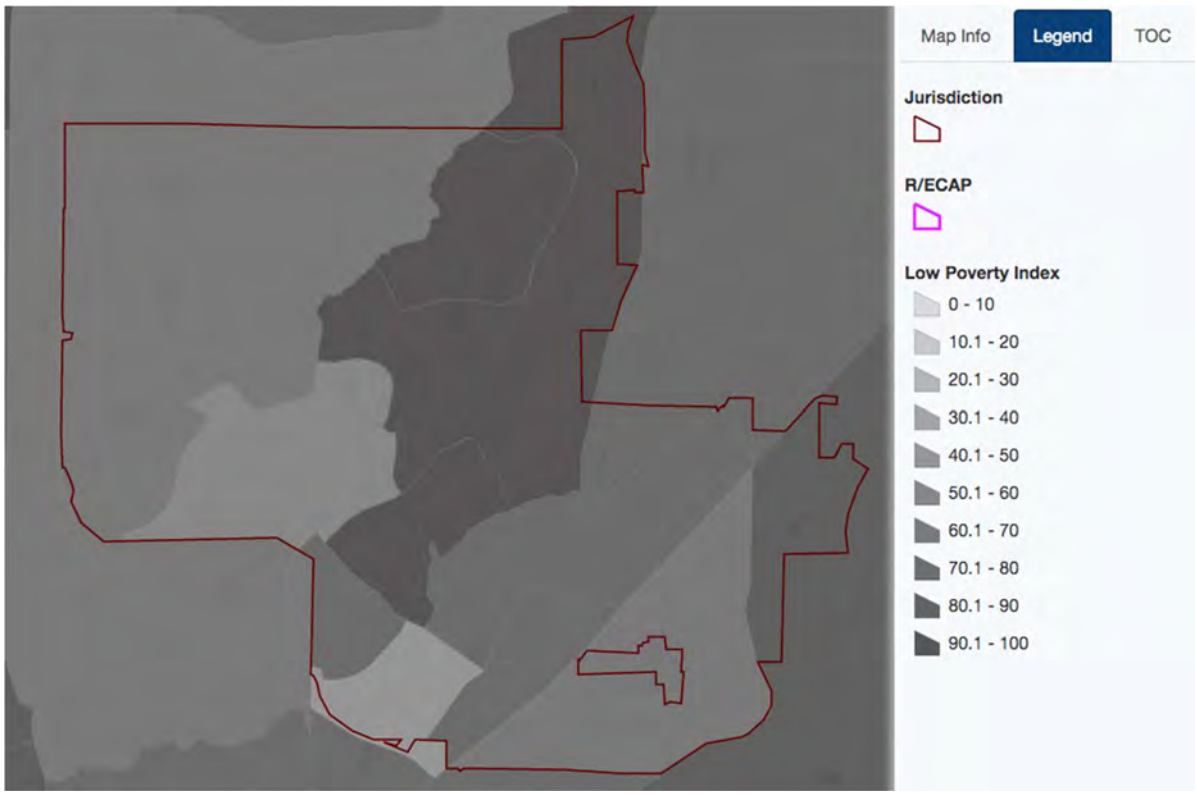


Elk Grove

Rancho Cordova

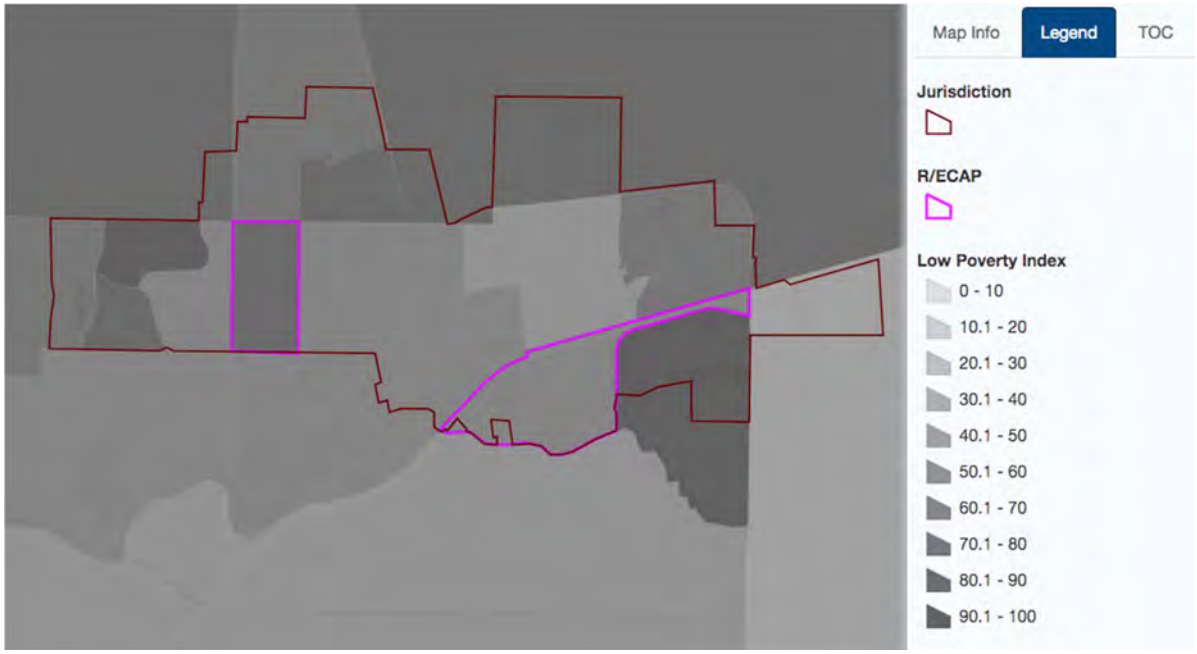


Rocklin



Roseville

Davis



West Sacramento

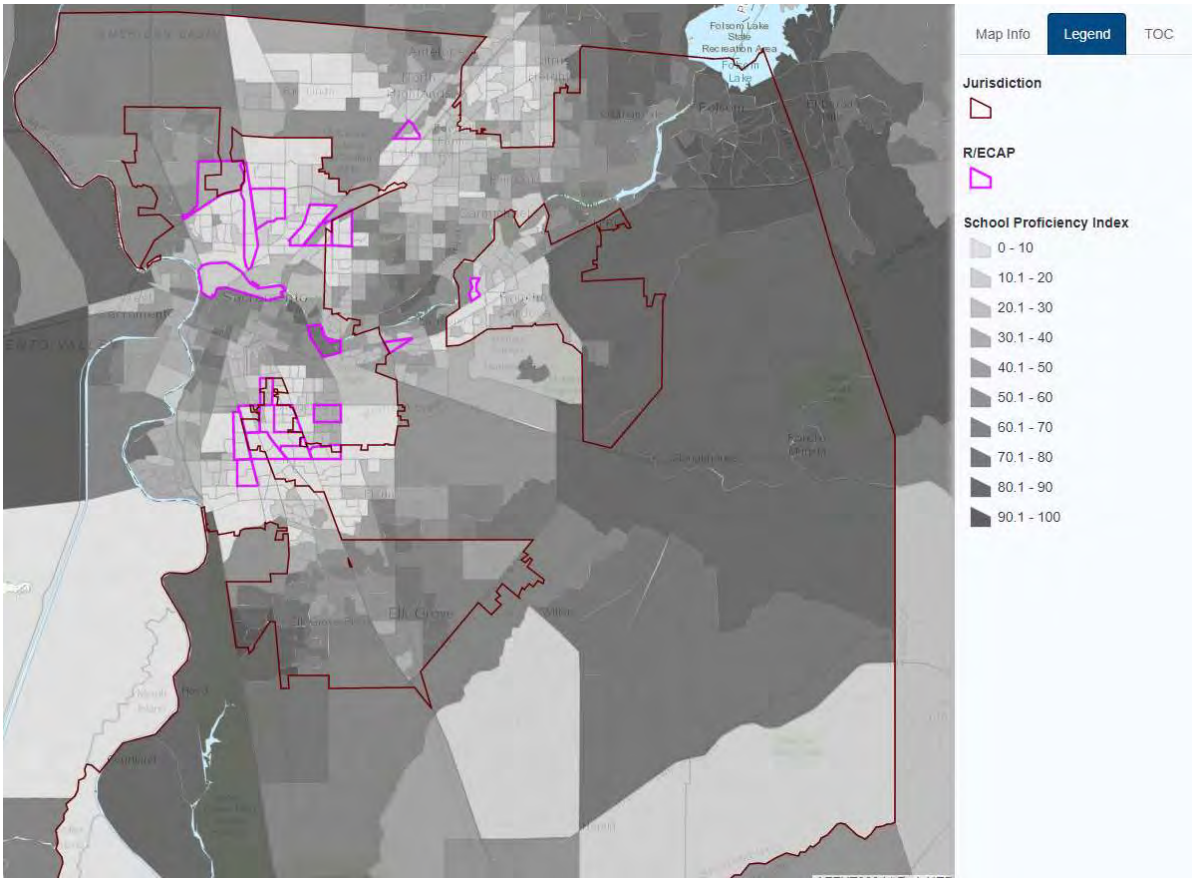
Woodland

Map Info
Legend
TOC
Jurisdiction
R/ECAP
Low Poverty Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

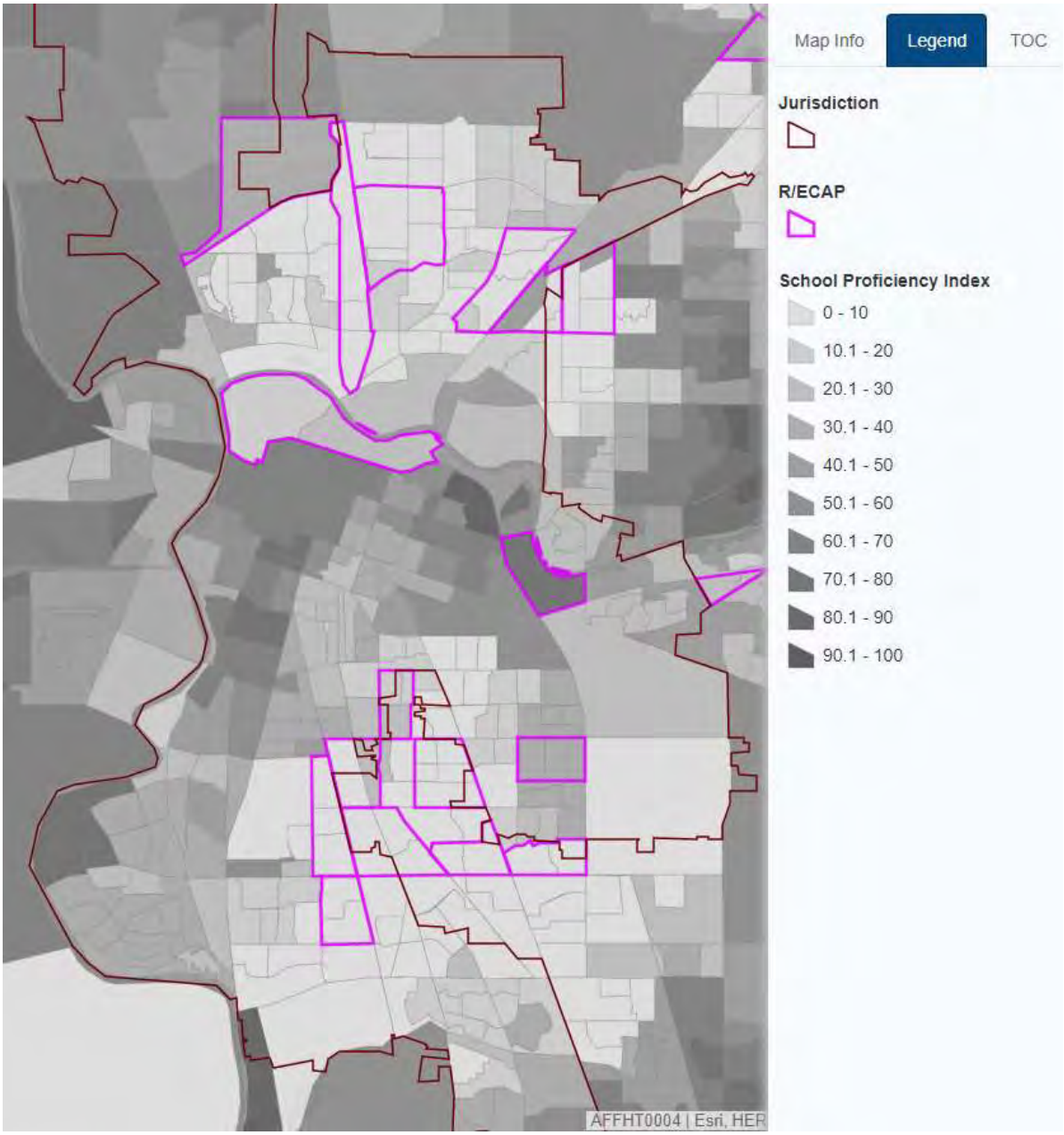
Map 7 –School Proficiency Index

This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.

Sacramento County



City of Sacramento



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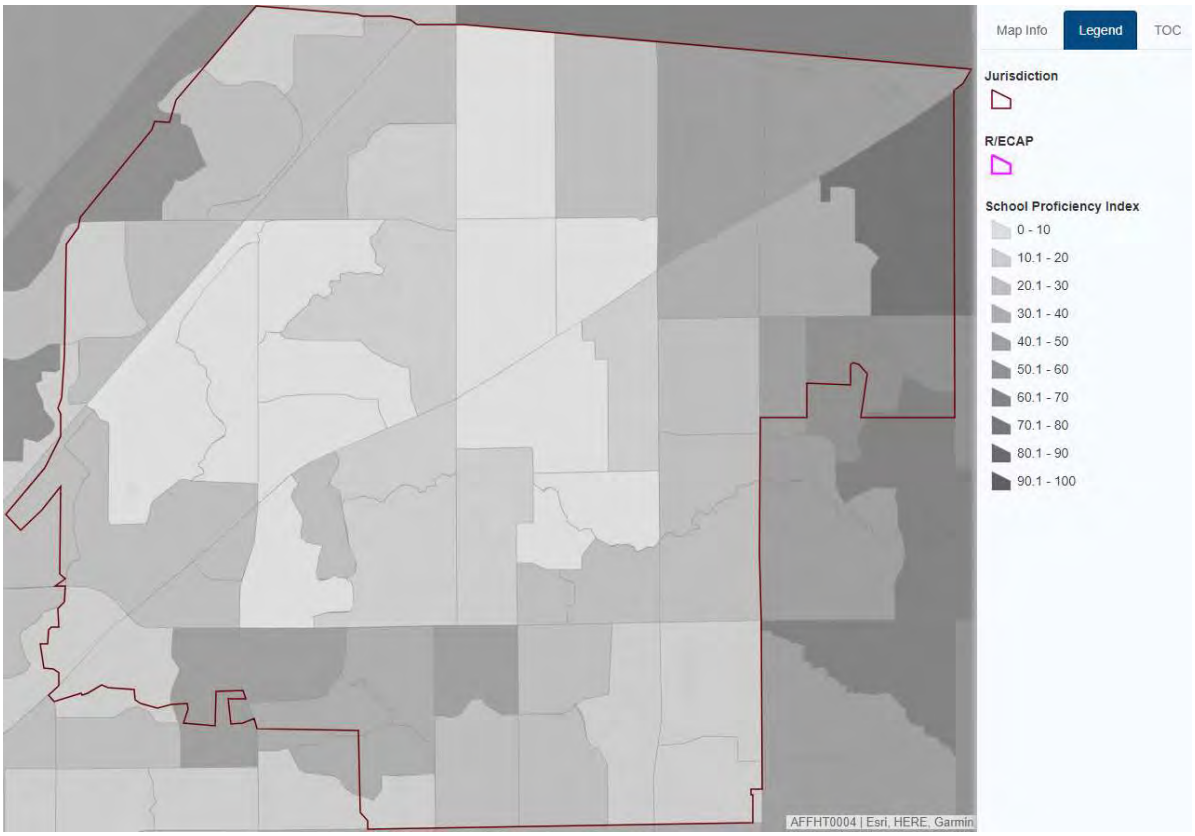
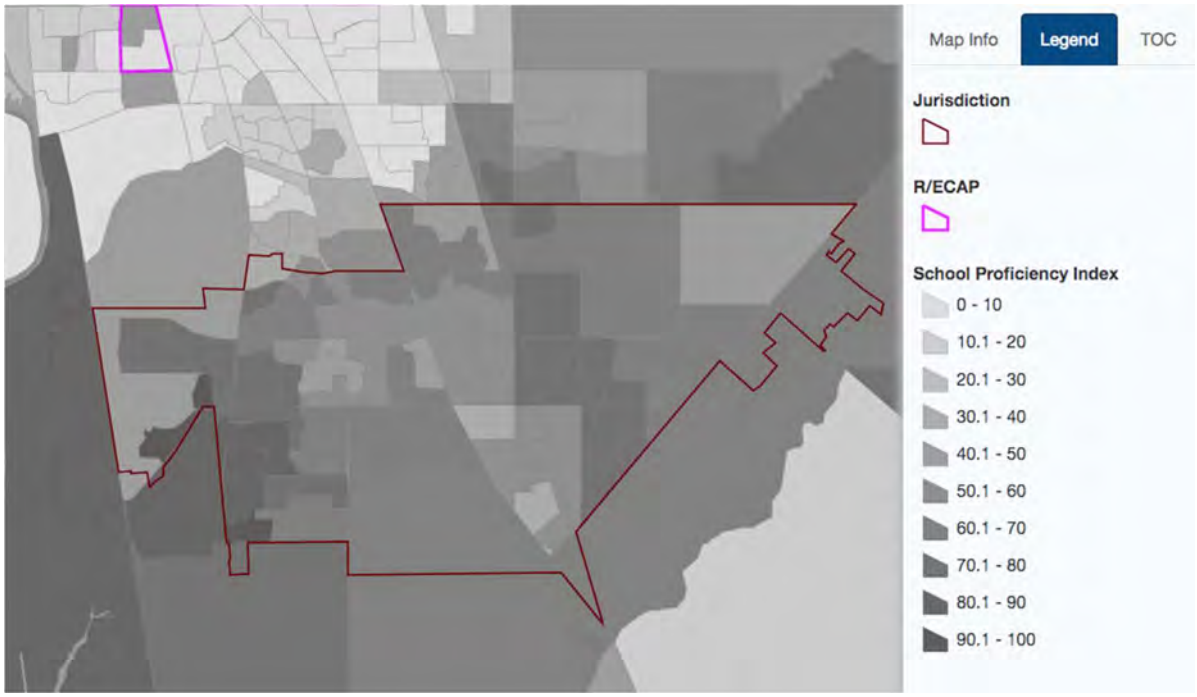
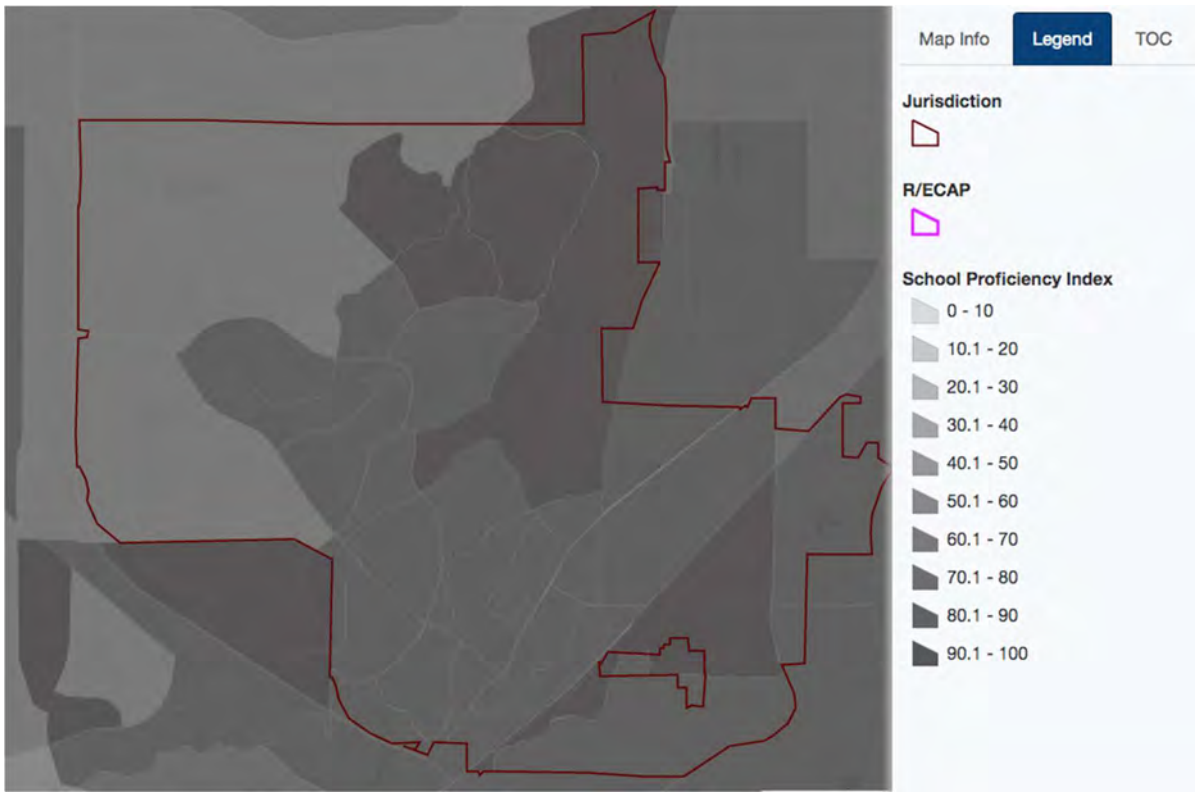


Elk Grove

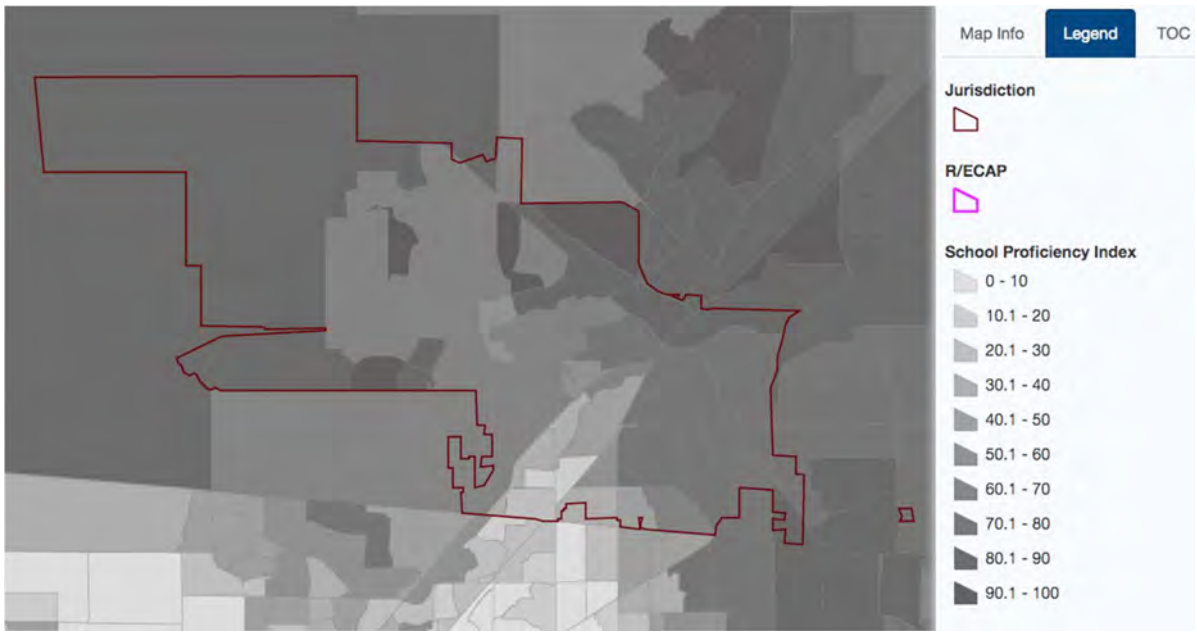


Rancho Cordova

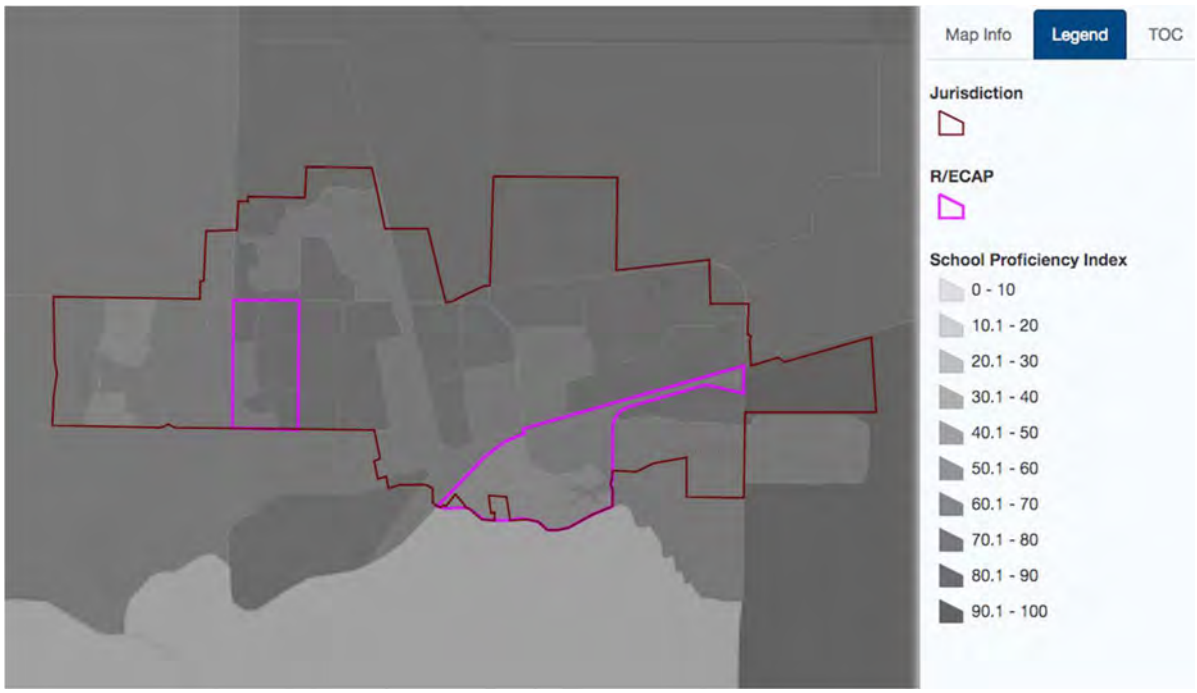
Rocklin



Roseville



Davis



West Sacramento

Woodland

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School Proficiency Index
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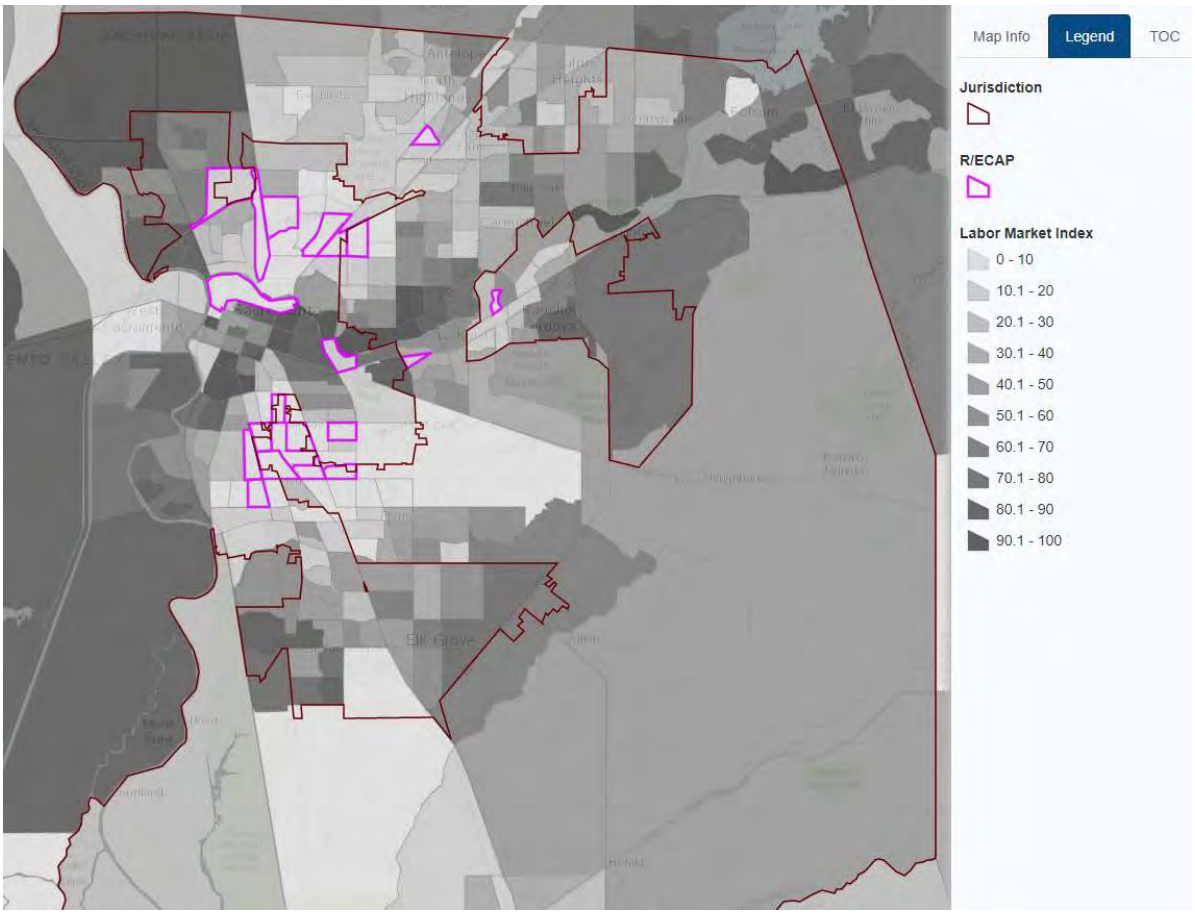
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

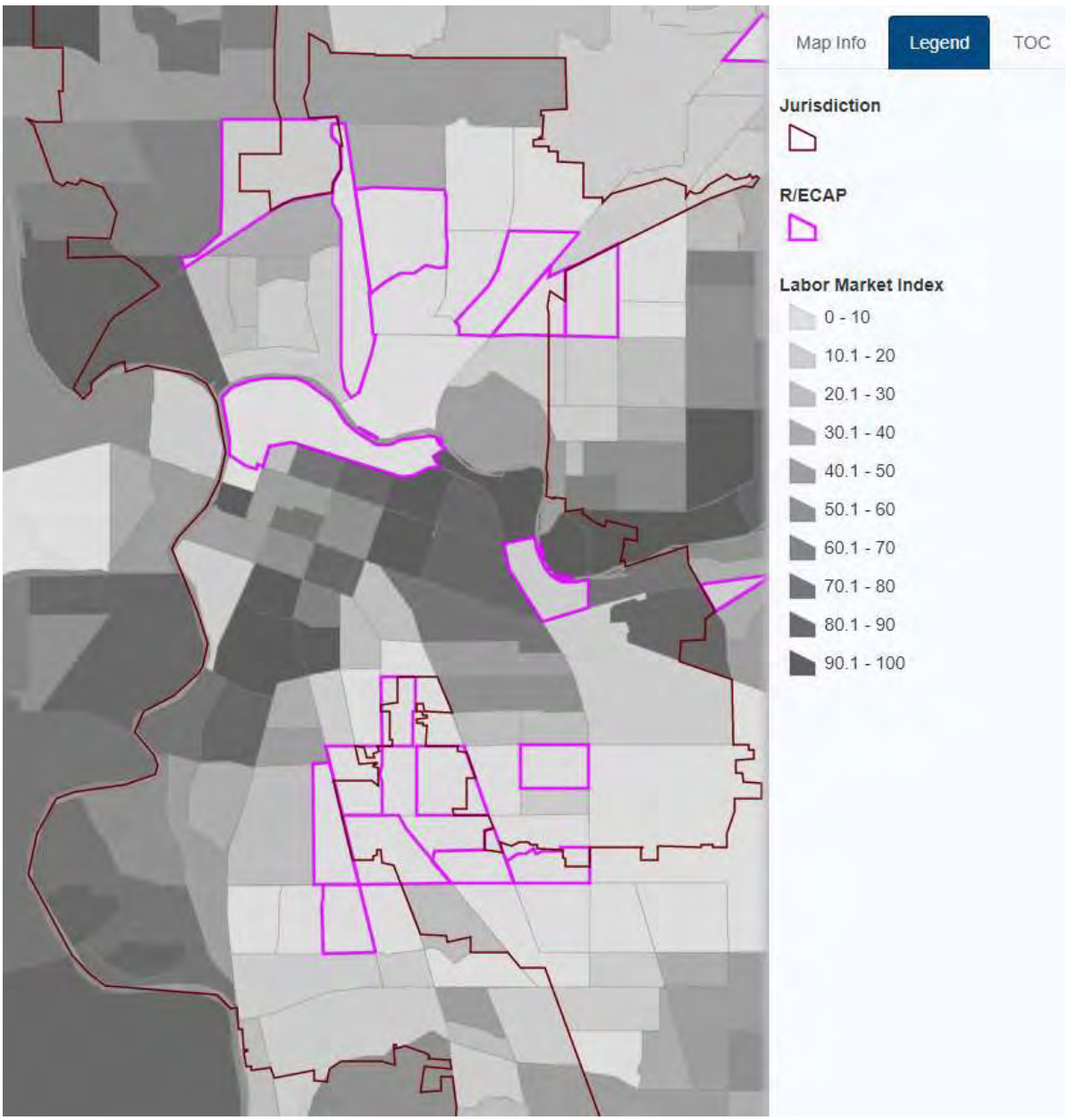
Map 9 –Labor Market

This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.

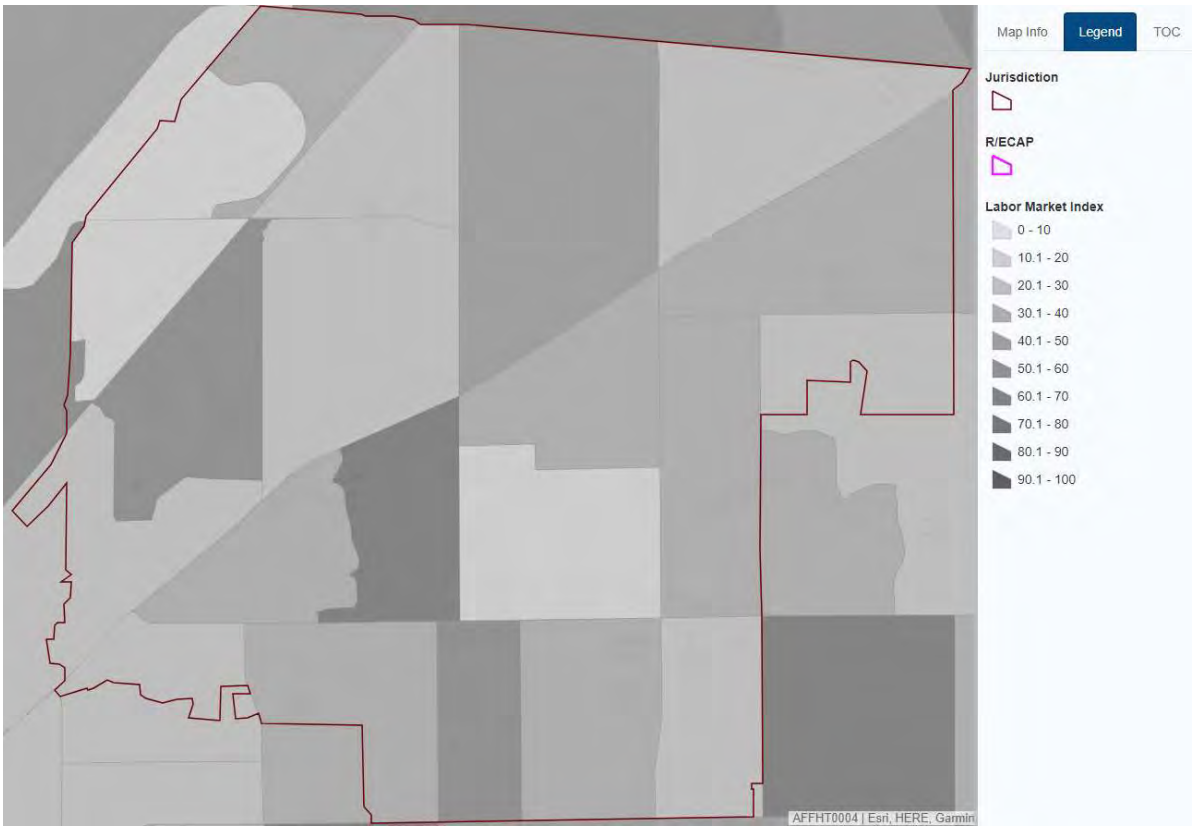
Sacramento County



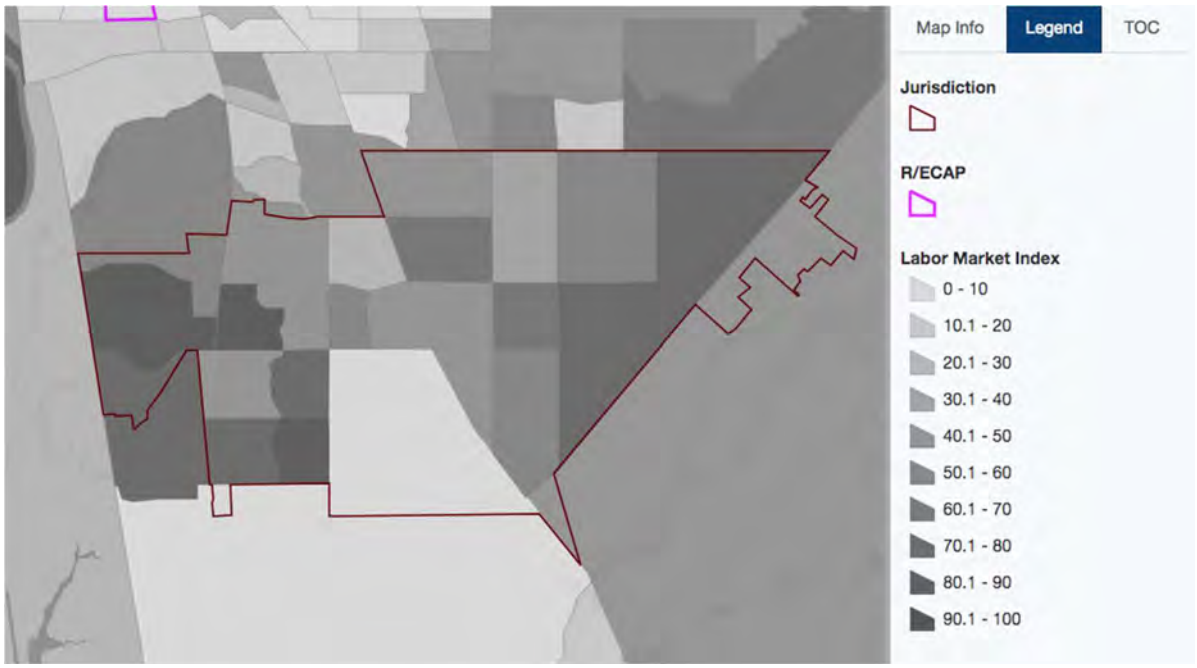
City of Sacramento



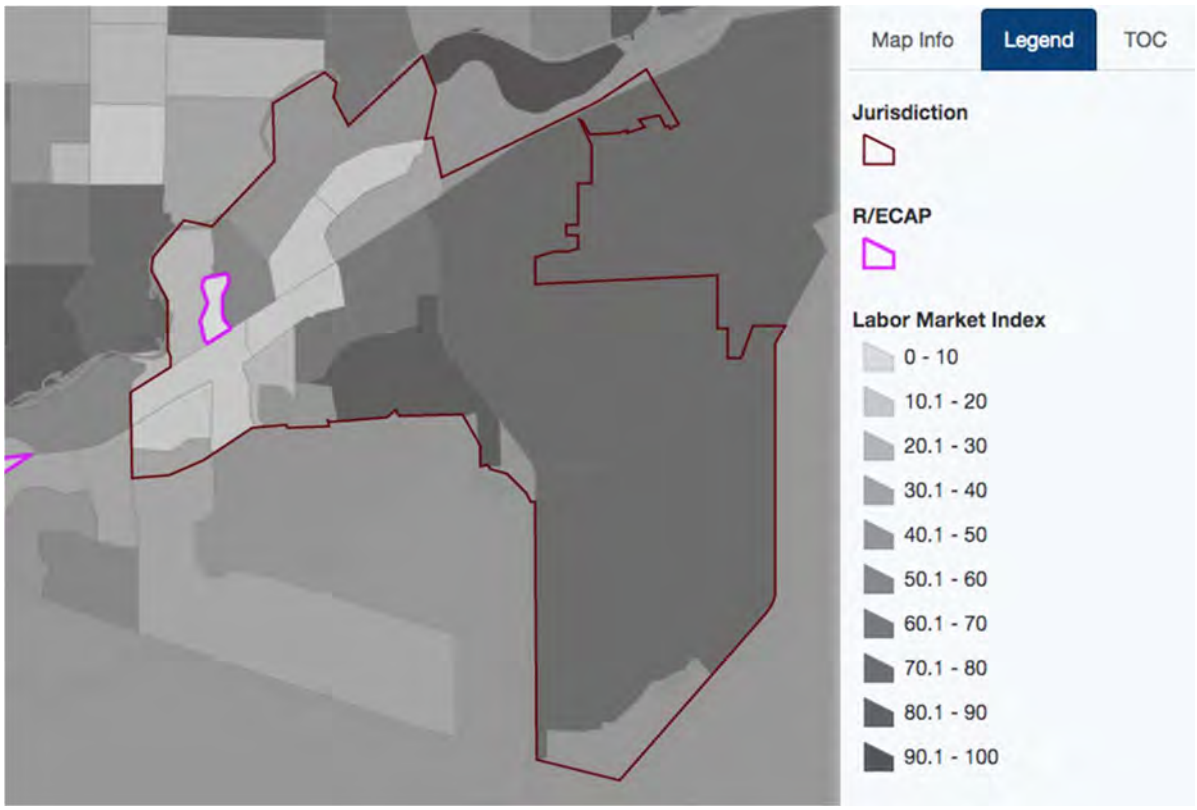
Citrus Heights



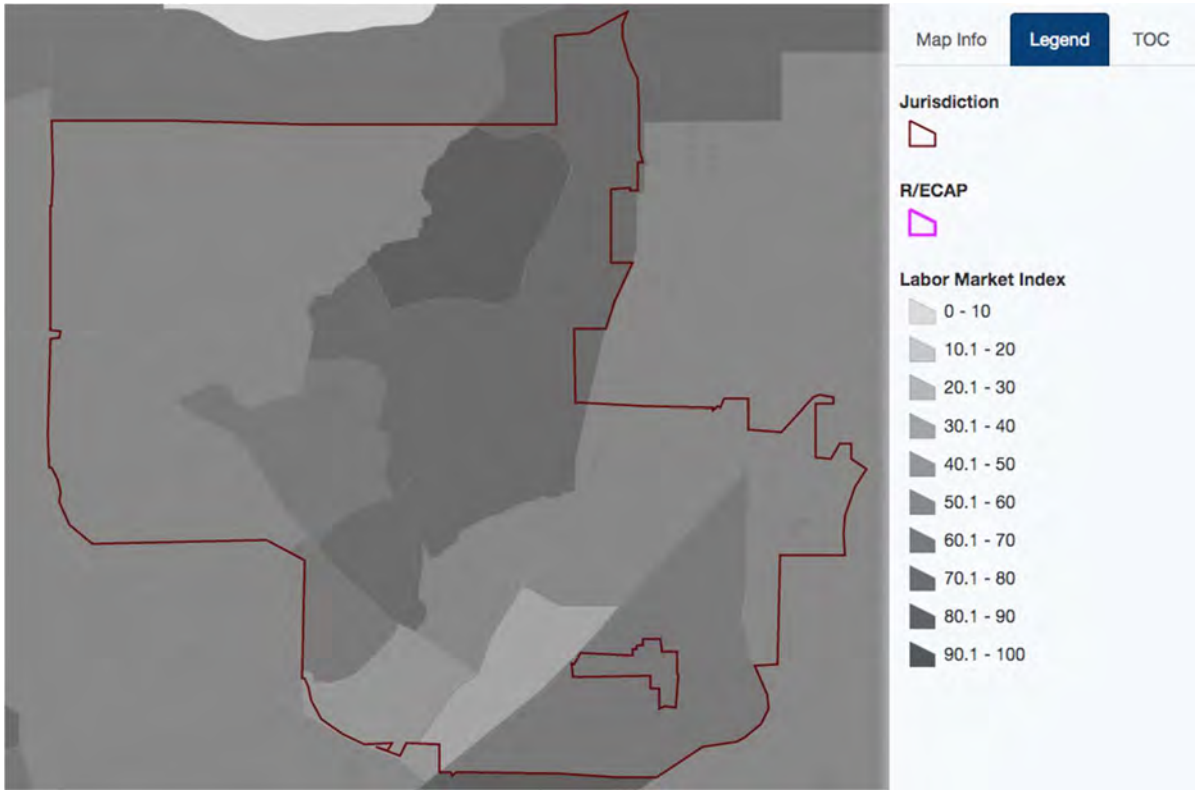
Elk Grove



Rancho Cordova

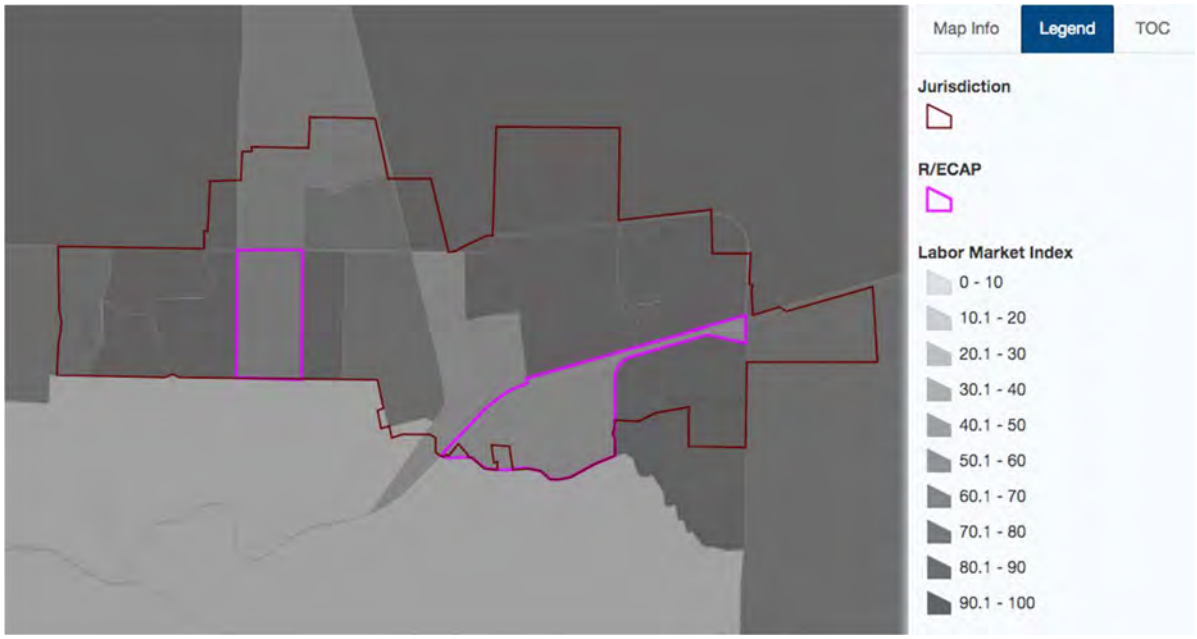


Rocklin



Roseville

Davis



West Sacramento

Woodland

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40.1 - 50
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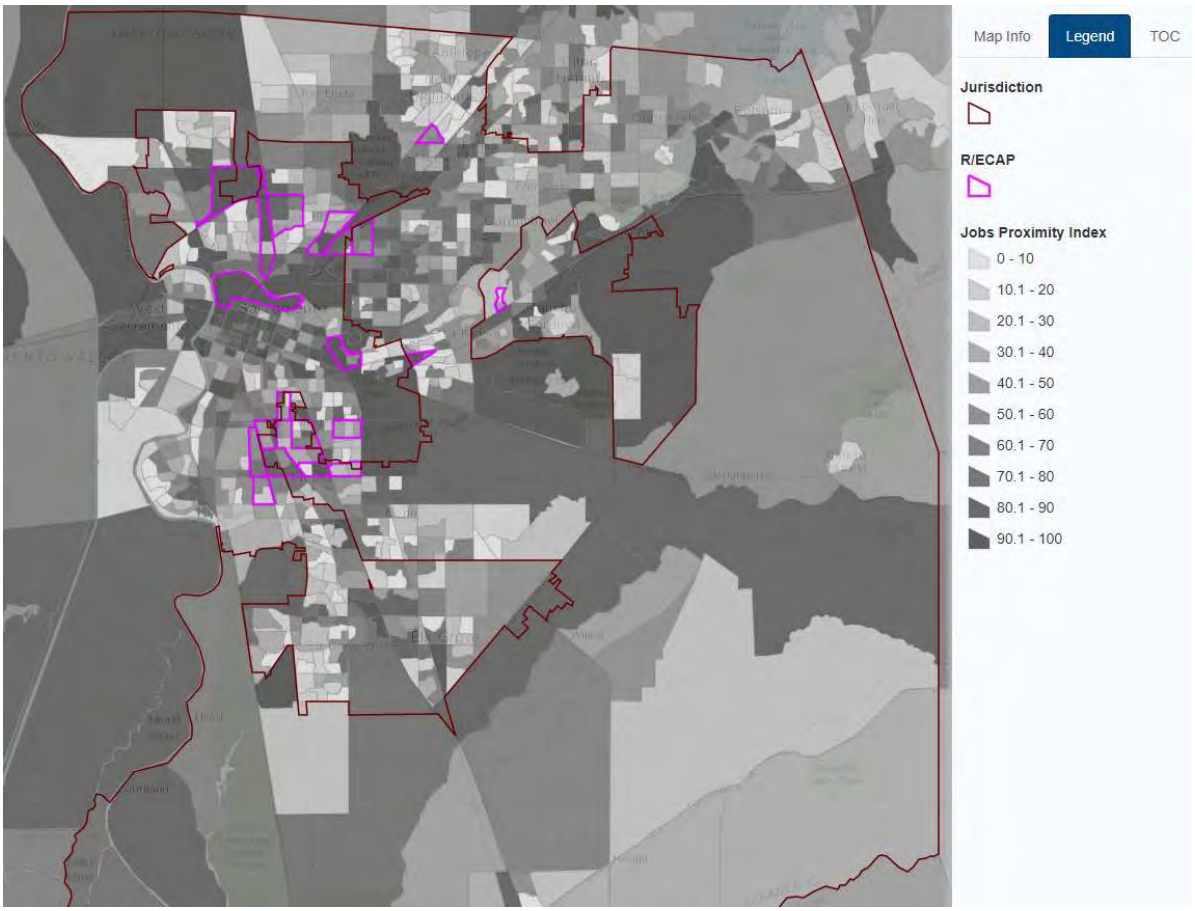
80.1 - 90
90.1 - 100

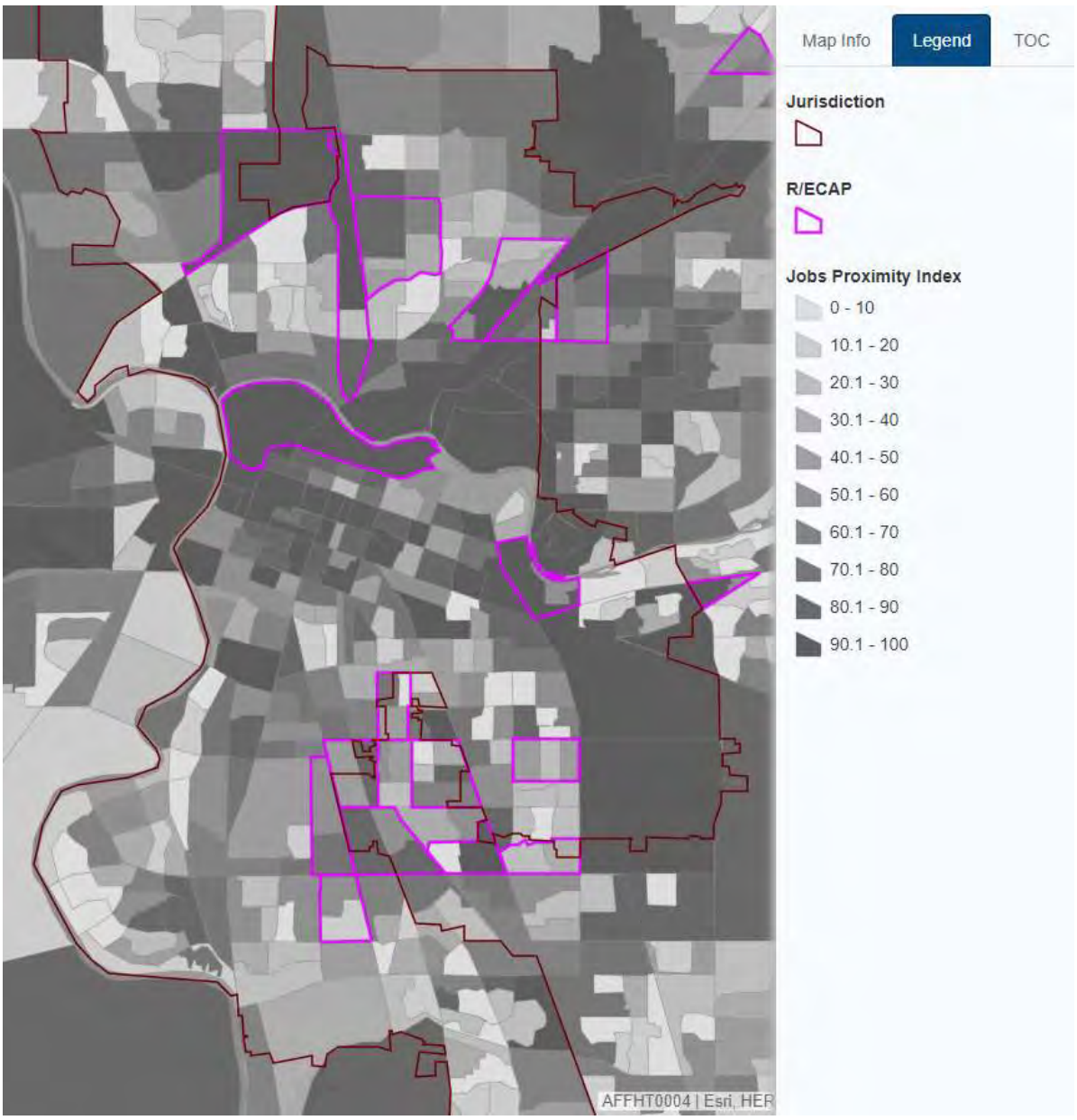
Map 8 –Job Proximity

The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.

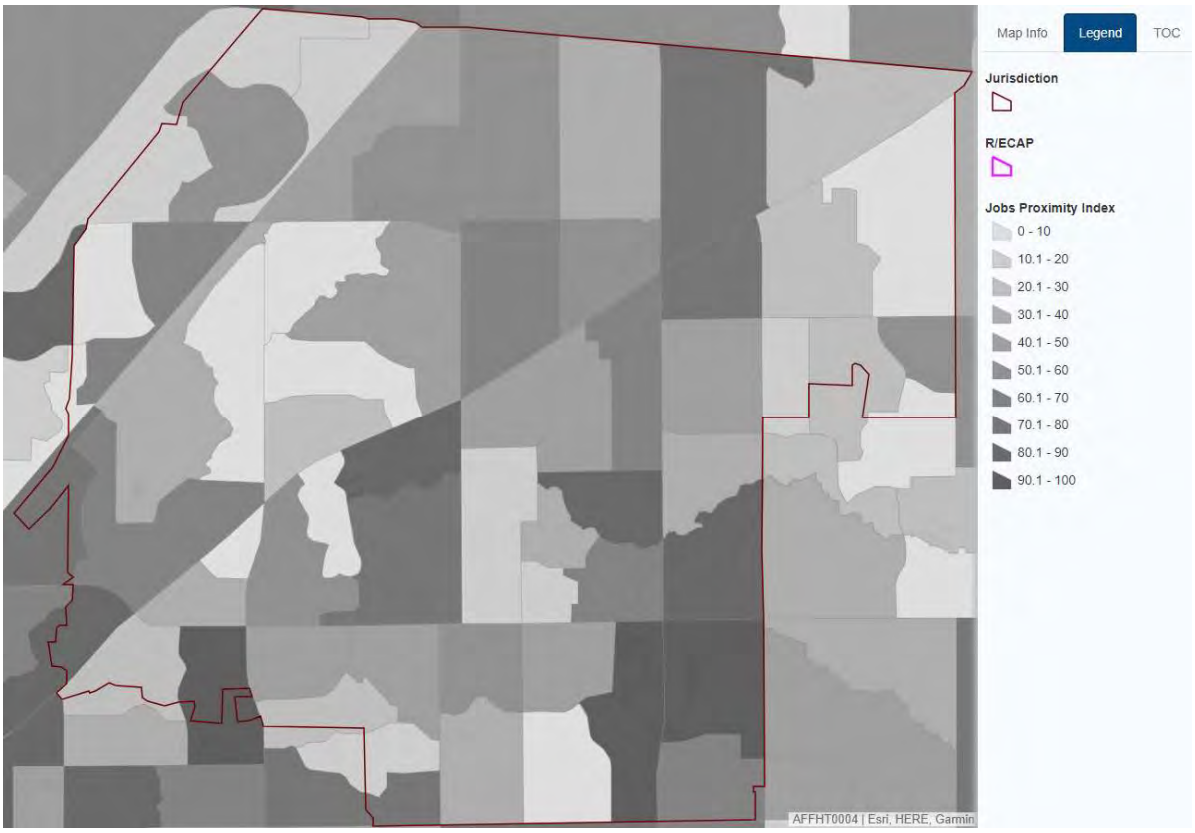
Sacramento County



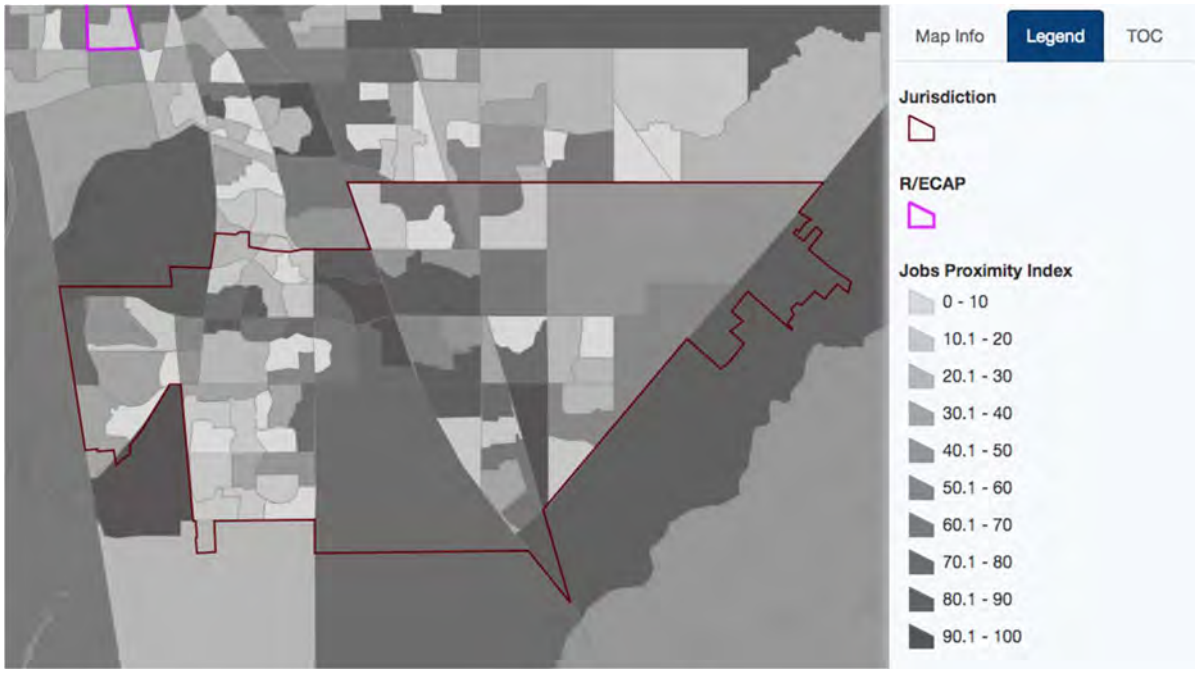
City of Sacramento



Citrus Heights



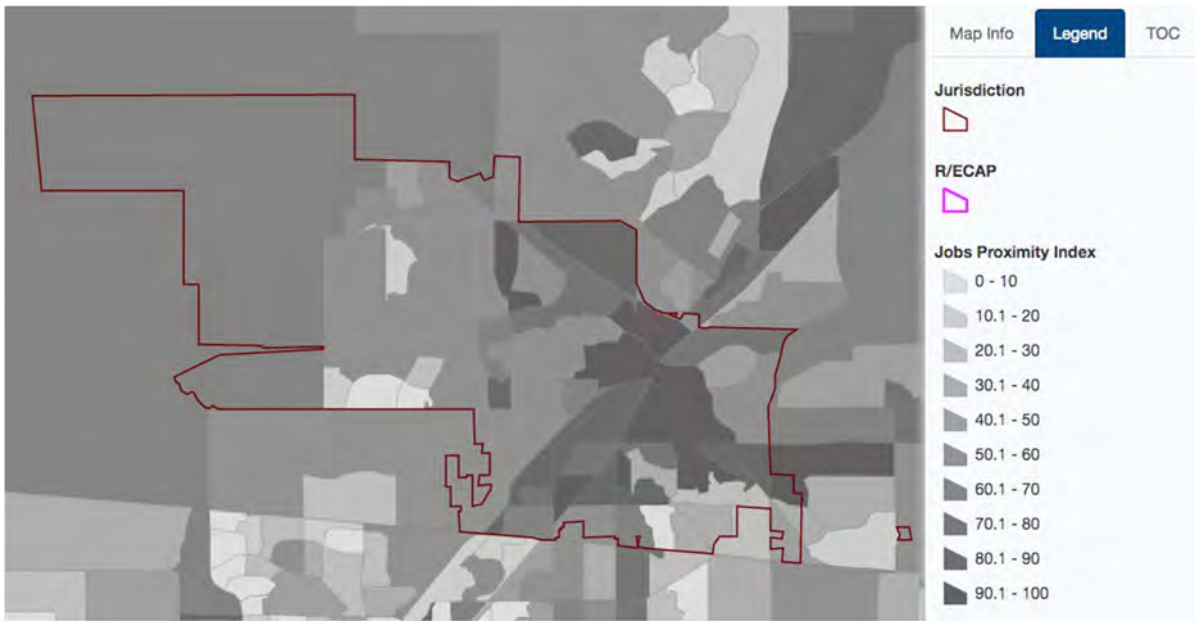
Elk Grove



Rancho Cordova

Rocklin

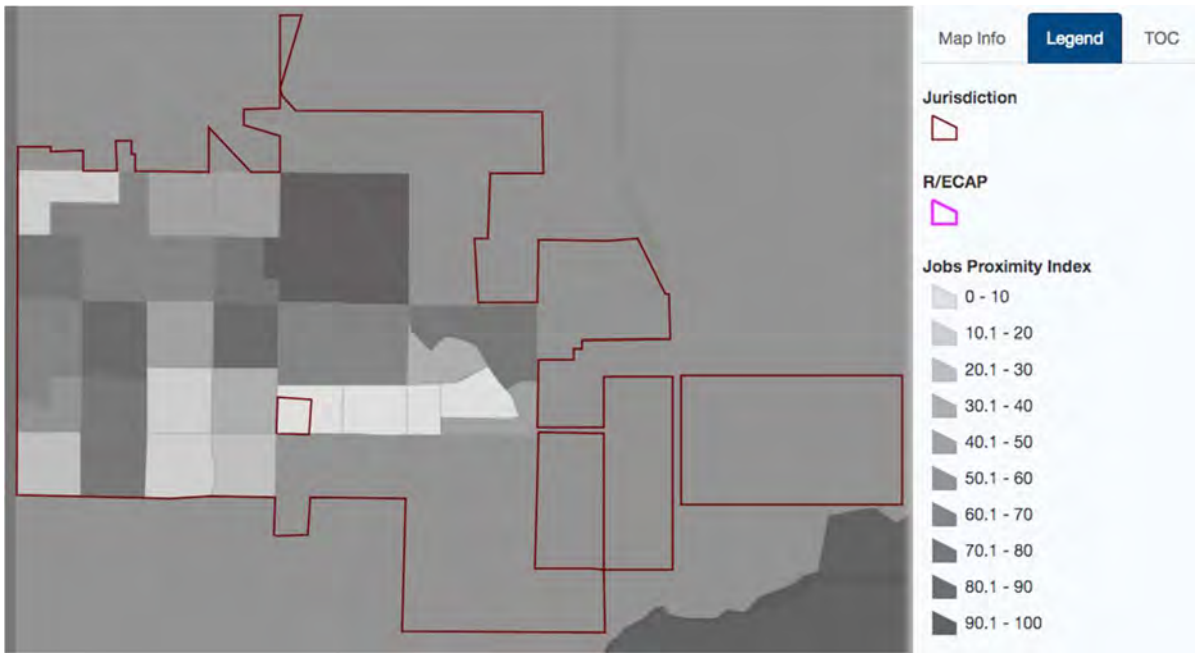
Roseville



Davis

West Sacramento

Woodland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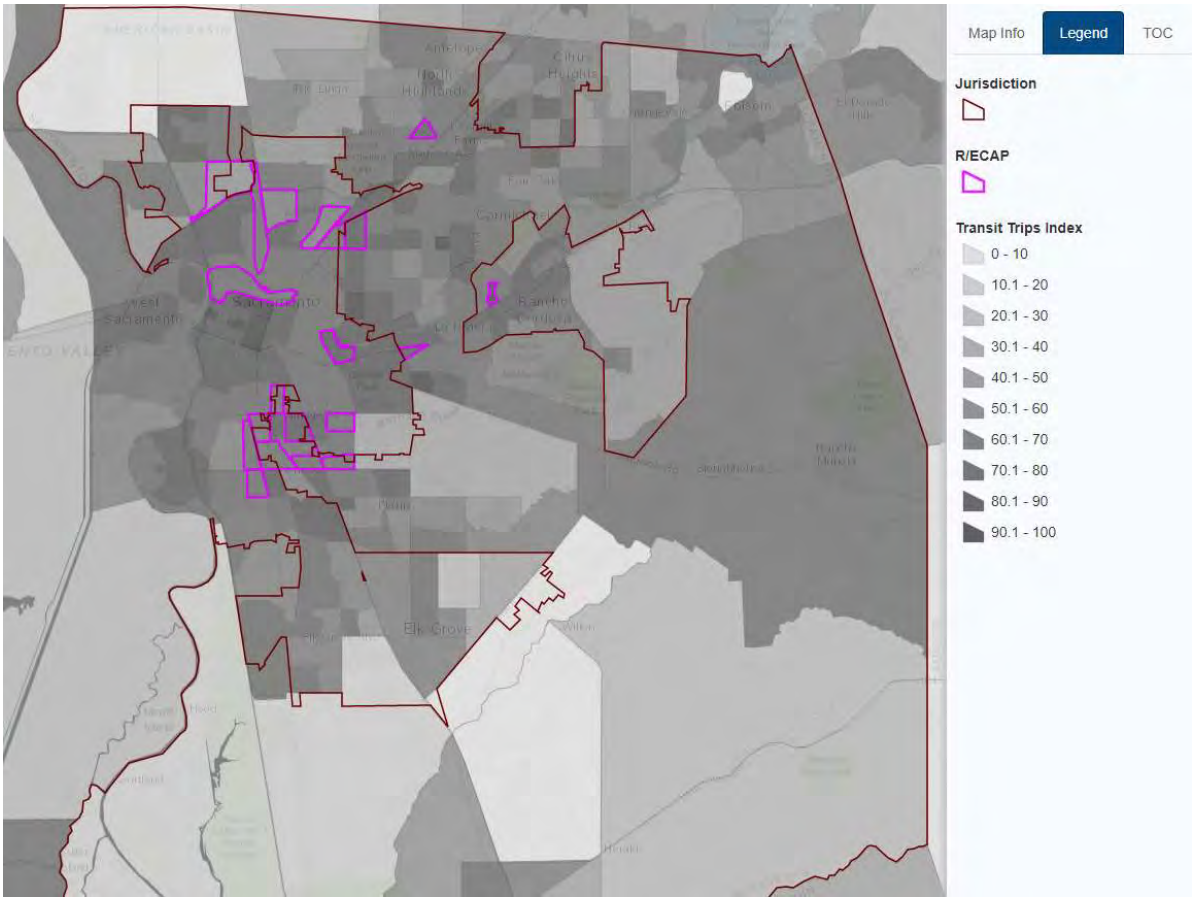
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

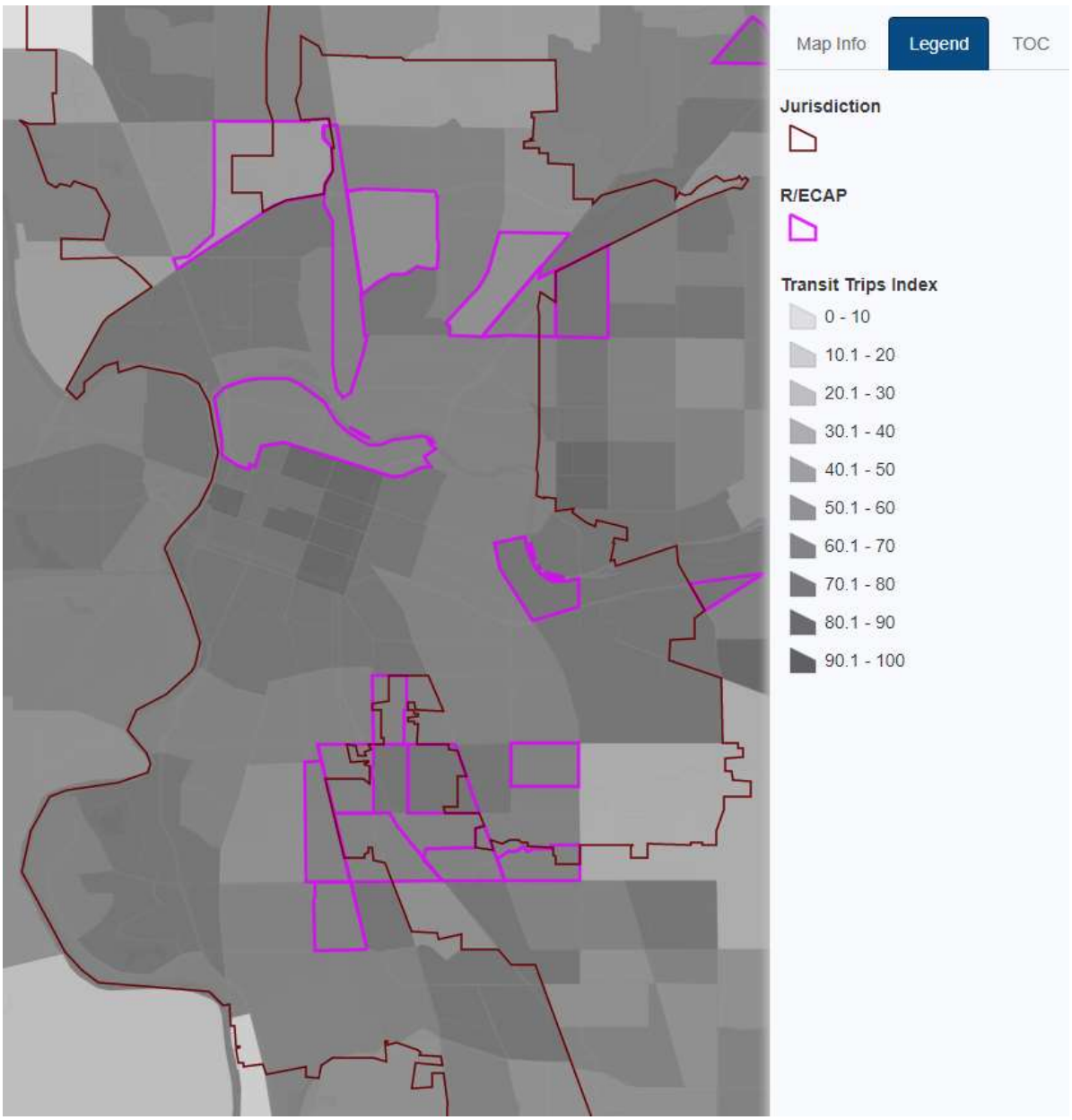
Map 10 –Transit Trips

The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.

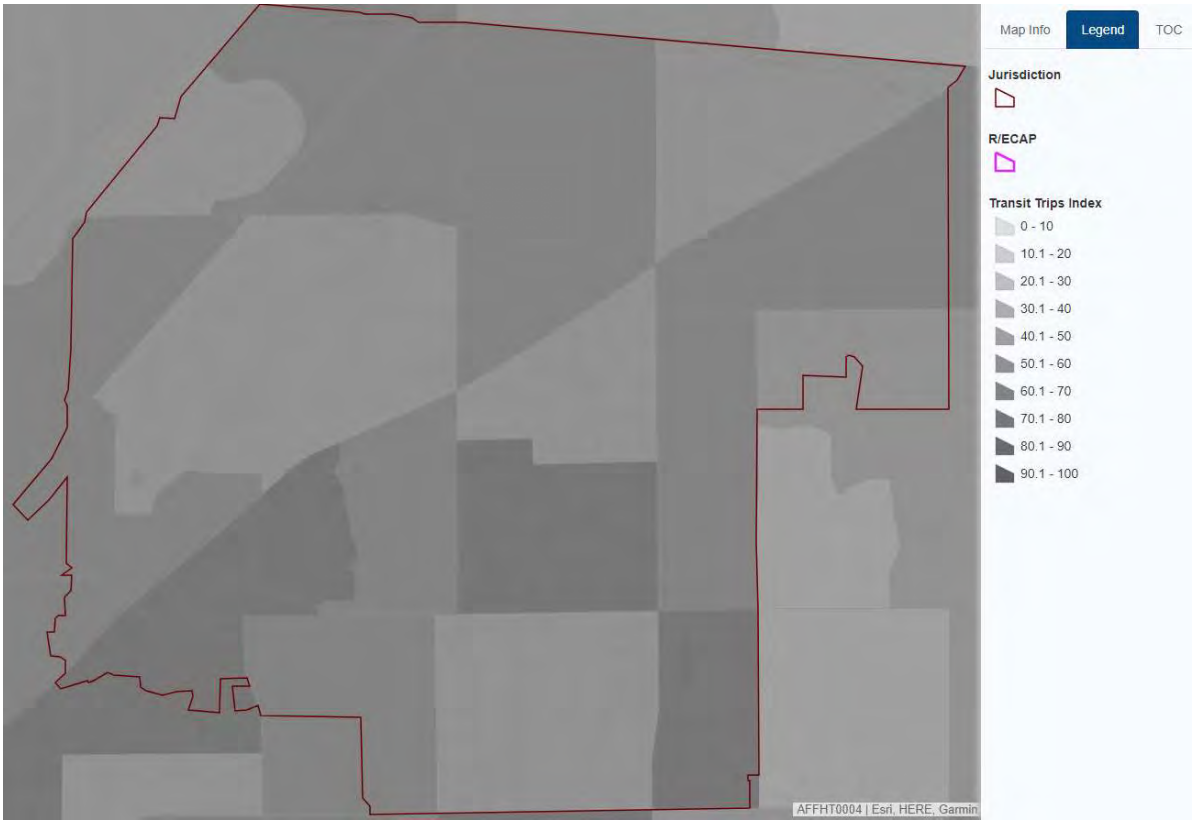
Sacramento County



City of Sacramento

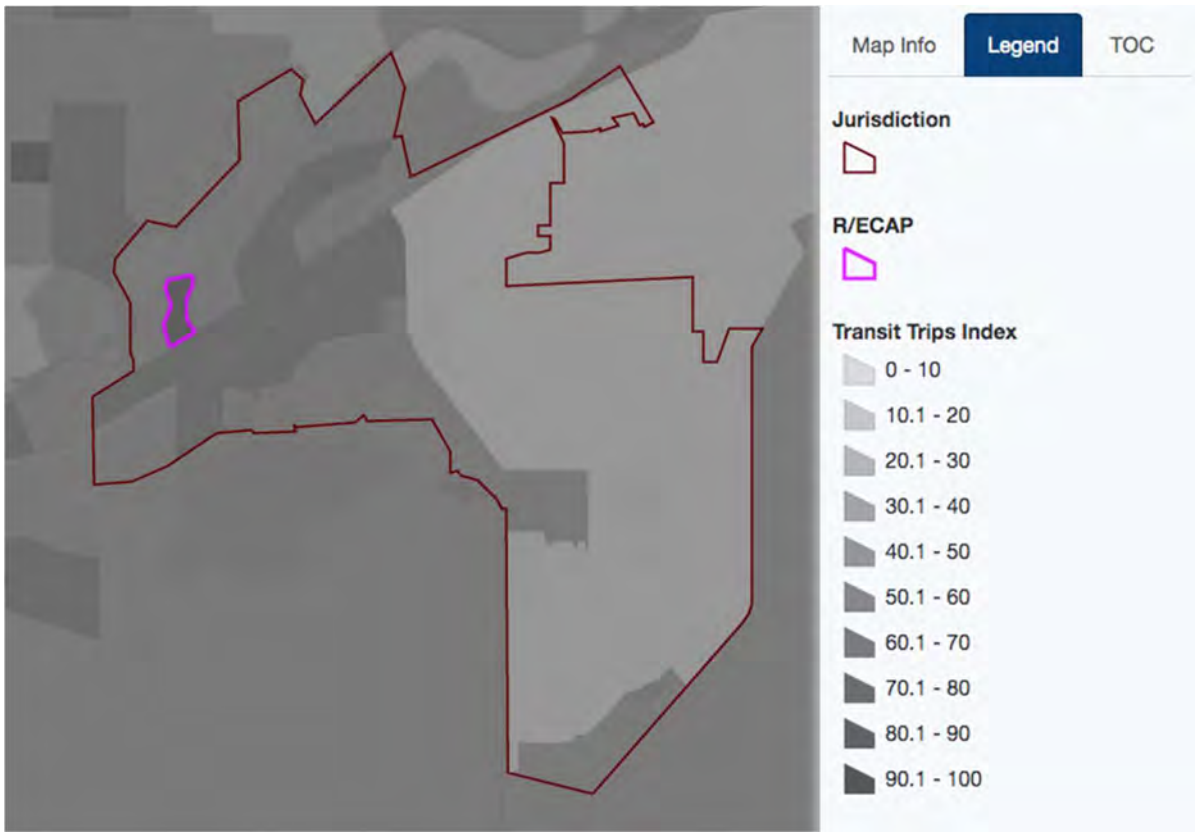


Citrus Heights

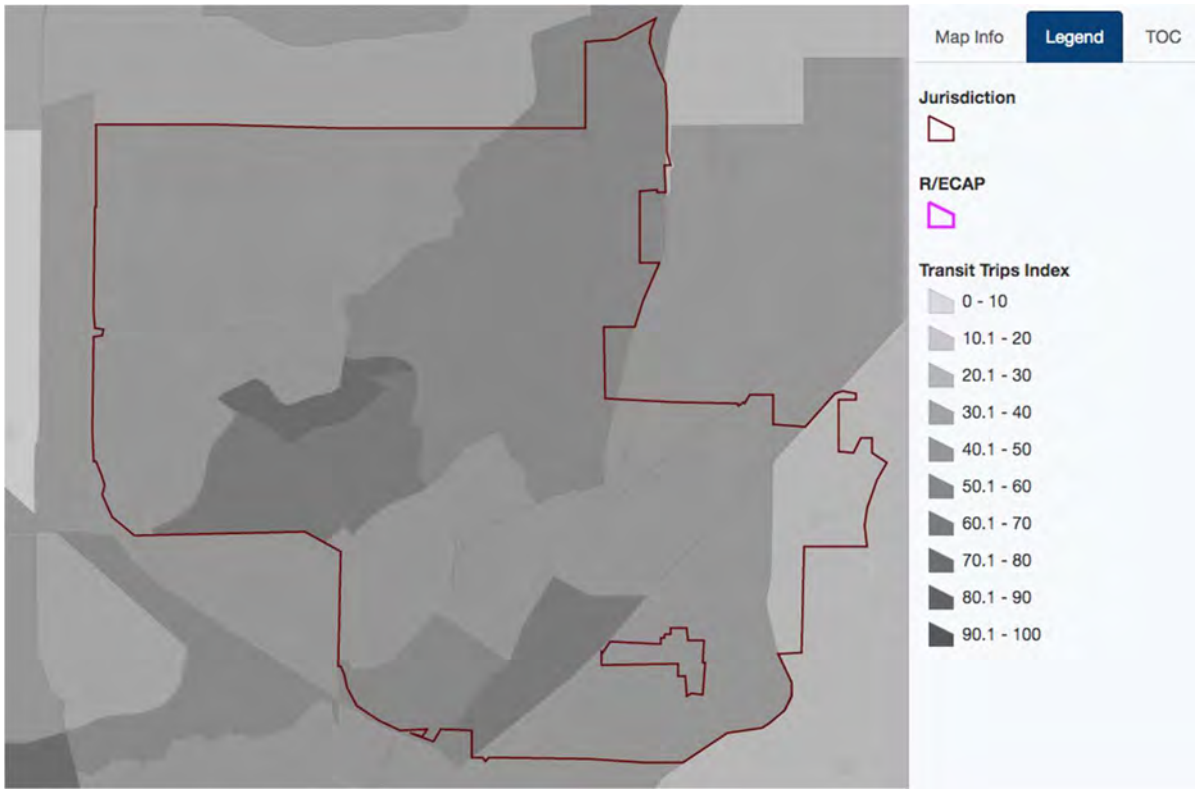


Elk Grove

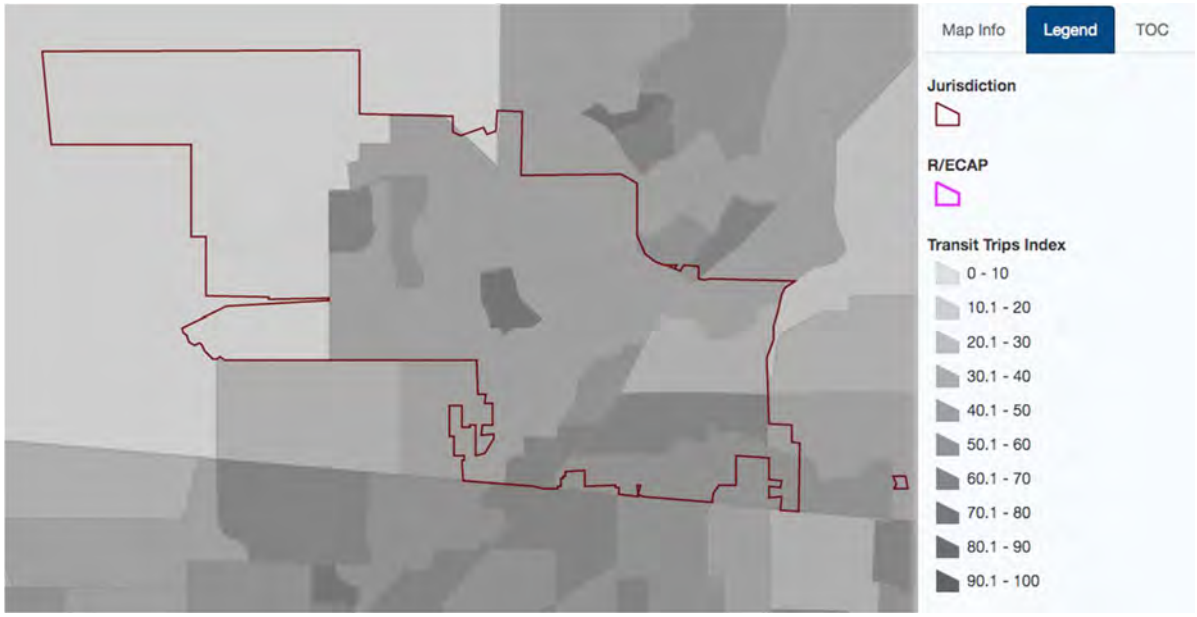
Rancho Cordova



Rocklin

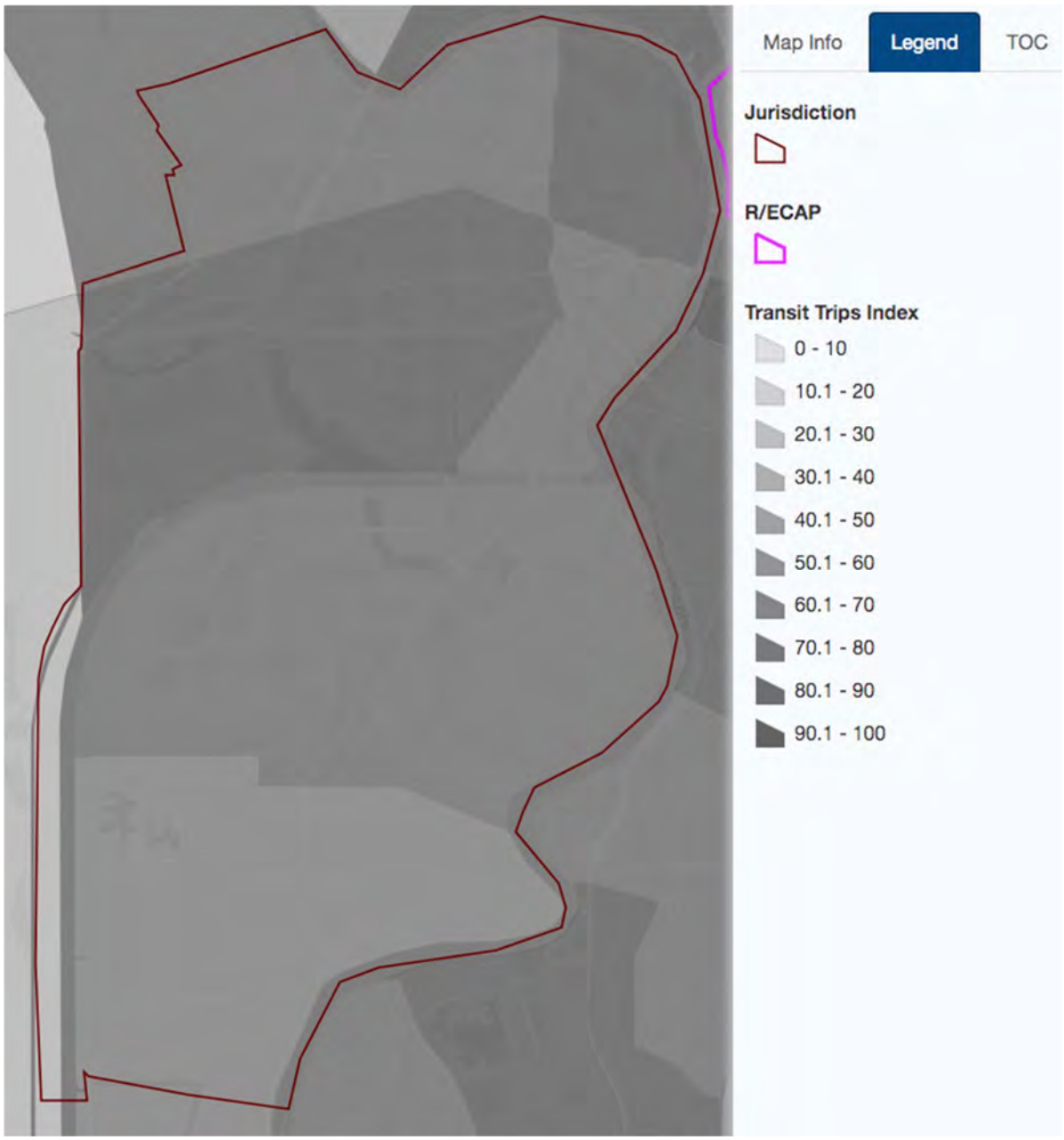


Roseville



Davis

West Sacramento



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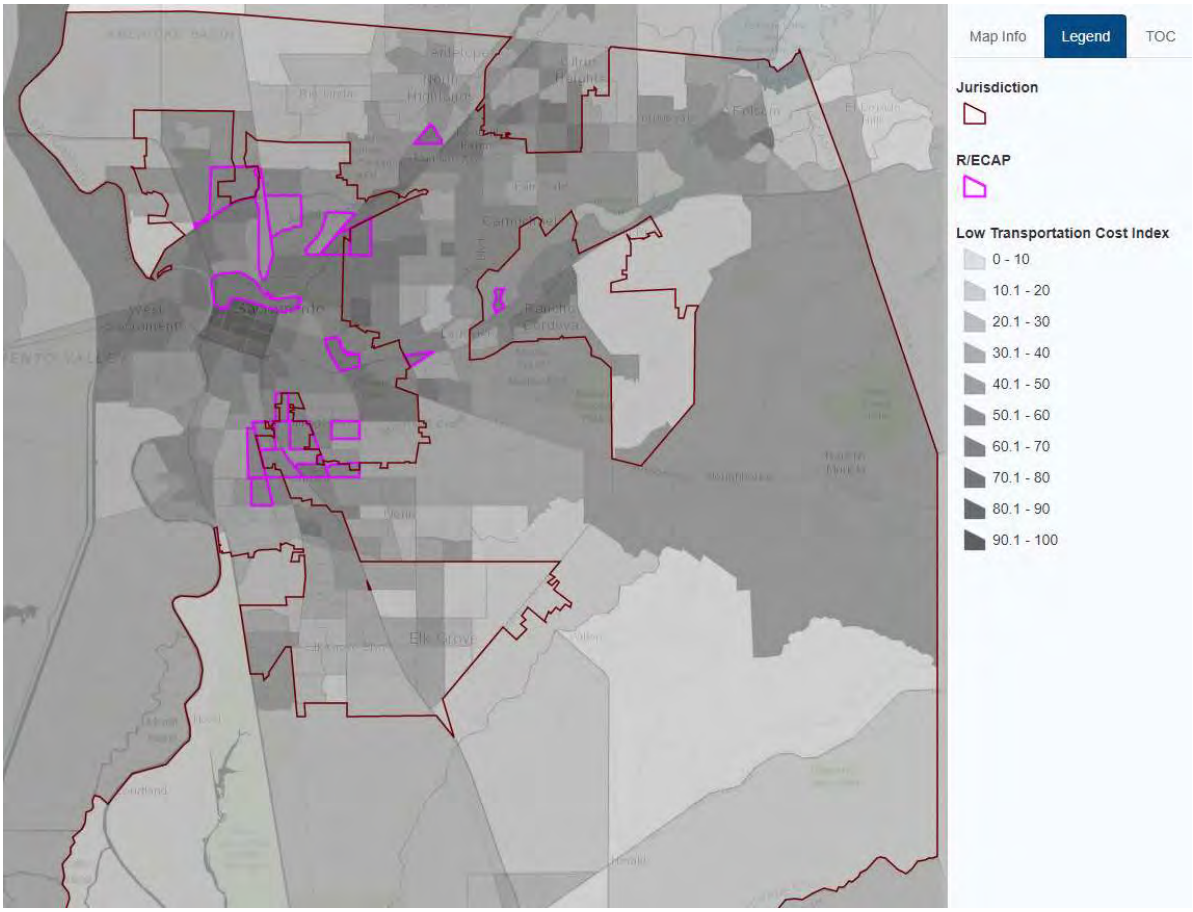
90.1 - 100

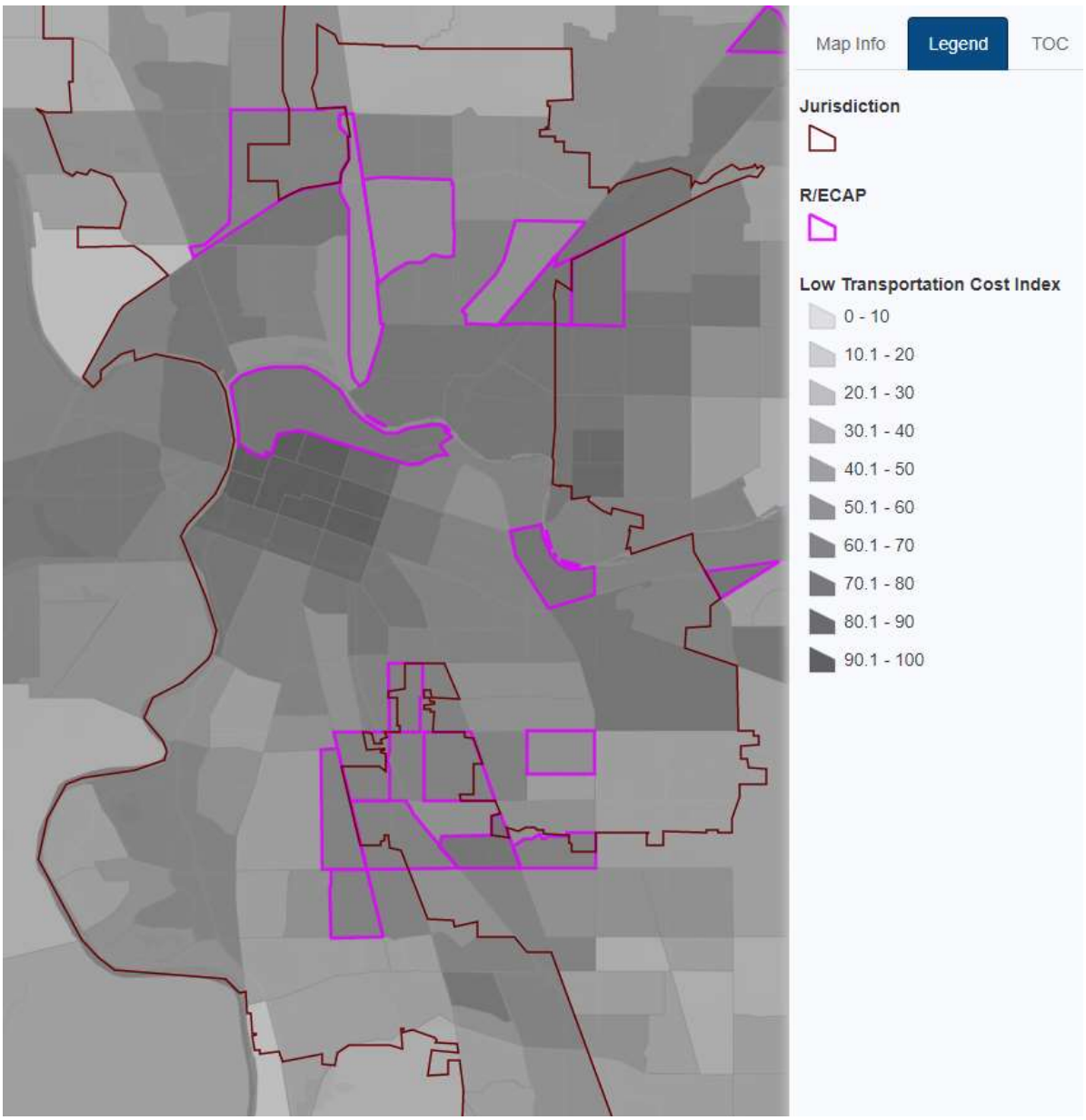
Map 11 –Low Transportation Cost

This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

Sacramento County

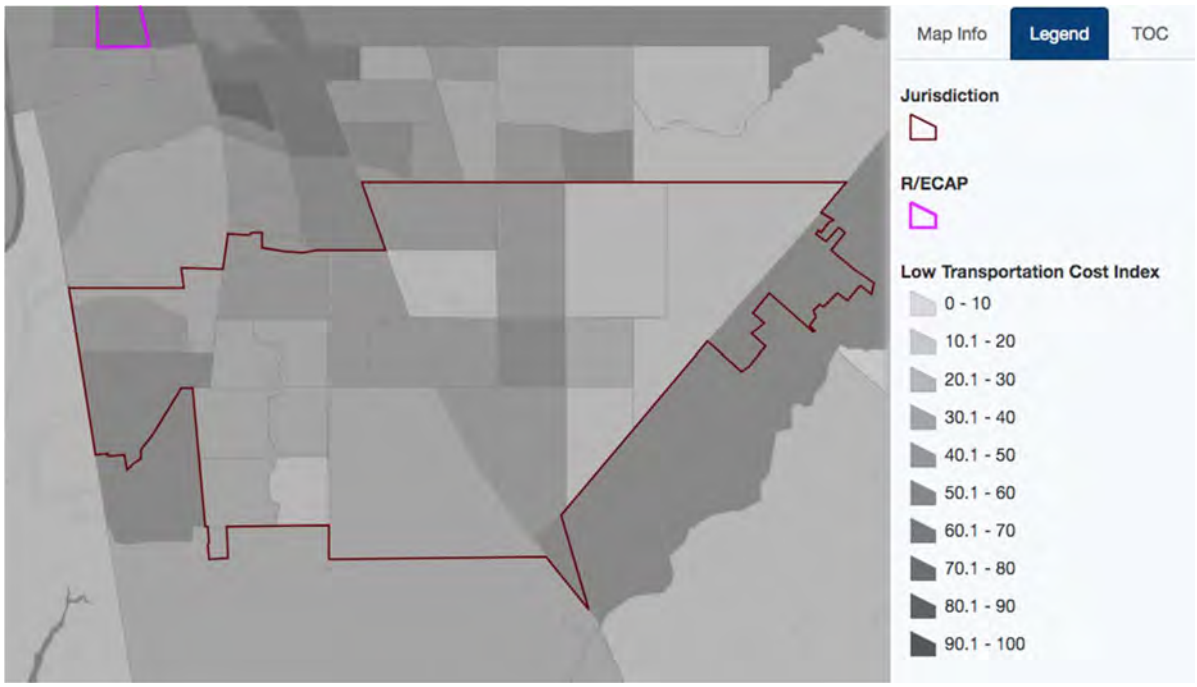


City of Sacramento

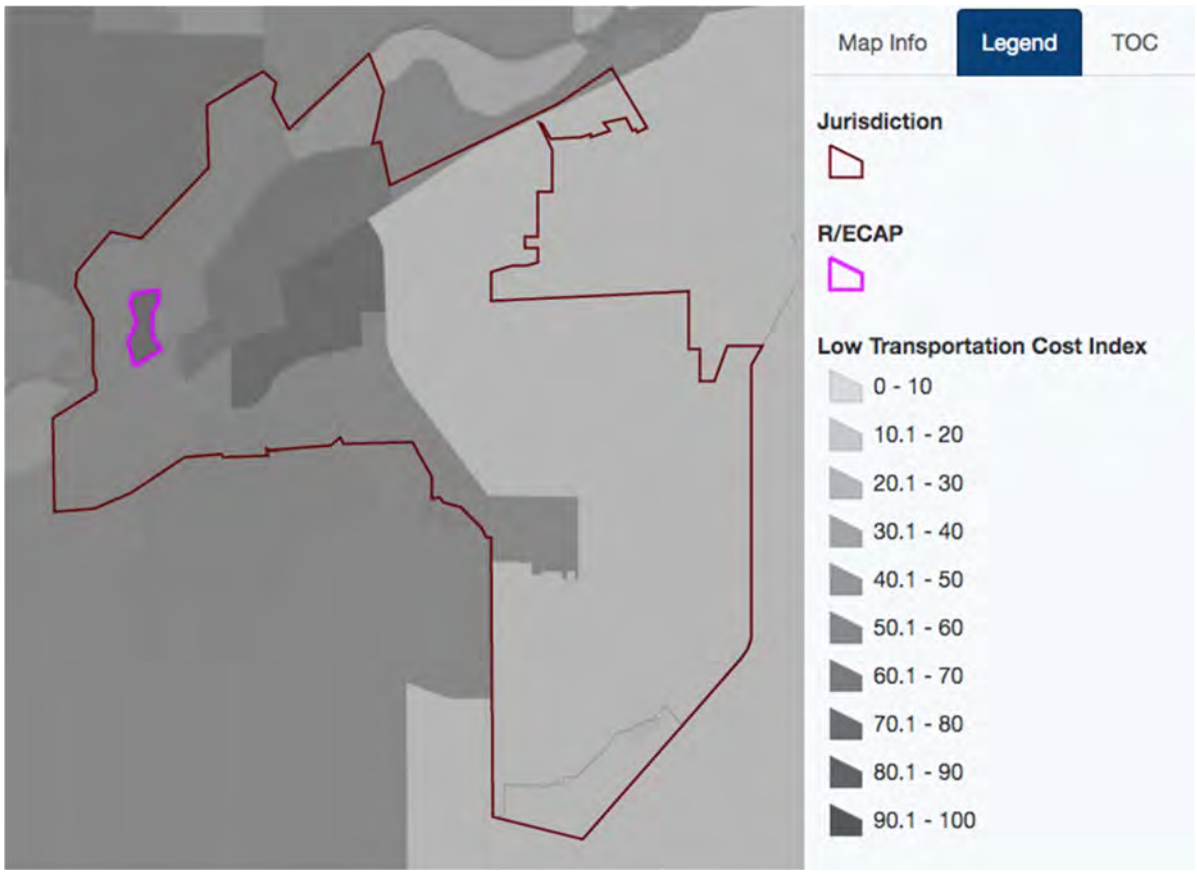


Citrus Heights

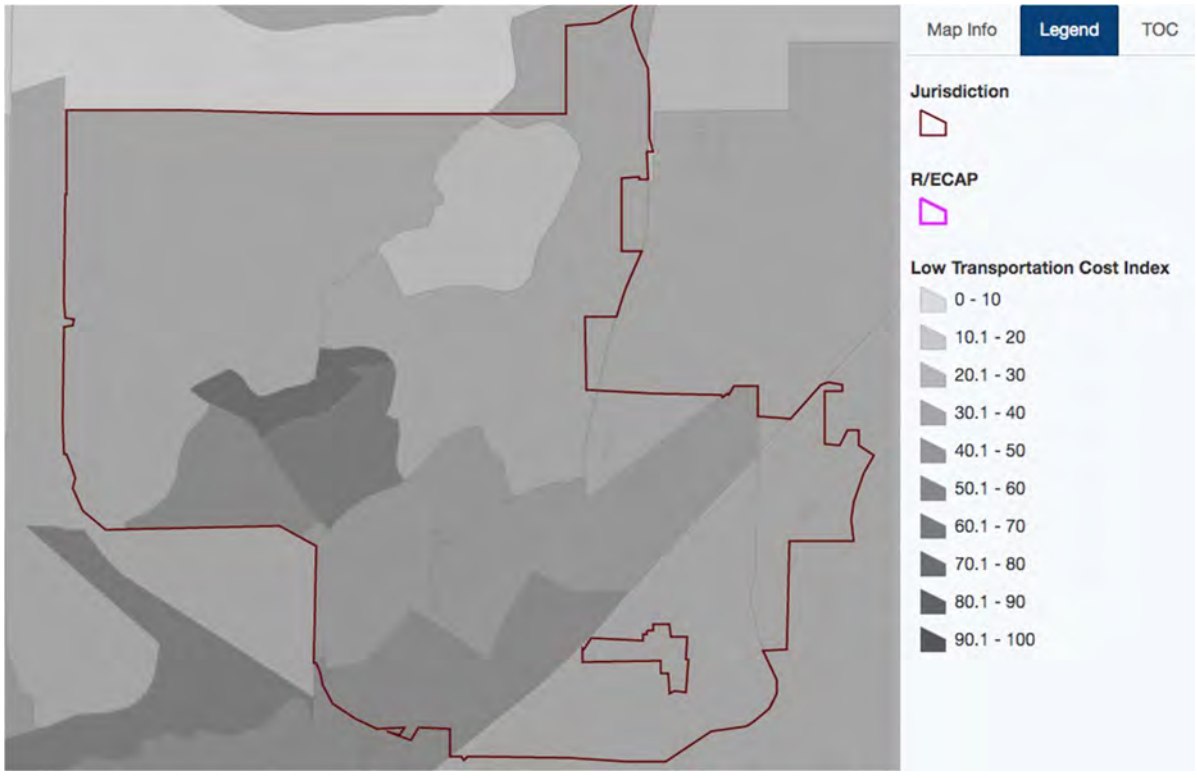
Elk Grove



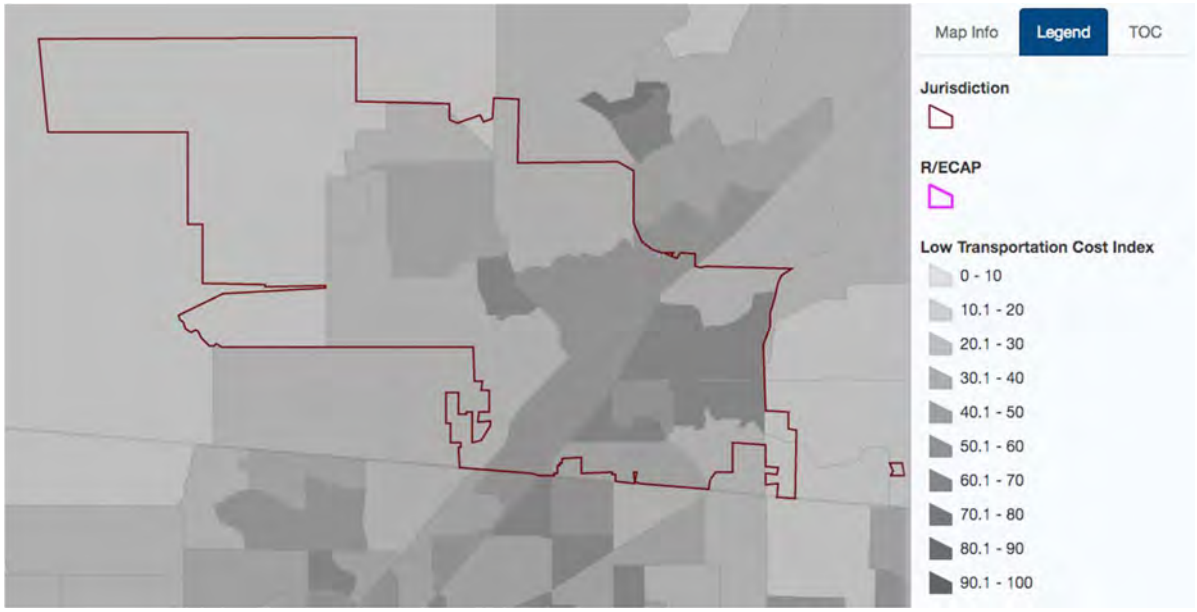
Rancho Cordova



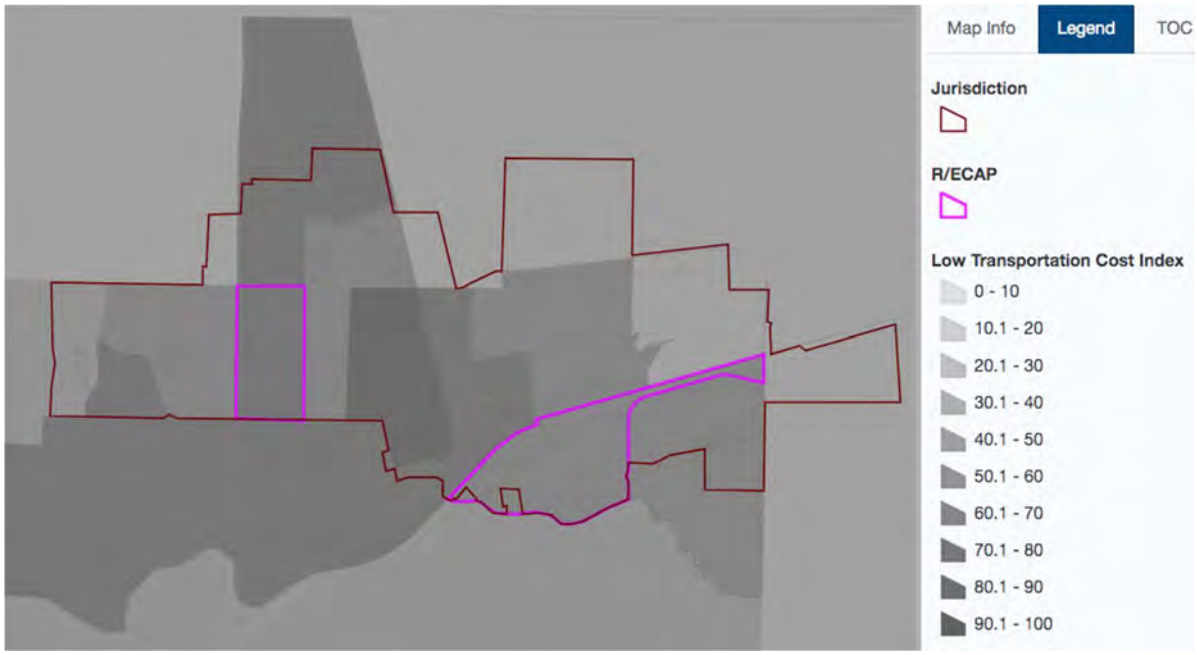
Rocklin



Roseville



Davis



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70.1 - 80
80.1 - 90
90.1 - 100

APPENDIX B.

LSNC PUBLIC COMMENT LETTER AND SAC VALLEY FAIR HOUSING COLLABORATIVE RESPONSE LETTER

LEGAL SERVICES of NORTHERN CALIFORNIA

October 2, 2019

Sacramento Valley Fair Housing Collaborative
Care of: Root Policy Research
6740 East Colfax Ave
Denver, CO 80220
Sent via e-mail to: hello@rootpolicy.com

Sacramento Housing and Redevelopment Agency
801 12th Street
Sacramento, CA 95814
Attention: Celia Yniguez
Sent via -email to: cyniguez@shra.org and vsmith@shra.org (agency clerk)

Re: Comments on Sacramento Region the Draft Analysis of Impediments to Fair Housing Choice

Dear Sacramento Valley Fair Housing Collaborative:

Legal Services of Northern California (LSNC) appreciates the opportunity to provide comments on the Draft Analysis of Impediments to Fair Housing Choice (AI) for the Sacramento Valley region. The AI is a vital tool for understanding numerous barriers to fair housing and desegregation. It assists localities and community stakeholders in formulating strategies to overcome barriers that have long existed in the region.

Our comments primarily focus on the AI's identified barrier of increasingly limited affordable rental housing options, the analysis around this barrier, and possible strategies to address this barrier. While the Draft AI has a number of strengths--and we commend Root Policy for their hard work on this important document--several key topics require a deeper discussion. These comments describe changes that must be incorporated into the AI to ensure it meaningfully analyzes the major fair housing issues in our region.

LSNC provides free civil legal services to low income families and individuals in 23 counties in Northern California, including Sacramento, Yolo and Placer counties on a broad range of issues including: housing, health care, public benefits, education and civil rights. We have extensive experience representing tenants in private landlord-tenant matters and issues with local housing authorities. Our practice includes enforcement of zoning and land use laws, and fair housing representation.

- **Segregation and Disproportionate Housing Needs (AI Sections II and III)**

Regulatory Analysis (AI Section III, p. 24)

The AI discusses how zoning policies and practices can be or can create barriers to fair housing and housing choice. We agree and appreciate this analysis in the AI. While the zoning code areas discussed in the AI are important and a good first step, more analysis is needed.

The AI demonstrates and concludes that the Sacramento region suffers from racial segregation and disparate housing burdens with African American and Hispanic households in the region experiencing the highest rates of housing problems, such as cost burden and overcrowding. To begin to understand possible solutions to these problems, the AI should include a discussion of what affirmative steps each participating jurisdiction is taking to promote equitable land use decisions and encourage the development of housing that will address segregation and disparate housing opportunity.

Specifically, inclusionary housing ordinances and policies are intended to ensure that as communities build housing a certain percentage is made affordable to lower income families. Such policies are a key tool in dismantling segregation and expanding housing choice. Here, the AI should include a discussion of which jurisdictions have inclusionary zoning ordinances, policies and programs in place and the impact of such policies as well as the impact of not having these policies.

The AI should also examine what decisions each jurisdiction is making regarding allocation of money toward the development of affordable and deed restricted housing. Many of the jurisdictions in the region have affordable housing impact fees, but the AI does not discuss how these programs work and their impact on ensuring housing at certain affordability levels gets built. The AI would also benefit from discussion of other zoning tools that can result in more housing affordable to lower income families, such as allowing multifamily housing by right in all zones or eradicating zones that only allow single-family housing.

Publicly Supported Housing (AI Section III, p. 45)

The AI correctly concludes that access to publicly supported housing is one key to ensuring more equal housing opportunity. The Housing Choice Voucher (HCV) program is by far the largest publicly supported housing program in the region, with 14,989 vouchers and the vast majority of these administered by the Sacramento Housing and Redevelopment Agency (SHRA). The AI discusses Housing Authority policies and challenges HCV tenants face in using vouchers as contributing factors to the barrier of access to affordable rental housing. However, more analysis is needed in this area.

The AI's discussion of SHRA's local preferences for the voucher program is incorrect. The AI states that SHRA has two local preferences (involuntary displacement and veterans) (AI, Section III, p. 62). SHRA's HCV program has a number of local preferences including: experiencing homelessness and referred by a service provided; live or work in the County; a household member has a permanent disability; and the family is rent burdened.

Since the AI does not accurately identify SHRA's local preferences, the AI's analysis of whether such preferences disadvantage protected classes is insufficient. SHRA's HCV and public housing preferences were changed in the last few years to provide a significant preference and set asides

for individuals and families experiencing homelessness. This was a significant change to the HCV and public housing program and the AI should include a discussion of whether these changes in the preferences have impacted who has been able to access these programs and whether there is any impact on protected classes, such as families with children.

As the AI acknowledges, HCV tenants are having a harder and harder time finding landlords to accept their voucher in the region. This is a fair housing issue because protected classes disproportionately comprise participants the program. However, the AI has little analysis as to the reasons it is becoming harder and harder to use vouchers. The AI should include a discussion of why HCV tenants are having trouble utilizing their vouchers so that the Housing Authorities in the region can take steps to address this problem. Based on our experience representing HCV tenants in the region, tenants have trouble utilizing the voucher program due to a combination of Housing Authority policies (such as subsidy standards set too low) and landlords' decisions to discriminate against HCV tenants and not participate in the program. While the AI appropriately analyzes important Housing Authority policies such as local preferences, criminal record screening and reasonable accommodations, more analysis is needed.

In 2018, SHRA and the Roseville Housing Authority were required by HUD to implement Small Area Fair Market Rents. The purpose of SAFMRs is to address segregation in the HCV program and ensure that HCV tenants have access to higher opportunity neighborhoods. Although HCV tenants in Sacramento County are heavily segregated in certain neighborhoods, the AI does not include any discussion of what impact, if any, the SAFMRs have had on desegregating the program or improving HCV tenants ability to find landlords who will accept vouchers. This analysis should be included.

There is also no discussion of what steps, if any, SHRA and the Yolo Housing Authority have taken to encourage landlord participation in the program or assist HCV tenants in finding housing. It is necessary to know what steps are currently being taken and what impact they are having to understand what strategies the Housing Authorities should adopt to address the critical problem of too few landlords participating in the program.

For example, SHRA has recently added a staff person to assist HCV tenants locate housing. What impact has this had? Also, what are the current payment standards used by SHRA and the Yolo Housing Authority? Are they competitive with current market rents? Or, should the housing authorities raise their payment standards to encourage more landlord participation?

Displacement and Segregation (AI Section III, p. 42 and Section IV, p. 49)

The AI acknowledges that displacement pressures are perpetuating racial segregation in the Sacramento region, but fails to adequately discuss the causes of displacement or the severity of the crisis of displacement in the region. The AI concludes that a contributing factor to the increasingly limited amount of affordable rental housing is "[g]rowth in the region - particularly demand for rental housing - has increasingly limited the areas where low income households can live affordably, evidenced by high rates of household with disparate housing needs. This perpetuates limited economic opportunity that began with segregation." (AI Section VII, p. 2).

The only data provided about displacement in the AI is from the resident survey that finds 1 in 4 respondents have been displaced within the past 5 years, with unaffordable rents as the primary reasons for displacement. While the resident survey is important data, the AI should include

additional sources of data in its analysis of displacement factors. It has been widely reported that the Sacramento region has some of the largest rent increases in the nation. Yet, the AI does not include any information about this even though protected classes are disproportionately harmed by cost burden.

The AI is also silent on eviction rates in the region and the impact of no-cause evictions on displacement. While the AI discusses in multiple places resident responses identifying eviction history has a barrier to getting into housing and fear of eviction has a housing problem, there is no information about the role of evictions in displacing tenants in the Sacramento region. This is a glaring omission in the AI analysis and needs to be discussed to fully understand all of the factors leading to displacement, which in turn perpetuates racial segregation and unequal housing opportunity.

- **Participating jurisdictions must commit to multiple strategies to address the region's racial segregation and diminishing affordable rental housing options and housing opportunity.**

The AI identifies expanding affordable rental opportunities as one strategy. We agree with this strategy and think it is essential to desegregating our region generally, desegregating the voucher program, and improving housing opportunities for all protected classes.

This strategy must be multi-pronged and requires each jurisdiction to commit to significant policy changes. Each participating jurisdiction should commit to the following strategies:

1. **Strategies to address barriers to using the Housing Choice Voucher Program:**
    a. Housing Authorities must maximize payment standards to ensure that subsidies offered under the program are more competitive with market rents.
    b. Housing Authorities must commit to proactive landlord outreach and education to encourage landlords to participate in the program.
    c. Housing Authorities should explore mobility counseling programs and local jurisdictions should designate local funds to support this. This cost should be shared by the region. Jurisdictions that have few HCV tenants in their boundaries can use local funds to provide mobility counseling to assist HCV tenants, who are interested in living in that jurisdiction, with gaining access to that community and supporting tenants to remain in the community.
    d. SB 329 was passed by the state legislature and is awaiting the Governor's signature. If the law is signed, it will add receipt of rental assistance, including a HCV, to the definition of the source of income protected class under California's Fair Employment and Housing Act. The Housing Authorities and local jurisdictions should commit to robust education and outreach of rental housing owners if this law passes. While the Housing Authorities can educate its participating landlords on this new law, it will be even more important for the local jurisdictions to reach out to non-participating landlords and ensure they are aware of their obligations to not discriminate against HCV tenants.

2. **Anti-Displacement: Preservation of Existing Affordable Housing**
    a. **Preservation of affordable housing:** Each jurisdiction currently has deed or regulatory restricted housing that is reserved for lower income families and individuals at affordable rents. Some of this housing is privately owned and at risk for conversion to market rate rents. The loss of this affordable housing results in displacement and perpetuates the issues of segregation and housing opportunity disparity discussed in the AI. Each jurisdiction should commit to a program to ensure that when owners of such properties plan to end the deed or regulatory restrictions and convert the housing to market rate rents, the jurisdiction will aggressively work to keep the housing affordable. Specifically, each jurisdiction should commit to making an offer to purchase the property for the purpose of maintaining the affordable rents pursuant to California Government Code sections 65863.10-65863.13. In addition, each jurisdiction should prioritize local resources for preservation of these properties and allocate funds to incentivize owners to stay in the affordable housing programs or sell to an owner that will maintain the affordability. For example, in the City of Sacramento 40 apartments subsidized by the HUD project-based Section 8 program and therefore affordable to Extremely Low-Income households were recently converted to market rents.
    b. **No displacement of lower income tenants in publicly supported housing**: Many, if not all, of the participating jurisdictions, have housing departments that may provide support to preserve existing affordable housing or convert existing market rate housing to affordable. Often times the tenants living in these properties are displaced when the property is refinanced to preserve or it or due to rehabilitation needs. While the housing units themselves may be preserved and improved, one group of tenants is being displaced for another. Even with relocation benefits under federal and state law, this displacement causes significant harm to tenants as they may not be able to find alternative housing in the region at the same rent level or condition. Each jurisdiction should commit to a no displacement policy for affordable housing properties that are preserved and/or rehabilitated with local financing. The jurisdictions should go above and beyond federal and state relocation law and commit to a policy that any existing tenant who is income eligible for the housing can remain or return after the rehabilitation. For example, when a Housing Authorities approves project-based vouchers for an existing building the Housing Authority should require that the developer will allow all income eligible tenants to remain or return after the rehabilitation.
    c. **Education and outreach around AB 1482**: AB 1482, if signed by the Governor, will implement statewide rent stabilization and just cause protections for certain housing effective January 1, 2020. Rent stabilization and just cause are key tools for preventing massive displacement caused by rapidly rising rents and no cause evictions. If AB 1482 is signed into law, each jurisdiction should commit to identifying all housing covered by the law in its boundaries and conducting extensive outreach and education to property owners and tenants of such housing.

d. **Local anti-displacement protections:** The City of Sacramento became the first jurisdiction in the region to pass local rent stabilization and just cause for some rental housing. However, the pressures of rapidly rising rent increases are not limited to the City of Sacramento. Each jurisdiction should explore local protections and a local mechanism to enforce such protections.

3. Local policies to encourage development of affordable rental housing

a. Each jurisdiction should commit to increasing local funds to support the development of affordable housing for lower income families and individuals.
b. Each jurisdiction should commit to enacting an Inclusionary Zoning ordinance that incentivizes and requires all new rental housing to include a portion affordable to lower income community members.
c. Each jurisdiction should commit to providing incentives to developers who agree to build affordable housing.

- **Need for and Lack of Access to Affordable Housing for Those With Disabilities**

Many individuals with disabilities require housing with special characteristics. These characteristics can include first floor units, wide doorways, or sound proofing. Searching for these types of characteristics in a unit greatly limits the housing available to those with disabilities. This, combined with the limited incomes of those on SSI and SSDI, can make it nearly impossible to find a usable unit.

The AI proposes incentivizing development of affordable housing that includes accessible units. Although this is needed and we support this solution, an additional solution is to provide funds to retrofit current units to accommodate those with disabilities. Many units on the current housing market could be made accessible by those with disabilities with a few modifications. Although federally subsidized properties are required to pay for reasonable modifications for those with disabilities, private landlords impose the financial burden on tenants to make these modifications. Many of those on SSI and SSDI cannot afford to make these modifications. If these modifications were subsidized, much of the existing housing market could be improved to accommodate those with disabilities.

- **Residents with disabilities lack of access to supportive services and a spectrum of housing options to enable them, especially those with mental illness, achieve and maintain housing stability.**

Some residents are unable to successfully maintain housing because they lack the necessary supports to help them maintain that housing. This can be especially true for those who live with mental and developmental disabilities. Some who live with mental and developmental disabilities struggle to understand what is expected of them when living as a tenant. This can include following community rules, providing the landlord with requested documentation, or dealing with neighbors and roommates.

Providing funding for social workers and other supportive services on-site at affordable housing complexes can help to make these individuals successful. Additionally, providing access to support for those who are not living in subsidized housing would increase the number of units available to these individuals. For example, if these sort of supportive services were offered through the local housing authorities to any low income individual who needed them, there would be greater access and many individuals might be more successful even if they needed to live in private housing.

The limited types of housing available to those who require supportive services also greatly contributes to their inability to maintain stable housing. Almost all of the housing in the region that offers supportive services is in an apartment complex or small group living setting. For those who struggle with social interactions or who are sensitive to noise, these types of settings can almost be impossible to live in. The variety of housing units needs to be increased to accommodate these individuals.

- **Access to Opportunity (AI Section IV)**

Education

The portion of the AI analyzing education opportunity must be enhanced for multiple reasons.

First, racial and ethnic inequality in education has a long history in the United States and provides a lens into desegregation efforts in a region. Since racial segregation of public schools have been ruled unconstitutional in *Brown v. Board of Education*, progress continues to be slow and incomplete. *See* AI at Section IV, Page 44 (finding that "African American and Hispanic neighborhoods are less likely to attend proficient elementary schools").

The maps in Section IV, Page 46-49 is a good, general starting point on this discussion, but not enough. While there are low-performing schools throughout and across jurisdictions, almost all of the higher achieving schools are outside of census tracts with a concentration of Black and Brown students. A deeper analysis into this disparity is necessary as the education maps currently suggest that there may be segregation based on color or socioeconomic status.

Second, a more thorough analysis of racial achievement gaps is necessary to provide a thorough lens into educational opportunity throughout a region. While discipline rates are important, it is only one part of the story into an analysis of education opportunity. The use of racial achievement gaps and an analysis of educational attainment provide a fuller picture on the actual opportunities for children from minority households.

Third, stakeholders have the same perspective on education: there is difficulty in accessing housing options near good schools. The AI should indicate why this is the case. Is it because of high demand for housing near good schools? Did localities pass zoning laws that barred multi-family units from being built in and around certain schools? Are there any factors that leads to the difficulty of accessing good schools? An analysis here may inform jurisdictions, developers, and the community on how to site new affordable housing units, allocate funds, or implement policies that can have a positive impact on accessing higher opportunity areas.

Finally, some goals and strategies on remedying this disparity should be discussed or researched. Based on Root Policy's findings, they should recommend whether building a significant number of affordable units in and around high achieving schools would remedy this disparity.

Additionally, it should recommend whether jurisdictions should explore other solutions--such as increasing operating funds or incorporating additional educational resources in certain neighborhoods to increase educational opportunity--if building affordable housing is not a viable option.

Labor

Impediments to fair housing choice may exist when there is poor connection between the locations of employment clusters/centers and affordable housing. The AI discusses this issue briefly with regards to residents' difficulties getting to work (i.e. transportation, traffic, etc.).

With the ability to get to work as a big issue for residents, the AI should discuss and identify commute patterns vis-a-vis the available employment opportunities (or clusters of opportunity) in the region. These patterns may provide insight on where access to housing is most needed for both social equity and workforce development.

Tangentially, an analysis of child care can provide insight into fair housing choice as well. First, identification of available licensed child care facilities throughout the region can tell us whether the link between housing, employment, and available child care create additional barriers to fair housing. The lack of available or accessible child care facilities can greatly impact a parent's commute time to work. Furthermore, this analysis can help identify the reasons for a lack of access to child care. If the lack of available child care is due to where child care options are sited (for example, in predominantly non-hispanic white or affluent neighborhoods), policymakers and local stakeholders can remedy this barrier with proper planning.

Public transportation has not kept up with growth.

Even with the added convenience of the ConnectCard, the AI notes that there are pockets of Sacramento Valley where demand for public transportation is greater than availability. For those transit dependent, the AI notes that the cost of transit, lack of off-peak service, limited availability in routes -- including routes that only run in one direction -- and length of time in transit to reach a destination, inhibit mobility. The AI finds that the distance between bus stops and the limited hours of service especially impacts those living with disabilities.

Even when public transit accommodations exist, they are expensive and impractical. Folsom provides a dial-a-ride service for residents with physical, developmental, or mental disability. It costs $4 and will take a resident from their home to a transit line. However, no weekend service is available and must be reserved in advance. Further, in Yolo County, an individual in a wheelchair noted that he cannot access the bus because there is no sidewalk along the road between his apartment and the bus stop. He has spoken to the City Council many times but has been told that they cannot afford to add a sidewalk. Well-placed bus stops with accessible sidewalks and buses would greatly improve the quality of life for residents of the Sacramento Valley and promote equal housing and economic opportunity.

The price for a person aged 19-61 to purchase a single ticket is $2.50. A discounted rate of $1.25 is available for seniors, persons with disabilities, and students, grades K-12. A transfer ticket is $0.25. Light rail fares are valid for 90 minutes, whereas bus fares must be repaid at every transfer. In certain school districts, students are eligible for free transit passes.

With prices higher than many can afford, public transit must, at the very least, be accessible. This includes not only increasing the availability of bus times, but also increasing accessibility for disabled persons and decreasing costs for those unable to pay. Many cities offer low income fare programs, such as Los Angeles' LIFE (Low-Income Fair is Easy) program that offers discounted rides to low-income individuals, based on yearly earnings and government subsidies. Such a program should be feasible to implement in the Sacramento Valley.

- **Conclusion**

Thank you for considering our comments to the draft AI. If you have any questions about our letter, you may contact Sarah Steinheimer, LSNC Regional Counsel, at 916-551-2130 or ssteinheime@lsnc.net.

Sincerely,
LEGAL SERVICES OF NORTHERN CALIFORNIA

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January 14, 2020

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Re: Response to LSNC Comments on Sacramento Region Draft Analysis of Impediments to Fair Housing Choice

Dear Legal Services of Northern California:

Thank you for the thoughtful and detailed comments submitted in response to the Sacramento Valley Fair Housing Collaborative's draft Analysis of Impediments to Fair Housing Choice (AI). We greatly appreciate the time and resources LSNC committed to both participating in the AI process and in crafting comments that serve to strengthen the AI to further fair housing choice and access to opportunity in our region.

As with all studies of this type, the scope of work must consider project budget, meaningful community engagement, and depth of analysis in a wide variety of subject areas. Your letter highlighted several areas of analysis that would be beneficial for the study yet were beyond the scope of work or for which data were not available—e.g., the impact of inclusionary zoning policies on equitable housing choice; how multifamily zoning by right could increase affordable housing stock; and the use of housing impact fees. In this letter, we discuss how these additional analyses intend to be or could be approached.

Mainly this letter describes how the Collaborative incorporated LSNC's suggestions into the final version of the AI or how Collaborative partners intend to address comments in other planning documents or processes, particularly jurisdictional Housing Elements. In some cases, LSNC requests additional analyses that are beyond the scope of work of the AI or are not feasible to implement due to lack of data.

Segregation and Disproportionate Housing Needs (AI Sections II and III)[1]

LSNC's comments on the segregation and disproportionate housing needs sections of the AI focused on three elements: the regulatory analysis, analysis of publicly supported housing, and displacement and segregation. We discuss each in turn.

Regulatory analysis (AI Section III, p. 24)—

"While the zoning code areas discussed in the AI are important and a good first step, more analysis is needed." (p. 2)

The suggested analyses in this section of the comments exceed the scope of work for the AI. We believe that they are best addressed at the jurisdictional level in the Housing Element process or as part of regional affordable housing market analysis and strategy.

"To begin to understand possible solutions to these problems, the AI should include a discussion of what affirmative steps each participating jurisdiction is taking to promote equitable land use decisions and encourage the development of housing that will address segregation and disparate housing opportunity." (p. 2)

The AI goals broadly describe how the Collaborative partners will work to address the fair housing barriers identified in the AI. Each participating partner is developing Action Items specifying how the jurisdiction (or agency) will work to mitigate these impediments.

Publicly Supported Housing (AI Section III, p.45)—

"The AI's discussion of SHRA's local preferences for the voucher program is incorrect. The AI states that SHRA has two local preferences (involuntary displacement and veterans) (AI, Section III, p. 62). SHRA's HCV program has a number of local preferences including: experiencing homelessness and referred by a service provided; live or work in the County; a household member has a permanent disability; and the family is rent burdened." (p. 2)

The AI has been updated to correctly reflect SHRA's local preferences for public housing and the HCV program.

"Although HCV tenants in Sacramento County are heavily segregated in certain neighborhoods, the AI does not include any discussion of what impact, if any, the SAFMRs have had on desegregating the program or improving HCV tenants ability to find landlords who will accept vouchers. … There is also no discussion of what steps, if any, SHRA and the Yolo Housing Authority have taken to encourage landlord participation in the program or assist HCV tenants in finding housing." (p. 3)

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[1] LSNC comment letter pgs. 2-4.

This section of the AI now includes a discussion of recent efforts undertaken to reduce segregation in the HCV program through use of Small Area Fair Market Rents (SAFMRs), tenant education and outreach, and efforts to encourage landlords to participate in the program. It is too soon to determine the effectiveness of these programs, particularly to assess the impact of SAFMRs which began in spring 2018, but the public housing authorities will continue to collect appropriate data to monitor the impacts over time.

Displacement and Segregation (AI Section III, p. 42 and Section VI, p.49)—

"The AI acknowledges that displacement pressures are perpetuating racial segregation in the Sacramento region, but fails to adequately discuss the causes of displacement or the severity of the crisis of displacement in the region. … While the resident survey is important data, the AI should include additional sources of data in its analysis of displacement factors. It has been widely reported that the Sacramento region has some of the largest rent increases in the nation. Yet, the AI does not include any information about this even though protected classes are disproportionately harmed by cost burden." (pgs. 3-4)

To our knowledge, the AI resident survey is the best method available to estimate the causes of displacement, as residents directly attribute their experience with displacement to specific causes (see Figure VI-20, Section VI, pg. 52). We agree that rent increases without income increases creates increased cost burden, and the CHAS data reported in Figures III-1 through III-3 are the best available measures of cost burden for members of protected classes by jurisdiction.

In Section III, we added a measure of displacement developed by the Institute on Metropolitan Opportunity at the University of Minnesota which maps changes in the number of low income households by Census tract from 2000 to 2016 for the Sacramento Valley region.

"The AI is also silent on eviction rates in the region and the impact of no-cause evictions on displacement. While the AI discusses in multiple places resident responses identifying eviction history has a barrier to getting into housing and fear of eviction has a housing problem, there is no information about the role of evictions in displacing tenants in the Sacramento region. This is a glaring omission in the AI analysis and needs to be discussed to fully understand all of the factors leading to displacement, which in turn perpetuates racial segregation and unequal housing opportunity." (p.4)

Evictions are difficult to analyze as sources of data are very limited. The best publicly available source we are aware of are data complied by The Eviction Lab at Princeton University. We have added a figure presenting eviction rates from The Eviction Lab for the participating jurisdictions. The available data do not include measures of cause/no cause, nor the demographic characteristics of the leaseholders evicted. The best source of this information that we are aware of is the resident survey. While eviction was not among the causes for displacement

identified by the greatest proportions of respondents, we have added data about eviction to the discussion of displacement in Section III.

Access to Opportunity (AI Section IV)

Education. *"The maps in Section IV, Page 46-49 is a good, general starting point on this discussion, but not enough. … Second, a more thorough analysis of racial achievement gaps is necessary to provide a thorough lens into educational opportunity throughout a region. … Third, stakeholders have the same perspective on education: there is difficulty in accessing housing options near good schools. The AI should indicate why this is the case." (p. 7)*

With respect to access to educational opportunity, access to proficient schools is the primary measure we rely on to examine the interplay between housing choice and educational opportunity. This builds on the example set in the Assessment of Fair Housing, via HUD's School Proficiency Index. The maps of school proficiency rates and racially or ethnically concentrated neighborhoods (pages 46-49 in Section IV) do support the AI finding of educational inequities in the region and this is underscored by findings from the resident and stakeholder engagement, particularly that affordable housing options near proficient schools are very limited. The regulatory analysis (Section III) did not find any zoning or land use barriers specific to jurisdiction policies that would limit access to proficient schools. Broadly speaking, housing near proficient schools is in high demand, particularly in communities with few high performing schools.

We understand that access to proficient schools is one part of the story of educational opportunity in the region. We are always happy to incorporate the findings from other studies when we are made aware of them, as was the case with the California Community College Equity Assessment Lab study of suspension rates in Sacramento County schools. Root and the participating partners were not in possession of nor were we able to find local studies providing data on the size of the achievement gap or its underlying causes and conditions for the school districts included in the study area.

Labor. *"With the ability to get to work as a big issue for residents, the AI should discuss and identify commute patterns vis-a-vis the available employment opportunities (or clusters of opportunity) in the region. These patterns may provide insight on where access to housing is most needed for both social equity and workforce development." (p. 8)*

To explore whether there are disparities in access to employment opportunities, the AI relies on HUD's Job Proximity Index, developed for the Assessment of Fair Housing. Figures IV-7a and Iv-7b present this index by race and ethnicity for each of the jurisdictions overall and for populations in poverty. Figure IV-8 maps the Job Proximity Index by Census tract. Both the HUD index and community engagement findings suggest that there are not significant disparities in access to employment centers. In our view, the greatest disparity associated with employment

is demonstrated by HUD's Labor Market Engagement Index (Figures IV-5a, IV-5b, and IV-6). There are significant differences in labor market engagement by race and ethnicity both across and within jurisdictions. This suggests that even if someone can easily access an employment center, there is a disconnect between the employment opportunities offered and residents' human capital.

"Tangentially, an analysis of child care can provide insight into fair housing choice as well. … If the lack of available child care is due to where child care options are sited (for example, in predominantly non-Hispanic white or affluent neighborhoods), policymakers and local stakeholders can remedy this barrier with proper planning." (p. 8)

Absent an existing study of the supply and demand for child care in a community, we rely on the community engagement to inform our understanding of tangential issues like a lack of access to child care that may result in disparities in access to opportunity. As noted in Section IV p. 71, "A lack of access to child care, including before and after school care, was a challenge expressed by some participants with young children." In Root's experience conducting child care demand studies in other markets, most families with young children, regardless of other protected class characteristics, experience some difficulties accessing quality child care that they can afford in the setting they prefer, and this is particularly acute among parents of infants. Drawing conclusions about disparities in access to child care through mapping the location of licensed child care centers does not capture aspects of the child care decision, as some parents may prefer to use child care centers close to work, the child's school, or the homes of family members. We also find strong demand among parents for in-home care (both licensed and unlicensed/informal providers), as well as before and after-school programs located at their child's school. All of these factors make interpretation of disparities in access to care on the basis of center locations, without an in-depth study on affordable care options, challenging.

Policy and Strategy Recommendations

The balance of LSNC's comments on the draft AI focus on policy and strategic recommendations to address the fair housing issues identified in the AI. The participating partners thank the LSNC for the detailed recommendations and will take them into consideration as the jurisdictions develop their jurisdictional Action Items to support implementation of the regional AI goals. We look forward to continuing to work with LSNC to strengthen the HCV program, including mobility efforts, preserve affordable housing, encourage development of affordable rental housing, including accessible and affordable housing opportunities for residents with disabilities, and access to opportunity for the residents of our region.

Each participating partner in the Sacramento Valley Regional AI will craft action items to implement the AI goals and strategies. In addition to incorporating the Action Items into the

appropriate Consolidated Plans, jurisdictions anticipate including AI-related actions into their Housing Elements, Environmental Justice Elements, and other land use and planning efforts.

Sincerely,

Sac Valley Fair Housing Collaborative

SAC VALLEY
FAIR HOUSING COLLABORATIVE