

# 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



## 2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

### COMMUNITY ENGAGEMENT BY THE NUMBERS

**4,080**  
total participants

RESIDENT SURVEY

**3,388** participants

RESIDENT FOCUS GROUPS

**80** participants

COMMUNITY POP UPS

**577** participants

STAKEHOLDER FOCUS GROUPS

**35** participants

#### WHO PARTICIPATED IN THE SURVEY?



**957**  
had children under 18  
in the household



**1,128**  
had a household member  
with a disability



**1,016**  
had a household income  
of \$25,000 or less



**401**  
had large households  
(5 or more members)

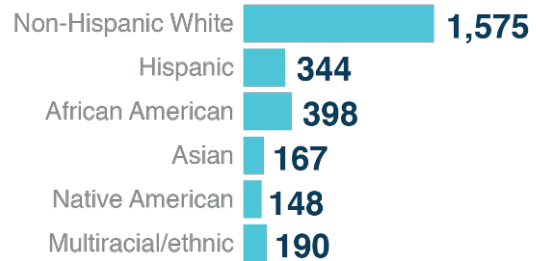


**450**  
had publicly  
supported housing



**41**  
were residents with  
Limited English Proficiency

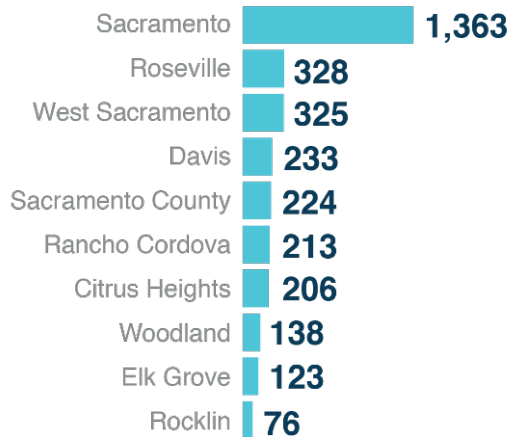
#### RACE/ETHNICITY



#### HOUSING SITUATION



#### PLACE OF RESIDENCE



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:

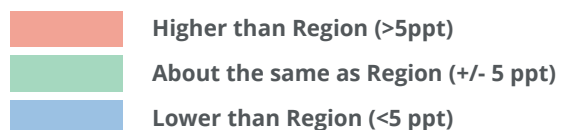
- Regionally, African American residents and Hispanic residents are least likely to have access to economically strong (low poverty) neighborhoods. Among residents in poverty, the gap in access by race and ethnicity narrows, but still persists. African American, Hispanic, and Native American residents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



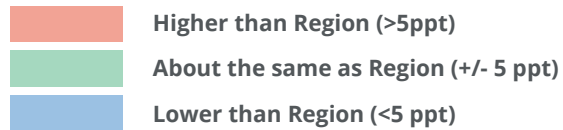
Percent of Residents Experiencing a Housing Challenge	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Region
I worry about my rent going up to an amount I can't afford	44%	39%	40%	49%	42%	50%
I want to buy a house but can't afford the downpayment	45%	42%	33%	38%	37%	41%
I worry about 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

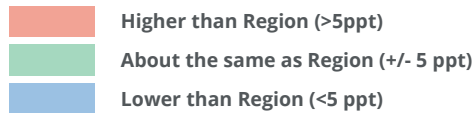


Percent of Residents Experiencing a Housing Challenge	West					Region
	Rocklin	Roseville	Davis	Sacramento	Woodland	
I worry about my rent going up to an amount I can't afford	59%	61%	70%	59%	55%	50%
I want to buy a house but can't afford the downpayment	31%	52%	46%	60%	52%	41%
I worry about property 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



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).<sup>1</sup> 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<sup>2</sup>, 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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<sup>1</sup> 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.

<sup>2</sup> 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.<sup>3</sup> 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.**

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<sup>3</sup> 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.<sup>4</sup>

**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.

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<sup>4</sup> 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](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	<b>1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products.</b>	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
	<b>1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.</b>	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
	<b>1. (Continued) Incentivize and increase opportunities for development and continued availability of affordable homeownership products.</b>	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 administer Affordable Housing program covenants 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
<b>2</b>	<b>2. Expand and preserve affordable rental opportunities.</b>	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 monitored 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
	<b>2. (Continued) Expand and preserve affordable rental opportunities.</b>	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 (CaRHA)	CaRHA 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 bias training, investigation, litigation 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

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	<b>2. (Continued) Expand and preserve affordable rental opportunities.</b>	2.b) (Continued) Increase affordable housing opportunities.	Continue to administer Affordable Housing program covenants 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 Rocklin	Staff will initiate discussions in pre-application meetings as applicable.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	<b>2. (Continued) Expand and preserve affordable rental opportunities.</b>	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 covenants	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 commercial corridors and near light rail stations to facilitate 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 rehabilitation and preservation of existing units.

Action Item #	GOAL #	STRATEGY	ACTION ITEM	RESPONSIBLE PARTY	METRICS AND MILESTONES
	<b>2. (Continued) Expand and preserve affordable rental opportunities.</b>	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.
<b>3</b>	<b>3. Expand equity in access to economic opportunity.</b>	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 City of Rocklin	SHRA to follow the Action Plan process to fund infrastructure projects and public services. 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 infrastructure 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
	<b>3. (Continued) Expand equity in access to economic opportunity.</b>	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.
			Provide rehabilitation and preservation grants for existing disability and mental health providers	City of Davis	Identify one new underserved population and do targeted outreach. Fund a minimum of 1 rehabilitation project to stabilize a project.