



# Regional Housing Needs Assessment

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Public Review Draft | June 2022



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# Housing Needs Assessment

The Housing Needs Assessment is the section of the Housing Element that presents the characteristics of the jurisdiction's population and housing stock as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment consists of the following components: (1) Population Characteristics, (2) Household Characteristics, (3) Employment Characteristics, (4) Housing Stock Characteristics, and (5) Special Needs Populations.

## REGIONAL EFFORT

As a part of the 2023–2031 Housing Element update, the Cities of Benicia, Dixon, Fairfield, Rio Vista, Suisun City, Vacaville, Vallejo, and Unincorporated Solano County participated in a collaborative effort to complete a regional housing needs assessment. The following document represents data for the Solano County Housing Element Collaborative.

## DATA SOURCES

The main source of the information for the Housing Needs Assessment was the pre-approved data package for Solano County provided by the Association of Bay Area Governments (ABAG), which is noted in the sources for the data tables in this assessment. The pre-approved data package uses several data sources, including the 2015-2019 American Community Survey (ACS) and the California Department of Finance (DOF). Other sources of information in this section include the following: the California Employment Development Department (EDD), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), and local and regional economic data (e.g., home sales prices, rents, wages). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error, especially for smaller cities. It should be noted that when comparing specific information, the timeframe for the ACS (2015- 2019) data and the timeframe for the CHAS data (2015-2017) data slightly differ and therefore the total will slightly vary.

## POPULATION CHARACTERISTICS

### POPULATION TRENDS

The DOF provides population estimates for each jurisdiction, shown in **Table 2-1**. Analyzing population change can help assess where there may be a need for new housing and services. As of 2021, more than half the total countywide population were residing in the three most populated jurisdictions (Fairfield, Vallejo, and Vacaville). Rio Vista had the smallest population and Suisun City, Benicia, Dixon and unincorporated County were in the middle. The countywide average annual growth was 0.7 percent between 2000 and 2021. The city with the greatest average annual population changes from 2000 to 2021 was also the smallest city, Rio Vista, with a 5.6-percent increase. Fairfield and Dixon were second and third, with 1.2 and 0.9 percent average annual growth, respectively.

**TABLE 2-1 POPULATION GROWTH TRENDS, 2000-2021**

Geography	Total Population				2000 - 2021	
	2000	2010	2020	2021	Total Change	Average Annual Growth
Benicia	26,865	26,997	27,175	26,995	0.48%	0.0%
Dixon	16,103	18,351	19,972	19,094	18.57%	0.9%
Fairfield	96,178	105,321	116,981	120,421	25.21%	1.2%
Rio Vista	4,571	7,360	9,987	9,961	117.92%	5.6%
Suisun City	26,118	28,111	29,119	29,266	12.05%	0.6%
Vacaville	88,642	92,428	98,855	101,286	14.26%	0.7%
Vallejo	117,148	115,942	119,063	124,410	6.20%	0.3%
Unincorporated Solano County	19,305	18,834	19,072	18,531	-4.01%	-0.2%
Solano County	394,930	413,344	440,224	449,964	13.94%	0.7%
Bay Area	6,784,348	7,150,739	7,790,537	7,214,162	6.3%	0.3%

Source: ABAG Data Packet, 2021 -- California Department of Finance, E-5 series



## AGE CHARACTERISTICS

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, and incomes. As people move through each stage of life, their housing needs and preferences also change. Therefore, age characteristics are important in planning for the changing housing needs of residents. **Table 2-2** shows a breakdown of each jurisdiction’s population by age group and median age.

Typical age groups include young children (ages 0-4), school-age children (ages 5-14), high school and college-age students (ages 15-24), young adults (ages 25-34), middle-aged adults (ages 45-54), older adults (55-64), and seniors (ages 65+). A population with a large percentage of seniors may require unique housing near health care, transit, and other services. College students may need more affordable homes. Young adults and middle-aged adults, which make up the workforce, may need homes near employment or transit centers. Dixon and Fairfield have a large proportion of school-age populations and a lower percentage of the workforce populations and seniors. Suisun City, Vacaville, and Vallejo have a large percentage of college-age populations. While Rio Vista has a significantly higher percentage of seniors (median age of 64), Suisun City and Dixon had the lowest median age at about 34, followed by Benicia at 46.

**TABLE 2-2 POPULATION BY AGE, 2019**

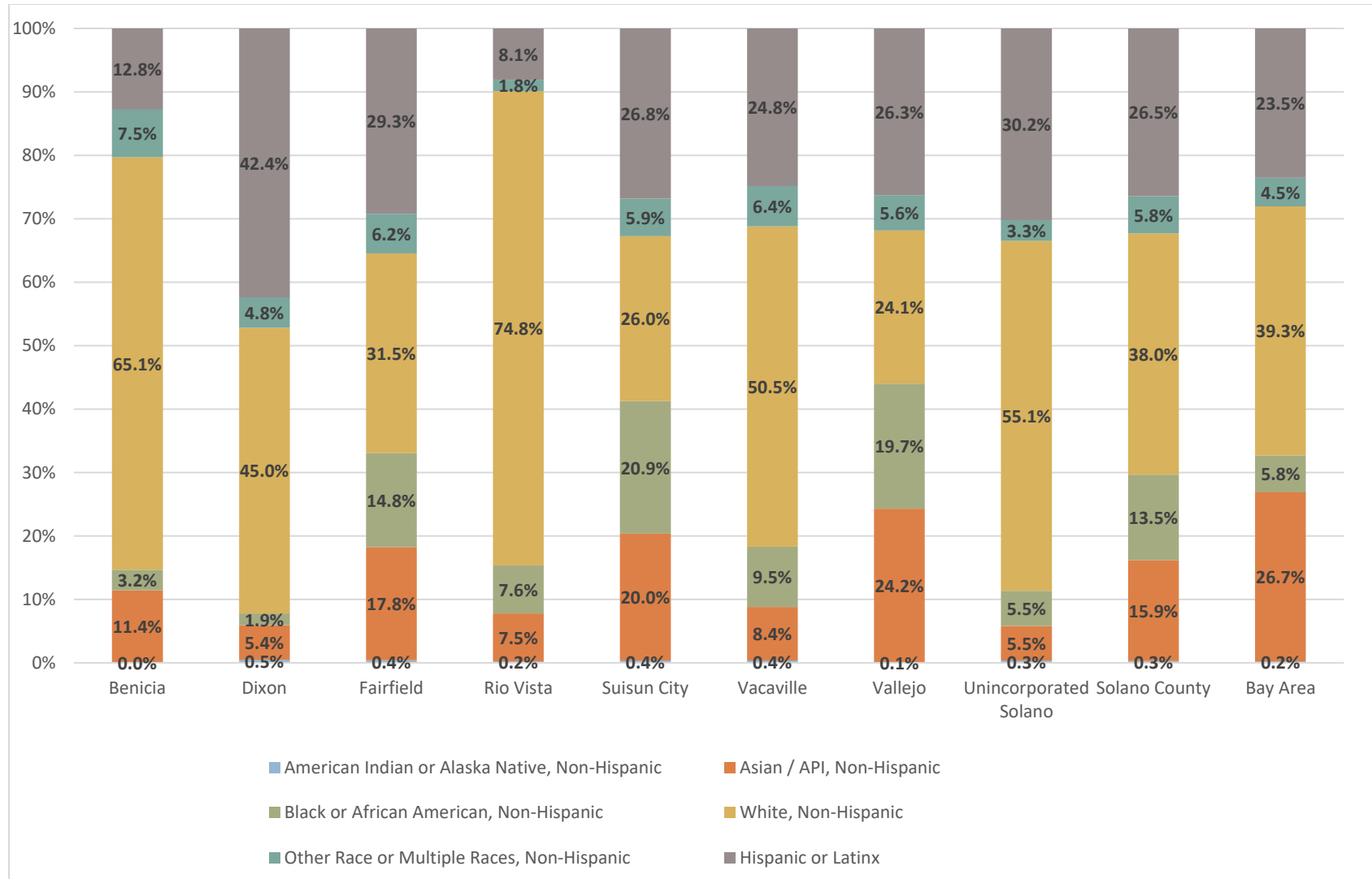
Geography	Age 0-4	Age 5-14	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+	Median Age
Benicia	4.5%	11.5%	9.8%	9.3%	13.3%	14.5%	17.4%	12.5%	5.1%	2.2%	46.1
Dixon	4.8%	17.3%	15.5%	13.9%	13.0%	12.0%	10.4%	6.7%	4.8%	1.4%	34.0
Fairfield	7.3%	13.9%	13.1%	15.9%	12.9%	12.7%	11.9%	7.2%	3.3%	1.7%	35.3
Rio Vista	1.2%	3.9%	7.2%	4.3%	3.5%	9.8%	21.2%	29.0%	14.4%	5.5%	64.4
Suisun City	6.5%	13.2%	14.7%	16.6%	12.6%	12.3%	12.5%	7.1%	2.8%	1.8%	34.4
Vacaville	5.8%	13.3%	12.3%	15.4%	12.9%	13.5%	12.9%	8.5%	3.7%	1.8%	37.6
Vallejo	6.2%	11.1%	13.0%	15.0%	12.4%	12.5%	14.1%	10.0%	4.1%	1.7%	39.7
Unincorporated Solano County	5.0%	9.0%	10.6%	10.5%	11.2%	14.7%	17.4%	13.4%	5.9%	2.2%	—

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## RACE AND ETHNICITY

**Figure 2-1** shows race and ethnicity of residents in Solano County jurisdictions. Racial and ethnic distribution is important because often these characteristics are tied to income, language barriers, and family size. For example, a particular culture may choose to live in a household with multiple generations (grandchildren, parents, grandparents), requiring larger housing units. As shown in **Figure 2-1**, the majority of the population in most jurisdictions – except for the City Suisun City and Vallejo – is White, (non- Hispanic). Countywide, more than half of the population identified as being White non-Hispanic or Latino origin, followed by Hispanic and Asian. The populations of Benicia, Rio Vista, and Unincorporated Solano County were all more than 50 percent White. Vallejo has the lowest percentage of White at 24 percent. The second-largest population group countywide is Hispanic or Latinx, with a high of 42 percent in Dixon, 30 percent in Unincorporated Solano County, and 29 percent in Fairfield. The third-largest population group countywide is Black or African American, with a high of 20 percent in Suisun City and Vallejo. The fourth-largest population group countywide is Asian with a high of 24percent in Vallejo and 20 percent in Suisun City. In comparison, the Bay Area is predominately White, with the remaining population divided between Asian and Hispanic cultures. Overall, Vallejo, Suisun City, and Fairfield were the most racially and ethnically diverse.

FIGURE 2-1 POPULATION BY RACE AND ETHNICITY, 2015-2019



Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## HOUSEHOLD CHARACTERISTICS

The US Census defines a household as consisting of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, such as partners or roomers, is also counted as a household. Data on households does not include people living in group homes. The US Census defines group quarters as places where people live or stay in a group living arrangement that is owned or managed by an organization providing housing and/or services for the residents. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, prisons, and worker dormitories.

The US Census defines a family as a group of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together. However, to facilitate fair housing, and remove constraints (for example for housing for people with disabilities) under State Housing Element law, local jurisdictions are required to define “family” in a manner that does not distinguish between related and unrelated persons and does not impose limitations on the number of people that may constitute a family.

The US Census defines a family household as a household maintained by a householder who is in a family (as defined above) and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. In US Census data, the number of family households is equal to the number of families. However, the count of family household members differs from the count of family members in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. In US Census data, a nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Families often prefer single-family homes to accommodate children, while single persons often occupy smaller apartments or condominiums. Single-person households often include seniors living alone or young adults.

## HOUSEHOLD TYPES AND SIZE

The tables on the following pages describe household types, including households with children under 18 and the race of the householder.

**Table 2-3** displays household composition as reported by the 2015-2019 ACS. On average, countywide, approximately half of all households are married-couple family households. Of all jurisdictions in Solano County, Dixon (58.3 percent) and Unincorporated Solano County (59.5 percent) had the highest proportion of married-couple households, while Rio Vista (49.8 percent) and Vallejo (43.1 percent) had the smallest proportions of married-couple households. With an average of 22.2 percent of all households countywide, single-person households are the second most common household type with the largest proportions of single-person households in Rio Vista (35.0 percent), Benicia (25.2 percent) and Vallejo (25.1 percent) and the smallest proportions of single-person households in Dixon (14.8 percent) and Fairfield (18.4 percent).

Single-parent households (which are predominantly female-headed) are one-parent households with children under the age of 18 living at home. For these households, living expenses generally require a larger proportion of income relative to two-parent households. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households. Additionally, single-parent households have special needs involving access to daycare or childcare, healthcare, and other supportive services. According to the 2015-2019 ACS, Dixon, Suisun City, and Vallejo had more than 15 percent female-headed households. Male-headed households represented 4.7 to 7.7 percent of households, countywide.

**TABLE 2-3 HOUSEHOLD TYPE, 2019**

Geography	Female-Headed Family Households	Male-Headed Family Households	Married-Couple Family Households	Other Nonfamily Households	Single-person Households	Total Households
Benicia	1,155	532	6,208	555	2,843	<b>11,293</b>
	10.2%	4.7%	55.0%	4.9%	25.2%	<b>100.0%</b>
Dixon	1,017	321	3,536	291	897	<b>6,062</b>
	16.8%	5.3%	58.3%	4.8%	14.8%	<b>100.0%</b>

Geography	Female-Headed Family Households	Male-Headed Family Households	Married-Couple Family Households	Other Nonfamily Households	Single-person Households	Total Households
Fairfield	5,353	2,720	19,949	1,977	6,752	<b>36,751</b>
	14.6%	7.4%	54.3%	5.4%	18.4%	<b>100.0%</b>
Rio Vista	273	39	2,388	417	1,675	<b>4,792</b>
	5.7%	0.8%	49.8%	8.7%	35.0%	<b>100.0%</b>
Suisun City	1,497	714	4,847	412	1,840	<b>9,310</b>
	16.1%	7.7%	52.1%	4.4%	19.8%	<b>100.0%</b>
Vacaville	4,240	1,646	17,539	1,977	7,296	<b>32,698</b>
	13.0%	5.0%	53.6%	6.0%	22.3%	<b>100.0%</b>
Vallejo	7,224	3,129	18,104	3,027	10,564	<b>42,048</b>
	17.2%	7.4%	43.1%	7.2%	25.1%	<b>100.0%</b>
Unincorporated Solano County	546	385	4,115	529	1,336	<b>6,911</b>
	7.9%	5.6%	59.5%	7.7%	19.3%	<b>100.0%</b>
Solano County	21,305	9,486	76,686	9,185	33,203	<b>149,865</b>
	14.2%	6.3%	51.2%	6.1%	22.2%	<b>100.0%</b>
Bay Area	283,770	131,105	1,399,714	242,258	674,587	<b>2,731,434</b>
	10.4%	4.8%	51.2%	8.9%	24.7%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

**Table 2-4** provides data for the number of households with children. Proportionally, Fairfield and Dixon had the highest number of households with one or more children present. Conversely, Benicia, Rio Vista, Suisun City, Vacaville, Vallejo, and Unincorporated Solano County had the highest proportion of non-child households.

**TABLE 2-4 HOUSEHOLDS BY CHILDREN PRESENT, 2019**

Geography	Households with 1 or More Children Under 18	Households with no Children
Benicia	3,390	7,903
	30.0%	70.0%
Dixon	2,501	3,561
	41.3%	58.74%
Fairfield	14,955	21,796
	40.7%	59.3%
Rio Vista	411	4,381
	8.6%	91.4%
Suisun City	3,651	5,659
	39.2%	60.8%
Vacaville	11,639	21,059
	35.6%	64.4%
Vallejo	13,938	28,110
	33.1%	66.9%
Unincorporated Solano County	1,772	5,139
	25.6%	74.4%
Solano County	52,257	97,608
	34.9%	65.1%
Bay Area	873,704	1,857,730
	32.0%	68.0%

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

**Table 2-5** represents the householder by race. Note that each race category also includes Hispanic or Latinx ethnicity. As shown in the table, White race represents the highest number of householders across all jurisdictions, followed by Asian in Vallejo and Suisun City, and Black or African American in Vallejo, Suisun City, and Fairfield. The highest percentages of Hispanic or Latinx households exist in Dixon, Fairfield, Suisun City, and Vallejo.

**TABLE 2-5 HOUSEHOLDER BY RACE, 2019**

Geography	White	American Indian or Alaska Native	Asian/API	Black or African American	Other Race or Multiple Races	Hispanic or Latinx	Total
Benicia	17,256	25	993	439	899	1,035	<b>20,647</b>
	83.6%	0.1%	4.8%	2.1%	4.4%	5.0%	<b>100.0%</b>
Dixon	8,220	46	314	87	978	1,903	<b>11,548</b>
	71.2%	0.4%	2.7%	0.8%	8.5%	16.5%	<b>100.0%</b>
Fairfield	34,878	148	5832	6,153	4,508	8,575	<b>60,094</b>
	58.0%	0.2%	9.7%	10.2%	7.5%	14.3%	<b>100.0%</b>
Rio Vista	7484	20	343	462	122	255	<b>8,686</b>
	86.2%	0.2%	3.9%	5.3%	1.4%	2.9%	<b>100.0%</b>
Suisun City	7,326	60	1,842	2,021	1045	2,037	<b>14,331</b>
	51.1%	0.4%	12.9%	14.1%	7.3%	14.2%	<b>100.0%</b>
Vacaville	43,766	238	2,382	2,560	3,521	6,388	<b>58,855</b>
	74.4%	0.4%	4.0%	4.3%	6.0%	10.9%	<b>100.0%</b>
Vallejo	31,234	185	9,102	9,759	5,417	8,123	<b>63,820</b>
	48.9%	0.3%	14.3%	15.3%	8.5%	12.7%	<b>100.0%</b>
Unincorporated Solano	9,761	44	325	409	4,508	1,483	<b>16,530</b>
	59.1%	0.3%	2.0%	2.5%	27.3%	9.0%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Note: Each race category also includes Hispanic or Latinx ethnicity.



Household size helps determine the size of housing units needed within a jurisdiction. According to **Table 2-6**, for Benicia, Rio Vista, Vacaville, Vallejo, and Unincorporated Solano County, “large” households (containing five or more persons) represented approximately 6.7 to 12.8 percent of all households in 2019. In Dixon, Fairfield, and Suisun City, large households represented between 16 and 23 percent of all households in 2019. In 2019, in Solano County as a whole (cities and unincorporated areas), over half of all households were comprised of one or two people, about a third of all households were comprised of three or four people and 13.1 percent of all households were large households, with five or more people. The majority of households in the Bay Area are made up of two- to four-person households. The total proportion of two- to four-person households in Solano County is similar to that of the Bay Area, even though there is a range of household compositions within individual cities within Solano County. **Table 2-6** provides data on the number of persons per household.

**TABLE 2-6 HOUSEHOLDS BY SIZE, 2019**

<b>Geography</b>	<b>1-Person Household</b>	<b>2-Person Household</b>	<b>3-4-Person Household</b>	<b>5-or more Person Household</b>	<b>Total Households</b>
Benicia	2,843	4,274	3,425	751	<b>11,293</b>
	<i>25.2%</i>	<i>37.8%</i>	<i>30.3%</i>	<i>6.7%</i>	<b>100.0%</b>
Dixon	897	1,768	2,001	1,396	<b>6,062</b>
	<i>14.8%</i>	<i>29.2%</i>	<i>33.0%</i>	<i>23.0%</i>	<b>100.0%</b>
Fairfield	6,752	10,927	13,202	5,870	<b>36,751</b>
	<i>18.4%</i>	<i>29.7%</i>	<i>35.9%</i>	<i>16.0%</i>	<b>100.0%</b>
Rio Vista	1,675	2,541	530	46	<b>4,792</b>
	<i>35.0%</i>	<i>53.0%</i>	<i>11.1%</i>	<i>1.0%</i>	<b>100.0%</b>
Suisun City	1,840	2,249	3,722	1,499	<b>9,310</b>
	<i>19.8%</i>	<i>24.2%</i>	<i>40.0%</i>	<i>16.1%</i>	<b>100.0%</b>
Vacaville	7,296	10,500	10,973	3,929	<b>32,698</b>
	<i>22.3%</i>	<i>32.1%</i>	<i>33.6%</i>	<i>12.0%</i>	<b>100.0%</b>
Vallejo	10,564	13,112	12,982	5,390	<b>42,048</b>
	<i>25.1%</i>	<i>31.2%</i>	<i>30.9%</i>	<i>12.8%</i>	<b>100.0%</b>

Geography	1-Person Household	2-Person Household	3-4-Person Household	5-or more Person Household	Total Households
Unincorporated Solano County	1,336	2,919	1,852	804	<b>6,911</b>
	19.3%	42.2%	26.8%	11.6%	<b>100.0%</b>
Solano County	33,203	48,290	48,687	19,685	<b>149,865</b>
	22.2%	32.2%	32.5%	13.1%	<b>100.0%</b>
Bay Area	674,587	871,002	891,588	294,257	<b>2,731,434</b>
	24.7%	31.9%	32.6%	10.8%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## OVERCROWDING

Overcrowding is often closely related to household income and the cost of housing. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways and kitchens, and to be severely overcrowded when there are more than 1.5 occupants per room. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing, although in households with small children, sharing a bedroom is common. Overcrowding in households typically results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

According to the 2015-2019 ACS data, and as shown in **Table 2-7** and **Figure 2-2**, countywide, several cities reported overcrowded conditions that exceeded the county average. Dixon had a significant incidence of overcrowded households (5.7 percent) and a moderate percentage of severely overcrowded households (1.9 percent). Countywide, 6.5 percent of renter-occupied households were overcrowded, in comparison to 1.9 percent of owner-occupied households. Cities with higher proportions of owner overcrowding were Dixon and Vallejo. Countywide, renter overcrowding is close to triple that of owner-occupied households. As shown in **Table 2-7**, Dixon, and Fairfield had the highest incidence of renter overcrowding.

Identifying racial groups experiencing overcrowding can indicate housing needs. As shown in **Table 2-8**, of all the cities in Solano County, Dixon, Fairfield, and Vallejo are the most diverse. On average, countywide of all racial groups in Solano County, Other Race or Multiple Races groups reported 10.9 percent of overcrowding conditions and 6 percent of Hispanic/Latinx households reported overcrowding conditions. Of all the cities in Solano County, the most diverse cities had the highest percentages of overcrowding for Black/African American, Other Race or Multiple Races, Hispanic/Latinx groups with the exception of Unincorporated Solano County. According to **Table 2-8**, of the total racial groups reporting overcrowding, the groups experiencing the most overcrowding were Other Race or Multiple Races (10.4 percent) and Hispanic/Latinx (17.0 percent).

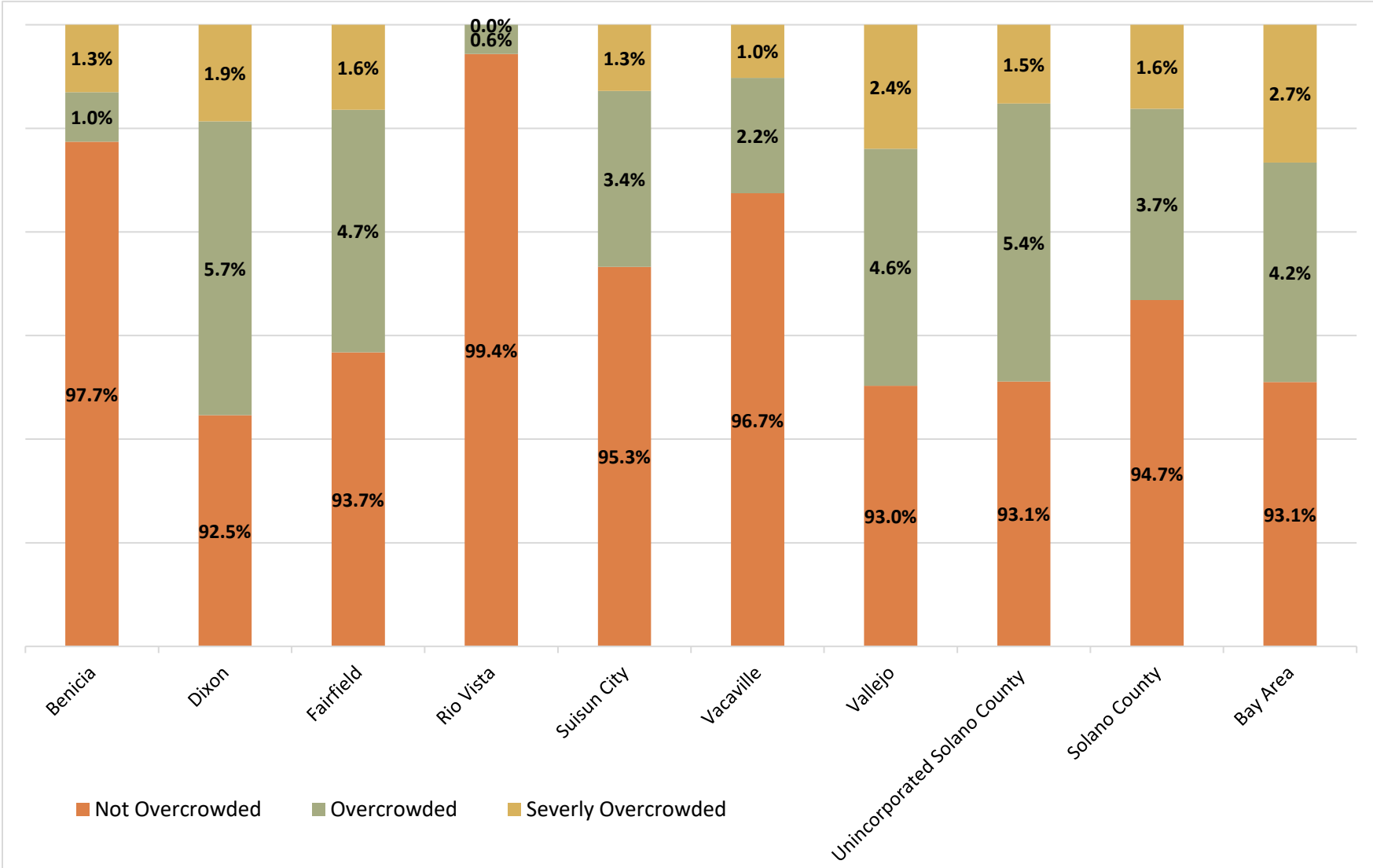
**TABLE 2-7 OVERCROWDING BY TENURE, 2015-2019**

Geography	Owner Occupied Households		Renter Occupied Households		Total Households	
	Overcrowded	Severely Overcrowded	Overcrowded	Severely Overcrowded	Overcrowded	Severely Overcrowded
Benicia	20	58	88	89	108	147
	0.2%	0.7%	2.8%	2.8%	1.0%	1.3%
Dixon	90	14	254	99	344	113
	2.1%	0.3%	13.9%	5.4%	5.7%	1.9%
Fairfield	402	123	1,320	480	1722	603
	1.8%	0.6%	8.8%	3.2%	4.7%	1.6%
Rio Vista	0	0	27	0	27	0
	0.0%	0.0%	3.0%	0	0.6%	0.0%
Suisun City	116	80	200	39	316	119
	2.0%	1.4%	5.7%	1.1%	3.4%	1.3%
Vacaville	378	51	349	285	727	336
	1.9%	0.3%	2.8%	2.3%	2.2%	1.0%

Geography	Owner Occupied Households		Renter Occupied Households		Total Households	
	Overcrowded	Severely Overcrowded	Overcrowded	Severely Overcrowded	Overcrowded	Severely Overcrowded
Vallejo	710	214	1,213	793	1,923	1,007
	3.0%	0.9%	6.5%	4.2%	4.6%	2.4%
Unincorporated Solano County	--	--	--	--	--	--
	--	--	--	--	--	--
Solano County	1,791	624	3,747	1,806	5,538	2,430
	1.9%	0.7%	6.5%	3.1%	3.7%	1.6%

Source: ABAG Data Packet, 2021 – American Community Survey (ACS), 2015-2019

FIGURE 2-2 OVERCROWDING SEVERITY, 2019



Source: ABAG Data Packet, 2021 -- American Community Survey (ACS), 2015-2019

**TABLE 2-8 OVERCROWDING BY RACE, 2019**

Geography	American Indian or Alaska Native	Asian / API	Black or African American	Hispanic or Latinx	Other Race or Multiple Races	White	White, Non-Hispanic
	More than 1.0 Occupants per Room						
Benicia	0.0%	0.8%	2.5%	6.7%	7.1%	1.9%	1.8%
Dixon	0.0%	0.0%	26.4%	16.8%	10.5%	7.1%	3.2%
Fairfield	0.0%	5.0%	1.8%	17.0%	10.4%	7.2%	2.7%
Rio Vista	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%
Suisun City	0.0%	2.9%	2.3%	11.0%	6.2%	6.2%	3.1%
Vacaville	9.7%	4.5%	1.8%	8.3%	6.2%	2.8%	1.5%
Vallejo	0.0%	8.0%	5.3%	15.6%	17.6%	4.1%	2.2%
Unincorporated Solano County	22.7%	5.8%	0.0%	24.5%	29.3%	3.5%	2.1%

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

Note – all categories include both Hispanic and Non-Hispanic populations unless otherwise noted.

## INCOME DEFINITIONS AND INCOME LIMITS

The state and federal governments classify household income into several categories based on the relationship to the county area median income (AMI), adjusted for household size. The U.S. Department of Housing and Urban Development (HUD) estimate of AMI is used to set income limits for eligibility in federal housing programs. The income categories include:

- Extremely low-income households: Up to 30 percent AMI
- Very low-income households: 31–50 percent of AMI
- Low-income households: 51–80 percent of AMI
- Moderate-income households: 81–120 percent of AMI
- Above moderate-income households: Above 120 percent of AMI

The term “lower income” refers to all households earning 80 percent or less of AMI. It combines the categories of low-, very-low and extremely low-incomes. Income limits for all counties in California are calculated by HCD for Solano County (see **Table 2-9**). According to HCD, the AMI for a four-person household in Solano County was \$99,300 in 2021.

**TABLE 2-9 MAXIMUM HOUSEHOLD INCOME BY HOUSEHOLD SIZE, SOLANO COUNTY, 2021**

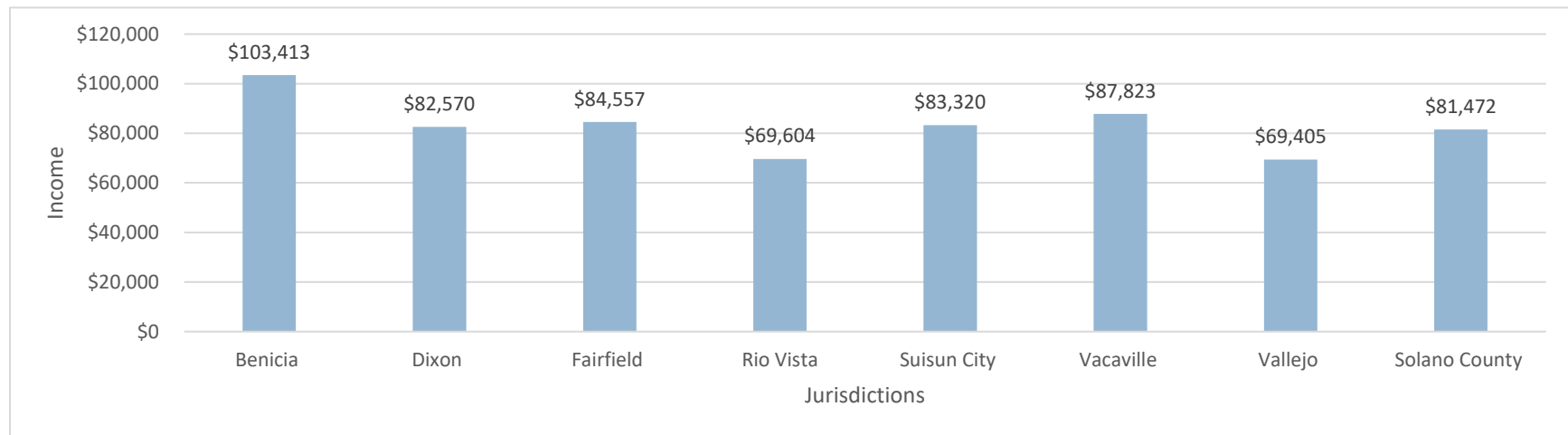
Income Category	Persons Per Household				
	1	2	3	4	5
Extremely Low	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500
Very Low	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450
Low	\$54,350	\$62,100	\$69,850	\$77,600	\$83,850
Median	\$69,500	\$79,450	\$89,350	<b>\$99,300</b>	\$107,250
Moderate	\$83,400	\$95,300	\$107,250	\$119,150	\$128,700

*Source: HCD State Income Limits for Solano County, 2021*

**Figure 2-3** shows the median household income for all jurisdictions in Solano County, as reported by the 2015-2019 ACS. This median income includes all households, regardless of household size. The median household income in the United States was \$62,843 in 2019, lower than the Solano County median of \$81,472. Benicia had the highest median household income in 2019 with \$103,413, well above the county median. The city with the lowest median income was Rio Vista with \$69,604, followed by Vallejo at \$69,405. Median Income for the unincorporated county was not available.

**Table 2-10** describes households by income level. Vallejo has the largest proportion of households with lower incomes (43.9 percent), followed by Rio Vista (41.1 percent), Dixon (38.7 percent), Fairfield (36.1 percent), and Suisun City (36.5 percent). Countywide, an average of 36.8 percent of all households were lower-income households. Lower-income households (80 percent or less of AMI) have a greater risk of being displaced from their community, as compared with households with higher incomes. The cities with the greatest proportions of households with lower incomes were Vallejo (33.1 percent), Rio Vista (41.1 percent), and Suisun City (36.5 percent). In contrast, about 75.3 percent of households in Benicia had incomes that were over 80 percent of AMI.

**FIGURE 2-3 MEDIAN HOUSEHOLD INCOMES IN SOLANO COUNTY**



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)



**TABLE 2-10 HOUSEHOLDS BY HOUSEHOLD INCOME, 2017**

Geography	Extremely Low- Income 0%-30% of AMI	Very Low - Income 31%-50% of AMI	Low-Income 51%-80% of AMI	Median-Income 81%-100% of AMI	Above Median- Income >100% of AMI	Total Households
Income Level	<\$29,150	<\$48,550	<\$77,600	<\$ 99,300	>\$119,150	
Benicia	968	595	1,200	940	7,490	11,193
	8.6%	5.3%	10.7%	8.4%	66.9%	100.0%
Dixon	629	725	930	510	3,105	5,899
	10.7%	12.3%	15.8%	8.6%	52.6%	100.0%
Fairfield	3,637	3,855	5,425	3,570	19,285	35,772
	10.2%	10.8%	15.2%	10.0%	53.9%	100.0%
Rio Vista	439	535	750	290	2,185	4,199
	10.5%	12.7%	17.9%	6.9%	52.0%	100.0%
Suisun City	848	809	1,719	860	5,009	9,245
	9.2%	8.8%	18.6%	9.3%	54.2%	100.0%
Vacaville	2,994	2,840	4,914	3,224	18,455	32,427
	9.2%	8.8%	15.2%	9.9%	56.9%	100.0%
Vallejo	6,250	5,080	6,949	4,035	19,330	41,644
	15.0%	12.2%	16.7%	9.7%	46.4%	100.0%
Unincorporated Solano County	585	575	1,038	941	3,841	6,980
	8.4%	8.2%	14.9%	13.5%	55.0%	100.0%
Solano County	16,350	15,014	22,925	14,370	78,700	147,359
	11.1%	10.2%	15.6%	9.8%	53.4%	100.0%
Bay Area	396,952	294,189	350,599	245,810	1,413,483	2,701,033
	14.7%	10.9%	13.0%	9.1%	52.3%	100.0%

Source: ABAG Data Packet, 2021 -- CHAS, 2013-2017

## Overpayment

State and federal housing law defines overpayment (or cost burdened) as a household paying 30-49 percent of gross income for housing expenses and severe overpayment (or severely cost burdened) as a household paying more than 50 percent of gross income for housing expenses. Housing overpayment and severe overpayment are especially problematic for lower-income households that have limited resources for other living expenses and is an important measure of the affordability of housing within a community. Overpayment and severe overpayment for housing is based on the total cost of shelter compared to a household's income. According to the U.S. Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property, taxes, and insurance) or the gross rent (contract rent plus the estimated average monthly cost of utilities). Overpayment and severe overpayment are also most often interrelated with income levels; however, there are some households that choose to overpay to live in neighborhoods with good access to services and resources – particularly schools.

As reported in **Table 2-11**, Vallejo had the highest proportion of households overpaying or severely overpaying for housing between 2015 and 2019, with a total of 17,750 households (42.2 percent), followed by Suisun City (3,476 households, 37.3 percent) and Fairfield (13,389 households, 36.4 percent). Overpaying or severely overpaying for housing among homeowners was most common in Vallejo (7,287 , 31.2 percent), Suisun City (1,754 households, 30.2 percent) and Rio Vista (1,096 households, 28.2 percent). Overpaying or severely overpaying for housing among renters was most common in Vallejo (10,463 households, 55.9 percent), Fairfield (7,745 households, 51.8 percent) and Vacaville (6,485 households, 52.2 percent).

TABLE 2-11 OVERPAYING BY TENURE, 2015-2019

Geography	Overpayment Category	Owner Occupied		Renter Occupied		Totals	
		Number	Percentage	Number	Percentage	Number	Percentage
Benicia	Not Overpaying	5,809	71.7%	1,445	45.3%	7,254	64.2%
	Overpaying	1,490	18.4%	820	25.7%	2,310	20.5%
	Severely Overpaying	775	9.6%	784	24.6%	1,559	13.8%
	Not Computed	29	0.4%	141	4.4%	170	1.5%
	<b>Total</b>	<b>8,103</b>	<b>100.0%</b>	<b>3,190</b>	<b>100.0%</b>	<b>11,293</b>	<b>100.0%</b>
Dixon	Not Overpaying	3,065	72.3%	1,055	57.8%	4,120	68.0%
	Overpaying	884	20.9%	251	13.8%	1,135	18.7%
	Severely Overpaying	274	6.5%	441	24.2%	715	11.8%
	Not Computed	15	0.4%	77	4.2%	92	1.5%
	<b>Total</b>	<b>4,238</b>	<b>100.0%</b>	<b>1,824</b>	<b>100%</b>	<b>6,062</b>	<b>100.0%</b>
Fairfield	Not Overpaying	16,013	73.5%	6,629	44.3%	22,642	61.6%
	Overpaying	3,450	15.8%	4,320	28.9%	7,770	21.1%
	Severely Overpaying	2,194	10.1%	3,425	22.9%	5,619	15.3%
	Not Computed	132	0.6%	588	3.9%	720	2.0%
	<b>Total</b>	<b>21,789</b>	<b>100.0%</b>	<b>14,962</b>	<b>100.0%</b>	<b>36,751</b>	<b>100.0%</b>
Rio Vista	Not Overpaying	2,697	69.4%	393	43.5%	3,090	64.5%
	Overpaying	648	16.7%	123	13.6%	771	16.1%
	Severely Overpaying	448	11.5%	211	23.3%	659	13.8%
	Not Computed	95	2.4%	177	19.6%	272	5.7%
	<b>Total</b>	<b>3,888</b>	<b>100.0%</b>	<b>904</b>	<b>100.0%</b>	<b>4,792</b>	<b>100.0%</b>
Suisun City	Not Overpaying	4,009	69.3%	1,712	48.5%	5,721	61.5%
	Overpaying	1,154	20.0%	908	25.7%	2,062	22.1%
	Severely Overpaying	600	10.4%	814	23.1%	1,414	15.2%

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Geography	Overpayment Category	Owner Occupied		Renter Occupied		Totals	
		Number	Percentage	Number	Percentage	Number	Percentage
	Not Computed	20	0.3%	93	2.6%	113	1.2%
	<b>Total</b>	<b>5,783</b>	<b>100.0%</b>	<b>3,527</b>	<b>100.0%</b>	<b>9,310</b>	<b>100.0%</b>
Vacaville	Not Overpaying	14,969	73.8%	5,555	44.8%	20,524	62.8%
	Overpaying	3,411	16.8%	3,774	30.4%	7,185	22.0%
	Severely Overpaying	1,802	8.9%	2,711	21.8%	4,513	13.8%
	Not Computed	104	0.5%	372	3.0%	476	1.5%
	<b>Total</b>	<b>20,286</b>	<b>100%</b>	<b>12,412</b>	<b>100.0%</b>	<b>32,698</b>	<b>100.0%</b>
Vallejo	Not Overpaying	15,910	68.2%	7,568	40.5%	23,478	55.8%
	Overpaying	4,457	19.1%	4,588	24.5%	9,045	21.5%
	Severely Overpaying	2,830	12.1%	5,875	31.4%	8,705	20.7%
	Not Computed	142	0.6%	678	3.6%	820	2.0%
	<b>Total</b>	<b>23,339</b>	<b>100.0%</b>	<b>18,709</b>	<b>100.0%</b>	<b>42,048</b>	<b>100.0%</b>
Unincorporated Solano County	Not Overpaying	3,386	71.7%	1,201	54.9%	4,587	66.4%
	Overpaying	651	13.8%	368	16.8%	1,019	14.7%
	Severely Overpaying	633	13.4%	331	15.1%	964	13.9%
	Not Computed	53	1.1%	288	13.2%	341	4.9%
	<b>Total</b>	<b>4,723</b>	<b>100.0%</b>	<b>2,188</b>	<b>100.0%</b>	<b>6,911</b>	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## Lower-Income Households Overpaying

One of the indicators of housing need when analyzing the relationship between income and costs associated with available housing resources is overpayment. Generally, households that pay more than 30 percent of their income on housing cost are considered to be overpaying for housing or cost burdened, while households that pay 50 percent or more are considered to be severely overpaying or severely cost burdened.

**Tables 2-12, 2-13, and 2-14** show that countywide, 35.6 percent of the total households spend more than 30 percent of their income on housing costs with the majority falling into the lower income category, at 24.3 percent of total households. Approximately 15 percent of the County's households are both lower income and severely cost burdened. Extremely low-income households constitute 10 percent of the County's households, of which, more than half overpay for housing, and almost all are severely cost burdened, at 7.9 percent and 7.1 percent of total households respectively. A distinction must be made, however, that not all lower-income households, even extremely low-income households, are cost burdened.

A comparison of renters and homeowners experiencing overpayment puts risk of displacement into better perspective and assists in the establishment of policies and programs to reduce this risk. Renters make up 39.3 percent of the total county households, with almost one-half of renters (19.4 percent of total county households) reporting overpayment of 30 percent of their income. Approximately 50 percent of renter households (19.9 percent of total households) fall within the lower-income categories (less than 80 percent of Area Median Family Income (HAMFI)). Almost all the lower-income rental households, at 15.4 percent of total county households, report overpayment. Lower-income rental households reporting severe overpayment constitute 9.6 percent of total county households. The most at-risk of displacement population are extremely low-income (ELI) rental households (0-30 percent of MFI). ELI households comprise 6.9 percent of the total county households and represent 17.6 percent of renters. Of total renters approximately 80 percent are cost burdened, making up 5.5 percent of total households. This indicates that almost 13 percent of total renters are the most at risk of displacement from overpayment.

Homeowners throughout the county are also affected by overpayment, particularly lower-income households. Homeowners constitute 60.7 percent of the county's households, of which, 26.8 percent (16.3 percent of total households) are overburdened. Approximately 27 percent of owner-occupied households (14.5 percent of total households) fall within the lower-income categories (less than 80 percent of MFI). Almost 60 percent of the lower-income owner households, at 8.9 percent of total county households, report overpayment. Statistics indicate that 38.2 percent of lower-income owner-occupied households report severe overpayment, constituting 5.5 percent of total county households. Extremely low-income (ELI) owner households (0-30 percent of MFI) comprise 3.1 percent of the total County households,

representing just 5.2 percent of owners. Of this group, approximately 75.3 percent are overburdened, embodying 2.4 percent of total households, and 64 percent of ELI owners are severely overburdened. This indicates that 3.3 percent of total homeowners are the most at risk of displacement from overpayment.

Looking at overpayment and income statistics for individual cities, when focusing on the populations most at risk of displacement, a range of differences are evident. In Benicia, owner occupied comprise 71 percent of total households, of which, 23.8 percent report overpayment (16.9 percent). Of the 29 percent rental households, 50 percent are overburdened (14.6 percent of households). Of the overburdened renters, 28.8 percent fall into the ELI category, and 12.4 percent of overburdened owners fall into the ELI category. Over 66 percent of both ELI owners and renters are extremely cost burdened, representing 1.8 and 3.7 percent of the total households respectively.

In comparison, in Vallejo, owner occupied households comprise 54.9 percent of total households, of which, 29.3 percent report overpayment (16.1 percent of households). Of the 45.1-percent of rental households, 53.2 percent are overburdened (24.0 percent of households). Of the overburdened renters, 35.6 percent fall into the ELI category, and 16 percent of overburdened owners fall into the ELI category. Over 32 percent of ELI renters and 14 percent of homeowners are extremely cost burdened, representing 8.5 and 2.6 percent of the total households respectively.

Dixon reports a high percentage of both renter and homeowner households overpaying for housing. Owner households comprise 61.7 percent of total households, of which, 45.6 percent report overpayment (20.1 percent). Of the 20.1 percent rental households, 86.7 percent are overburdened (14.0 percent of households). Of the overburdened renters, 21.8 percent fall into the ELI category, yet only 5.6 percent of overburdened owners fall into the ELI category. Almost all of the ELI renters, at 95.8 percent, and 78.3 percent of ELI homeowners are extremely cost burdened, representing 5.7 and 1.5 percent of the total households respectively.

Regardless of median income in the county and its cities, housing costs remain a challenge for a substantial number of residents. Throughout the county, extremely low-income homeowners, and in particular lower-income renters, experience a cost burden, with a large percentage significantly overpaying for housing. This can be an issue for seniors as well as for working families, single parents, and others who face changing life circumstances. The sudden loss of employment, a health care emergency, or a family crisis can quickly result in a heavy cost burden, with limited affordable options available, putting these populations at risk of displacement, overcrowding, or residing in low-resource areas.

**TABLE 2-12 LOWER-INCOME HOUSEHOLDS OVERPAYING: BENICIA, DIXON, FAIRFIELD**

Total Household Characteristics	Benicia		Dixon		Fairfield	
	Number	Percentage of Total Households	Number	Percentage of Total Households	Number	Percentage of Total Households
Total occupied units (households)	<b>11,130</b>	<b>100.0%</b>	<b>6,015</b>	<b>1</b>	<b>36,350</b>	<b>36,350</b>
Total Renter households	3,225	29.0%	1,880	31.3%	15,110	41.6%
Total Owner Households	7,905	71.0%	4,135	68.7%	21,235	58.4%
Total lower income (0-80% of HAMFI) households	2,535	22.8%	2,045	34.0%	11,875	32.7%
Lower income renters (0-80%)	1,320	11.9%	1,090	18.1%	7,150	19.7%
Lower income owners (0-80%)	1,215	10.9%	955	15.9%	4,725	13.0%
Extremely low-income (ELI) renters (0-30%)	620	5.6%	355	5.9%	2,215	6.1%
Extremely low-income (ELI) owners (0-30%)	295	2.7%	115	1.9%	925	2.5%
Lower income households paying more than 50%	1,290	11.6%	780	12.97%	5,120	14.1%
Lower income renter HH severely overpaying	730	6.6%	480	8.0%	3,375	9.3%
Lower income owner HH severely overpaying	550	4.9%	295	4.9%	1,745	4.8%
Extremely Low Income (0-30%)	610	5.5%	430	7.1%	2,140	5.9%
ELI Renter HH severely overpaying	415	3.7%	340	5.7%	1,570	4.3%
ELI Owner HH severely overpaying	195	1.8%	90	1.5%	570	1.6%
Income between 30%-50%	285	2.6%	245	4.1%	1,805	5.0%
Income between 50% -80%	395	3.5%	105	1.7%	1,175	3.2%
Lower income households paying more than 30%	1,855	16.7%	1,415	23.5%	8,580	23.6%
Lower income renter HH overpaying	1,020	9.2%	775	12.9%	5,725	15.7%
Lower income owner HH overpaying	820	7.4%	640	10.6%	2,855	7.9%

Total Household Characteristics	Benicia		Dixon		Fairfield	
	Number	Percentage of Total Households	Number	Percentage of Total Households	Number	Percentage of Total Households
Extremely Low Income (0-30%)	710	6.4%	445	7.4%	2,445	6.7%
ELI Renter HH overpaying	470	4.2%	340	5.7%	1,720	4.7%
ELI Owner HH overpaying	235	2.1%	105	1.7%	725	2.0%
Income between 30%-50%	385	3.5%	470	7.8%	3,040	8.4%
Income between 50% -80%	760	6.8%	500	8.3%	500	1.4%
<b>Total Households Overpaying</b>	<b>3,515</b>	<b>31.6%</b>	<b>2,050</b>	<b>34.1%</b>	<b>12,805</b>	<b>35.2%</b>
<b>Total Renter Households Overpaying</b>	<b>1,630</b>	<b>14.6%</b>	<b>840</b>	<b>14.0%</b>	<b>7,555</b>	<b>20.8%</b>
<b>Total Owner Households Overpaying</b>	<b>1,885</b>	<b>16.9%</b>	<b>1,210</b>	<b>20.1%</b>	<b>5,250</b>	<b>14.4%</b>

Source: 2014-2018 CHAS Data Sets <https://www.huduser.gov/portal/datasets/cp.html>



**TABLE 2-13 LOWER-INCOME HOUSEHOLDS OVERPAYING: RIO VISTA, SUISUN CITY, VACAVILLE**

Total Household Characteristics	Rio Vista		Suisun City		Vacaville	
	Number	Percentage of Total Households	Number	Percentage of Total Households	Number	Percentage of Total Households
<b>Total occupied units (households)</b>	4,285	100.0%	9,320	100.0%	32,920	100.0%
Total Renter households	745	17.4%	3,655	39.2%	12,960	39.4%
Total Owner Households	3,545	82.7%	5,660	60.7%	19,960	60.6%
Total lower income (0-80% of HAMFI) households	1570	36.6%	3,130	33.6%	10,630	32.3%
Lower income renters (0-80%)	295	6.9%	1,715	18.4%	6,285	19.1%
Lower income owners (0-80%)	1,275	29.8%	1,415	15.2%	4,345	13.2%
Extremely low-income (ELI) renters (0-30%)	140	3.3%	610	6.5%	1,940	5.9%
Extremely low-income (ELI) owners (0-30%)	390	9.1%	225	2.4%	955	2.9%
Lower income households paying more than 50%	575	13.4%	1,275	13.7%	4,280	13.0%
Lower income renter HH severely overpaying	200	4.7%	775	8.3%	2,590	7.9%
Lower income owner HH severely overpaying	365	8.5%	505	5.4%	1,690	5.1%
Extremely Low Income (0-30%)	310	7.2%	580	6.2%	1,925	5.8%
ELI Renter HH severely overpaying	90	2.1%	440	4.7%	1,325	4.0%
ELI Owner HH severely overpaying	260	6.1%	145	1.6%	600	1.8%
Income between 30%-50%	90	2.1%	380	4.1%	1,270	3.9%
Income between 50% -80%	175	4.1%	315	3.4%	1,085	3.3%
Lower income households paying more than 30%	830	19.4%	2,165	23.2%	7,410	22.5%
Lower income renter HH overpaying	200	4.7%	1,300	13.9%	4,695	14.3%
Lower income owner HH overpaying	620	14.5%	870	9.3%	2,720	8.3%
Extremely Low Income (0-30%)	355	8.3%	615	6.6%	2,135	6.5%

Total Household Characteristics	Rio Vista		Suisun City		Vacaville	
	Number	Percentage of Total Households	Number	Percentage of Total Households	Number	Percentage of Total Households
ELI Renter HH overpaying	90	2.1%	465	5.0%	1,445	4.4%
ELI Owner HH overpaying	260	6.1%	155	1.7%	690	2.1%
Income between 30%-50%	140	3.3%	450	4.8%	1,945	5.9%
Income between 50% -80%	335	7.8%	1,100	11.8%	3,330	10.1%
<b>Total Households Overpaying</b>	<b>1,220</b>	<b>28.5%</b>	<b>3,135</b>	<b>33.6%</b>	<b>11,370</b>	<b>34.5%</b>
<b>Total Renter Households Overpaying</b>	<b>245</b>	<b>5.7%</b>	<b>1,595</b>	<b>17.1%</b>	<b>6,195</b>	<b>18.8%</b>
<b>Total Owner Households Overpaying</b>	<b>975</b>	<b>22.8%</b>	<b>1,540</b>	<b>16.5%</b>	<b>5,175</b>	<b>15.7%</b>

Source: 2014-2018 CHAS Data Sets <https://www.buduser.gov/portal/datasets/cp.html>

**TABLE 2-14 LOWER-INCOME HOUSEHOLDS OVERPAYING: VALLEJO, SOLANO COUNTY**

Total Household Characteristics	Vallejo		Solano County	
	Number	Percentage of Total Households	Number	Percentage of Total Households
Total occupied units (households)	41,990	100.0%	149,065	100.0%
Total Renter households	18,930	45.1%	58,645	39.3%
Total Owner Households	23,060	54.9%	90,420	60.7%
Total lower income (0-80% of HAMFI) households	17,360	41.3%	51,215	34.4%
Lower income renters (0-80%)	10,810	25.7%	29,675	19.9%
Lower income owners (0-80%)	6,550	15.6%	21,540	14.5%
Extremely low-income (ELI) renters (0-30%)	4,245	10.1%	10,325	6.9%
Extremely low-income (ELI) owners (0-30%)	1,430	3.4%	4,675	3.1%
Lower income households paying more than 50%	8,365	19.9%	22,495	15.1%
Lower income renter HH severely overpaying	5,770	13.7%	14,260	9.6%
Lower income owner HH severely overpaying	2,595	6.2%	8,235	5.5%
Extremely Low Income (0-30%)	4,215	10.0%	10,580	7.1%
ELI Renter HH severely overpaying	3,265	7.8%	7,585	5.1%
ELI Owner HH severely overpaying	950	2.3%	2,995	2.0%
Income between 30%-50%	2,550	6.1%	6,875	4.6%
Income between 50% -80%	1,600	3.8%	5,040	3.4%
Lower income households paying more than 30%	12,695	30.2%	36,225	24.3%
Lower income renter HH overpaying	8,685	20.7%	23,005	15.4%
Lower income owner HH overpaying	4,005	9.5%	13,220	8.9%
Extremely Low Income (0-30%)	4,670	11.1%	11,785	7.9%
ELI Renter HH overpaying	3,585	8.5%	8,265	5.5%

Total Household Characteristics	Vallejo		Solano County	
	Number	Percentage of Total Households	Number	Percentage of Total Households
ELI Owner HH overpaying	1,085	2.6%	3,520	2.4%
Income between 30%-50%	3,770	9.0%	10,580	7.1%
Income between 50% -80%	4,255	10.1%	13,860	9.3%
<b>Total Households Overpaying</b>	<b>16,835</b>	<b>40.1%</b>	<b>53,120</b>	<b>35.6%</b>
<b>Total Renter Households Overpaying</b>	<b>10,070</b>	<b>24.0%</b>	<b>28,860</b>	<b>19.4%</b>
<b>Total Owner Households Overpaying</b>	<b>6,765</b>	<b>16.1%</b>	<b>24,260</b>	<b>16.3%</b>

Source: 2014-2018 CHAS Data Sets <https://www.buduser.gov/portal/datasets/cp.html>

## EMPLOYMENT CHARACTERISTICS

The economy has an important impact on housing needs. Employment growth typically results in increased housing demand in areas that serve as regional employment centers. Moreover, the type of occupation and income levels for new employment also affect housing demand. This section describes the economic and employment patterns and how these patterns influence housing needs.

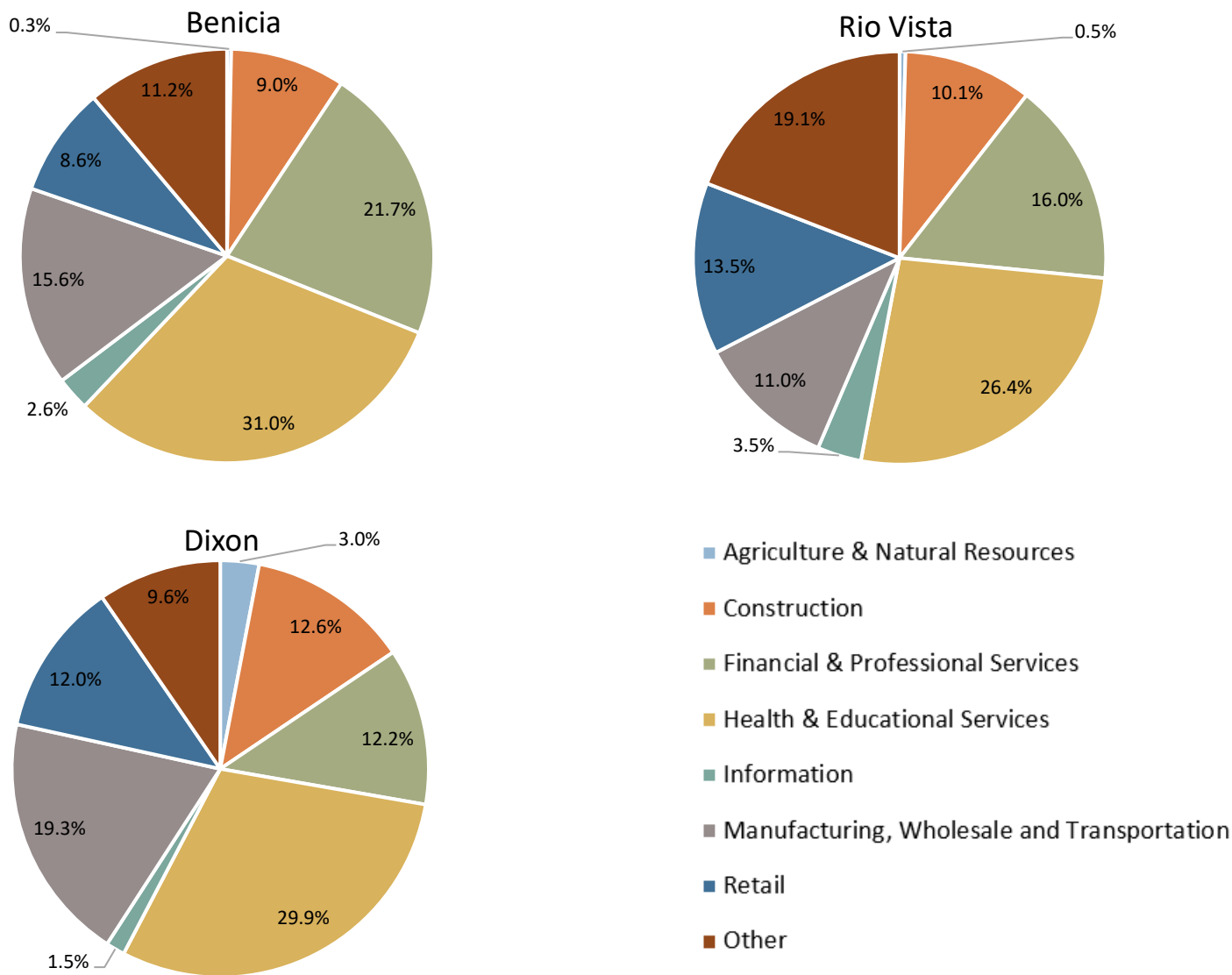
### EMPLOYMENT BY INDUSTRY

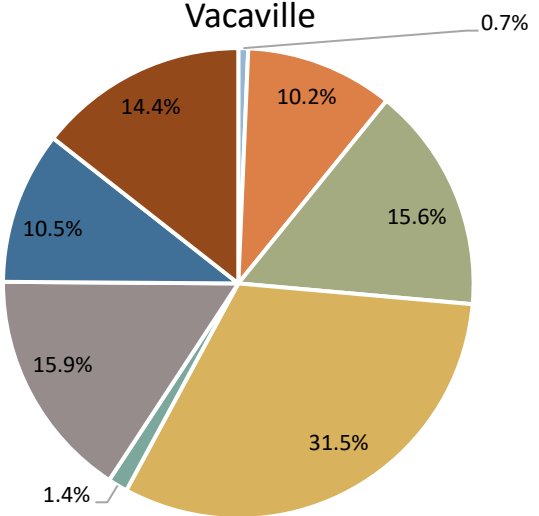
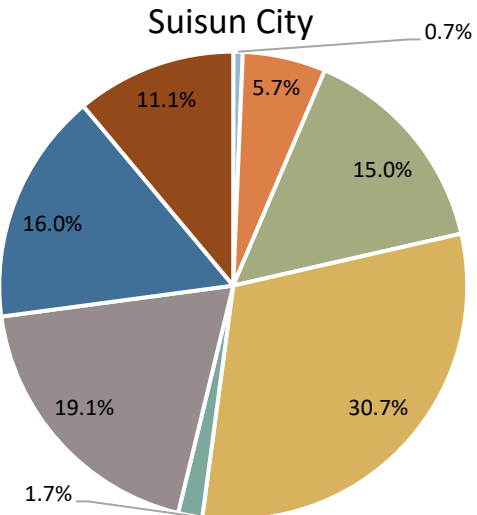
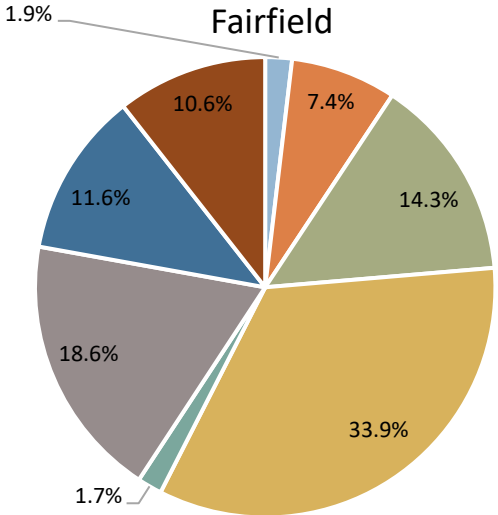
Occupations held by residents determine the income earned by a household and their corresponding ability to afford housing. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. Understanding employment and occupation patterns can provide insight into present housing needs.

**Table 2-15** and **Figure 2-4** shows employment by industry for each jurisdiction. In the following analysis, “residents” refers to those in the civilian, employed population aged 16 and older. Residents of Benicia are most commonly employed in the health and educational services, and financial and professional services sectors (21.7 percent). The health and educational services industry is also the most common sector of employment for residents for all of Solano County.

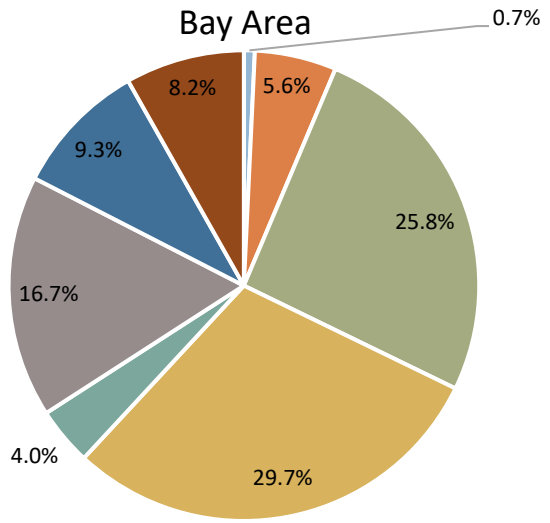
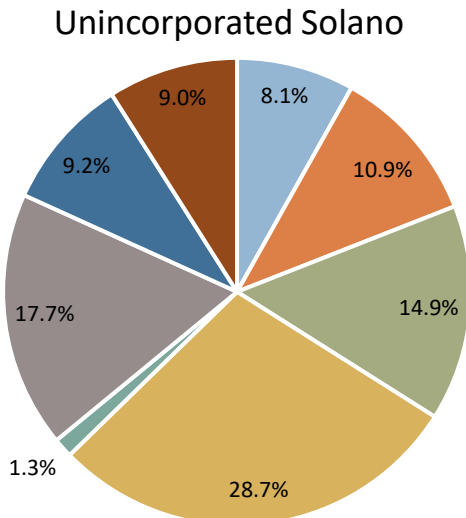
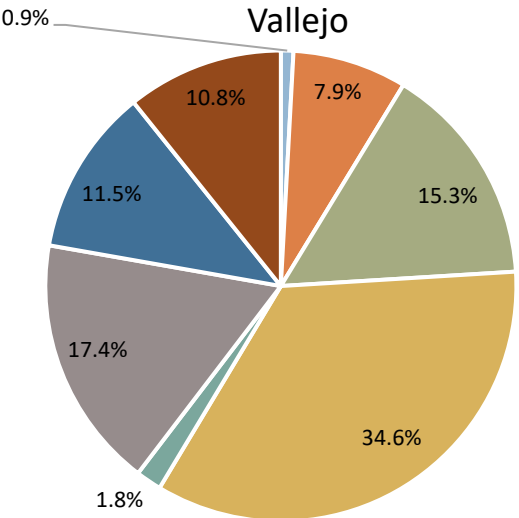
At 19.3 percent, Dixon is the jurisdiction with the largest proportion of its residents employed in the manufacturing, wholesale, and transportation sector, though Suisun City, Fairfield, Vallejo, and Unincorporated Solano County also have significant proportions of residents employed in that sector. Countywide, only two percent of residents are in the agricultural and natural resources sector; however, most of that is in Unincorporated Solano County, making up eight percent of the employment industry.

FIGURE 2-4 EMPLOYMENT BY INDUSTRY





- Agriculture & Natural Resources
- Construction
- Financial & Professional Services
- Health & Educational Services
- Information
- Manufacturing, Wholesale and Transportation
- Retail
- Other



- Agriculture & Natural Resources
- Construction
- Financial & Professional Services
- Health & Educational Services
- Information
- Manufacturing, Wholesale and Transportation
- Retail
- Other



**TABLE 2-15 RESIDENT EMPLOYMENT BY INDUSTRY, 2015-2019**

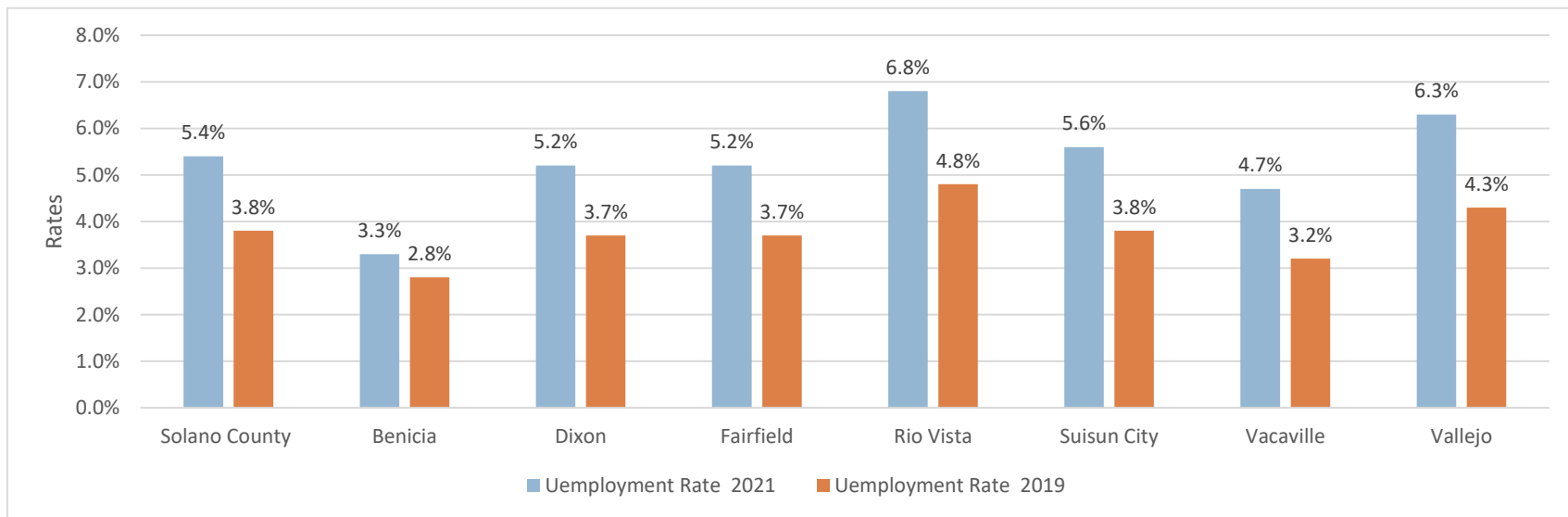
Geography	Agriculture & Natural Resources	Construction	Financial & Professional Services	Health & Educational Services	Information	Manufacturing, Wholesale & Transportation	Retail	Other	Total
Benicia	49	1,322	3,199	4,564	386	2,291	1,260	1,641	<b>14,712</b>
	0.3%	9.0%	21.7%	31.0%	2.6%	15.6%	8.6%	11.2%	<b>100.0%</b>
Dixon	299	1,250	1,214	2981	146	1,922	1,192	956	<b>9,960</b>
	3.0%	12.6%	12.2%	29.9%	1.5%	19.3%	12.0%	9.6%	<b>100.0%</b>
Fairfield	1,021	4,043	7,802	18,424	943	10,113	6,302	5,757	<b>54,405</b>
	1.9%	7.4%	14.3%	33.9%	1.7%	18.6%	11.6%	10.6%	<b>100.0%</b>
Rio Vista	12	260	413	682	89	283	347	493	<b>2,579</b>
	0.5%	10.1%	16.0%	26.4%	3.5%	11.0%	13.5%	19.1%	<b>100.0%</b>
Suisun City	95	833	2,177	4,445	242	2,767	2,324	1,604	<b>14,487</b>
	0.7%	5.7%	15.0%	30.7%	1.7%	19.1%	16.0%	11.1%	<b>100.0%</b>
Vacaville	295	4,430	6,778	13,714	591	6,908	4,565	6,277	<b>43,558</b>
	0.7%	10.2%	15.6%	31.5%	1.4%	15.9%	10.5%	14.4%	<b>100.0%</b>
Vallejo	496	4,530	8,834	19,956	1,016	10,036	6,619	6,205	<b>57,692</b>
	0.9%	7.9%	15.3%	34.6%	1.8%	17.4%	11.5%	10.8%	<b>100.0%</b>
Unincorporated Solano County	780	1,045	1,431	2,754	129	1,700	883	863	<b>9,585</b>
	8.1%	10.9%	14.9%	28.7%	1.3%	17.7%	9.2%	9.0%	<b>100.0%</b>
Solano County	3,047	17,713	31,848	67,520	3,542	36,020	23,492	23,796	<b>206,978</b>
	1.5%	8.6%	15.4%	32.6%	1.7%	17.4%	11.3%	11.5%	<b>100.0%</b>
Bay Area	30,159	226,029	1,039,526	1,195,343	160,226	670,251	373,083	329,480	<b>4,024,097</b>
	0.7%	5.6%	25.8%	29.7%	4.0%	16.7%	9.3%	8.2%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## UNEMPLOYMENT

According to the California Employment Development Department (EDD), in 2021 the statewide unemployment rate was 6.9 percent. Unemployment rates are based off of people filing for unemployment benefits. The unemployment rate reflects individuals 16 years or older, not members of the Armed Services, and are not in institutions such as prisons, mental hospitals, or nursing homes. The unemployment rate in Solano County was lower than the statewide rate at 5.4 percent. **Figure 2-5** shows unemployment in Solano County by jurisdiction. The city with the highest unemployment rate was Rio Vista (6.8 percent), followed by Vallejo (6.3 percent). Benicia had the lowest unemployment rate (3.3 percent), followed by Vacaville (4.7 percent). Both Fairfield and Dixon had an equal unemployment rate of 5.2 percent with Suisun City at 5.6 percent. In comparison, in 2019 the unemployment rates were lower. The City of Rio Vista had the highest unemployment rate, respectively followed by the City of Vallejo at 4.3 percent. effects of the COVID-19 pandemic are still being reflected to an extent for all the cities within Solano County. The pandemic caused a high unemployment rate in 2020 (9.5 percent) for Solano County and decreased in 2021 to 5.4 percent.

**FIGURE 2-5 UNEMPLOYMENT RATE (2021)**



Source: Monthly Labor Force Data for Cities and Census Designated Places (CDP)– EDD, 2019 and 2021

## LABOR FORCE TRENDS

**Table 2-18** shows employment projections by industry sector in Solano County from 2018 to 2028. According to EDD data, industry employment in Solano County is expected to grow by 15,300 jobs between 2018 and 2028, to an estimated 168,600 by 2028. Total nonfarm employment is projected to gain approximately 14,500 jobs by 2022. This has potential to impact a segment of residents in the county currently employed in that field of work, contributing towards risk of displacement as manual labor jobs decrease. The healthcare and social assistance; professional and business services; trade, transportation, and utilities; state government; and education sectors are expected to account for more than 50 percent of all nonfarm job growth. The largest projected growth sectors are healthcare and social assistance and educational services industries at 19.7 percent each.

**TABLE 2-16 SOLANO COUNTY JOB GROWTH BY INDUSTRY SECTOR (2018)**

Industry Title	Estimated Employment 2018 <sup>1,2</sup>	Projected Employment 2028	Percentage Change 2018-2028
<b>Total Employment</b>	<b>153,300</b>	<b>168,600</b>	<b>10.0%</b>
Mining and Logging	600	500	-16.7%
Construction	11,200	12,000	7.1%
Manufacturing	12,700	13,500	6.3%
Trade, Transportation, and Utilities	27,800	29,500	6.1%
Information	1,100	1,200	9.1%
Financial Activities	5,200	5,500	5.8%
Professional and Business Services	10,100	11,900	17.8%
Educational Services (Private), Healthcare, and Social Assistance	28,400	34,000	19.7%
Leisure and Hospitality	15,600	17,700	13.5%
Other Services (excludes 814-Private Household Workers)	4,500	4,700	4.4%

Industry Title	Estimated Employment 2018 <sup>1, 2</sup>	Projected Employment 2028	Percentage Change 2018-2028
Government	24,900	26,100	4.8%
Federal Government	3,500	4,100	17.1%
State and Local Government	21,300	22,000	3.3%
<b>Type of Employment</b>			
Total Farm	1,700	1,600	-5.9%
Total Nonfarm	142,100	156,600	10.2%
Self-Employment <sup>3</sup>	9,400	10,200	8.5%
Private Household Workers <sup>4</sup>	100	200	100.0%

Source: Employment Development Department, 2018

Notes:

1. Data sources: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2019 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment.
2. Industry detail may not add up to totals due to independent rounding and suppression.
3. Self-employed persons work for profit or fees in their own business, profession, trade, or farm. Only the unincorporated self-employed are included in this category. The estimated and projected employment numbers include all workers who are primarily self-employed and wage and salary workers who hold a secondary job as a self-employed worker.
4. Private household workers are employed as domestic workers whose primary activities are to maintain the household. Industry employment is based on QCEW.

## HOUSING STOCK CHARACTERISTICS

This section describes the housing characteristics and conditions that affect housing needs in Solano County. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

### HOUSING TYPE

According to California’s DOF (see **Table 2-17**), the cities with the highest percentage of single-family units were Rio Vista (93.2 percent), Unincorporated Solano County (90.3), Suisun City (85.8 percent), and Dixon (81.4 percent). The cities with the lowest percentage of single-family units were Vallejo (70.2 percent), Benicia (73.4 percent), and Vacaville (74.6 percent). However, all jurisdictions had very high percentages of single-family units, at above 70 percent across the county. On average for all the cities, about 16.9 percent of the housing stock was composed of multifamily units. Unincorporated Solano County had the highest stock of mobile homes (6.8 percent) followed by Rio Vista (3.5 percent). As a whole, Solano County housing stock is 76.1 percent single-family units, 21 percent multifamily units, and 2.9 percent mobile homes. Much of the single-family housing stock is concentrated in Rio Vista and Unincorporated Solano County.

**TABLE 2-17 HOUSING TYPE, 2021**

Geography	Single-Family Homes	Multifamily: Two to Four Units	Multifamily: Five-Plus Units	Mobile Homes	Total
Benicia	8,332	1,176	1,611	238	<b>11,357</b>
	<i>73.4%</i>	<i>10.4%</i>	<i>14.2%</i>	<i>2.1%</i>	<b>100.0%</b>
Dixon	5,458	420	782	48	<b>6,708</b>
	<i>81.4%</i>	<i>6.3%</i>	<i>11.7%</i>	<i>0.7%</i>	<b>100.0%</b>
Fairfield	31,060	2,015	6,403	999	<b>40,477</b>
	<i>76.7%</i>	<i>5.0%</i>	<i>15.8%</i>	<i>2.5%</i>	<b>100.0%</b>
Rio Vista	4,764	25	141	179	<b>5,109</b>
	<i>93.2%</i>	<i>0.5%</i>	<i>2.8%</i>	<i>3.5%</i>	<b>100.0%</b>
	8,209	382	788	184	<b>9,563</b>

Geography	Single-Family Homes	Multifamily: Two to Four Units	Multifamily: Five-Plus Units	Mobile Homes	Total
Suisun City	85.8%	4.0%	8.2%	1.9%	<b>100.0%</b>
Vacaville	26,911	2,259	5,747	1,136	<b>36,053</b>
	74.6%	6.3%	15.9%	3.2%	<b>100.0%</b>
Vallejo	31,470	4,863	7,141	1,358	<b>44,832</b>
	70.2%	10.8%	15.9%	3.0%	<b>100.0%</b>
Unincorporated Solano County	6,566	156	56	494	<b>7,272</b>
	90.3%	2.1%	0.8%	6.8%	<b>100.0%</b>
Solano County	122,770	11,296	22,669	4,636	<b>161,371</b>
	76.1%	7.0%	14.0%	2.9%	<b>100.0%</b>

Source: Department of Finance E-5 City/County Population and Housing Estimates, 2021

## HOUSING TENURE

Housing tenure (owner vs. renter) influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing turning over at a much lower rate than rental housing. This is not directly related to the type of unit, where most single-family units and certain types of multifamily (duplex-fourplex, condos) may be owner-occupied. However, single-family units, especially older stock and multifamily units (duplex-fourplex and condos) are also often converted to rental stock.

As shown in **Table 2-18**, the cities with the highest proportions of owner-occupied households were Rio Vista (81.1 percent), Benicia (71.8 percent), Dixon (69.9 percent), Unincorporated Solano County (68.3 percent), Suisun City (62.1 percent), and Vacaville (62 percent). The cities with the highest proportions of renter-occupied households were Vallejo (44.5 percent) and Fairfield (40.7 percent). Fairfield and Vallejo are split down the middle, respectively.

**TABLE 2-18 HOUSING TENURE, 2019**

Geography	Total Households	Owner Occupied		Renter Occupied	
		Households	Percentage	Households	Percentage
Benicia	11,293	8,103	71.8%	3,190	28.2%
Dixon	6,062	4,238	69.9%	1,824	30.1%
Fairfield	36,751	21,789	59.3%	14,962	40.7%
Rio Vista	4,792	3,888	81.1%	904	18.9%
Suisun City	9,310	5,783	62.1%	3,527	37.9%
Vacaville	32,698	20,286	62.0%	12,412	38.0%
Vallejo	42,048	23,339	55.5%	18,709	44.5%
Unincorporated Solano County	6,911	4,723	68.3%	2,188	31.7%
Solano County	149,865	92,149	61.5%	57,716	38.5%
Bay Area	2,731,434	1,531,955	56.1%	1,199,479	43.9%

*Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)*

## VACANCY RATE

**Table 2-19** shows housing units and vacancies in Solano County and the cities according to the California DOF. Vacancy rates of 5.0 to 6.0 percent for rental housing and 1.5 to 2.0 percent for ownership housing are generally considered optimum. A higher vacancy rate may indicate an excess supply of units, a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability. As **Table 2-19** shows, the vacancy rate for all cities within Solano County is 5.3 percent. The cities with the highest vacancy rate are Unincorporated Solano County (8.9 percent), Vallejo (7.3), and Rio Vista (6.6 percent). As shown in **Table 2-20** for units that were “other vacant,” about 40.5 percent of housing units in that category were within Unincorporated Solano County and 39.8 percent were in Vallejo. In addition, as shown in **Table 2-18**, Rio Vista had the highest owner-occupied households and so their high vacancy rate can be attributed to the vacant units by type, where almost 20 percent of vacant units are for seasonal, recreational, or occasional use. The cities with the lowest vacancy rates were Dixon and Suisun City.

**TABLE 2-19 VACANCY RATE BY OCCUPANCY STATUS, 2021**

Geography	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Vacancy Rate
Benicia	11,035	10,832	203	4.6%
Dixon	6,708	6,505	203	3.0%
Fairfield	40,477	38,829	1,648	4.1%
Rio Vista	5,109	4,773	336	6.6%
Suisun City	9,563	9,231	332	3.5%
Vacaville	36,053	34,521	1,532	4.2%
Vallejo	44,832	41,563	3,269	7.3%
Unincorporated Solano County	7,272	6,623	649	8.9%
Solano County	161,371	152,877	8,494	5.3%

*Source: Department of Finance E-5 City/County Population and Housing Estimates, 2021*



**Table 2-20** shows the occupancy status of the housing stock according to the 2015-2019 ACS. Many of the cities within Solano County have vacant units that are classified as “other vacant.” For instance, the cities with the highest “other vacant” units were Vacaville (49.5 percent), Fairfield, 48.9 percent, Suisun City (41.8 percent), Unincorporated Solano County (40.5 percent), and Benicia (39.4 percent). According to the U.S. Census Bureau, “other vacant” units are classified as such when the unit does not fit into any of the year-round vacant categories. Other reasons include no one lives in the unit and the owner does not want to sell, unit is being used for storage, owner is elderly and living in a nursing home or with family members, or the unit is foreclosed, being repaired/renovated, or held for settlement of an estate. The seasonal and recreational use (vacation homes) vacancy rate is usually not indicative of underserved populations, but it does contribute toward unavailability of certain types of housing. Unincorporated Solano County and Benicia have the largest proportions of their vacant units classified as seasonal, recreational, or occasional use (32.6 percent and 19.5 percent respectively). It should be noted that new development that occurred after 2019 is not reflected in this data.

**TABLE 2-20 VACANT UNITS BY TYPE, 2015-2019**

Geography	For Rent	For Sale	For Seasonal, Recreational, or Occasional use	Other vacant <sup>1</sup>	Rented, Not Occupied	Sold, Not Occupied	Total Vacant Units
Benicia	167	9	96	194	17	10	<b>493</b>
	<i>33.9%</i>	<i>1.8%</i>	<i>19.5%</i>	<i>39.4%</i>	<i>3.4%</i>	<i>2.0%</i>	<b><i>100.0%</i></b>
Dixon	165	27	0	64	71	0	<b>327</b>
	<i>50.5%</i>	<i>8.3%</i>	<i>0.0%</i>	<i>19.6%</i>	<i>21.7%</i>	<i>0.0%</i>	<b><i>100.0%</i></b>
Fairfield	392	155	119	792	35	128	<b>1,621</b>
	<i>24.2%</i>	<i>9.6%</i>	<i>7.3%</i>	<i>48.9%</i>	<i>2.2%</i>	<i>7.9%</i>	<b><i>100.0%</i></b>
Rio Vista	33	45	50	28	127	55	<b>338</b>
	<i>9.8%</i>	<i>13.3%</i>	<i>14.8%</i>	<i>8.3%</i>	<i>37.6%</i>	<i>16.3%</i>	<b><i>100.0%</i></b>
Suisun City	27	51	48	142	0	72	<b>340</b>
	<i>7.9%</i>	<i>15.0%</i>	<i>14.1%</i>	<i>41.8%</i>	<i>0.0%</i>	<i>21.2%</i>	<b><i>100.0%</i></b>
Vacaville	299	103	158	732	95	91	<b>1,478</b>
	<i>20.2%</i>	<i>7.0%</i>	<i>10.7%</i>	<i>49.5%</i>	<i>6.4%</i>	<i>6.2%</i>	<b><i>100.0%</i></b>

Geography	For Rent	For Sale	For Seasonal, Recreational, or Occasional use	Other vacant <sup>1</sup>	Rented, Not Occupied	Sold, Not Occupied	Total Vacant Units
Vallejo	924	216	144	992	73	146	<b>2,495</b>
	37.0%	8.7%	5.8%	39.8%	2.9%	5.9%	<b>100.0%</b>
Unincorporated Solano County	66	128	275	341	33	0	<b>843</b>
	7.8%	15.2%	32.6%	40.5%	3.9%	0.0%	<b>100.0%</b>
Solano County	2,073	734	890	3,285	451	502	<b>7,935</b>
	26.1%	9.3%	11.2%	41.4%	5.7%	6.3%	<b>100.0%</b>
Bay Area	41,117	10,057	37,301	61,722	10,647	11,816	<b>172,660</b>
	23.8%	5.8%	21.6%	35.7%	6.2%	6.8%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

<sup>1</sup> Common reasons a housing unit is labeled “other vacant” is that no one lives in the unit and the owner does not want to sell, is using the unit for storage, or is elderly and living in a nursing home or with family members. Additional reasons are that the unit is being held for settlement of an estate, is being repaired or renovated, is being foreclosed (foreclosures may appear in any of the vacant or occupied categories).

## HOUSING CONDITIONS

Housing conditions are an important indicator of quality of life. Like any physical asset, housing ages and deteriorates over time. If not regularly maintained, structures can deteriorate and discourage reinvestment, depress neighborhood property values, and even become health hazards. Thus, maintaining and improving housing quality is an important goal for communities.

An indication of the quality of the housing stock is its general age. Typically, housing over 30 years old is likely to have rehabilitation needs that may include plumbing, roof repairs, foundation work, and other repairs. In addition, tenure may impact the condition of housing, as landlords may not maintain rental units the same as owners would maintain their homes. **Table 2-21** displays the age of Solano County’s housing stock starting from before 1939 up until 2010 and later, according to the 2015-2019 ACS. In all jurisdictions, about one-third of the housing stock is less than 30 years old. The cities with the highest percentage of new housing (built 2010 or later) are Rio Vista (6.1 percent), followed by Unincorporated Solano County (5.9 percent). The remaining two-thirds of the housing stock is over 50 years old, meaning rehabilitation needs could be necessary in certain homes.

**TABLE 2-21 HOUSING UNITS BY YEAR STRUCTURE WAS BUILT**

Geography	Built 1939 or earlier	Built 1940 to 1959	Built 1960 to 1979	Built 1980 to 1999	Built 2000 to 2009	Built 2010 or later	Total
Benicia	785	1,088	3,884	5,290	723	16	<b>11,786</b>
	6.7%	9.2%	33.0%	44.9%	6.1%	0.1%	<b>100.0%</b>
Dixon	456	1,182	1,762	2,486	274	229	<b>6,389</b>
	7.1%	18.5%	27.6%	38.9%	4.3%	3.6%	<b>100.0%</b>
Fairfield	3,513	6,241	11,485	14,471	2,245	417	<b>38,372</b>
	9.2%	16.3%	29.9%	37.7%	5.9%	1.1%	<b>100.0%</b>
Rio Vista	657	690	1,026	1,834	612	311	<b>5,130</b>
	12.8%	13.5%	20.0%	35.8%	11.9%	6.1%	<b>100.0%</b>
Suisun City	239	1,240	3,124	4,664	201	182	<b>9,650</b>
	2.5%	12.8%	32.4%	48.3%	2.1%	1.9%	<b>100.0%</b>
Vacaville	2,065	4,279	12,043	13,600	1,749	440	<b>34,176</b>
	6.0%	12.5%	35.2%	39.8%	5.1%	1.3%	<b>100.0%</b>
Vallejo	6,020	10,071	11,747	12,679	3,715	311	<b>44,543</b>
	13.5%	22.6%	26.4%	28.5%	8.3%	0.7%	<b>100.0%</b>
Unincorporated Solano County	872	1,321	1,782	2,537	781	461	<b>7,754</b>
	11.2%	17.0%	23.0%	32.7%	10.1%	5.9%	<b>100.0%</b>
<b>Total</b>	<b>14,607</b>	<b>26,112</b>	<b>46,853</b>	<b>57,561</b>	<b>10,300</b>	<b>2,367</b>	<b>157,800</b>
	9.3%	16.5%	29.7%	36.5%	6.5%	1.5%	<b>100.0%</b>

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

## LOCAL KNOWLEDGE ON HOUSING CONDITIONS

Based on conversations with staff, code enforcement, and local police departments, **Table 2-22** provides a percentage of the housing stock needing some type of rehabilitation.

**TABLE 2-22 PERCENTAGE OF HOUSING NEEDING REHABILITATION**

Geography	Percentage of Housing Needing Rehabilitation
Benicia	0.13%
Dixon	Data Pending
Fairfield	Data Pending
Rio Vista	Data Pending
Suisun City	Data Pending
Vacaville	<10%
Vallejo	Data Pending
Unincorporated Solano County	10%

*Source: Solano County jurisdictions, 2022*

## HOUSING PRODUCTION

**Table 2-23** shows the number of housing units by income level that were developed during the previous planning period (2014-2022). Fairfield, followed by Vacaville, had the most production from 2014-2020 with 3,288 building permits issued and 2,386 building permits issued, respectively. The majority of the new housing was market-rate, affordable only to moderate- and above moderate-income households. Of the 197 total units permitted in unincorporated Solano County 42 percent were affordable to lower income households.

**TABLE 2-23 HOUSING PERMITTING 2015-2020**

Income Group	Very Low-Income Units	Low Income Units	Moderate Income Units	Above Moderate-Income Units	Total Units
Benicia	1	3	8	18	<b>30</b>
	3.3%	10.0%	26.7%	60.0%	<b>100.0%</b>
Dixon	0	54	145	350	<b>549</b>
	0.0%	9.8%	26.4%	63.8%	<b>100.0%</b>
Fairfield	94	95	364	2,735	<b>3,288</b>
	2.9%	2.9%	11.1%	83.2%	<b>100.0%</b>
Rio Vista	0	4	155	438	<b>597</b>
	0.0%	0.7%	26.0%	73.4%	<b>100.0%</b>
Suisun City	0	0	0	85	<b>85</b>
	0.0%	0.0%	0.0%	100.0%	<b>100.0%</b>
Vacaville	48	109	565	1,664	<b>2,386</b>
	2.0%	4.6%	23.7%	69.7%	<b>100.0%</b>
Vallejo	0	0	0	251	<b>251</b>
	0.0%	0.0%	0.0%	100.0%	<b>100.0%</b>
Unincorporated Solano County	6	83	32	76	<b>197</b>
	3.0%	42.1%	16.2%	38.6%	<b>100.0%</b>

Source: HCD 5<sup>th</sup> Cycle Annual Progress Report Permit Summary

## HOUSING COST AND AFFORDABILITY

One of the major barriers to housing availability is the cost of housing. To provide housing to all economic levels in the community, a wide variety of housing opportunities at various prices should be made available. Housing affordability is dependent on income and housing costs. According to the U.S. Department of Housing and Urban Development (HUD) and HCD, housing is considered “affordable” if the monthly housing cost is no more than 30 percent of a household’s gross income. According to the 2015-2019 ACS, **Table 2-24** shows the home values of owner-occupied units in Solano County. As of 2019, home values countywide trended much lower than in the Bay Area as a whole. For example, 35 percent of Bay Area homes were valued at over one million dollars, whereas only 2.1 percent of homes throughout Solano County were valued over one million dollars. Those were largely in Unincorporated Solano County, where 17.9 percent of the homes were valued over one million dollars. In all cities in Solano County, that proportion was much smaller (on average, approximately 1.3 percent). The jurisdictions in Solano County with the largest proportions of homes valued under \$500,000 were Rio Vista (94.3 percent), Suisun City (94.1 percent) and Dixon (84.5 percent).

### Sales Prices

**TABLE 2-24 HOME VALUES OF OWNER-OCCUPIED UNITS, 2015-2019**

Geography	Units Valued Less than 250k	Units Valued \$250k-\$500k	Units Valued \$500k-\$750k	Units Valued \$750k-\$1M	Units Valued \$1M-\$1.5M	Units Valued \$1M-\$2M	Units Valued \$2M+
Benicia	7.4%	25.5%	49.8%	13.9%	2.0%	0.9%	0.4%
Dixon	14.9%	69.6%	12.3%	2.4%	0.6%	0.3%	0.0%
Rio Vista	13.0%	81.3%	5.7%	0.0%	0.0%	0.0%	0.0%
Suisun City	8.9%	85.2%	3.8%	0.3%	0.0%	0.0%	1.8%
Vacaville	10.6%	63.7%	22.9%	2.1%	0.4%	0.1%	0.1%
Vallejo	21.2%	59.4%	17.0%	1.3%	0.5%	0.1%	0.4%
Fairfield	14.6%	57.3%	23.5%	3.2%	0.8%	0.1%	0.6%

Geography	Units Valued Less than 250k	Units Valued \$250k-\$500k	Units Valued \$500k-\$750k	Units Valued \$750k-\$1M	Units Valued \$1M-\$1.5M	Units Valued \$1M-\$2M	Units Valued \$2M+
Unincorporated Solano County	11.9%	20.5%	30.8%	18.9%	12.1%	3.3%	2.5%
Solano County	14.2%	57.9%	21.9%	3.9%	1.2%	0.3%	0.5%
Bay Area	6.1%	16.3%	22.5%	20.1%	17.9%	7.9%	9.2%

Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

**Table 2-25** shows the median sales price for each jurisdiction in Solano County in 2021. According to Zillow and Realtor.com, the majority of jurisdictions in Solano County had relatively consistent median sales prices, with the majority ranging from \$552,000 to \$596,000. The jurisdiction with the highest median sales price is Unincorporated Solano County, which is most likely due to the limited data available. The jurisdiction with the second-highest median price is Benicia at \$695,000, followed by Dixon at \$596,500.

**TABLE 2-25 MEDIAN SALES PRICE, 2021**

Geography	Median Sales Price
Benicia	\$695,000
Dixon	\$596,500
Fairfield	\$575,000
Rio Vista	\$480,000
Suisun City	\$552,500
Vacaville	\$585,000
Vallejo	\$560,000
Solano County	\$569,000

Geography	Median Sales Price
Unincorporated Solano County	\$630,000*
Average Countywide Median Sales Price	\$606,823

Source: Zillow.com and Realtor.com, December 2021

<sup>1</sup> Due to the limited number of listings, it is important to note that the high and low listing for unincorporated Solano County was \$449,000 and 1.1 million, respectively.

## Rental Prices

**Table 2-26** shows contract rents and median contract rent for all the jurisdictions within Solano County. Similar to home values described above, as of 2019, rents countywide trended lower than in the Bay Area as a whole. Median contract rent for the Bay Area as a whole was \$1,849, while throughout Solano County it was \$1,421. As described above, as compared with other jurisdictions in Solano County, Unincorporated Solano County had the largest proportion (17.9 percent) of high value homes (over one million dollars). However, that trend did not continue with rentals. Only three percent of homes in Unincorporated County are higher priced rentals (over \$2,500). Higher priced rentals (over \$2,500) are more common in Benicia, (11.5 percent) and Fairfield (6.1 percent). Jurisdictions in Solano County with the greatest proportion of lower priced rentals (less than \$1,500) were Rio Vista (87.9 percent), Dixon (75.4 percent) and Unincorporated Solano County (65.2 percent). Jurisdictions in Solano County with the greatest proportion of mid-priced rentals (between \$1,500 and \$2,500) were Suisun City (58.1 percent), Benicia (50 percent) and Vacaville (46.3 percent).



**TABLE 2-26 CONTRACT RENTS FOR RENTER-OCCUPIED UNITS, 2015-2019**

Geography	Rent less than \$500	Rent \$500-\$1,000	Rent \$1,000-\$1,500	Rent \$1,500-\$2,000	Rent \$2,000-\$2,500	Rent \$2,500-\$3,000	Rent \$3,000 or more	Median Contract Rent
Benicia	4.6%	6.7%	27.1%	32.4%	17.7%	8.4%	3.2%	\$1,679
Dixon	3.1%	15.6%	56.6%	15.7%	8.3%	0.7%	0.0%	\$1,277
Fairfield	3.7%	17.4%	34.0%	23.9%	14.8%	4.8%	1.3%	\$1,427
Rio Vista	0.0%	28.7%	59.1%	9.5%	2.6%	0.0%	0.0%	\$1,172
Suisun City	5.7%	15.6%	19.5%	48.8%	9.2%	1.0%	0.0%	\$1,593
Vacaville	7.3%	14.9%	28.9%	33.4%	12.9%	2.3%	0.4%	\$1,483
Vallejo	5.2%	19.5%	35.1%	28.3%	8.5%	2.9%	0.5%	\$1,348
Unincorporated Solano County	9.7%	24.5%	30.9%	21.6%	10.1%	2.7%	0.4%	\$1,227
Solano County	5.3%	17.2%	32.9%	28.9%	11.6%	3.3%	0.8%	\$1,421
Bay Area	6.1%	10.2%	18.9%	22.8%	17.3%	11.7%	13.0%	\$1,849

*Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019*

**Table 2-25** shows the rental costs in all the cities within Solano County, based on a survey of listings for available rentals that ranged in size from two to four bedrooms. As shown in **Table 2-18**, about 38.5 percent of Solano County households are renters. Although renters tend to live in multifamily units, the overall housing stock for Solano County is 14 percent multifamily and about 76.1 percent single family. Based on the stock, many single-family units may be used for renting. According to Zillow and Realtor.com, the cities with the highest median rent were Dixon and Fairfield, the prices for homes with two, three or four bedrooms ranged between \$1,850 and \$3,800, respectively. The city with the lowest median rent was Rio Vista at \$2,331. The rest of the cities' median rents were between \$2,603 and \$2,982. Median rents shown in **Table 2-25** are lower than those shown in **Table 2-26**. Although data in **Table 2-25** was drawn from a significantly smaller sample size, the differences between the two tables are likely chiefly attributable to the timeframes when the data was collected (2015-2019 vs. 2021).

**TABLE 2-27 RENTAL RATES, 2021**

Geography	Median Rent (includes 2-, 3-, & 4- Bedrooms)	Range of Prices	Number of Listings
Benicia	\$2,613	\$1,795 – \$3,700	13
Dixon	\$2,982	\$1,850 – \$3,549	5
Fairfield	\$2,901	\$1,845 – \$3,800	34
Rio Vista	\$2,331	\$1,795 – \$3,300	10
Suisun City	\$2,825	\$1,925 – \$3,300	6
Vacaville	\$2,729	\$1,825 – \$3,549	25
Vallejo	\$2,603	\$1,600 – \$3,655	47
Unincorporated Solano County*	n/a	n/a	n/a

Source: Zillow and Realtor.com, 2021

\*Data for Unincorporated Solano County was not available.

### Housing Affordability

**Table 2-27** provides the affordable rents and maximum purchase price, based on the HCD income limits for a household of four in Solano County. The table also shows median rents and sales prices. As shown in **Table 2-28**, the maximum affordable rent is \$373 monthly for an acutely low-income household, \$729 monthly for an extremely low-income household, \$1,214 for a very low-income household, \$1,940 for a low-income household, and \$2,979 for a moderate-income household. The average of the median rents in the cities in Solano County (data on Unincorporated County was unavailable) for two-, three-, and four-bedroom units was \$2,712, and therefore out of the affordability range for all lower income groups. Many lower-income households do not have access to affordable large units to accommodate larger families, thus resulting in overcrowding and subject to overpayment leading to potential displacement. The limited availability of affordable housing indicates a need for programs to assist with housing vouchers and other jurisdictional, state, and federal programs for provision of rental housing at prices affordable to lower incomes.

As of December 2021, the average of the median sales prices in each of the jurisdictions in Solano County for all single-family homes \$606,823 (Table 2-25). The maximum affordable purchase price for a four-person household is \$74,050 for an acutely low-income household, \$144,870 for an extremely low-income household, \$241,285 for a very low-income household, \$385,658 for a low-income household, and \$592,154 for a moderate-income household. Looking at the maximum affordable purchase price and the median sales prices for all jurisdictions, moderate- and above moderate-income households in Dixon, Fairfield, Rio Vista, Suisun City, Vacaville, and Vallejo could afford existing and newly constructed homes. Unincorporated Solano County moderate income households are within reach of the median sales prices. Lower income households are not within reach of an affordable option. Due to lower-income households' limited income, these households would require assistance through City, County, state, or federal homebuyers' programs. For example, a down payment assistance loan program can help a household that can afford monthly mortgage payments and other housing related costs but due to their limited income, has difficulty saving enough money for a down payment. A Below Market Rate program can offer a household the opportunity to purchase a home at a price significantly lower than market rate, which can set them up with an affordable monthly mortgage payment. Sometimes these programs can be used in conjunction on the same home purchase.

**TABLE 2-28 HOUSING AFFORDABILITY BY INCOME LEVEL**

	Income Level (Based on a 4-Person Household)				
	Acutely Low	Extremely Low	Very Low	Low	Moderate
Annual Income	\$14,900	\$29,150	\$48,550	\$77,600	\$119,150
Monthly Income	\$1,242	\$2,429	\$4,046	\$6,467	\$9,929
Maximum Monthly Gross Rent <sup>1</sup>	\$373	\$729	\$1,214	\$1,940	\$2,979
Median Rent <sup>3</sup>	\$2,712				
Maximum Purchase Price <sup>2</sup>	\$74,050	\$144,870	\$241,285	\$385,658	\$592,154
Median Sales Price <sup>4</sup>	\$606,823				

Source: California Department of Housing and Community Development 2021 State Income Limits

Notes:

1. Affordable cost 30 percent of gross household income spent on housing.
2. Affordable housing sales price is based on conventional 30-year loans at 4.88-percent interest and a 5-percent down payment.
3. Average of the median rents in all cities in Solano County (data on Unincorporated Solano County unavailable) (see Table 2-27).
4. Average of the median sales prices in each jurisdiction in Solano County (see Table 2-25).

## SPECIAL-NEEDS POPULATIONS

Certain groups have greater difficulty in finding acceptable, affordable housing due to special circumstances relating to employment and income, household characteristics, and disabilities, among others. These “special-needs” groups include seniors, persons with disabilities, large households, single-parent households (female-headed households with children, in particular), homeless persons, and farmworkers.

### SENIORS

Seniors have many different housing needs, depending on their age, level of income, current tenure status, cultural background, and health status. Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Senior households may need assistance with personal and financial affairs, networks of care to provide services and daily assistance, and even possible architectural design features that could accommodate disabilities that would help ensure continued independent living.

According to the 2015-2019 ACS, approximately 48.9 percent of the population (5,792 persons) in Rio Vista were seniors (65 years or older). In Unincorporated Solano County, 21.6 percent of the population were seniors, 19.8 percent in Benicia, 15.8 percent in Vallejo, 14 percent in Vacaville, 13 percent in Dixon, 12.2 percent in Fairfield, and 11.7 percent in Suisun City.

Senior-headed households made up approximately 55.4 percent (2,655 households) of the households in Rio Vista, 37.9 percent in Unincorporated Solano County, above 30 percent in the rest of the cities (30 to 18 percent), and a small proportion (7.1 percent) in Fairfield, respectively. **Table 2-29** shows senior households by income and tenure.

**TABLE 2-29 SENIOR HOUSEHOLDS BY INCOME AND TENURE**

<b>Geography</b>	<b>Tenure</b>	<b>Extremely Low Income 0%-30% of AMI</b>	<b>Very Low Income 31%-50% of AMI</b>	<b>Low Income 51%-80% of AMI</b>	<b>Median Income 81%-100% of AMI</b>	<b>Above Median Income &gt;100% of AMI</b>	<b>Totals All households</b>
Benicia	Owner Occupied	165	210	310	350	1,915	<b>2,950</b>
	<i>Percentage</i>	<i>5.6%</i>	<i>7.1%</i>	<i>10.5%</i>	<i>11.9%</i>	<i>64.9%</i>	<b>36.4%</b>
	Renter Occupied	145	80	79	60	160	<b>524</b>
	<i>Percentage</i>	<i>27.7%</i>	<i>15.3%</i>	<i>15.1%</i>	<i>11.5%</i>	<i>30.5%</i>	<b>16.4%</b>
Dixon	Owner Occupied	54	150	180	34	675	<b>1,093</b>
	<i>Percentage</i>	<i>4.9%</i>	<i>13.7%</i>	<i>16.5%</i>	<i>3.1%</i>	<i>61.8%</i>	<b>25.8%</b>
	Renter Occupied	0	115	10	10	20	<b>155</b>
	<i>Percentage</i>	<i>0.0%</i>	<i>74.2%</i>	<i>6.5%</i>	<i>6.5%</i>	<i>12.9%</i>	<b>8.5%</b>
Fairfield	Owner Occupied	174	150	335	332	1,280	<b>2,271</b>
	<i>Percentage</i>	<i>7.7%</i>	<i>6.6%</i>	<i>14.8%</i>	<i>14.6%</i>	<i>56.4%</i>	<b>18.4%</b>
	Renter Occupied	61	91	61	42	101	<b>356</b>
	<i>Percentage</i>	<i>17.1%</i>	<i>25.6%</i>	<i>17.1%</i>	<i>11.8%</i>	<i>28.4%</i>	<b>7.1%</b>
Rio Vista	Owner Occupied	180	310	460	165	1,215	<b>2,330</b>
	<i>Percentage</i>	<i>7.7%</i>	<i>13.3%</i>	<i>19.7%</i>	<i>7.1%</i>	<i>52.1%</i>	<b>59.9%</b>
	Renter Occupied	0	65	80	0	180	<b>325</b>
	<i>Percentage</i>	<i>0.0%</i>	<i>20.0%</i>	<i>24.6%</i>	<i>0.0%</i>	<i>55.4%</i>	<b>36.0%</b>
Suisun City	Owner Occupied	59	200	250	170	585	<b>1,264</b>
	<i>Percentage</i>	<i>4.7%</i>	<i>15.8%</i>	<i>19.8%</i>	<i>13.4%</i>	<i>46.3%</i>	<b>21.9%</b>
	Renter Occupied	79	35	115	30	155	<b>414</b>
	<i>Percentage</i>	<i>19.1%</i>	<i>8.5%</i>	<i>27.8%</i>	<i>7.2%</i>	<i>37.4%</i>	<b>11.7%</b>

Geography	Tenure	Extremely Low Income 0%-30% of AMI	Very Low Income 31%-50% of AMI	Low Income 51%-80% of AMI	Median Income 81%-100% of AMI	Above Median Income >100% of AMI	Totals All households
Vacaville	Owner Occupied	533	690	975	650	3,050	<b>5,898</b>
	<i>Percentage</i>	<i>9.0%</i>	<i>11.7%</i>	<i>16.5%</i>	<i>11.0%</i>	<i>51.7%</i>	<b>29.1%</b>
	Renter Occupied	535	360	455	244	560	<b>2,154</b>
	<i>Percentage</i>	<i>24.8%</i>	<i>16.7%</i>	<i>21.1%</i>	<i>11.3%</i>	<i>26.0%</i>	<b>17.4%</b>
Vallejo	Owner Occupied	835	1045	1495	835	3650	<b>7,860</b>
	<i>Percentage</i>	<i>10.6%</i>	<i>13.3%</i>	<i>19.0%</i>	<i>10.6%</i>	<i>46.4%</i>	<b>33.7%</b>
	Renter Occupied	945	720	725	239	574	<b>3,203</b>
	<i>Percentage</i>	<i>29.5%</i>	<i>22.5%</i>	<i>22.6%</i>	<i>7.5%</i>	<i>17.9%</i>	<b>25.8%</b>
Unincorporated Solano County	Owner Occupied	174	150	335	322	1280	<b>2,261</b>
	<i>Percentage</i>	<i>7.7%</i>	<i>6.6%</i>	<i>14.8%</i>	<i>14.2%</i>	<i>56.6%</i>	<b>47.9%</b>
	Renter Occupied	61	91	61	42	101	<b>356</b>
	<i>Percentage</i>	<i>17.1%</i>	<i>25.6%</i>	<i>17.1%</i>	<i>11.8%</i>	<i>28.4%</i>	<b>16.3%</b>

Source: ABAG Data Packet, 2021 -- CHAS, 2013-2017

**Table 2-30** shows overpayment status for the 38,850 total senior-headed households in Solano County that are overpaying or “cost burdened.” Overpaying is defined as households that spend more than 30 percent of their income, including utilities, on housing, while severely overpaying occurs when households pay 50 percent or more of their gross income for housing. As shown in **Table 2-30**, approximately 21 percent of all senior households in the Cities of Dixon, Fairfield, Suisun City and Vacaville are overpaying for housing. Between 17 and 19 percent of all senior households are overpaying for housing, in Benicia, Rio Vista, Vallejo and Unincorporated Solano; Suisun City, Vacaville and Vallejo have the greatest proportions of low-income senior households that are overpaying.

**TABLE 2-30 SENIOR HOUSEHOLDS BY INCOME LEVEL OVERPAYING FOR HOUSING**

<b>Geography</b>	<b>Overpayment Status</b>	<b>Extremely Low Income</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Median Income</b>	<b>Greater than Median</b>
Benicia	Not Overpaying	84	160	369	420	6,500
	<i>Percentage</i>	<i>1.1%</i>	<i>2.1%</i>	<i>4.9%</i>	<i>5.6%</i>	<i>86.3%</i>
	Overpaying	40	144	484	410	895
	<i>Percentage</i>	<i>2.0%</i>	<i>7.3%</i>	<i>24.5%</i>	<i>20.8%</i>	<i>45.4%</i>
	Severely Overpaying	715	290	335	114	95
	<i>Percentage</i>	<i>46.2%</i>	<i>18.7%</i>	<i>21.6%</i>	<i>7.4%</i>	<i>6.1%</i>
Dixon	Not Overpaying	29	145	440	344	2,735
	<i>Percentage</i>	<i>0.8%</i>	<i>3.9%</i>	<i>11.9%</i>	<i>9.3%</i>	<i>74.1%</i>
	Overpaying	15	385	385	160	345
	<i>Percentage</i>	<i>1.2%</i>	<i>29.8%</i>	<i>29.8%</i>	<i>12.4%</i>	<i>26.7%</i>
	Severely Overpaying	569	195	100	20	15
	<i>Percentage</i>	<i>63.3%</i>	<i>21.7%</i>	<i>11.1%</i>	<i>2.2%</i>	<i>1.7%</i>
Fairfield	Not Overpaying	409	604	2,270	2,225	16,905
	<i>Percentage</i>	<i>1.8%</i>	<i>2.7%</i>	<i>10.1%</i>	<i>9.9%</i>	<i>75.4%</i>
	Overpaying	385	1605	2150	1160	2165
	<i>Percentage</i>	<i>5.2%</i>	<i>21.5%</i>	<i>28.8%</i>	<i>15.5%</i>	<i>29.0%</i>
	Severely Overpaying	2540	1630	1005	203	210
	<i>Percentage</i>	<i>45.5%</i>	<i>29.2%</i>	<i>18.0%</i>	<i>3.6%</i>	<i>3.8%</i>
Rio Vista	Not Overpaying	40	260	355	215	1920
	<i>Percentage</i>	<i>1.4%</i>	<i>9.3%</i>	<i>12.7%</i>	<i>7.7%</i>	<i>68.8%</i>
	Overpaying	39	130	204	55	270
	<i>Percentage</i>	<i>5.6%</i>	<i>18.6%</i>	<i>29.2%</i>	<i>7.9%</i>	<i>38.7%</i>
	Severely Overpaying	255	160	189	20	0
	<i>Percentage</i>	<i>40.9%</i>	<i>25.6%</i>	<i>30.3%</i>	<i>3.2%</i>	<i>0.0%</i>

Geography	Overpayment Status	Extremely Low Income	Very Low Income	Low Income	Median Income	Greater than Median
Suisun City	Not Overpaying	89	225	535	335	4700
	<i>Percentage</i>	<i>1.5%</i>	<i>3.8%</i>	<i>9.1%</i>	<i>5.7%</i>	<i>79.9%</i>
	Overpaying	99	160	895	479	315
	<i>Percentage</i>	<i>5.1%</i>	<i>8.2%</i>	<i>45.9%</i>	<i>24.6%</i>	<i>16.2%</i>
	Severely Overpaying	555	430	295	50	0
	<i>Percentage</i>	<i>41.7%</i>	<i>32.3%</i>	<i>22.2%</i>	<i>3.8%</i>	<i>0.0%</i>
Vacaville	Not Overpaying	544	620	1,620	1,690	16,300
	<i>Percentage</i>	<i>2.6%</i>	<i>3.0%</i>	<i>7.8%</i>	<i>8.1%</i>	<i>78.5%</i>
	Overpaying	223	755	2450	1355	2050
	<i>Percentage</i>	<i>3.3%</i>	<i>11.0%</i>	<i>35.9%</i>	<i>19.8%</i>	<i>30.0%</i>
	Severely Overpaying	2054	1475	840	169	120
	<i>Percentage</i>	<i>44.1%</i>	<i>31.7%</i>	<i>18.0%</i>	<i>3.6%</i>	<i>2.6%</i>
Vallejo	Not Overpaying	624	1,120	2,680	2,395	17,275
	<i>Percentage</i>	<i>2.6%</i>	<i>4.6%</i>	<i>11.1%</i>	<i>9.9%</i>	<i>71.7%</i>
	Overpaying	549	1460	2820	1,425	1,930
	<i>Percentage</i>	<i>6.7%</i>	<i>17.8%</i>	<i>34.5%</i>	<i>17.4%</i>	<i>23.6%</i>
	Severely Overpaying	4,700	2,490	1,455	214	138
	<i>Percentage</i>	<i>52.2%</i>	<i>27.7%</i>	<i>16.2%</i>	<i>2.4%</i>	<i>1.5%</i>
Unincorporated Solano	Not Overpaying	111	171	531	566	3,330
	<i>Percentage</i>	<i>2.4%</i>	<i>3.6%</i>	<i>11.3%</i>	<i>12.0%</i>	<i>70.7%</i>
	Overpaying	85	156	312	246	410
	<i>Percentage</i>	<i>7.0%</i>	<i>12.9%</i>	<i>25.8%</i>	<i>20.3%</i>	<i>33.9%</i>
	Severely Overpaying	372	250	221	115	67
	<i>Percentage</i>	<i>36.3%</i>	<i>24.4%</i>	<i>21.6%</i>	<i>11.2%</i>	<i>6.5%</i>

Source: ABAG Data Packet, 2021 -- CHAS, 2013-2017



## PERSONS WITH DISABILITIES

Physical, mental, and/or developmental disabilities may prevent a person from working, may restrict one's mobility, or may make it difficult to care for oneself. Persons with disabilities have special housing needs often related to the limited ability to earn a sufficient income and a lack of accessible and affordable housing. Some residents have disabilities that require living in a supportive or institutional setting.

The Americans with Disabilities Act (ADA) defines an individual with a disability as “as a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment.”

The U.S. Census collects data for several categories of disability. The ACS defines six aspects of disability: hearing, vision, cognitive, ambulatory, self-care, and independent living.

- **Hearing difficulty:** deafness or serious difficulty hearing
- **Vision difficulty:** blindness or serious difficulty seeing even when wearing glasses
- **Cognitive difficulty:** serious difficulty concentrating, remembering, or making decisions due to a physical, mental, or emotional condition
- **Ambulatory difficulty:** serious difficulty walking or climbing stairs
- **Self-care difficulty:** difficulty dressing or bathing (Activities of Daily Living [ADL])

People with disabilities have distinct housing needs depending on the nature and severity of the disability. People with physical disabilities generally require modifications to housing, such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, modified fixtures and appliances. If a disability prevents someone from operating a vehicle, then proximity to services and access to public transportation are also important. People with severe or mental disabilities may also require supportive housing, nursing facilities, or care facilities. If a physical disability prevents someone from working or limits their income, then cost of housing and related modifications can be difficult to afford.

**Table 2-31** reports the number of persons with a disability in each jurisdiction. Rio Vista had the highest percentage of residents with a disability (26.2 percent), with the remaining jurisdictions at a similar percentage ranging from 11.1 to 12.7 percent. Rio Vista’s high percentages of disability can be attributed to the larger senior population. **Table 2-32** provides a breakdown of the types of disability in each community. It is not uncommon for someone to have more than one type of disability.

**TABLE 2-31 POPULATION BY DISABILITY STATUS, 2015-2019**

Geography	With a Disability	Percentage	Total Population
Benicia	3,130	11.1%	28,143
Dixon	2,214	11.1%	20,022
Fairfield	13,038	11.6%	112,613
Rio Vista	2,341	26.2%	8,926
Suisun City	3,627	12.5%	29,039
Vacaville	10,709	11.8%	90,559
Vallejo	15,100	12.5%	120,683
Unincorporated Solano County	2,483	12.7%	19,498
Solano County	52,642	12.3%	429,483
<b>Total</b>	<b>735,533</b>	-	<b>7,655,295</b>

*Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)*

**TABLE 2-32 DISABILITY BY TYPE, 2015-2019**

Disability	Ambulatory difficulty	Hearing difficulty	Independent living difficulty	Cognitive difficulty	Vision difficulty	Self-care difficulty
Benicia	5.2%	4.4%	3.3%	3.3%	2.0%	1.5%
Dixon	4.2%	3.5%	3.4%	3.1%	2.6%	1.7%
Fairfield	5.6%	4.3%	3.8%	3.1%	2.5%	1.7%
Rio Vista	13.3%	10.4%	8.0%	7.4%	3.9%	3.8%
Suisun City	5.9%	5.1%	5.1%	2.9%	2.8%	1.7%
Vacaville	5.7%	3.9%	3.5%	3.3%	2.2%	1.2%
Vallejo	6.9%	4.9%	4.7%	3.4%	2.7%	2.1%
Unincorporated Solano County	7.0%	4.8%	4.5%	3.7%	2.1%	1.6%

*Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)*

### **PERSONS WITH DEVELOPMENTAL DISABILITIES**

According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual reaches 18 years of age, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual disabilities, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities but does not include other conditions that are solely physical in nature. Many people with developmental disabilities can live and work independently within a conventional housing environment. People with more severe disabilities require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for those with developmental disabilities is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services provides community-based services to approximately 360,000 persons with developmental disabilities and their families through a statewide system of regional centers, developmental centers, and community-based facilities. The North Bay Regional Center (NBRC) is 1 of 21 regional centers in California that provides point-of-entry services for people with developmental disabilities. The center is a nonprofit community agency that provides advocacy, services, support, and care coordination to children and adults diagnosed with intellectual and developmental disabilities and their families in Napa, Sonoma, and Solano Counties.

NBRC provides services to developmentally disabled persons throughout Napa, Sonoma, and Solano Counties and acts as a coordinating agency for multiple service providers in the region. They provide a resource to those needing diagnosis and evaluation, individual program planning, prevention services, crisis intervention, family support services, as determined on a case-by-case basis, advocacy, consultation with other agencies, program evaluation, community education, community resource development, and coordination of services with community providers such as school, health, welfare, and recreation resources.

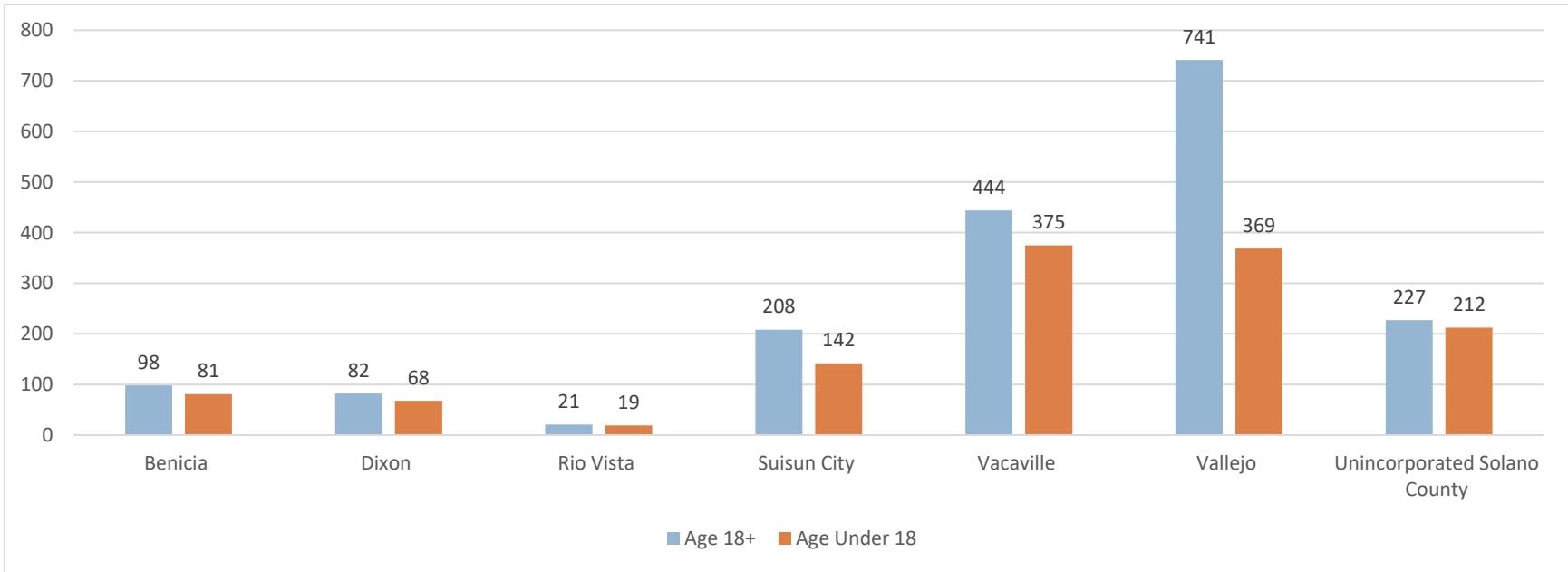
A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, rentals in combination with Section 8 Housing Choice Vouchers, special programs for home purchase, HUD housing, and Senate Bill 962 homes (Senate Bill 962 homes are adult residential homes for persons with specialized health care needs). Supportive housing and group living opportunities for persons with developmental disabilities can be an important resource for those individuals who can transition from the home of a parent or guardian to independent living.

The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating barrier-free design in all new multifamily housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income or cared for by households with limited financial resources.

According to **Figure 2-6** and **Table 2-33** and the most recent data by the California Department of Developmental Services from 2020, there were a total of 4,272 persons with developmental disabilities in Solano County. Within Benicia, Dixon, Rio Vista, and Suisun City, there were 81, 68, 19, and 142 persons under the age of 18, respectively, with a developmental disability. For Vacaville, Vallejo, and Unincorporated Solano County, there were 375, 369, and 212 persons under the age of 18, respectively, with a developmental disability. Based on 2020 consumer count data by the California Department of Developmental Services, 70 to 85 percent of persons with developmental disabilities

were living at home with a parent, family, or guardian. Finding affordable housing with appropriate features and accessibility to supporting services within the household’s affordability range may be a challenge because many persons with disabilities live on disability incomes or fixed income

**FIGURE 2-6 POPULATION WITH DEVELOPMENTAL DISABILITIES BY AGE**



Source: ABAG Data Packet, 2021 -- California Department of Developmental Services, Consumer Count by California Age Group (2020)

**TABLE 2-33 POPULATION WITH DEVELOPMENTAL DISABILITIES BY RESIDENCE**

<b>Geography</b>	<b>Home of Parent / Family /Guardian</b>	<b>Independent / Supported Living</b>	<b>Other</b>	<b>Foster / Family Home</b>	<b>Intermediate Care Facility</b>	<b>Community Care Facility</b>	<b>Totals</b>
Benicia	159	17	5	5	0	0	<b>186</b>
<i>Percentage</i>	<i>85.5%</i>	<i>9.1%</i>	<i>2.7%</i>	<i>2.7%</i>	<i>0.0%</i>	<i>0.0%</i>	<b><i>100.0%</i></b>
Fairfield	834	177	110	28	15	9	<b>1173</b>
<i>Percentage</i>	<i>71.1%</i>	<i>15.1%</i>	<i>9.4%</i>	<i>2.4%</i>	<i>1.3%</i>	<i>0.8%</i>	<b><i>100.0%</i></b>
Dixon	130	12	5	5	0	0	<b>152</b>
<i>Percentage</i>	<i>85.5%</i>	<i>7.9%</i>	<i>3.3%</i>	<i>3.3%</i>	<i>0.0%</i>	<i>0.0%</i>	<b><i>100.0%</i></b>
Rio Vista	35	5	5	5	0	0	<b>50</b>
<i>Percentage</i>	<i>70.0%</i>	<i>10.0%</i>	<i>10.0%</i>	<i>10.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<b><i>100.0%</i></b>
Suisun City	268	31	28	23	0	0	<b>350</b>
<i>Percentage</i>	<i>76.6%</i>	<i>8.9%</i>	<i>8.0%</i>	<i>6.6%</i>	<i>0.0%</i>	<i>0.0%</i>	<b><i>100.0%</i></b>
Vacaville	640	97	57	16	4	4	<b>818</b>
<i>Percentage</i>	<i>78.2%</i>	<i>11.9%</i>	<i>7.0%</i>	<i>2.0%</i>	<i>0.5%</i>	<i>0.5%</i>	<b><i>100.0%</i></b>
Vallejo	736	142	128	56	23	15	<b>1100</b>
<i>Percentage</i>	<i>66.9%</i>	<i>12.9%</i>	<i>11.6%</i>	<i>5.1%</i>	<i>2.1%</i>	<i>1.4%</i>	<b><i>100.0%</i></b>
Unincorporated Solano County	350	50	30	8	3	2	<b>443</b>
<i>Percentage</i>	<i>79.0%</i>	<i>11.3%</i>	<i>6.8%</i>	<i>1.8%</i>	<i>0.7%</i>	<i>0.5%</i>	<b><i>100.0%</i></b>

*Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)*

## LARGE HOUSEHOLDS

Large households are defined as households with five or more members. Large households comprise a special-needs group because of the need for larger dwelling units with 3 or more bedrooms, which are often in limited supply and therefore command higher prices. To save for other basic necessities, such as food, clothing, and medical care, it is common for lower-income, large households to reside in smaller dwelling units, frequently resulting in overcrowding.

As shown in **Table 2-34**, the jurisdictions in Solano County with the greatest proportion of large households (five or more members) were Dixon (18.3 percent), Fairfield (14.6 percent) and Suisun City (13.4 percent). As shown in **Table 2-35**, a relatively large proportion of each of these three city's housing stocks has three or more bedrooms (75 percent in Dixon, 71 percent in Fairfield and Suisun City 81 percent). Although the supply of units with three or more bedrooms may appear to be adequate to accommodate the needs of large families in these communities (and throughout Solano County), larger households may not actually be residing in these units, as the price for larger units may be a barrier to ownership or rental, leaving a portion of this population underserved. As well, large households may choose to reside in the larger housing units that are above their financial means, thus resulting in overpayment and the potential for displacement. This situation applies to all of the jurisdictions in Solano County.

The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms, hallways and kitchens. As shown in **Figure 2-2**, the jurisdictions in Solano County with the highest rates of homes that were considered overcrowded were Dixon (7.5 percent), Vallejo (7 percent), Unincorporated Solano County (6.9 percent) and Fairfield (6.3 percent). More larger homes in these communities may be needed.

A majority of Solano County's rental housing stock consists of individual single-family homes for rent, and multifamily multiplex and apartment buildings. In fact, about 70 to 80 percent of the county's housing stock consists of single-family homes, with the remainder multifamily units and mobile homes. According to **Table 2-35**, in Unincorporated Solano County and all cities except in Suisun City, homes with three or more bedrooms are overwhelmingly occupied by owners rather than renters.

TABLE 2-34 HOUSEHOLD SIZE BY INCOME LEVEL, 2013-2017

Geography	Income Level	Large Families of 5+ Persons	
		Number	Percent of Total Households
Benicia	0%-80% AMI	104	0.9%
	81%-100% AMI	55	0.5%
	100%+ AMI	535	4.8%
	<b>All Incomes</b>	<b>694</b>	<b>6.3%</b>
Dixon	0%-80% AMI	619	10.5%
	81%-100% AMI	195	3.3%
	100%+ AMI	260	4.4%
	<b>All Incomes</b>	<b>1,074</b>	<b>18.3%</b>
Fairfield	0%-80% AMI	1,935	5.5%
	81%-100% AMI	630	1.8%
	100%+ AMI	2,625	7.4%
	<b>All Incomes</b>	<b>5,190</b>	<b>14.6%</b>
Rio Vista	0%-80% AMI	48	1.2%
	81%-100% AMI	-	0.0%
	100%+ AMI	60	1.5%
	<b>All Incomes</b>	<b>108</b>	<b>2.6%</b>
Suisun City	0%-80% AMI	455	5.0%
	81%-100% AMI	89	1.0%
	100%+ AMI	685	7.5%
	<b>All Incomes</b>	<b>1,229</b>	<b>13.4%</b>



Geography	Income Level	Large Families of 5+ Persons	
		Number	Percent of Total Households
Vacaville	0%-80% AMI	883	2.7%
	81%-100% AMI	405	1.3%
	100%+ AMI	2,190	6.8%
	<b>All Incomes</b>	<b>3,478</b>	<b>10.8%</b>
Vallejo	0%-80% AMI	1,719	4.2%
	81%-100% AMI	570	1.4%
	100%+ AMI	2,225	5.4%
	<b>All Incomes</b>	<b>4,514</b>	<b>10.9%</b>
Unincorporated Solano	0%-80% AMI	227	3.3%
	81%-100% AMI	221	3.2%
	100%+ AMI	205	3.0%
	<b>All Incomes</b>	<b>653</b>	<b>9.4%</b>

Source: ABAG Data Packet, 2021 -- CHAS, 2013-2017

**TABLE 2-35 HOUSING UNITS BY NUMBER OF BEDROOM, 2015-2019**

Number of Bedrooms	0 Bedrooms		1 Bedrooms		2 Bedrooms		3-4 Bedrooms		5 or More Bedrooms		Percent of All Homes in Jurisdiction with 3+ Bedrooms
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
Benicia	68	149	185	542	1,193	1,324	6,189	1,121	468	54	7,832
<i>Percentage</i>	<i>0.8%</i>	<i>4.7%</i>	<i>2.3%</i>	<i>17.0%</i>	<i>14.7%</i>	<i>41.5%</i>	<i>76.4%</i>	<i>35.1%</i>	<i>5.8%</i>	<i>1.7%</i>	<i>69%</i>
Dixon	14	45	24	374	351	685	3,692	710	157	10	4,569
<i>Percentage</i>	<i>0.3%</i>	<i>2.5%</i>	<i>0.6%</i>	<i>20.5%</i>	<i>8.3%</i>	<i>37.6%</i>	<i>87.1%</i>	<i>38.9%</i>	<i>3.7%</i>	<i>0.5%</i>	<i>75%</i>
Fairfield	78	545	252	2,718	1,560	5,596	17,514	5,969	2,385	134	2,260
<i>Percentage</i>	<i>0.4%</i>	<i>3.6%</i>	<i>1.2%</i>	<i>18.2%</i>	<i>7.2%</i>	<i>37.4%</i>	<i>80.4%</i>	<i>39.9%</i>	<i>10.9%</i>	<i>0.9%</i>	<i>71%</i>
Rio Vista	0	21	0	181	2,532	396	1,343	306	13	0	2,260
<i>Percentage</i>	<i>0.0%</i>	<i>2.3%</i>	<i>0.0%</i>	<i>20.0%</i>	<i>65.1%</i>	<i>43.8%</i>	<i>34.5%</i>	<i>33.8%</i>	<i>0.3%</i>	<i>0.0%</i>	<i>47%</i>
Suisun City	94	33	0	524	302	820	5,337	2,078	50	72	7,537
<i>Percentage</i>	<i>1.6%</i>	<i>0.9%</i>	<i>0.0%</i>	<i>14.9%</i>	<i>5.2%</i>	<i>23.2%</i>	<i>92.3%</i>	<i>58.9%</i>	<i>0.9%</i>	<i>2.0%</i>	<i>81%</i>
Vacaville	78	367	289	2,662	2,464	4,364	16,001	4,881	1,454	138	22,474
<i>Percentage</i>	<i>0.4%</i>	<i>3.0%</i>	<i>1.4%</i>	<i>21.4%</i>	<i>12.1%</i>	<i>35.2%</i>	<i>78.9%</i>	<i>39.3%</i>	<i>7.2%</i>	<i>1.1%</i>	<i>69%</i>
Vallejo	128	990	468	4,178	4,293	6,324	17,289	6,916	1,161	301	4,554
<i>Percentage</i>	<i>0.5%</i>	<i>5.3%</i>	<i>2.0%</i>	<i>22.3%</i>	<i>18.4%</i>	<i>33.8%</i>	<i>74.1%</i>	<i>37.0%</i>	<i>5.0%</i>	<i>1.6%</i>	<i>75%</i>
Unincorporated Solano County	72	19	261	367	811	827	3,293	915	286	60	4,554
<i>Percentage</i>	<i>1.5%</i>	<i>0.9%</i>	<i>5.5%</i>	<i>16.8%</i>	<i>17.2%</i>	<i>37.8%</i>	<i>69.7%</i>	<i>41.8%</i>	<i>6.1%</i>	<i>2.7%</i>	<i>66%</i>

Source: ABAG Data Packet, 2021 -- California Department of Finance, E-5 series

## SINGLE-PARENT HOUSEHOLDS

Single-parent households (which are predominantly female-headed) are one-parent households with children under the age of 18 living at home. For these households, living expenses generally require a larger proportion of income relative to two-parent households. Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households. Additionally, single-parent households have special needs involving access to daycare or childcare, healthcare, and other supportive services.

According to the 2015-2019 ACS, Solano County had about 14.2 percent (21,305) female-headed family households and 6.3 percent (9,486) male-headed family households. In all of Solano County, single-headed households represent approximately 20.5 percent of all family households in Solano County (see **Table 2-36**). In comparison, in the Bay Area, 15.2 percent were single-headed households (male or female). **Figure 2-7** shows single-headed family household types by percentage for Benicia, Dixon, Fairfield, Rio Vista, Suisun City, Vacaville, Vallejo, Unincorporated Solano County, and the Bay Area.

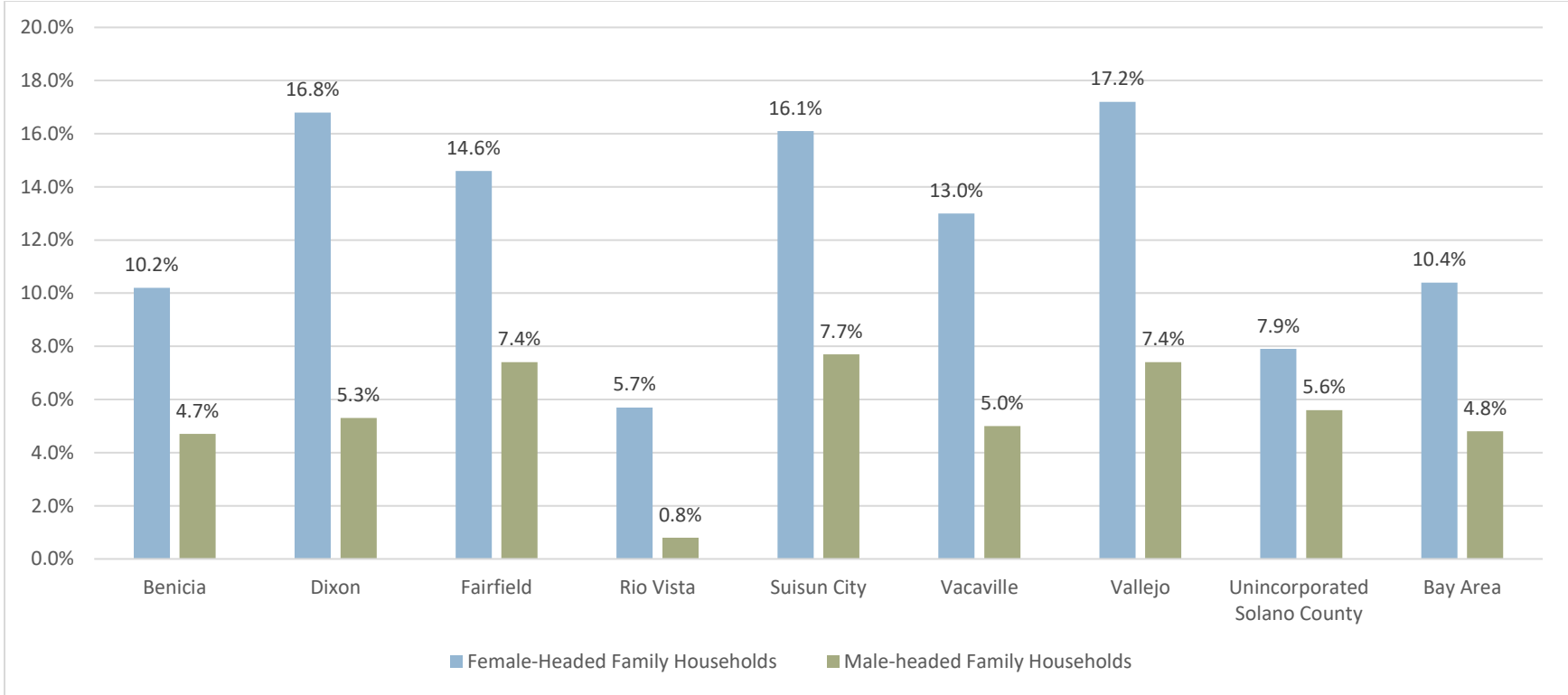
Single-parent households, particularly those headed by women, are likely to have greater demand for childcare and other social services than two-parent households. As shown in **Figure 2-8**, an average of about 75 percent of female-headed households in poverty have one or more children and conversely, an average of about a quarter of female-headed households in poverty do not have children in the household. Among female-headed households in poverty, having one or more children in the household was most common in Vacaville, Fairfield, Dixon and Benicia. In Rio Vista it was less common to have children in the households of female-headed households in poverty. Because female-headed, single-parent households often have limited incomes, these households may have trouble finding adequate, affordable housing, or may overpay for housing to accommodate family size or have access to services and resources.

**TABLE 2-36 SINGLE-PARENT HOUSEHOLDS, 2015-2019**

Geography	Female-Headed Family Households		Male-Headed Family Households		Total Single-Parent Households	
	Number	Percentage	Number	Percentage	Number	Percentage
Benicia	1,155	10.2%	532	4.7%	1,687	14.9%
Dixon	1,017	16.8%	321	5.3%	1,338	22.1%
Rio Vista	273	5.7%	39	0.8%	312	6.5%
Fairfield	5,353	14.6%	2,720	7.4%	2,211	23.7%
Suisun City	1,497	16.1%	714	7.7%	5,886	18.0%
Vacaville	4,240	13.0%	1,646	5.0%	10,353	24.6%
Vallejo	7,224	17.2%	3,129	7.4%	8,073	22.0%
Unincorporated Solano County	546	7.9%	385	5.6%	931	13.5%
Solano County	21,305	14.2%	9,486	6.3%	30,791	20.5%
Bay Area	283,770	10.4%	131,105	4.8%	414,875	15.2%

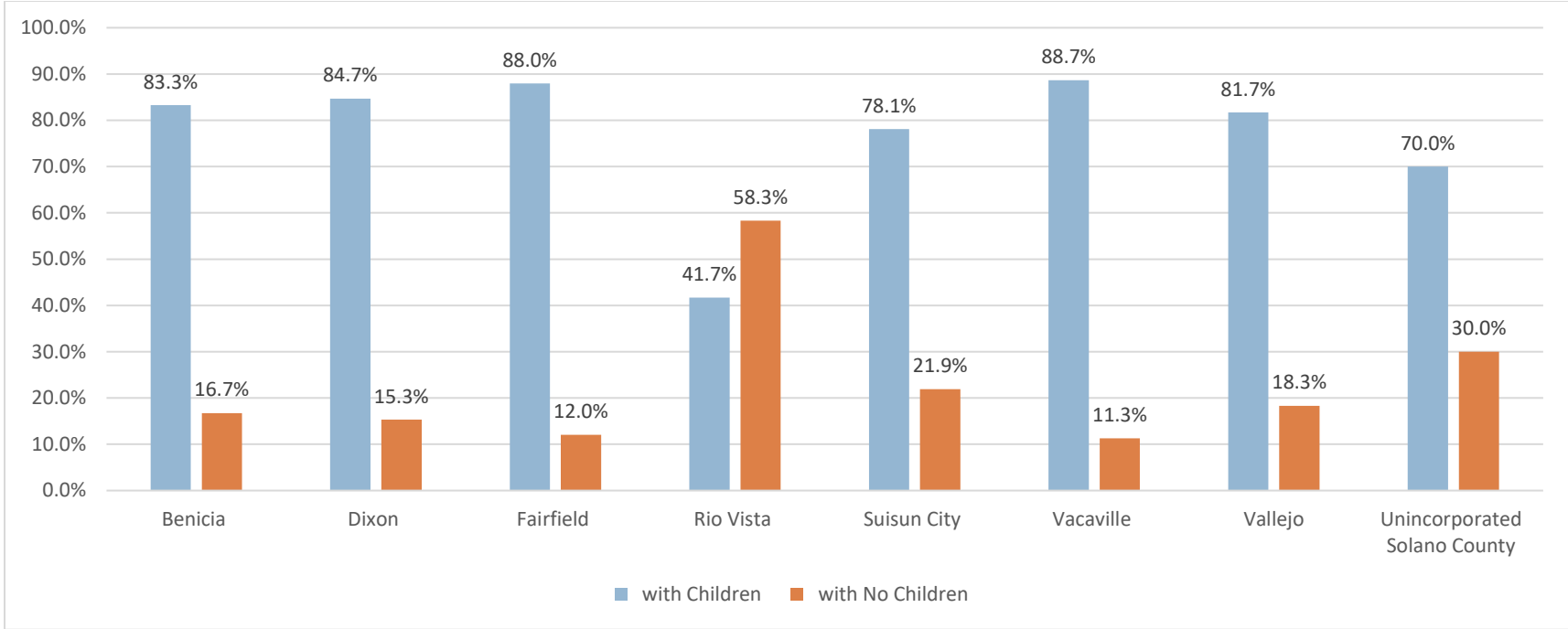
*Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)*

**FIGURE 2-7 SINGLE-PARENT HOUSEHOLDS**



Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

**FIGURE 2-8 FEMALE-HEADED HOUSEHOLD BY POVERTY STATUS, 2015-2019**



Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

**FARMWORKERS**

Farmworkers are generally considered to have special housing needs because of limited incomes and the unstable nature of employment (i.e., having to move throughout the year from one harvest to the next). According to the 2019 ACS Census, there were 3,047 persons employed in the agriculture, forestry, fishing, and hunting industry in all of Solano County. Solano County has both a large flux of seasonal workers and a substantial base of year-round farmworkers who reside permanently in the county. The 2017 USDA Census of Agriculture reports that there were 849 farms in Solano County, employing a total of 2,513 workers. Of the 2,513 farmworkers in the county, 1,453 workers (58 percent) work 150 days or more each year. The remaining 42 percent work less than 150 days per year. Larger farms provide the main source of farm employment for farmworkers. According to the Census of Agriculture, 954 farmworkers (38 percent) were employed on farms with

10 or more workers. According to the California Department of Education California Longitudinal Pupil Achievement Data System (CALPADS), there were about 446 migrant workers throughout Solano County. While these estimates are at the county level (including the cities) and are not specifically for the unincorporated area, it is likely the vast majority of farmworkers work within Unincorporated Solano County where most of the agricultural production in the county takes place. Typically, farmworker positions, unless they own the business, do not pay well and these persons may have trouble finding adequate housing in the county.

### **EXTREMELY LOW-INCOME HOUSEHOLDS**

An extremely low-income household is defined as a household earning 30 percent or less than the area median. According to HCD, the median income for a four-person household in Solano County was \$99,300 in 2021. Based on the above definition, an extremely low-income household of four earns less than \$29,150 a year. Employees earning the minimum wage in California (\$14 per hour) and working 40 hours a week would be considered extremely low income, as their total annual earnings would be \$29,120.

According to Comprehensive Housing Affordability Strategy (CHAS) 2013-2017 data (ABAG Housing Element Data Package, 2021), Benicia, Unincorporated Solano County, and Dixon had 585 (8.4 percent), 968 (8.6 percent), and 629 (10.7 percent) of households that fell into the extremely low-income category. For Fairfield (3,637 households) and Rio Vista (439, 10.2-10.5 percent) of households were extremely low income, respectively. Both Suisun City (848 households) and Vacaville (2,994 households) had 9.2 percent of households that fell into the extremely low-income category. About 6,250 households in Vacaville (15 percent) fell into the extremely low-income category and 585 households, approximately 8.4 percent, were extremely low income in Unincorporated Solano County.

Households with extremely low incomes have a variety of housing situations and needs. This population includes persons who are homeless, persons with disabilities, farmworkers, college students, single parents, seniors living on fixed incomes, and the long-term unemployed. Some extremely low-income individuals and households are homeless. As noted previously, this population also includes minimum wage workers or part-time employees. For some extremely low-income residents, housing may not be an issue—for example, domestic workers and students may live in in-law units at low (or no) rents. Other extremely low-income residents spend a substantial amount of their monthly incomes on housing or may alternate between homelessness and temporary living arrangements with friends and relatives. Households and individuals with extremely low incomes may experience the greatest challenges in finding suitable, affordable housing. Extremely low-income households often have a combination of housing challenges related to income, credit status, disability or mobility status, family size, household characteristics, supportive service needs, or exacerbated by a lack of affordable housing opportunities. Many extremely low-income

households seek rental housing and most likely face overpayment, overcrowding, or substandard housing conditions and also face the risk of displacement. Some extremely low-income households could have members with mental or other disabilities and special needs.

Each city in the county has individual programs to assist extremely low-income households. As of 2021, there are a total of 375 beds in emergency shelters in Solano County, about 121 beds in transitional housing and 431 beds for permanent housing. Each city works collectively with local non-profits as well as the Community Action Partnership Solano, Joint Powers Authority (CAP Solano JPA) to assist those in need and to help residents locate suitable housing in the area.

## HOMELESS

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of factors that lead to homelessness and to community opposition to the siting of facilities that serve homeless clients. California law requires that Housing Elements estimate the need for emergency shelter for homeless people.

The Sheltered Homeless Point-in-Time (PIT) Count is conducted annually in Solano County and is a requirement to receive homeless assistance funding from HUD. Solano County conducted its Housing Inventory and Sheltered count on January 25, 2021. The JPA conducted the Sheltered PIT count by sending demographic questionnaires to all emergency shelter and transitional housing providers prior to the night of the count. The Sheltered PIT survey that accounts for all the sheltered individuals experiencing homelessness counted on this night. The total number of individuals experiencing sheltered homelessness for 2021 was 397, a significant increase from 230 sheltered people in 2020. The count was conducted in the winter, when seasonal demand is likely at its highest. As of 2021, there are a total of 375 beds in emergency shelters in Solano County, about 121 beds in transitional housing, and 431 beds for permanent housing.

Homelessness is often the result of multiple factors that converge in a person's life. The combination of loss of employment, inability to find a job because of the need for retraining, and the high housing costs in Solano County has led to some individuals and families losing their housing. Divorce can also lead to the homelessness as a dual income household becomes a single income household. As shown in **Table 2-37**, for others, the loss of housing is due to chronic health problems, physical disabilities, mental health disabilities, or drug and alcohol addictions along with an inability to access the services and long-term support needed to address these conditions. According to California Housing Partnership, 10,159 low-income renter households do not have access to affordable homes and renters in Solano County would



need to earn 2.2 times the minimum wage to afford the average asking rent in Solano County. From this data, a primary cause of homelessness is the lack of affordable housing and low incomes. **Table 2-38** reflects the number of homeless individuals in each city according to the Chief of Police and other local knowledge.

**TABLE 2-37 CHARACTERISTICS FOR THE POPULATION EXPERIENCING HOMELESSNESS**

Jurisdiction	Variable	Sheltered - Emergency Shelter	Sheltered - Transitional Housing
All Cities and Unincorporated Solano County	Chronic Substance Abuse	77	20
	HIV/AIDS	3	0
	Severely Mentally Ill	114	25
	Veterans	9	12
	Victims of Domestic Violence	65	7

Source: U.S. Department of Housing and Urban Development (HUD), *Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2021)*

**TABLE 2-38 LOCAL KNOWLEDGE ON PERSONS EXPERIENCING HOMELESSNESS**

Jurisdiction	Number of Homeless Persons
Benicia	100 <sup>1</sup>
Dixon	Pending Data
Fairfield	Pending Data
Rio Vista	3 <sup>1</sup>
Suisun City	Pending Data
Vacaville	115 <sup>1</sup>
Vallejo	600 <sup>2</sup>
Unincorporated Solano County	Pending Data

Sources: Solano County jurisdictions, March and June 2022

<sup>1</sup>Local Police Department

<sup>2</sup>Resource Connect Solano

**Table 2-39** demonstrates the number of students in local schools experiencing homelessness. The cities with the highest number of students in local schools experiencing homelessness are Dixon (205) and Fairfield (206). The cities with the lowest numbers of students in local schools experiencing homeless are Suisun City, Benicia, Rio Vista, and Unincorporated Solano County. In comparison to past years (2018-19, 2017-18, and 2016-17), the number of students experiencing homelessness has decreased. This can be attributed to work by CAP Solano- JPA who have expanded their functions over the years, such as increased grant application and allocation of funding to local youth homeless service providers in Solano County.

**TABLE 2-39 STUDENTS IN LOCAL PUBLIC SCHOOLS EXPERIENCING HOMELESSNESS**

Geography	2016-17	2017-18	2018-19	2019-20
Benicia	33	54	42	0
Dixon	236	258	235	205
Fairfield	489	443	422	206
Rio Vista	0	0	0	0
Suisun City	112	80	49	16
Vacaville	131	169	196	140
Vallejo	260	302	325	162
Unincorporated Solano County	0	0	0	0
Solano County	1,261	1,306	1,269	729
Bay Area	14,990	15,142	15,427	13,718

*Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)*

## ANALYSIS OF AT-RISK HOUSING

As required by California Government Code Section 65583, the Housing Element must analyze the extent to which below-market rate units are at risk of converting to market-rate housing. If there are at-risk units, the element should include programs to encourage preservation of these units or to replace any that are converted to market rate. The units to be considered are any units that were constructed using federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Housing is considered to be “at risk” if it is eligible to be converted to non-low-income housing due to: (1) the termination of a rental subsidy contract, (2) mortgage prepayment, or (3) the expiration of affordability restrictions. The time period applicable in making this determination is the 10-year period following the last mandated update of the Housing Element, which, in this case with all jurisdictions in Solano County, is January 31, 2023. There are currently 403 units at risk of converting to market rate in the next 10 years (each project at risk is denoted in bold in **Table 2-40**).

### Inventory of Affordable Units

All federal and state subsidized rental housing is listed in **Table 2-40**. All cities within Solano County have assisted units and Benicia, Dixon, Fairfield, Vacaville and Vallejo all have units at risk of converting to market rate within the next 10 years.

**TABLE 2-40 ASSISTED UNITS AT RISK OF CONVERSION**

Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
<b>BENICIA</b>					
Casa de Vilarrasa II	921 E 4th St	24	24	HCD	2016
The Calms at Burgess Point	91 Riverview Terrace	56	55	LIHTC	2074
<b>Total Units</b>		<b>80</b>	<b>79</b>		
<b>Total Units At-Risk of Converting</b>			<b>24</b>		
<b>DIXON</b>					
Bristol Apartments	1550 Valley Glen Drive	102	101	LIHTC	2060
Second Street Senior Apartments	211 East D Street	81	80	LIHTC	2061
Lincoln Creek Apartments	1395 North Lincoln Street	172	141	LIHTC	2060
Moonlight Apartments	425 West Chestnut Street	56	55	LIHTC; USDA	2064
Heritage Commons	191 Heritage Lane	59	59	LIHTC; CalHFA	2067
Valley Glen Apartments	1830 Gold St.	59	58	LIHTC; USDA	2067
Heritage Commons Phase 2	193 Heritage Lane	60	59	LIHTC	2068
Heritage Commons Phase III	197 Heritage Lane	44	43	LIHTC	2074
Dixon Manor	1270 Linford Lane	32	6	CalHFA	2031
<b>Total Units</b>		<b>665</b>	<b>602</b>		
<b>Total Units At-Risk of Converting</b>			<b>6</b>		

Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
<b>FAIRFIELD</b>					
Bennington Apartments (AKA Sheffield Green)	2780 North Texas Street	132	27	CalHFA	2024
Avery Parks (AKA Quail Terrace)	2000 Claybank Road	136	33	CalHFA	2025
Woodsong Village Apartments	2999 North Texas Street	112	110	LIHTC	2027
Parkway Plaza	188 E. Alaska Ave	100	99	HUD	2030
Kennedy Court	1401 Union Ave	32	32	LIHTC	2050
Sunset Manor Apartments	855 East Tabor Avenue	148	146	LIHTC	2052
Woodside Court Apartments	555 Alaska Avenue	129	127	LIHTC	2053
Fairfield Vista Apartments	201 Pennsylvania Avenue	60	59	LIHTC	2053
Dover Woods Senior Apartments	2801 Dover Avenue	200	198	LIHTC	2058
Hampton Place / Gateway Village	2000 Pennsylvania Avenue	56	55	LIHTC; HCD	2058
Union Square II	608 Kennedy Court	24	24	LIHTC; HCD	2059
Fairfield Heights Apartments	1917 Grande Circle	52	51	LIHTC	2060
Laurel Gardens Apartments	201 East Alaska Avenue	30	29	LIHTC; HCD	2062
Senior Manor	1101 Union Ave.	84	83	LIHTC	2063

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Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
Signature at Fairfield	1189 Tabor Avenue	93	92	LIHTC; CalHFA	2065
Monument Arms Apartments	261 East Alaska Avenue	92	88	LIHTC; HUD	2069
Sunset Creek Apartments	840 E. Travis Boulevard	76	75	LIHTC	2072
Fairfield Apartments (Parkside Villa Apartments & Rockwell Manor Apartments) - Site A	1650 Park Lane	128	126	LIHTC; HUD	2073
One Lake Family Apartments		190	188	LIHTC	2074
<b>Total Units</b>		<b>1,874</b>	<b>1,642</b>		
<b>Total Units At-Risk of Converting</b>			<b>269</b>		
<b>RIO VISTA</b>					
Casitas Del Rio Apartments	250 St. Joseph Street	40	39	LIHTC; USDA	2059
<b>Total Units</b>		<b>40</b>	<b>39</b>		
<b>Total Units At-Risk of Converting</b>			<b>0</b>		
<b>SUISUN CITY</b>					
Village II	506 Civic Center Blvd	106	105	LIHTC; HUD	2065
Cottonwood Creek Apartments	202 Railroad Avenue	94	93	LIHTC; HCD	2062
Breezewood Village Apartments	1359 Worley Road	81	80	LIHTC	2062
<b>Total Units</b>		<b>281</b>	<b>278</b>		
<b>Total Units At-Risk of Converting</b>			<b>0</b>		
<b>VACAVILLE</b>					
Twin Oaks Apartments	2390 Nut Tree Road	46	45	LIHTC; HUD	2067

Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
Vacaville Autumn Leaves	2470 Nut Tree Rd	56	55	HUD	2039
Vacaville Gables	100 Gables Ave.	65	63	LIHTC	2052
Saratoga Senior Apartments	1101 Burton Drive	108	20	LIHTC; CalHFA	2053
Vacaville Meadows	131 Gable Avenue	65	64	LIHTC	2055
Vacaville Hillside Seniors	454 Markham Ave	15	15	LIHTC	2055
Saratoga Senior Apartments Phase II	1151 Burton Drive	120	20	LIHTC	2056
Lincoln Corner Apartments	130 Scoggins Court	134	133	LIHTC; HCD	2058
Rocky Hill Apartments & Bennett Hill Apartments (Site A)	225 Bennett Hill Court	64	63	LIHTC	2068
Callen Street Apartments	1355 Callen Street	66	65	LIHTC	2068
Rocky Hill Veterans	582 Rocky Hill Road	39	38	LIHTC; HCD	2075
Meadows Court / Holly Lane Apartments (Site A)	531 Rocky Hill Rd	82	80	LIHTC	2070
Alamo Garden Apartments	1501 Alamo Drive	182	181	LIHTC	2071
Pony Express Senior Apartments	220 Aegean Way	60	59	LIHTC	2074
The Willows	605 Rocky Hill Rd	126	124	HOME; Vacaville Redevelopment Agency	2065
The Orchards	450-A W Monte Vista	48	47	HOME; Vacaville Redevelopment Agency	2065
The Maples	450-A W Monte Vista	120	119	HOME; Vacaville Redevelopment Agency	2065

Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
Vacaville Highlands	131 Gable Avenue	11	11	HOME; Vacaville Redevelopment Agency	2065
The Sycamore	901 Sara Ct	52	10	Vacaville Redevelopment Agency	2029
Vacaville Senior Manor	190 Lawrence Dr	60	59	Vacaville Redevelopment Agency	2062
Vasquez Apartments	620 E Main St	2	2	Vacaville Redevelopment Agency	2059
Habitat for Humanity	Rocky Hill Rd	1	1	Vacaville Redevelopment Agency	2053
<b>Total Units</b>		1522	1274		
<b>Total Units At-Risk of Converting</b>			<b>10</b>		
<b>VALLEJO</b>					
Longshore Cove Apartments	201 Maine Street	236	234	LIHTC; HUD	2073
Carolina Heights	135 Carolina Street	152	151	LIHTC; HUD	2070
Marina Tower	601 Sacramento Street	151	150	LIHTC; HUD	2060
Marina Towers Annex	575 Sacramento Street	57	56	LIHTC; HUD; CalHFA	2056
Casa De Vallejo Apartments	1825 Sonoma Blvd.	136	136	LIHTC; HUD	2060
Ascension Arms	301 Butte St	75	42	HUD	2029
Seabreeze Apartments	100 Larissa Ln	184	71	HUD	2036
Redwood Shores	400 Redwood Street	120	119	HUD	2037
Friendship Estates Apartments	2700 Tuolumne Street	76	74	LIHTC	2052



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Name	Address	Total Units	Affordable Units	Funding	Affordability Expiration
Solano Vista Senior Apartments	40 Valle Vista Avenue	96	95	LIHTC	2072
Sereno Village Apartments	750 Sereno Drive	125	124	LIHTC	2057
Bay View Vista Apartments	445 Redwood Street	194	192	LIHTC	2055
Avian Glen	301 Avian Drive	87	85	LIHTC; HCD	2064
Temple Art Lofts	707 Main Street	29	28	LIHTC	2067
Harbor Park Apartments	969 Porter Street	182	73	LIHTC	2070
<b>Total Units</b>		<b>1,900</b>	<b>1,630</b>		
<b>Total Units At-Risk of Converting</b>			<b>42</b>		
<b>UNINCORPORATED SOLANO CO.</b>	<i>No Federal or State Assisted Developments</i>				

*Sources: California Housing Partnership, Preservation Database 2021.*

## Preservation Resources

The types of resources needed for preserving at-risk units fall into three categories: (1) financial resources available to purchase existing units or develop replacement units; (2) entities with the intent and ability to purchase and/or manage at-risk units; and (3) programs to provide replacement funding for potentially lost Housing Choice Voucher Program rent subsidies, otherwise known as the Section 8 program.

A variety of federal and state programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to both the high costs of developing and preserving housing and limitations on the amounts and uses of funds, a variety of funding sources would be required. Several sources of funding are available to Solano County for preservation of assisted, multifamily rental housing units to assist with purchasing units or providing rental subsidies, including Community Development Block Grant (CDBG) or HOME funds. For older buildings with expiring affordability, funding for substantial rehabilitation may also give the County an opportunity to reinstate affordability requirements. HUD may provide Section 8 Tenant Protection Vouchers to subsidize rents for tenants in properties at risk of loss because of expiration due to loss of affordability associated with mortgage prepayment.

When affordable housing units have the potential to convert to market rate, due typically to the expiration of an affordable housing agreement or expiration of funding, there is a risk that tenants in those affordable units will be displaced. Certain companies and organizations can be certified as eligible to purchase buildings where a federally assisted mortgage is due to be prepaid.

### Qualified Entities

The following qualified entities were listed as potential purchasers of at-risk units in Solano County:

- ACLC, Inc
- Mid-Peninsula Housing Coalition Mutual Housing California
- Affordable Housing Associates SWJ Housing
- Affordable Housing Foundation Volunteers of America National Services
- Sacramento Valley Organizing Community
- Pacific Community Services, Inc.

- Anka Behavioral Health
- Housing Corporation of America
- Mutual Housing California
- SWJ Housing
- Volunteers of America National Services

The Section 8 Housing Choice Voucher Program is another affordability option that individuals may apply for through the Benicia Housing Authority (BHA), Solano County Housing Authority (SCHA), Suisun City Housing Authority (SCH), and Vacaville Housing Authority (VHA). Section 8 increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. Section 8-supported housing may be either project-based for a portion of an entire apartment building, or subsidies may be provided in the form of vouchers for individual, independent units.

The BHA administers approximately 294 active housing choice vouchers. The SCHA allocated 368 vouchers including 45 Veterans Administration Supportive Housing (HUD-VASH) Vouchers and 53 Mainstream Vouchers for non-elderly disabled households. The SCH administers approximately 192 housing choice vouchers and the VHA administers approximately 1,366 vouchers and vouchers including the Veterans Administration Supportive Housing (HUD-VASH), Family Unification Program (FUP), Mainstream Voucher Program, and Emergency Housing Voucher Program Vouchers.

### Strategies for Preserving Affordable Housing

**Acquisition** - For units at risk of conversion, qualified non-profit entities must be offered the opportunity to purchase buildings to maintain affordability.

The factors that must be used to determine the cost of preserving low-income housing include property acquisition, rehabilitation, and financing. Actual acquisition costs depend on several variables, such as condition, size, location, existing financing, and availability of financing (governmental and market). Looking at multifamily buildings throughout the county, prices ranged from \$165,000 per unit for a 10-unit building in Suisun City to \$215,000 per unit for a 5-unit multifamily unit in Vallejo. While most units listed for sale in March 2022 were in incorporated jurisdictions of Solano County, purchasing residential units in Unincorporated Solano County will likely have a similar

price range depending on where in the county the units are located. Additionally, if the property needs significant rehabilitation, or financing is difficult to obtain, it is important to consider these factors in the cost analysis. It is important to note that a major financing tool, Low Income Housing Tax Credits (LIHTC), currently do not prioritize acquisition and rehabilitation projects, but instead fund new construction projects. This makes the effort to preserve units much more difficult.

**Preservation** - Housing affordability can also be preserved by seeking alternative means of subsidizing rents, such as the Section 8 Housing Choice Voucher program described previously. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair-market rent on the unit. Based on HUD's 2022 fair-market rents, the total cost to subsidize rental costs for a very low-income four-person household for 20 years would be \$111,180 for a two-bedroom home and \$256,980 for a three-bedroom home. This is typically done through Project Based contracts with the Housing Authority that administers a Project Based Program and has available vouchers.

**Replacement with New Construction** – Another alternative to preserve the overall number of affordable housing units in the county is to construct new units to replace other affordable housing stock that has been converted to market-rate housing. Multifamily replacement property would be constructed with the same number of units, with the same number of bedrooms and amenities as the one removed from the affordable housing stock.

The cost of new affordable housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, type of construction (fair/good), and on- and off-site improvements. Looking at a sample project with 188 assisted units and one manager's unit, the cost for land acquisition is approximately \$30,319 per unit, or \$5,700,000 total. Costs for multifamily construction are approximately \$162 per square foot. This is based on costs calculated for a two-story building in Solano County with 20 units and an average unit size of 800 square feet each. The total construction costs for the building are \$2,593,864, based on the total cost of building this development, it can be estimated that the per-unit cost to replace low-income housing would be \$124,949 per unit. These construction costs include labor, materials, and equipment but do not include costs of buying land or off-street parking.<sup>1</sup>

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<sup>1</sup> 2022 National Building Cost Manual and 2022 945-33,91,90,34,89,85,93,71,35,12,92, and 956-87,20,18,94,90,25,96 zip code modifiers Craftsman Book Company.

### Cost of Preservation Versus Replacement

The cost to the cities within Solano County of preserving units that are projected to expire between 2024 and 2074 is estimated to be less in most cases than replacing the units through new construction. Replacing the units with rehabilitated units may be cost-effective in some instances. Actual costs involved in each option will depend on the rental and real estate market situations at the time the affordability restrictions on these projects expire.

Extending low-income use restrictions to preserve the units as affordable may require financial incentives to the project owners. Other scenarios for preservation would involve purchase of the affordable units by a nonprofit or public agency, or local subsidies to offset the difference between affordable and market rents. Scenarios for preservation depend on the type of project at risk.

### Funding Sources for Preservation

The types of resources needed for preserving at-risk units fall into three categories: financial resources available to purchase existing units or develop replacement units; entities with the intent and ability to purchase and/or manage at-risk units; and programs to provide replacement funding for potential reductions in funding for Housing Choice Voucher Program rent subsidies (previously known as the Section 8 Program).

A variety of federal, state, and local programs are available for potential acquisition, subsidy, or replacement of at-risk units. Due to both the high costs of developing and preserving housing and limitations on the amounts and uses of funds, multiple funding sources would be required. The following summarizes federal and state financial resources available to the cities within Solano County for preservation of assisted, multifamily rental housing units.

#### Federal Programs

**Community Development Block Grant (CDBG)**—This program is intended to enhance and preserve the jurisdictions affordable housing stock. CDBG funds are awarded to the County on a formula basis for housing and community development activities. Eligible activities include acquisition, rehabilitation, economic development, and public services. CDBG funds benefit primarily persons/households with incomes not exceeding 80 percent of the county median family income.

**HOME Investment Partnerships**—HOME funding is a flexible grant program that is awarded to the jurisdictions on a formula basis for housing activities that take into account local market conditions, inadequate housing, poverty, and housing production costs. The formula for determining funding amount and eligibility is based on several factors, including the number of units in a jurisdiction that are substandard or unaffordable, the age of a jurisdiction’s housing, and the number of families living below the poverty line. HOME funding is provided to jurisdictions to either assist rental housing or home ownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing, as well as possible property acquisition, site improvements, and other expenses related to the provision of affordable housing and projects that serve a group identified as having special needs related to housing.

**Housing Choice Voucher (Section 8) Program**—This program provides rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.

**Section 811/202 Program**—Nonprofit organizations and consumer cooperatives are eligible to receive zero-interest capital advances from HUD for the construction of very low-income rental housing for senior citizens and persons with disabilities. Project-based assistance, or capital advances, is also provided in conjunction with this program. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.

**HUD Low-Income Housing Preservation and Resident Homeownership Act (LIHPRHA)**—LIHPRHA was enacted in response to concern over the prepayment of HUD-assisted housing. When an assisted housing project pays off the loan, they are then eligible to convert to market-rate, thus resulting in a loss of affordable housing. The legislation addresses the prepayment of units assisted under Section 221(d)(3) and Section 236 (Section 236 replaced the Section 221(d)(3) program in 1968). Generally, the law facilitates the preservation of these low-income units by providing incentives to property owners to either retain their units as low income or to sell the project to priority purchasers (tenants, nonprofits, or governmental agencies.) Pursuant to LIHPRHA, HUD must offer a package of incentives to property owners to extend the low-income use restrictions. These incentives would ensure an 8-percent return for property owners on the recalculated equity of their property, provided the rents necessary to yield this return fall within a specified federal cost limit. The cost limits are either 120 percent of the fair market rate (FMR), or the prevailing rent in the local market. If HUD can provide the owner with this return, the owner cannot prepay the mortgage. The owner must either stay in the program or offer to sell the project (a “voluntary” sale) to a priority purchaser for a 12-month period or other purchasers for an additional 3 months. The owner is required to document this choice in a plan of action.

If HUD cannot provide the owner with the 8-percent return, i.e., the rents required would exceed federal cost limits, the owner may prepay only after offering the sale to priority purchasers for 12 months, or other qualified buyers for an additional 3 months (a “mandatory” sale) and filing a plan of action that demonstrates that conversion will not adversely impact affordable housing or displace tenants. According to the California Housing Partnership Corporation, most projects in California will fall within federal cost limits, except those with exceptionally high rental value or condominium conversion potential.

Projects that are preserved under either of these methods are required to maintain affordability restrictions for the remaining useful life of the project, which is defined minimally as 50 years. Despite these requirements, property owners may still be able to prepay the loan. First, the owner may prepay the property loan if no bona fide offer to purchase the property is made. Second, HUD may not provide some of the discretionary monies to priority purchasers in preservation sales. Finally, the overall success of the preservation efforts is contingent on congressional appropriation of sufficient funding to HUD.

### State Programs

**California Housing Finance Agency (CHFA) Multiple Rental Housing Programs**—This program provides below-market-rate financing to builders and developers of multiple-family and elderly rental housing. Tax-exempt bonds provide below-market-rate mortgage money. Eligible activities include new construction, rehabilitation, and acquisition of properties with 20 to 150 units.

**Affordable Housing Sustainable Communities Program (AHSC)**—This program provides grants and/or loans, or any combination t, that will achieve GHG emissions reductions and benefit Disadvantaged Communities through increasing accessibility of affordable housing, employment centers, and key destinations via low-carbon transportation.

**Low-Income Housing Tax Credit (LIHTC)**—This program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition.

**California Community Reinvestment Corporation (CCRC)**—This private, nonprofit mortgage banking consortium provides long-term debt financing for affordable multifamily rental housing. Eligible activities include new construction, rehabilitation, and acquisition.

**Nonprofit Entities**—Nonprofit entities serving the county can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. (See partial list above in Qualified Entities.)

### **Program Efforts to Preserve At-Risk Units**

The following housing programs have been developed to address the preservation of assisted very low-income units eligible to convert to market rate. Each individual City’s Planning Department, Economic Development Department, and/or Housing Development will be responsible for implementing the programs. Funding for implementation could be provided through the funding sources cited above.

Each city in Solano County will maintain contact with owners of at-risk units as the use restriction expiration dates approach. Each city and Solano County will communicate to the owners the importance of the units to the supply of affordable housing in the county as well as its desire to preserve the units as affordable.

**Rental Subsidies**—If HUD funding is discontinued at some point within the next planning period to subsidize affordable units and other methods to preserve the at-risk units fail, the County will determine if it can assign financial resources to provide rental assistance to very low-income tenants to cover the difference between their current rents and market rents as well as continue to promote the development of affordable housing. If the owners of a project at risk of converting their units to market rate, the County or cities will evaluate the feasibility of implementing available options to preserve bond-financed units at risk of conversion: (1) offer rental subsidies using HOME or other available funding; (2) work with the property owner to refinance the mortgage at lower interest rates; (3) work with nonprofit entities to evaluate the potential for acquisition of the complex (although, if only a portion of the units are at risk, this may not be feasible); (4) consider acquisition and rehabilitation of the project.