

Appendix 3: Regional and Vacaville Assessment of Fair Housing

This page intentionally left blank.

TABLE OF CONTENTS

Regional and Vacaville Assessment of Fair Housing.....	1
Introduction	1
Outreach	1
Fair Housing Issues	11
Contributing Factors.....	108
Fair Housing Sites inventory Analysis	111
Figures	
Figure 3-1: Regional TCAC/HCD Opportunity Areas	14
Figure 3-2: Income Dot Map	16
Figure 3-3: Income Groups in SurroundinG Region.....	17
Figure 3-4: Regional Median Income	18
Figure 3-5: Income Groups within Solano County Jurisdictions.....	19
Figure 3-6: Regional Poverty Rates	20
Figure 3-7: Local TCAC/HCD Opportunity Areas.....	23
Figure 3-8: Local Median Income.....	24
Figure 3-9: Local Poverty Rates	26
Figure 3-10: Dissimilarity Indices in the Region	28
Figure 3-11: Regional Racial Demographics	30
Figure 3-12: Regional Diversity Index	31
Figure 3-13: Regional R/ECAPs.....	32
Figure 3-14: Regional RCAAs.....	33
Figure 3-15: Dissimilarity Indices within Solano COunty	34
Figure 3-16: Local Racial Demographics	36
Figure 3-17: Local RCAAs	38

Figure 3-18: Percentage of Children in Married Couple Households in the Region42

Figure 3-19: Percentage of Children in Female-Headed Households in the Region43

Figure 3-20: Single-Parent, Female-Headed Households with Children in Vacaville45

Figure 3-21: Population with a Disability in the Region47

Figure 3-22: Percentage of the Population with a Disability in Vacaville.....50

Figure 3-23: AllTransit Transit Access52

Figure 3-24: Transit Score in Vacaville55

Figure 3-26: Regional Jobs Proximity60

Figure 3-27: Regional Labor Market Engagement61

Figure 3-28: Local Labor Market Engagement.....64

Figure 3-29: Local Jobs Proximity.....65

Figure 3-30: Regional TCAC/HCD Educational Domain Scores.....67

Figure 3-31: HUD School Proficiency Index.....68

Figure 3-32: Local TCAC/HCD Educational Domain Score72

Figure 3-33: CalEnviroScreen Percentiles in the Region74

Figure 3-34: Local CalEnviroScreen Percentiles76

Figure 3-35: Local TCAC/HCD Environmental Domain Score.....77

Figure 3-36: Overcrowding Rates in the Region80

Figure 3-37: Overcrowded Households in the Region.....81

Figure 3-38: Overcrowding Rates in Vacaville84

Figure 3-39: Overpayment Rates in the Region86

Figure 3-40: Renter Overpayment in Vacaville88

Figure 3-41: Homeowner Overpayment in Vacaville89

Figure 3-42: Age of Housing Stock in the Region.....92

Figure 3-43: Residential Zoning in Vacaville99

Figure 3-44: Percentage of Unit Capacity and Site Acreage by TCAC Resource
Opportunity Category113

Figure 3-45: Percentage of Unit Capacity and Site Acreage by Median Income Category .115

Figure 3-46: Percentage Unit Capacity and City Acreage by Poverty Rate117

Figure 3-47: Percentage of Unit Capacity and Site Acreage by Percent Non-White
Population.....119

Figure 3-48: Percentage of Unit Capacity and City Acreage by Disability Rate.....121

Figure 3-49: Percentage of Unit Capacity and city acreage by Percentage of Children
in Female-Headed Households.....123

Figure 3-50: Percentage of Unit Capacity and City Acreage by Jobs Proximity Index
Score.....125

Figure 3-51: Percentage of Unit Capacity and City Acreage by TCAC Educational
Domain Score127

Figure 3-52: Percentage of Unit Capacity and City Acreage by CalEnviroScreen Score129

Figure 3-53: Percentage of Unit Capacity and City Acreage by Rate of Overcrowding131

Figure 3-54: Percentage of Unit Capacity and City Acreage by Rate of Renter
Overpayment132

Figure 3-55: Percentage of Unit Capacity and City Acreage by Rate of homeowner
Overpayment133

Tables

Table 3-1: Regional Familial Status DISCRIMINATION, 2013-202140

Table 3-2: Demographic Characteristics of the Population with a Disability.....48

Table 3-3: Regional AllTransit Performance Scores53

Table 3-4: Regional Vacancy RAtes.....57

Table 3-5: Vallejo-Fairfield MSA FMRs, 2022.....58

Table 3-6: Regional Unemployment Rates, 2010-202162

Table 3-7: Performance Scores for Vacaville Schools, 201970

Table 3-8: Demographic Composition of Homeless Population, 201995

Table 3-9: Mortgage Loan Denial Rates, Vacaville.....102

Table 3-10: Factors that Contribute to Fair Housing Issues109

This page intentionally left blank.

REGIONAL AND VACAVILLE ASSESSMENT OF FAIR HOUSING

INTRODUCTION

Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021, contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under California law, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

California Government Code Section 65583 (10)(A)(ii) requires local jurisdictions to analyze racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. Although this is the Housing Element for the City of Vacaville, Government Code Section 65583 (subds. (c)(9), (c)(10), 8899.50, subds. (a), (b), (c)) requires all local jurisdictions to address patterns locally and regionally to compare conditions at the local level to the rest of the region. To that end, the Solano County Housing Element Collaborative, comprised of the cities of Benicia, Dixon, Fairfield, Rio Vista, Suisun City, Vacaville, Vallejo, and the County of Solano prepared a regional Assessment of Fair Housing (AFH) and each participating jurisdiction prepared a local AFH.

This chapter is organized by fair housing topics. For each topic, the regional assessment is first, followed by the local assessment. Strategies to address the identified issues are included throughout the chapter. Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the City of Vacaville identified factors that contribute to fair housing issues. These contributing factors are included in **Table 3-10, Factors that Contribute to Fair Housing Issues** with associated actions to meaningfully affirmatively further fair housing related to these factors. Additional programs to affirmatively further fair housing are included in Section 2, Goals, Policies, and Programs.

This chapter also includes an analysis of the housing element’s sites inventory as compared with fair housing factors. The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. Assembly Bill (AB) 686 added a new requirement for housing elements to analyze the distribution of projected units by income category and access to high resource areas and other fair housing indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing.

OUTREACH

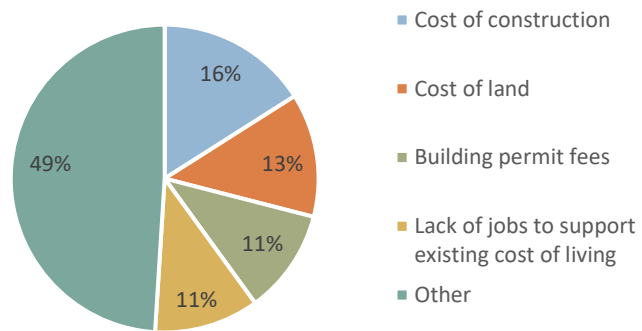
Regional Outreach Efforts

Workshops

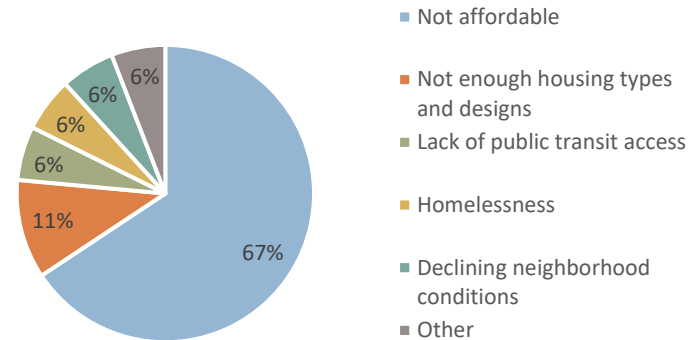
As discussed in the Public Participation section, the Solano County Collaborative (Collaborative) took diligent efforts to encourage public and stakeholder participation in the Housing Element update process at both the regional and local scale. These efforts included six Housing Element community workshops between January and June 2022, and seven regional stakeholder consultations between December 2021 and February 2022. Each of the workshops was advertised with flyers in English, Spanish, and Tagalog, and conducted virtually to increase accessibility for residents throughout the county and in response to the COVID-19 pandemic. Live Spanish translation was offered at the first two sets of workshops, and a pre-recorded version in Tagalog. However, no participants opted for this option at any of the workshops, so the third set of workshops provided pre-recorded Spanish and Tagalog versions rather than live translation, though materials were still made available prior to the workshop in both languages.

The first two workshops were held over two days: during the lunch hour on Wednesday, January 26, 2022, and the evening of Thursday, January 27, 2022, to ensure maximum participation from Solano County jurisdictions, invested stakeholders, and the community. The workshops were held online with a variety of technological methods to connect. The objectives of the workshop were to educate the public about the update process, identify specific needs and opportunities, share information about the Solano County Collaborative to help make informed conclusions and identify needs, and allow participants to share their insights on how housing opportunities can be improved locally and on a regional level. To gauge these opinions, participants were polled on topics that focused on housing assets, housing strategies, housing barriers, and preferences for location of new housing. The results of key points of the poll related to fair housing are summarized herein.

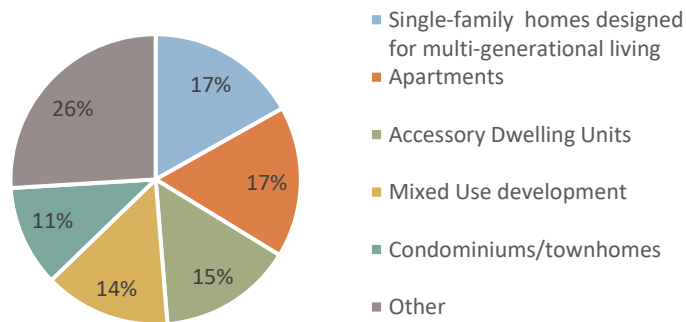
What are the greatest barriers to providing housing in your community?



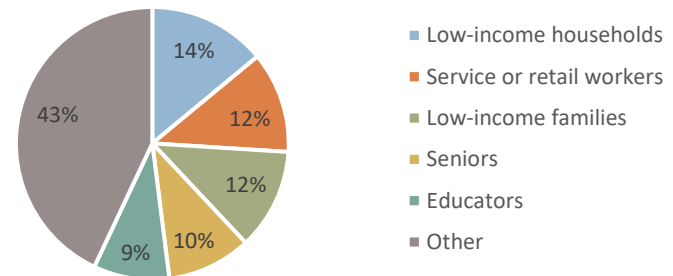
What do you consider the greatest issue related to housing?



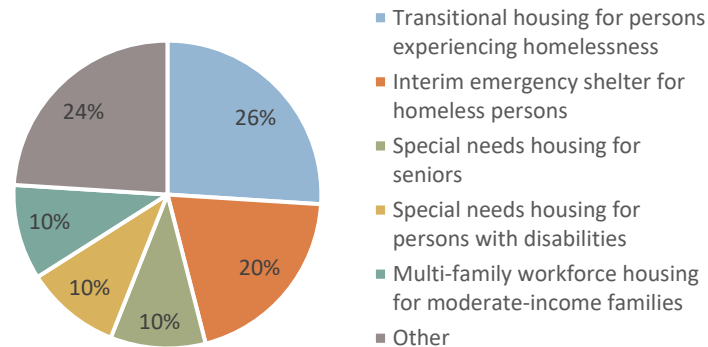
What types of housing would you like to see more of?



What populations do you believe are underserved?



What populations are most in need of housing?



Discussion focused on the process, clarifications on the definition of overcrowding, mixed-income on commercial sites, and how mixed-income housing typically has better results than concentrated lower-income development. However, participants expressed that developers and lenders typically do not prefer mixed-income projects, thus presenting an additional barrier to the provision of housing, particularly integrated affordable housing. Overall, the primary fair housing themes that emerged were the costs associated with development of housing, particularly affordable units, the overarching issue of high cost of market-rate housing, shortages of affordable housing, the limited employment opportunities that offer livable wages, the challenges that lower-income households are facing, and providing housing opportunities for underserved populations, particularly those who are experiencing homelessness or are at risk of becoming homeless.

On March 30, 2022, two interactive, online workshops were held. Both workshops were well attended with representatives from the Solano County jurisdictions, various stakeholder organizations, and service providers. The content provided a summary of the analysis conducted in the housing needs assessment and discussions were guided by participant insights on how housing opportunities can be improved locally and on a regional level. Again, feedback on specific needs was sought out. Translation was available by request. During the workshops, the topics mentioned by participants included the relationship between location of affordable housing and access to employment, services, mobility, amenities, and recreation; special-needs populations, particularly seniors and their needs as they age; and the challenges of income discrepancies with the shortage of affordable housing resources throughout the county.

Participants established clarity regarding what types of professions lower-income households really encompass, such as educators, public service providers, retail and hospitality workers, which suggested that the Collaborative foster greater collaboration between jurisdictions to increase supply of housing for this very integral segment of the population.

On June 1, 2022, the Solano County Collaborative held two Fair Housing Workshops virtually to present an overview of the Assessment of Fair Housing and gather feedback from participants on their experiences with fair housing. One workshop was held over the lunch hour, and one was held in the evening to offer two opportunities for potential participants. Six participants attended the lunch session, and seven attendees were present for the evening session. Across both workshops, approximately 36.4 percent of participants were from Benicia, 18.2 percent were from Vacaville, 13.6 percent were from Vallejo, 9.1 percent were from Fairfield, and 9.1 percent were from Suisun City. There were no participants from Dixon, Rio Vista, or the unincorporated area of Solano County, and there were an additional 13.6 percent that did not live in Solano County but were interested in the Housing Element process. For both workshops, the Collaborative offered Spanish and Tagalog translation of materials and a recording of the presentation, in addition to hosting the meeting in English. At previous workshops, as discussed, there was no interest in live translation and therefore recordings were determined to be sufficient.

Approximately 35.0 percent of respondents reported that the greatest barrier to obtaining or keeping housing that they, a friend, or relative has experienced is that affordable options are too far from jobs, schools, and other resources. In addition, 15.0 percent identified accessibility issues as a barrier to housing, which can be interpreted in several ways, and may include factors such as physical barriers and/or non-compliance with ADA standards (stairs, no ramps, counter heights, distance to services) for disabled persons, lack of public transportation, or economic limitations; 10.0 identified substandard conditions, and an additional 10.0 percent identified landlord refusal to rent as barriers. Nearly one-third of respondents also reported having experienced overcrowding at some point in Solano County to be able to afford housing costs. When asked what their experience has been with housing mobility, as it relates to unit size, price, and other factors, 28.6 percent reported that it has been very challenging, and 33.3 percent reported that it has been somewhat challenging. Housing mobility refers to an individual's or household's ability to secure affordable housing in moderate and high resources areas (**Figure 3-7**), move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of Section 8 Housing Choice Vouchers (HCVs), availability of rental and ownership opportunities throughout the city, and vacancy rates. This supports feedback from local stakeholders that there is a shortage of appropriately sized and affordable options in Solano County. Further, half of respondents reported that there is no transit or alternative methods of transportation for them to navigate their communities, which furthers concerns about proximity of affordable housing to jobs and schools.

At the end of the workshop, the Collaborative asked participants to identify their top three priorities for increasing housing mobility and access to opportunities, improving the condition of their neighborhood, and reducing displacement risk. The top-three priorities to increase housing mobility were creation of targeted investment programs, such as down payment assistance (19.1 percent of

respondents), incentivizing development of mixed-income housing (17.0 percent), and a tie between citywide registries of affordable rental options and targeted outreach to underserved groups to increase awareness of assistance programs (12.8 percent each). However, in open discussion, participants stated that many local, state, and federal assistance programs are already available, the barrier to fair housing is awareness of these opportunities. They identified a need for easier resource navigation for residents. The top priorities for improving neighborhood conditions were implementing proactive code enforcement for substandard housing (17.8 percent) and a three-way tie between targeted investment in parks and other recreational facilities, community committees made up of residents of underserved groups, and addressing the negative impacts of nonresidential uses on residential uses (15.6 percent each). Finally, the top priorities for reducing displacement were rent stabilization (27.0 percent), rent review or mediation board as well as foreclosure assistance and multilingual legal services (24.3 percent), and expanded density bonuses (18.9 percent).

The feedback received during this workshop informed this analysis and programs identified in this Housing Element.

Survey

The flyers inviting participants to the regional Housing Element workshops included an option for respondents to take a survey similar to the poll conducted at the first two workshops in January 2022, to prioritize their perspective on housing issues facing the county and its jurisdictions. A total of 57 responses were logged, the majority of which were homeowners (71.9 percent). Of participants, approximately 86.0 percent reported living in a single family detached or attached home and 68.4 percent had lived in Solano County for over five years. However, a smaller proportion (56.1 percent) report working within the county, which may indicate a shortage of jobs suitable for residents within their jurisdiction. The top types of housing that participants wanted to see built throughout the county were small/affordable single-family homes (57.9 percent), senior housing (47.4 percent), supportive housing/assisted living (43.9 percent), accessory dwelling units (ADUs; 35.1 percent), townhomes and condominiums/duplexes (35.1 and 31.6 percent, respectively), tiny homes (29.8 percent), large acreage detached homes (28.1 percent), and apartments (24.6 percent). Among the respondents, the greatest barriers to building housing in their communities were (in order of ranking): cost of construction, opposition to new housing development projects, lack of adequate infrastructure, lack of availability of land, and lack of jobs to support existing cost of living. Supporting these responses was feedback on what the barriers to obtaining housing were specifically within the respondents' jurisdictions, with 52.6 percent identifying home prices and rents being too high, followed by lack of public infrastructure, and the real-estate market, which ties back to the cost of housing barrier. A desire for yards and green space was also identified as a barrier associated with multifamily and/or higher-density residential types.

Responses to the survey indicated that the top four underserved populations included homeless residents (35.1 percent), seniors (29.8 percent), single-parent family households (23.6 percent), and persons with disabilities (18.2 percent). Respondents also indicated across the board a need for integration of affordable housing throughout communities to create mixed-income neighborhoods (50.9 percent), roadway improvements (59.6 percent), and a diverse range of housing types (49.1 percent). Integration of new developments into the

existing neighborhood fabric (50.9 percent), addressing the “missing middle” housing types (41.0 percent), and accessibility (45.0 percent) were also identified as needs.

Consultations

From December 2021 through February 2022, seven consultations were conducted with local nonprofits and housing stakeholders to receive one-on-one, targeted input from those who provide services for those most in need of housing or with special housing needs. In each of the consultations, stakeholders were asked some or all of the following questions, depending on the type of organization they represented.

Opportunities and concerns: What three top opportunities do you see for the future of housing in Solano County? What are your three top concerns for the future of housing?

Housing preferences: What types of housing do your clients prefer? Is there adequate rental housing in the county? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?

Housing barriers/needs: What are the biggest barriers to finding affordable, decent housing? Are there specific unmet housing needs in the community?

Housing conditions: How do you feel about the physical condition of housing in the county? What opportunities do you see to improve housing in the future?

Unhoused persons: How many unhoused persons are in the county?

Housing equity: What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?

The Collaborative contacted 12 organizations and received responses from the following:

- North Bay Housing Coalition, December 9, 2021
- Community Action Partnership Solano, Joint Powers Authority, December 14, 2021
- Legal Services of Northern California (LSNC), December 22, 2021
- Fair Housing Advocates of Northern California, January 6, 2022

- Solano-Napa Habitat for Humanity, January 28, 2022
- Agency on Aging, January 24, 2022
- Urban Habitat, February 16, 2022

The one-on-one interviews with stakeholders raised a number of observations and conditions related to housing issues facing the residents of Solano County, with several common themes emerging. First was the demand for a range of affordable and accessible housing types for the large concentration of special needs populations in the county, including seniors, large families, disabled persons, and low-income households, many of which were identified as being Hispanic and Latinx. The need for additional rental housing was identified by most stakeholders. Additionally, service providers noted a shortage of housing resources for those who are experiencing homelessness and emphasized the need for a coordinated countywide central agency to be created to provide full-time services based on the growing demand, specifically housing-first projects across the county. This was noted in addition to a growing population of lower-income households and homeless residents, therefore identifying locations for pallet and cargo housing within the jurisdictions, as well as providing permanent supportive housing with wrap around services and case management is crucial. One stakeholder disclosed that they have funding for assisting jurisdictions with needed affordable housing, acquisition of the actual acreage is the barrier, which is another theme identified in the stakeholder consultations.

Strategies associated with housing condition relating to preservation and maintenance of the existing housing stock for affordable housing opportunities was a second subject of importance among stakeholders. Income constraints often result in people living in substandard or overcrowded housing conditions, most often in rental situations, which stakeholders identified as often resulting in displacement and homelessness. Stakeholders also identified that there are substantial racial disparities in housing among communities of color, recommending that jurisdictions can do more through code enforcement, primarily ensuring there is water and heating in low-income housing units, or passing ordinances that protect tenants from living in substandard housing. During the consultations, stakeholders expressed a need for proactive and “protective” tenant protections, such as rent control, just-cause protections, and other housing protection laws to keep more individuals housed, as eviction is the most common fair housing issue complaint encountered by stakeholders. In situations such as this, tenants require access to additional legal assistance to prevent displacement due to harassment or wrongful eviction.

Additionally, stakeholders identified a need for landlord education and enforcement regarding fair housing laws and rental discrimination practices, in combination with jurisdictions contracting with fair housing providers for a comprehensive system to identify affordable housing resources and tenant protection, particularly for seniors, the disabled, gender equality/familial status, and communities of color. Consultations identified a need for workshops on fair housing laws for residents and housing providers. The goal of these would be to inform housing providers on their rights and responsibilities under fair housing laws, and provide education on discrimination, aiming to reduce the number of instances that result in fair housing complaints throughout the county. A tenant

workshop counterpart was also suggested to inform residents on their tenant rights. Stakeholders identified acquisition of older, single-family housing stock, which might require repairs, for conversion to assisted affordable housing units as an opportunity to address shortages.

Barriers to development of affordable housing constitute a third major theme, including land costs, the length of entitlement processes, California Environmental Quality Act (CEQA) requirements, development fees and other permitting processes, compounded by severe infrastructure constraints, particularly sewer and septic systems. All housing providers interviewed expressed that new low-income housing simply is not cost effective for developers, and that properties owned by jurisdictions are a valuable resource for providing lower income housing, including homeownership opportunities through organizations such as Habitat for Humanity, who assist communities of color and veterans to attain homeownership, which have been historically underserved in the homeowner market, particularly in areas of Solano County. Incentivizing and subsidizing the construction of ADUs on existing residential properties is recommended to help address the barriers associated with cost of land and shortage of viable acreage for development of units for lower-income and disabled and/or senior households. In addition, one stakeholder discussed Community Land Trusts as an underutilized opportunity to create permanent affordability, as well as the availability of CalHome funding for implementing this option.

A final recurring theme around barriers to affordable housing that stakeholders identified was the current and historic challenges lower-income households face in obtaining financial assistance, such as lending discrimination, which was a prevalent issue in Vallejo. On the flip side, it was also noted that there is a disconnect between the number of applicants for Section 8 HCVs and availability of units that accept them. Effective January 1, 2020, the State of CA based a new law which classifies the Section 8 HCV as a “source of income” under the CA Fair Employment and Housing Act, which prohibits housing discrimination based on source of income. Education and outreach efforts of current fair housing practices to landlords and sellers was recommended.

Local Outreach Efforts

Planning Commission/City Council Joint Study Session

On March 29, 2022, the City held a joint study session with the Planning Commission and City Council that was open to the public. At this meeting, the City provided an overview of the Housing Element update process and accepted comments and questions from council members, commissioners, and members of the public. While no comments were made by the public, commissioners and council members expressed concern about the existing ratio of single-family to multifamily housing, supporting a more balanced mix and encouraging development of middle-density housing types and senior housing. One council member also expressed an interest in prioritizing redevelopment over new development, which would aid in place-based revitalization. Council members also identified a need for eviction protections and workforce housing. As part of the discussion, council members and commissioners raised an interest in exploring mechanisms of reducing displacement risk and integration of subsidized units within all neighborhoods. The feedback

from this meeting has informed programs included in this Housing Element and presents a supportive environment for affirmatively furthering fair housing.

Consultations

Between January and March 2022, staff interviewed representatives from three local stakeholder organizations to solicit input on housing programs and needs in Vacaville. Feedback from the stakeholders was collected via one-on-one interviews or with email responses. Representatives from the following stakeholders were interviewed:

- Opportunity House, January 14, 2022
- Vacaville Housing Authority, January 19, 2022
- On My Own, March 4, 2022

Stakeholders reported the primary barrier to fair housing as growing unaffordability and a shortage of affordable housing options. For example, On My Own reported that clients that were previously able to afford a decent two-bedroom unit with a roommate, are no longer able to do this under current market conditions. Stakeholders also cited an overall shortage of rental housing in the city to meet the need, particularly for very low-income households, at-risk and unhoused individuals, single-parent households, people living with disabilities, and seniors. Some of these populations can only afford to stay in a home with the assistance of a voucher. Opportunity House specifically recommended the creation of a navigation center and additional permanent supportive housing to meet the needs of these residents. Stakeholders expressed that the shortage of affordable housing is compounded by costs associated with application fees, eviction, poor credit histories, and security deposits. Vacaville Housing Authority expressed that many lower-income households require assistance to navigate the housing process and face challenges searching for potential housing units as a result of barriers to transportation. The City aims to address these concerns by facilitating the construction of additional affordable housing through development incentives, community land trusts, or other strategies (**Program HE-5**); encouraging the development of housing in a range of sizes and types to meet a variety of needs (**Program HE-3**) and encouraging the construction of a low-barrier navigation center and coordinating with other Solano County jurisdictions to increase homeless services (**Program HE-7**).

Vacaville Housing Authority also expressed concern regarding the condition of many affordable units in Vacaville, citing findings in the Community Development Block Grant (CDBG) 2020-2025 Consolidated Plan. In response, the City has included **Programs HE-25** and **HE-28** to improve communication of rehabilitation assistance programs currently available, including targeted outreach to neighborhoods with the greatest need, multilingual resources, seeking funding for a proactive code enforcement program, and providing information on resources on the City's website.

Vacancy Rate Surveys

In September, 2021, the City conducted a vacancy and rent survey of rental units with four or more units for market, below-market and senior units. Of the 6,811 units surveyed, 4,995 units were included in this market rate survey. The remaining 1,816 units were not included in the survey because they have deed restricted below market rents or are age restricted apartments. The 2021 survey resulted in the following findings: the overall market vacancy rate is 1.9%, a slight decrease from 2020; vacancy rates are highest for studio apartments (4.8 percent) and lowest for three-bedroom units at 1.2 percent); vacancy rates for below-market units was 1.4 percent; and senior restricted units was .09 percent. The rent survey yielded the following findings:

- The range of rents for studio units is \$1,450 - \$2,214. The median rent for studio units (84) increased \$187, or 11.9 percent since 2020. The median rent for all studio units is \$1,757.
- The range of rents for one-bedroom units is \$868 - \$2,398. The median rent for one-bedroom units (1,621) increased \$290, or 16.1 percent since 2020. The median rent for one-bedroom units is \$2,086.
- The range of rents for two-bedroom units is \$1,450 - \$2,988. The median rent for two-bedroom units (2,673) increased \$245, or 11.8 percent since 2020. The median rent for two-bedroom units is \$2,327.
- The range of rents for three-bedroom units is \$1,650 - \$3,650. The median rent for three-bedroom units (171) increased \$829, or 37.3 percent since 2020. The median rent for three-bedroom units is \$3,054.

FAIR HOUSING ISSUES

California Government Code Section 65583(10)(A)(ii) requires every jurisdiction to analyze racially or ethnically concentrated areas of poverty (R/ECAP), disparities in access to opportunity, and disproportionate housing needs, including displacement risk. Since 2017, the Tax Credit Allocation Committee (TCAC) and California Department of Housing and Community Development (HCD) have developed annual maps of access to resources such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and environmental indicators to provide evidence-based research for policy recommendations. This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access to opportunities within their community.

The TCAC/HCD Opportunity Maps can help to identify areas within the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low-resource areas and areas of high segregation and poverty and to encourage better access for lower-income households and communities of color to housing in high-

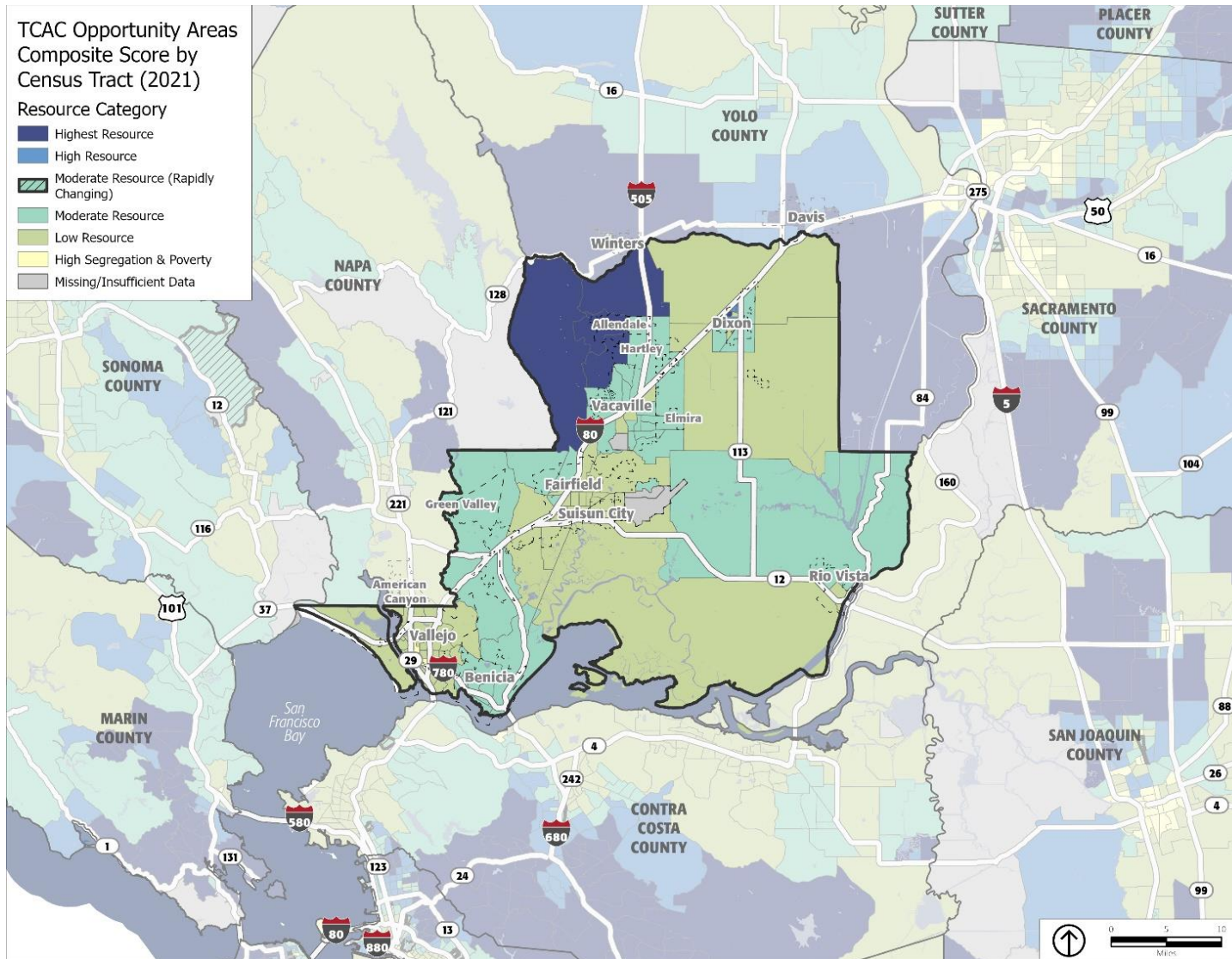
resource areas. TCAC/HCD categorized census tracts into high, moderate, or low resource areas based on a composite score of economic, educational, and environmental factors that can perpetuate poverty and segregation, such as school proficiency, median income, and median housing prices. The TCAC/HCD Opportunity Maps use a regional index score to determine categorization as high, moderate, and low resource.

Areas designated as “highest resource” are the top 20-percent highest-scoring census tracts in the region. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated “high resource” score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic, and education attainment. “Moderate resource” areas are in the 41st to 70th percentile and those designated as “moderate resource (rapidly changing)” have experienced rapid increases in key indicators of opportunity, such as increasing median income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic attainment, and education; or positive outcomes in a certain area (e.g., score high for health, education) but not all areas (e.g., may score poorly for economic attainment). Low resource areas are those that score above the 70th percentile and indicate a lack of access to positive outcomes and poor access to opportunities. The final designation are those areas identified as having “high segregation and poverty;” these are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$26,500 annually for a family of four in 2021).

As seen in **Figure 3-1, Regional TCAC/HCD Opportunity Areas**, most of Solano County, particularly in the unincorporated area, is designated as low resource or moderate resource. The City of Vallejo has been designated entirely as a low resource area, with three pockets identified as areas of high segregation and poverty: the Wilson Park neighborhood southwest of Solano Avenue (which includes a portion of unincorporated territory), the area west of Sutter Street to the waterfront between Florida Street to the north and Curtola Parkway to the south, and the area north of Florida Street between Sonoma Boulevard and Amador Street along Broadway Street. In contrast, the neighboring City of Benicia is designated entirely as a moderate resource area. The City of Suisun City and most of Fairfield are designated as low resource, with moderate resource areas in northeastern Fairfield and the Cordelia area of Fairfield. The City of Vacaville is similarly designated, with low resource areas along Interstate (I-) 80, northeast of Davis Street, with the remainder designated as moderate resource. The City of Rio Vista is also split, with moderate-resource areas northwest of Church Road and low-resource areas to the southeast. The City of Dixon has the greatest variation in resource area designations among the incorporated cities of Solano County. In Dixon, the southern and eastern areas are primarily moderate resource areas, high- and highest-resource areas are in the center of the city with the exception of the Northwest Park neighborhood, east of Parkgreen Drive. Low-resource areas are in the Northwest Park neighborhood and south of W. A Street between Pitt School Road and S. Almond Street. In the unincorporated county, high- and highest-resource areas are generally in the northeast and northwest corners, with low-resource areas surrounding the cities of Dixon and Fairfield, and moderate-resource areas elsewhere. Given that much of Solano

County is sparsely populated, with large agricultural areas, the low- and moderate-resource areas may not accurately represent the access to opportunities for residents of unincorporated communities, where there is typically a concentration of resources.

FIGURE 3-1: REGIONAL TCAC/HCD OPPORTUNITY AREAS



Source: TCAC/HCD, 2021

Patterns of Integration and Segregation

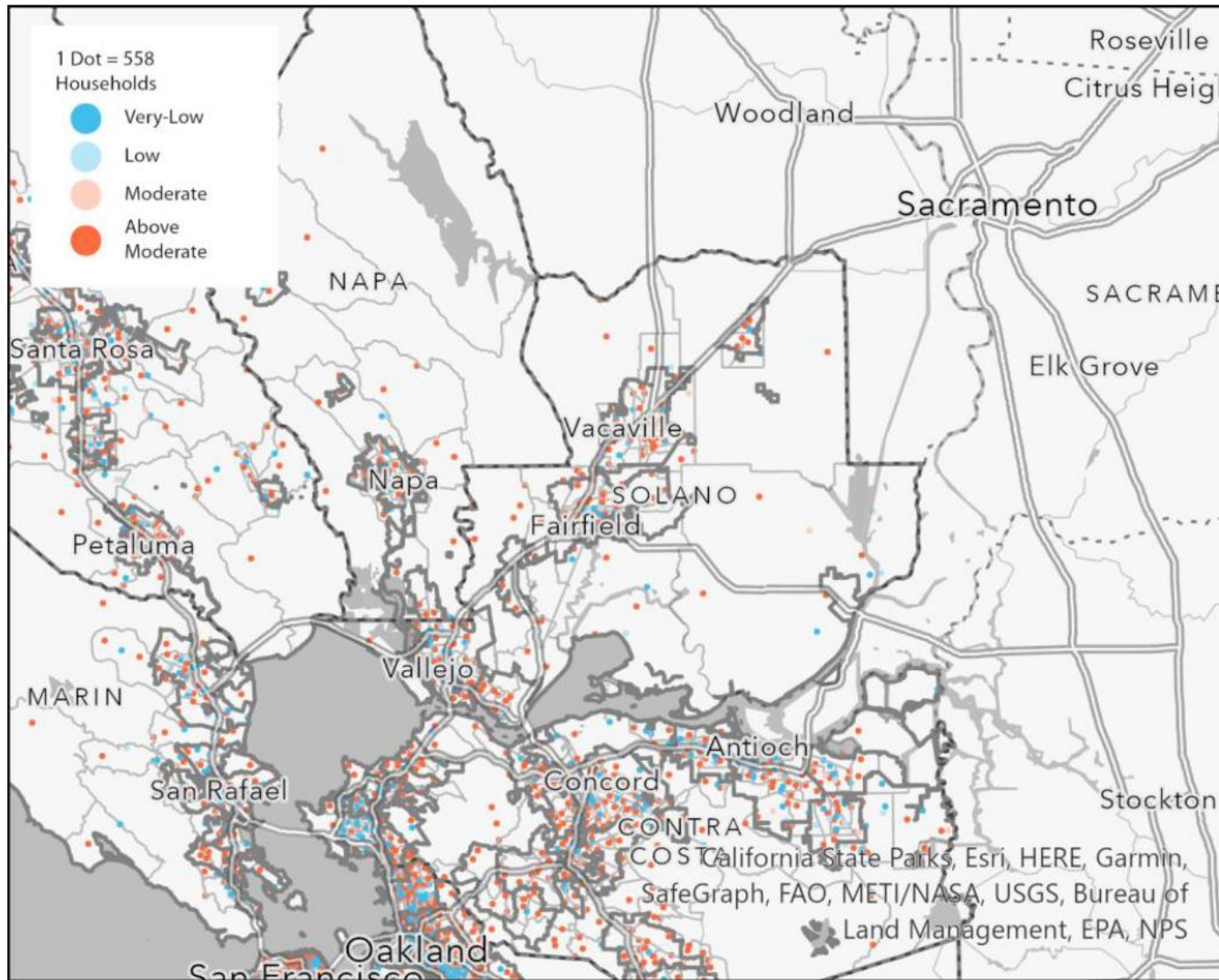
Segregation exists when there are concentrations of a population, usually a protected class, located in higher density in a certain area. It can be as a result of local policies, access to housing that meets the needs of that population, or a community culture or amenity that attracts that population. In the context of fair housing, segregation may indicate an issue where it creates disparities in access to opportunity, is a result of negative experiences such as discrimination or disproportionate housing need, or other concerns. Integration, in contrast, usually indicates a more balanced representation of a variety of population characteristics and is often considered to reflect fair housing opportunities and mobility. This analysis assesses four characteristics that may indicate patterns of integration or segregation throughout the region and local Solano County jurisdictions: income distribution, racial and ethnic characteristics, familial status, and disability rates.

Income Distribution

Regional Patterns

At the regional level, income distribution can be measured between jurisdictions. **Figure 3-2, Income Dot Map**, presents the spatial distribution of income groups in Solano County and surrounding Bay Area jurisdictions. There are higher concentrations of very low- and low-income households in Bay Area jurisdictions such as the cities of Emeryville and Oakland, than are found in Solano County. While there are concentrations of lower-income households in the cities of Fairfield and Suisun City, generally the distribution of incomes in Solano County more closely reflects those patterns found in neighboring Napa County than most Bay Area counties.

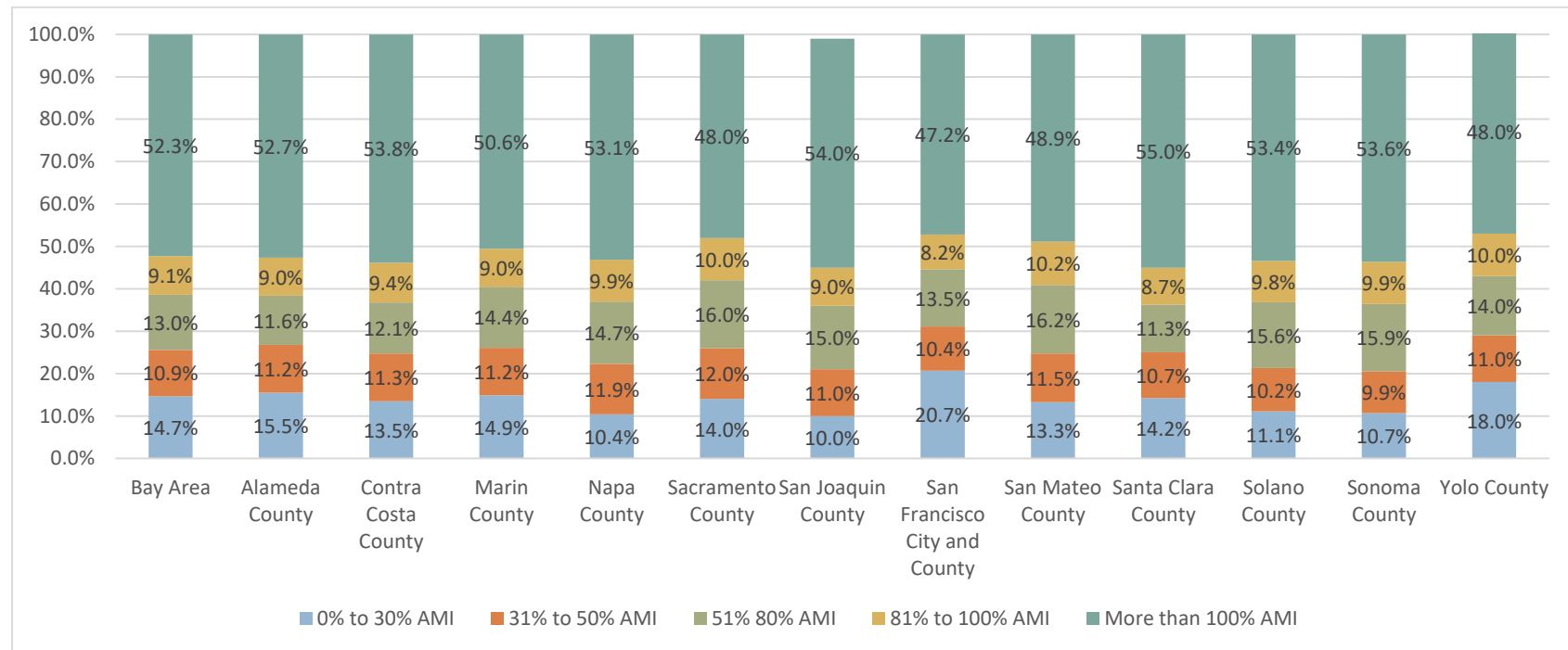
FIGURE 3-2: INCOME DOT MAP



Source: HUD, 2015, ACS 2011-2015, ABAG, 2022

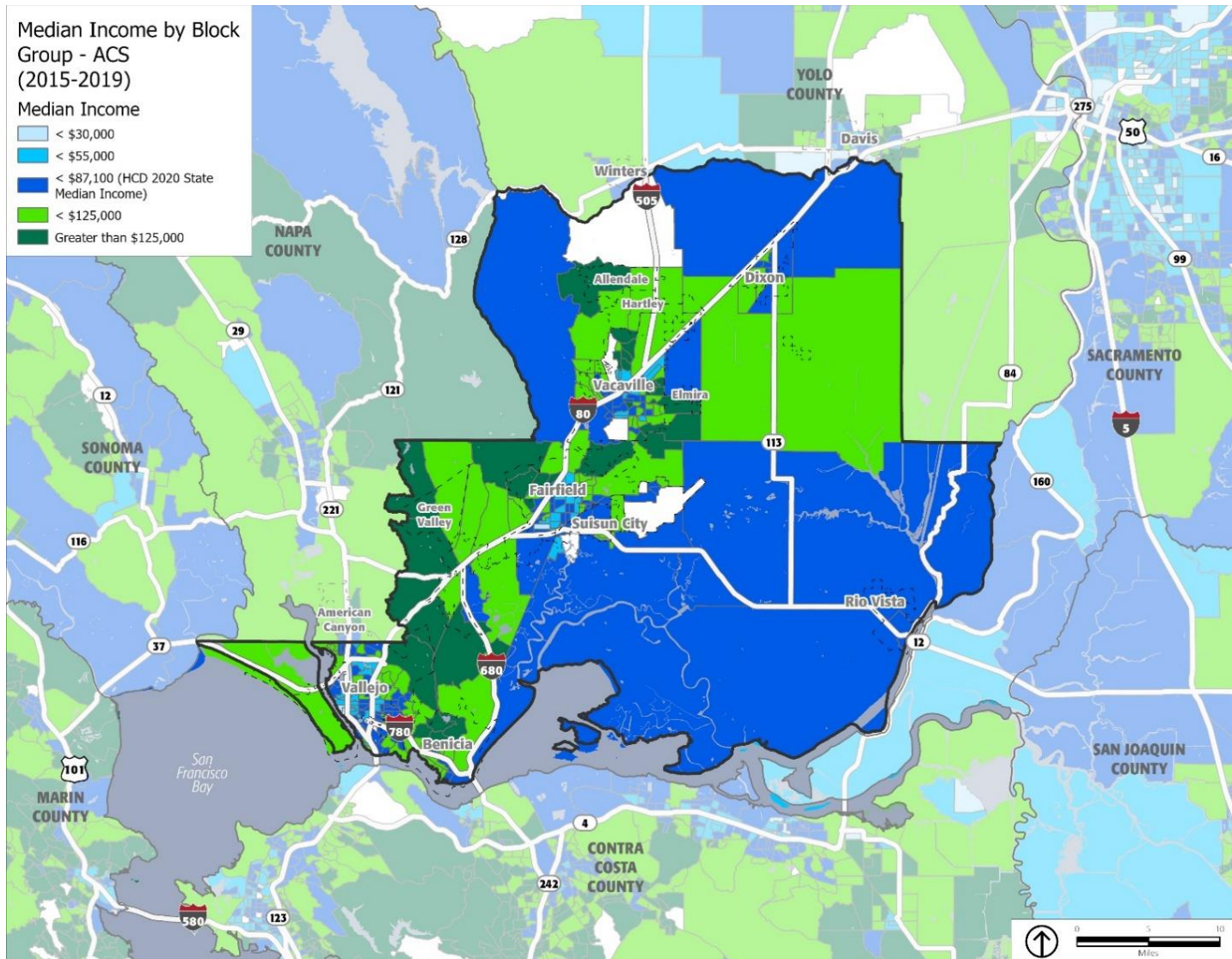
When comparing income groups between Bay Area counties and neighboring Sacramento region counties (**Figure 3-3, Income Groups in Surrounding Region**), patterns in Solano County closely mirror many of the Bay Area counties, supporting the patterns shown in **Figure 3-2, Income Dot Map**. **Figure 3-4, Regional Median Income**, presents the geographic patterns of median income in Solano County compared to the region. Throughout the region, the highest median income is often found in medium-density urban areas, such as in the cities of Fairfield, Vacaville, Walnut Creek, San Rafael, and others. In areas with a higher-density population and uses, such as along the San Francisco and San Pablo Bays, there are more lower-income households. Solano County reflects these income distribution trends found in the region.

FIGURE 3-3: INCOME GROUPS IN SURROUNDING REGION



Source: ABAG Data Packets, 2021; HUD CHAS, 2013-2017 release

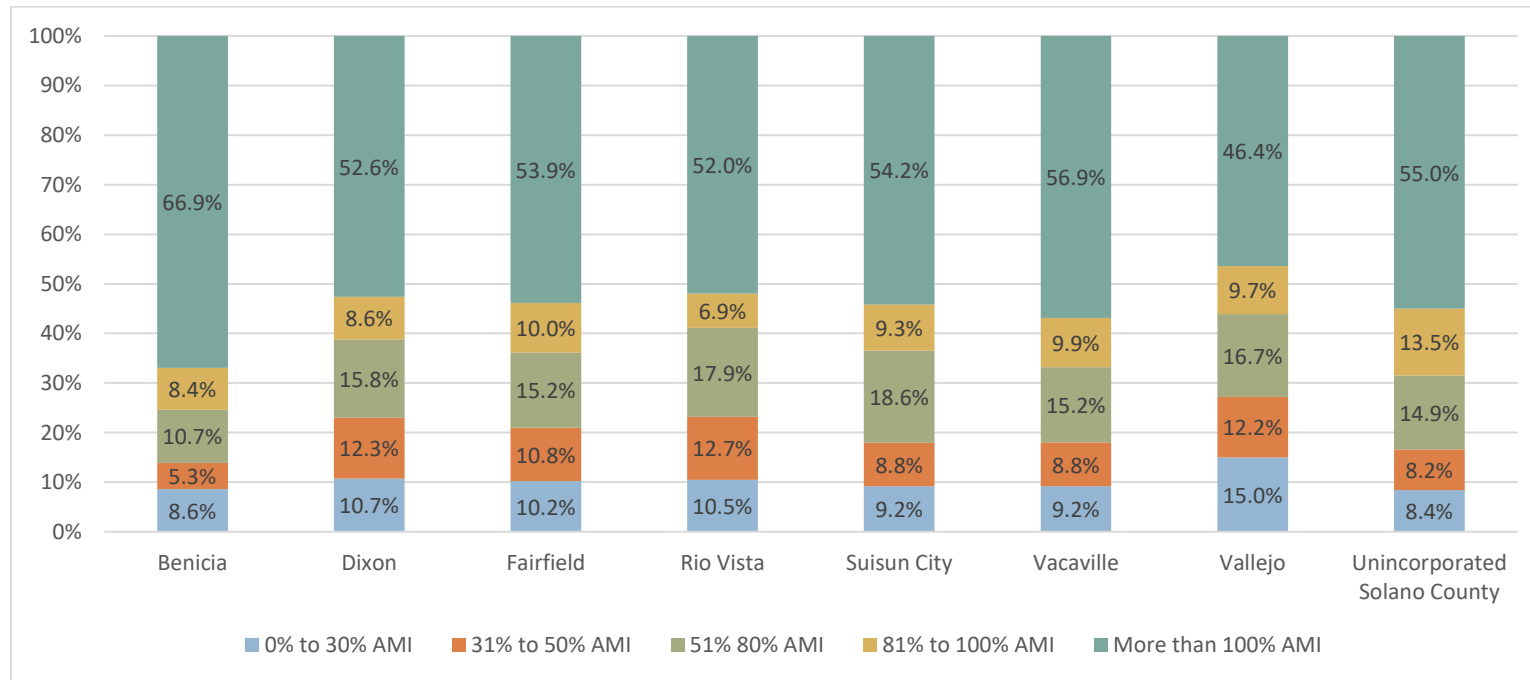
FIGURE 3-4: REGIONAL MEDIAN INCOME



Source: 2015-2019 ACS

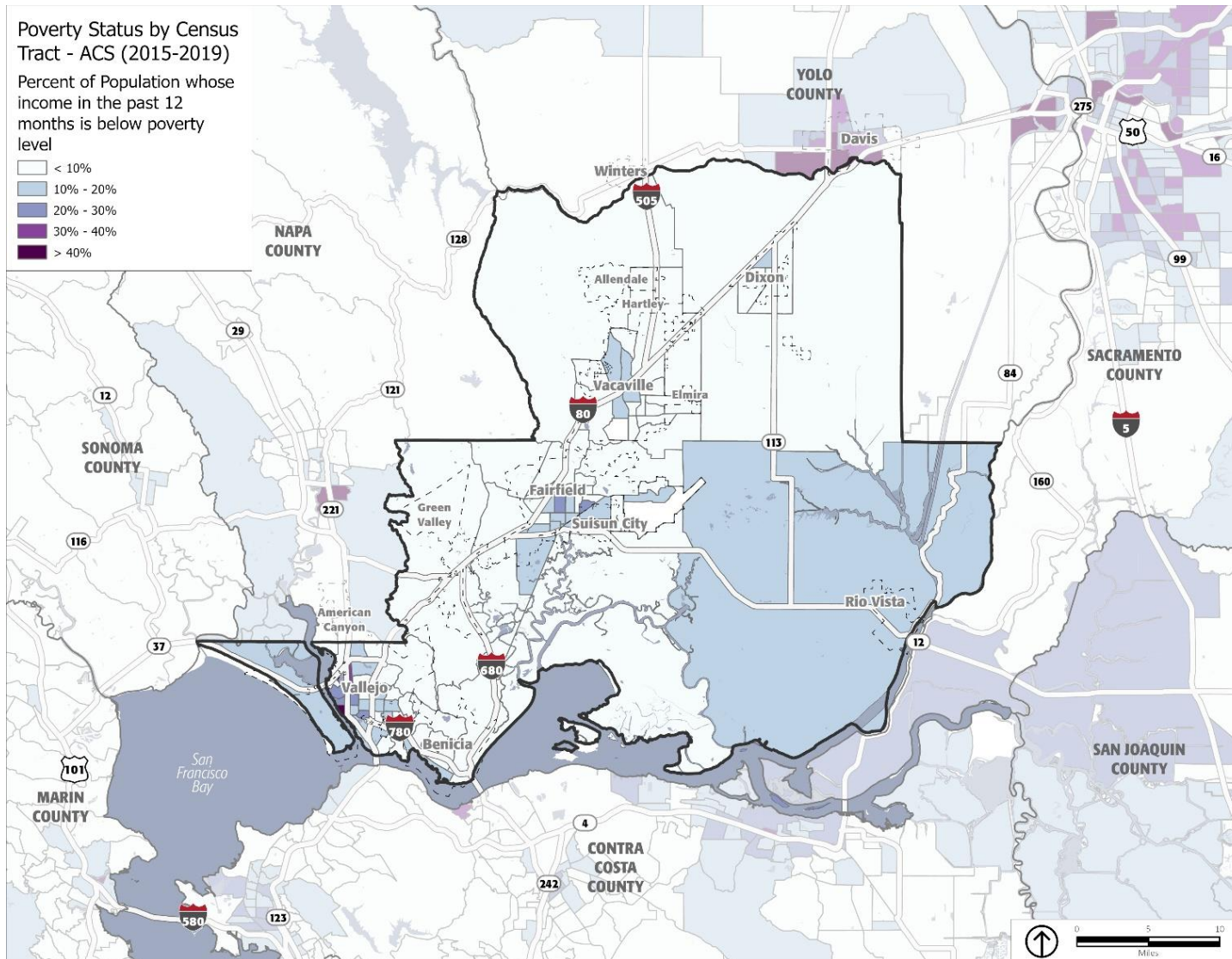
Within Solano County, the City of Benicia has the largest proportion of moderate- and above moderate-income households, earning more than 100.0 percent of the Area Median Income (AMI) (**Figure 3-5, Income Groups within Solano County Jurisdictions**). The distribution of income groups within Solano County may be representative of the availability of affordable or accessible housing and other opportunities that create mixed-income communities. As shown in **Figure 3-4, Regional Median Income**, the cities of Fairfield, Suisun City, and Vallejo have several block groups that have median incomes falling into the extremely low- and very low-income categories, corresponding with high rates of poverty shown in **Figure 3-6, Regional Poverty Rates**. While all jurisdictions in Solano County have areas in which at least 10.0 percent of the population falls below the poverty line, the City of Vallejo has the largest concentration of these households.

FIGURE 3-5: INCOME GROUPS WITHIN SOLANO COUNTY JURISDICTIONS



Source: ABAG Data Packets, 2021; HUD CHAS, 2013-2017 release

FIGURE 3-6: REGIONAL POVERTY RATES



Source: 2015-2019 ACS

Local Patterns

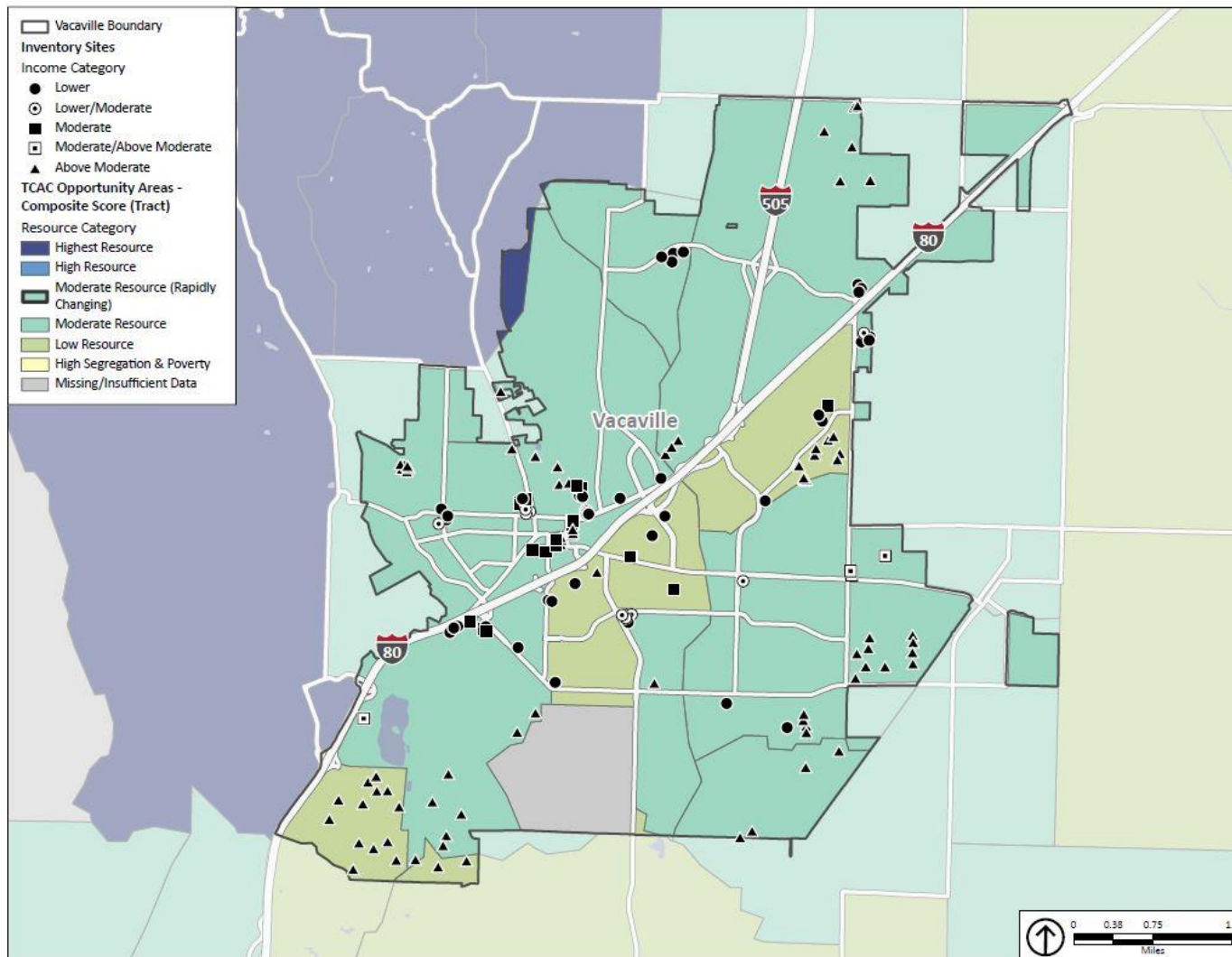
Locally, TCAC/HCD Opportunity Area Maps designate most census tracts in Vacaville as moderate resource, with several low-resource tracts found along the south side of I-80 between Davis Street and Leisure Town Road, and one additional low-resource tract in the southwest corner of the city, partially extending outside of city limits and into Fairfield (**Figure 3-7, Local TCAC/HCD Opportunity Areas**). The citywide median household income is \$87,823, just above the statewide median of \$87,100 but below the Solano County median of \$99,300 (**Figure 3-8, Local Median Income**).¹

Vacaville census tracts for which household incomes falls below the statewide median coincide with the city's low-resource neighborhoods along the south side of I-80, as well as other more urbanized, central parts of the city closer to the highway and the city's nonresidential uses (**Figure 3-8, Local Median Income**). These relatively lower-income neighborhoods feature small-lot residential housing with some multifamily properties, affordable housing sites, and mobile home parks. The city's lowest-income tract with a median household income of \$34,766 is found at the east end of a continuous cluster of lower-income tracts immediately north of I-80 Alison Drive exit, generally between Brown Valley Parkway and Brown Street. This area has primarily industrial uses and includes the Vacaville Mobile Home Park and Opportunity House Homeless Shelter, both of which may account for the particularly low income in this area. Higher-income tracts are found in the southeast section of the city (including the Leisure Town development) and on the north side in the Browns Valley and Ridgeview Park area. All of the city's block groups for which median household income is above the statewide median are found within moderate-resource census tracts. These block groups are primarily found in single-unit subdivisions with fewer commercial uses. The city's highest-income block group has a median household income of \$161,750 and is in the southeast section of the city, bounded by Ulatis Drive to the south, Stonegate Drive to the east, Stonewood Drive and Ulatis Creek to the north and northeast. The city's second-highest income block group, with a median income of \$155,298, is found in the northern section of the city in the Brown Valley area bounded by Vaca Valley Parkway to the south, McMurty Lane to the west, Putah South Canal to the east, and the city limit to the north. These residential subdivisions are at the edges of the city's developed area and mark the transition from the urban environment into a suburban/rural area. They are each found in moderate-income tracts, consist of larger, single-unit residences, and are further from the city's busier commercial areas and highways. The remaining areas of Vacaville, consisting of the city's northwest and northeast sections, see median incomes ranging between approximately \$89,000 and \$120,000, and are in moderate-resource tracts. These neighborhoods see incomes higher than the statewide average but range both above and below the county median and contain a mix of residential and nonresidential uses. This data indicates that Vacaville is a community with a range of household income levels distributed between distinctly higher- and lower-income sections of the city, with two higher-income neighborhoods separated by a cluster of lower-income neighborhoods running in parallel with I-80. Vacaville residents experience low to moderate access to resources, according to TCAC/HCD, with relatively higher-income areas

¹2015-2019 ACS, Table S1901 Income in the Past 12 Months (In Inflation-Adjusted Dollars); HCD 2021 State Income Limits.

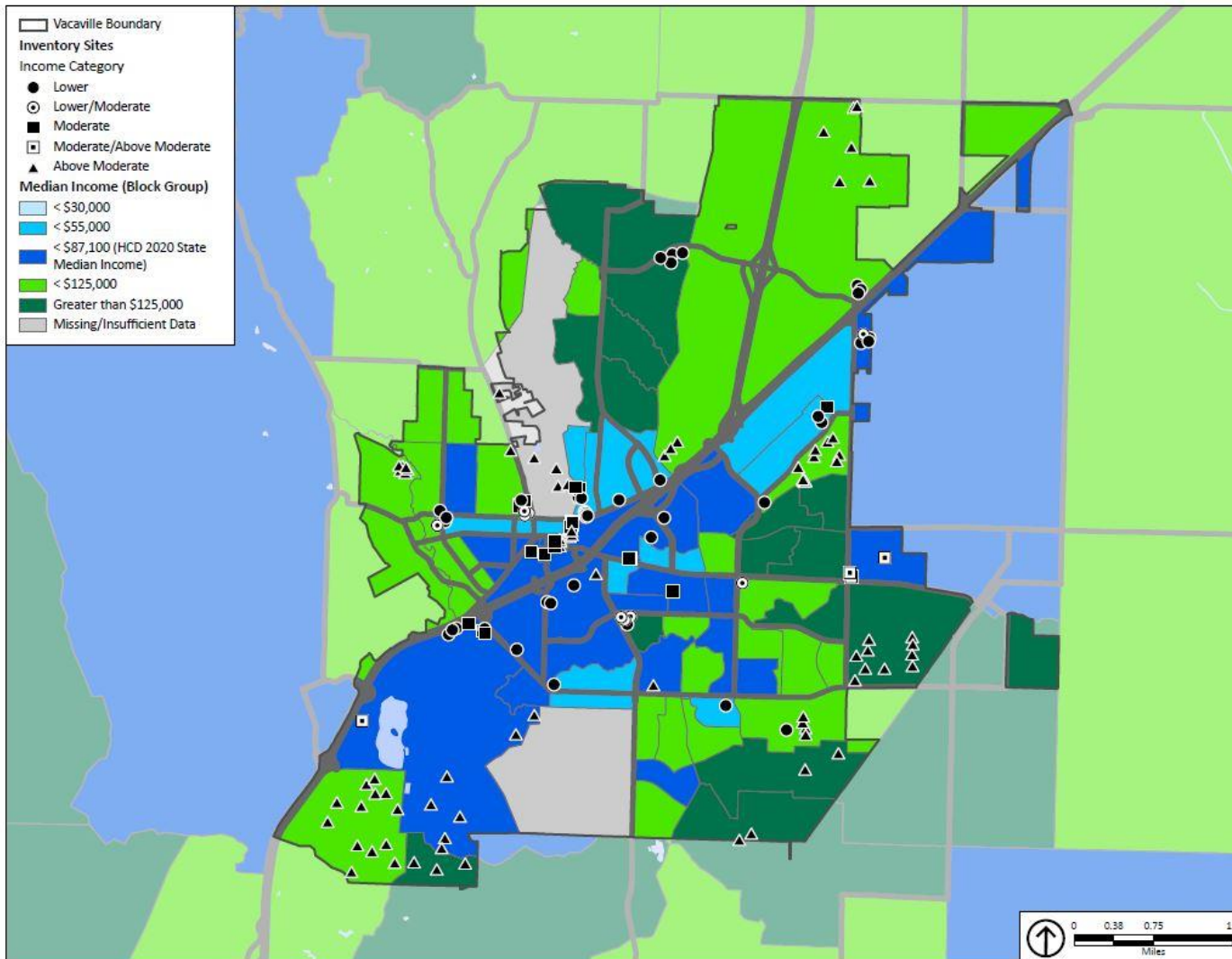
seeing moderate-resource access, and lower-income areas (below the state median) seeing low-resource access, indicating less positive outcomes for residents of these communities.

FIGURE 3-7: LOCAL TCAC/HCD OPPORTUNITY AREAS



Source: California Tax Credit Allocation Community (TCAC), 2021

FIGURE 3-8: LOCAL MEDIAN INCOME



Source: American Community Survey (ACS), 2015-2019

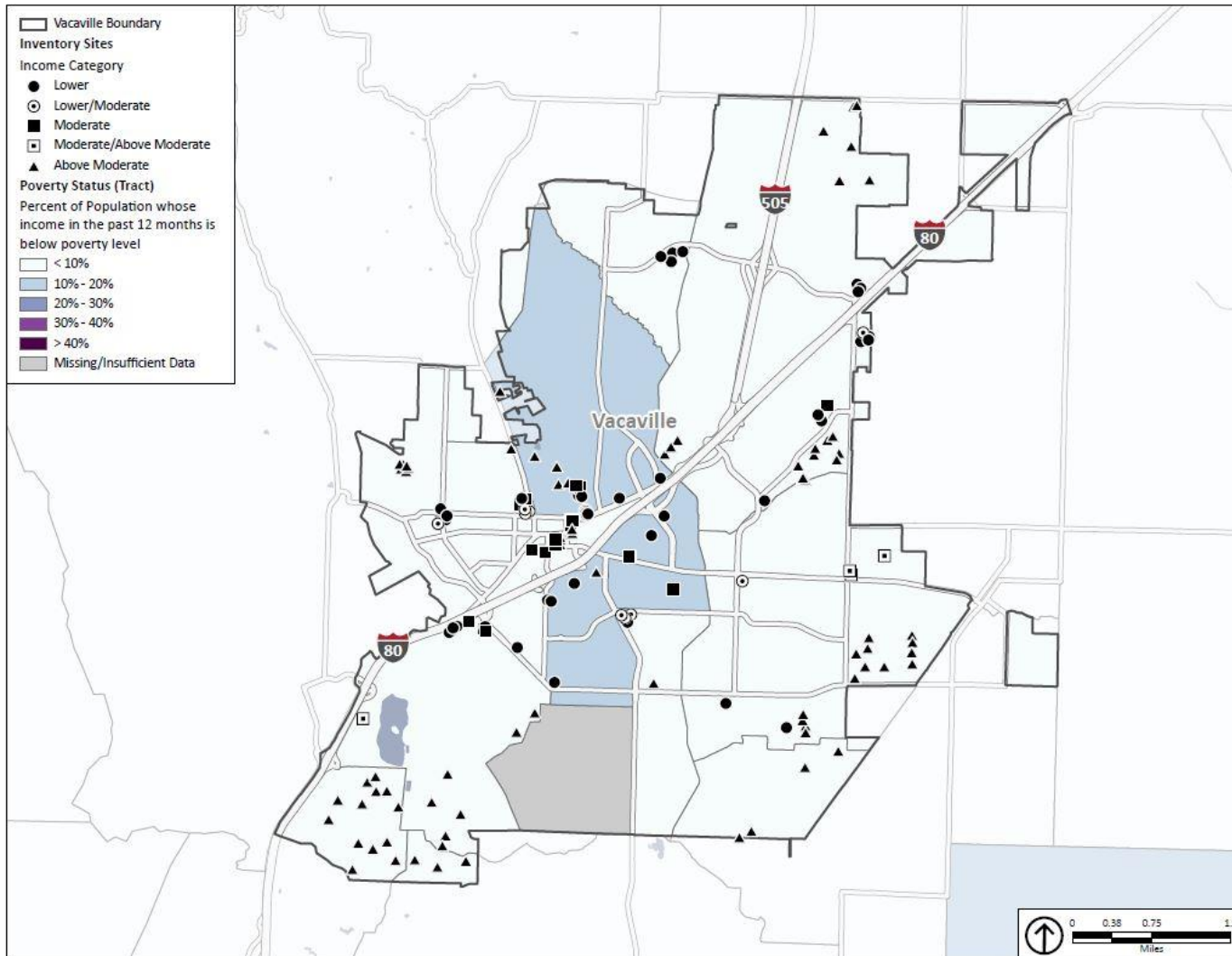
In Vacaville, 9.2 percent of households make less than 30 percent AMI, which is considered an extremely low-income household.² Higher rates by census tract (13.4 to 18.6 percent) are found in the city's lower-income neighborhoods along the north side of I-80, between Peabody Road and Davis Street, and between I-80 and Marshall Road (**Figure 3-9, Local Poverty Rates**). These rates are higher than elsewhere in the city, where the rate of poverty is no higher than 10.0 percent in any census tract outside of this area. As described previously, housing typology in these lower-income neighborhoods suggests that housing is likely more affordable in these areas. Census tracts in neighborhoods outside of this area have poverty rates below 10.0 percent, indicating that Vacaville households living in poverty are most likely to live in or near the commercial core of the city, closer to the major highway, and in areas adjacent to industrial uses.

The spatial distribution pattern of median household income in Vacaville has remained consistent between 2014 and 2019. Lower-income households are found in the western central side of the city closer to the commercial areas and along I-80 and Highway 12. Neighborhoods identified as higher-income based on 2015-2019 ACS data were also the city's higher-income areas in 2014, including the city's southeast and northeast sides. This data confirms that Vacaville has distinct higher- and lower-income neighborhoods, the boundaries of which have not substantially shifted over time.

To improve access to moderate and high resources areas (**Figure 3-7**) for lower-income households, the City will work with developers to identify opportunities and reduce barriers to constructing higher density and affordable housing in areas of affluence (**Programs HE-1, HE-2, HE-3, HE-16, and HE-19**) and will encourage construction of ADUs across the city to increase housing mobility opportunities (**Program HE-4**).

² ABAG MTC Housing Needs Data Report, 2021

FIGURE 3-9: LOCAL POVERTY RATES



Source: American Community Survey (ACS), 2015-2019

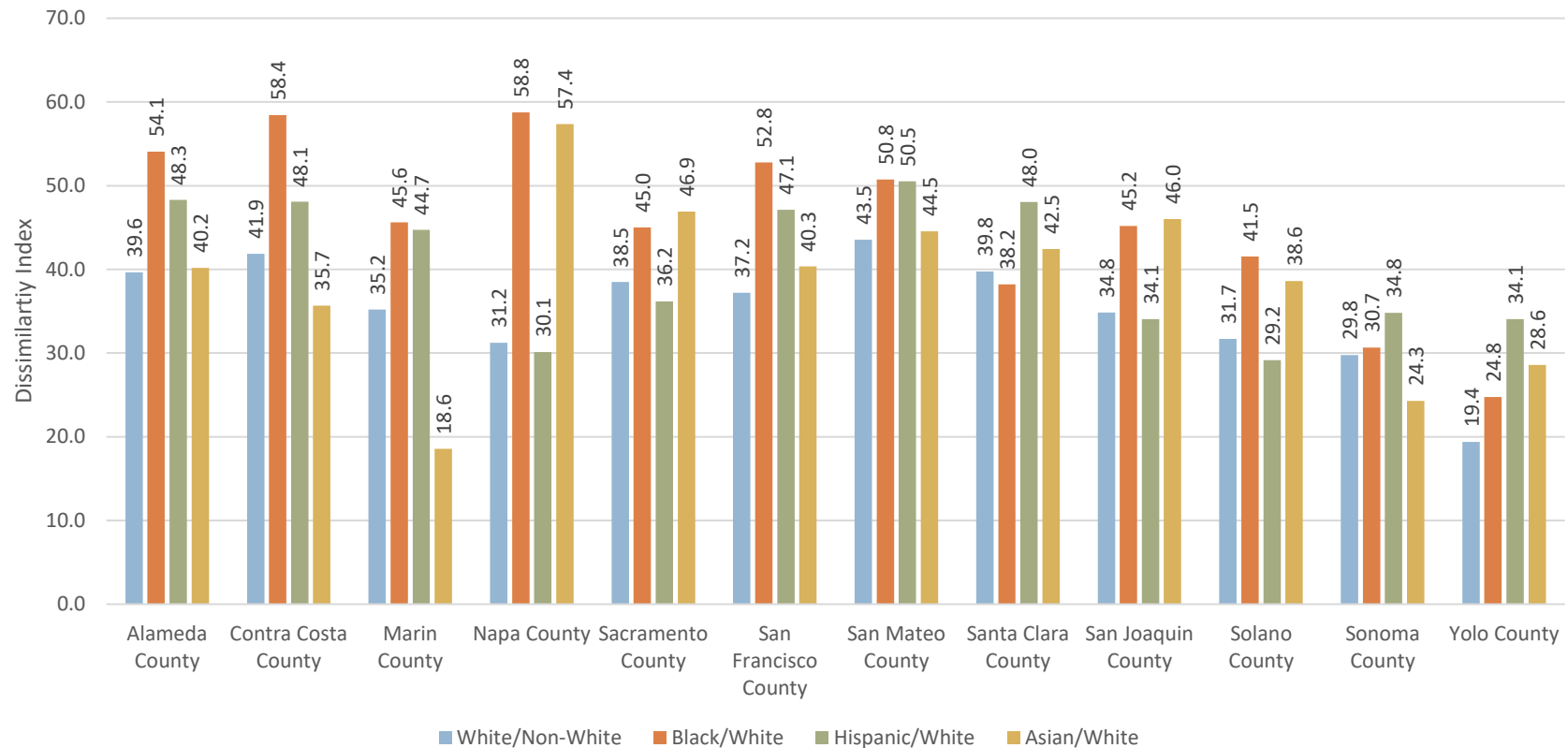
Racial and Ethnic Characteristics

Regional Patterns

The Dissimilarity Index measures the percentage of a certain racial or ethnic group's population that would have to move to a different census tract to be evenly distributed within a jurisdiction or region, and thus achieve balanced integration between all racial and ethnic groups within that jurisdiction. The higher the Dissimilarity Index score is, the higher the level of segregation is currently. For example, if a jurisdiction's Black/White Dissimilarity Index was 60, then 60.0 percent of Black residents would need to move to a different neighborhood for Black and White residents to be evenly distributed across the jurisdiction. According to the United States Department of Housing and Urban Development (HUD), Dissimilarity Indices of less than 40 are considered to indicate low segregation, between 40 and 54 indicate moderate segregation, and indices greater than 55 indicate high segregation.

According to HUD's Dissimilarity Index based on the 2010 Census, Black residents throughout most of the region experience the highest levels of segregation; followed by Hispanic residents in most counties; and Asian residents in Napa, Sacramento, and Solano Counties (**Figure 3-10, Dissimilarity Indices in the Region**). Yolo and San Joaquin Counties are the only jurisdictions in which these patterns differ. In Sonoma and Yolo Counties, all racial and ethnic groups face relatively low levels of segregation. Overall, Solano County has greater integration across all racial and ethnic groups than all counties in the Association of Bay Area Governments (ABAG) and greater region, with the exception of Marin, Sonoma, and Yolo Counties.

FIGURE 3-10: DISSIMILARITY INDICES IN THE REGION



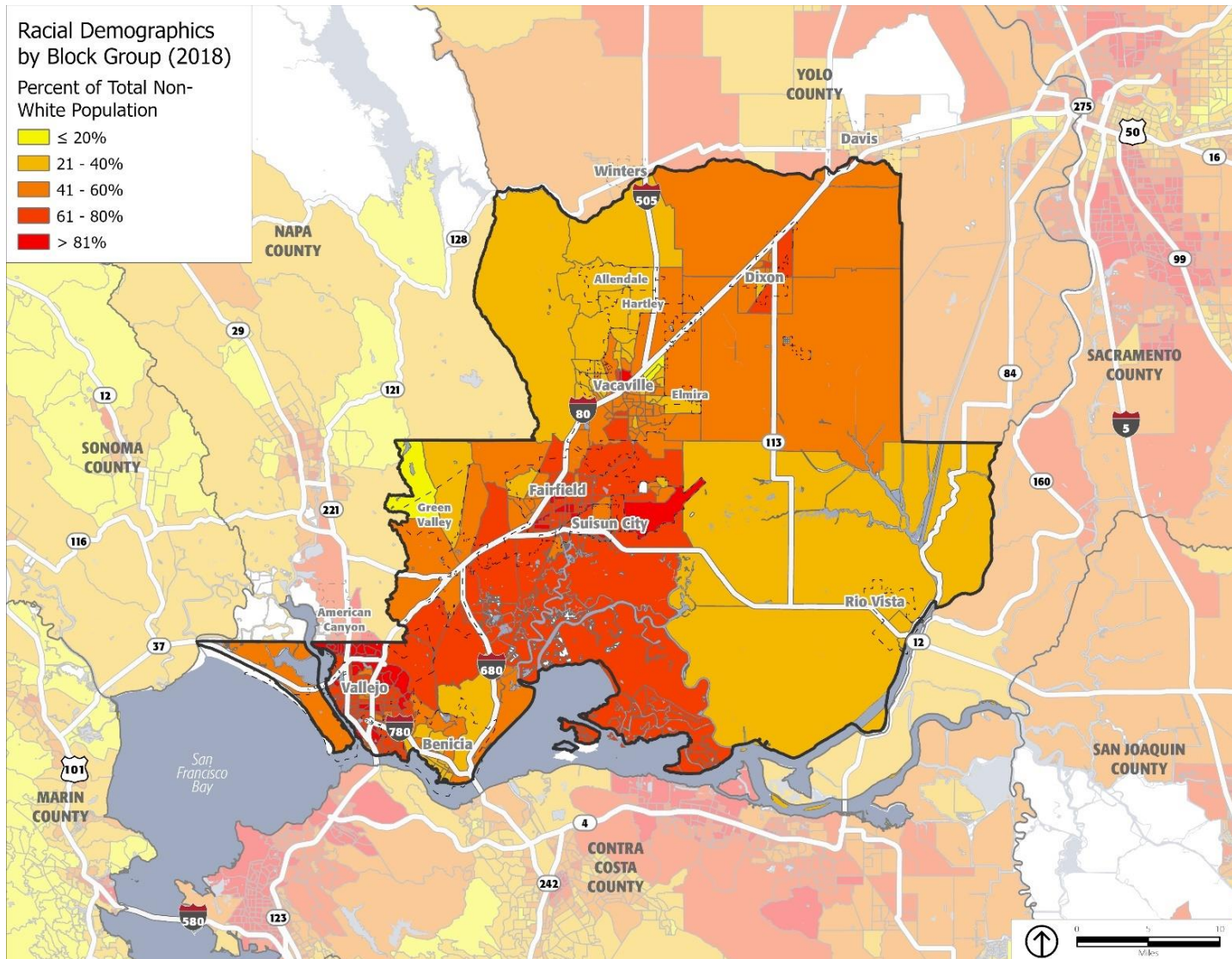
Source: HUD Affirmatively Furthering Fair Housing Mapping Tool, 2020; 2010 U.S. Census

While Solano County has relatively low dissimilarity indices compared to the region and surrounding counties, the population is predominantly White in most areas, with the exception of areas within the cities of Vallejo, Fairfield, and Dixon (**Figure 3-11, Regional Racial Demographics**). The northern portion of the ABAG region has similar racial and ethnic patterns, with most of Marin, Sonoma, and Napa Counties being predominantly White, while there is a larger proportion of non-White populations adjacent to the San Francisco Bay in more urbanized areas. Similarly, in Yolo and San Joaquin Counties, and the southwestern portion of Sacramento County, the population predominantly identifies as Hispanic. These racial and ethnic trends in the ABAG and Sacramento regions reflect patterns of urbanization and income distribution that reflect the trends in Solano County. Where there is greater

urbanization and higher rates of poverty, such as in and near the City of Vallejo, there is greater diversity, meaning a higher proportion on non-White households (**Figure 3-12, Regional Diversity Index**, and **Figure 3-11, Regional Racial Demographics**).

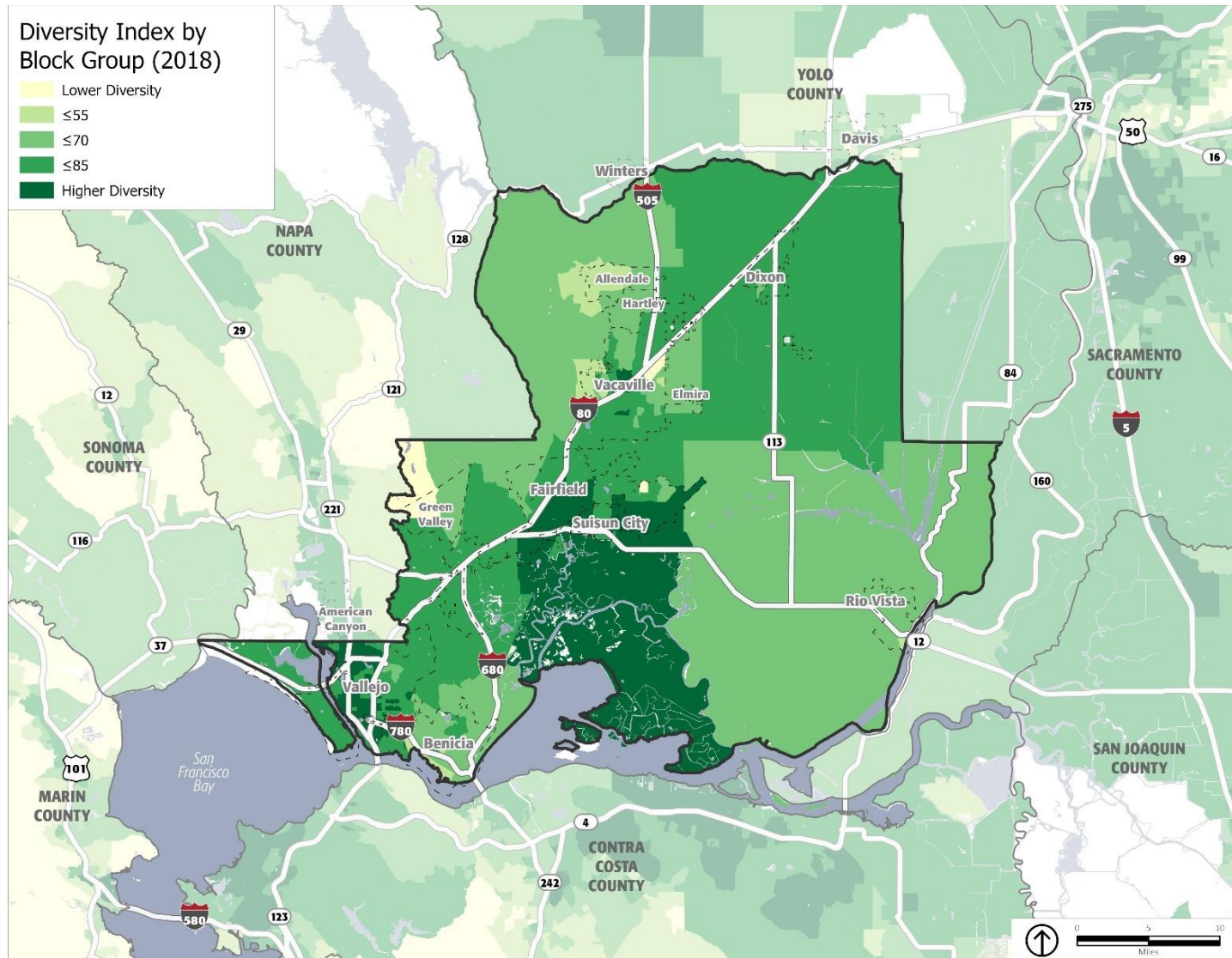
Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by HUD as an area in which 50.0 percent or more of the population identifies as non-White and 40.0 percent or more of households are earning an income below the federal poverty line. While racially concentrated areas of affluence (RCAAs) have not been officially defined by HUD, for the purposes of this analysis, if the percentage of a population in a census tract that identifies as White is 1.5 times the percentage that identifies as White in ABAG as a whole, and the median income is at least 1.25 times greater than the State AMI (\$90,100), or \$112,625, the tract is considered a RCAA. There are two R/ECAPs in Solano County, one within the limits of the City of Vallejo and one within the limits of the City of Fairfield, both of which are discussed in more detail in their respective jurisdictional analysis. The only other R/ECAP in the northern ABAG region is in Marin County, adjacent to the City of Sausalito, while there are several in the urban areas of the southern ABAG region, Sacramento County, and San Joaquin County (see **Figure 3-13, Regional R/ECAPs**). In contrast, there are several possible RCAAs in Solano County (see **Figure 3-14, Regional RCAAs**), including in the cities of Benicia and Vacaville and unincorporated areas, including Green Valley. RCAAs are even more prevalent throughout the ABAG region, such as in the suburban communities of Alameda and Contra Costa Counties as well as much of Santa Clara, San Mateo, Marin, and Napa Counties.

FIGURE 3-11: REGIONAL RACIAL DEMOGRAPHICS



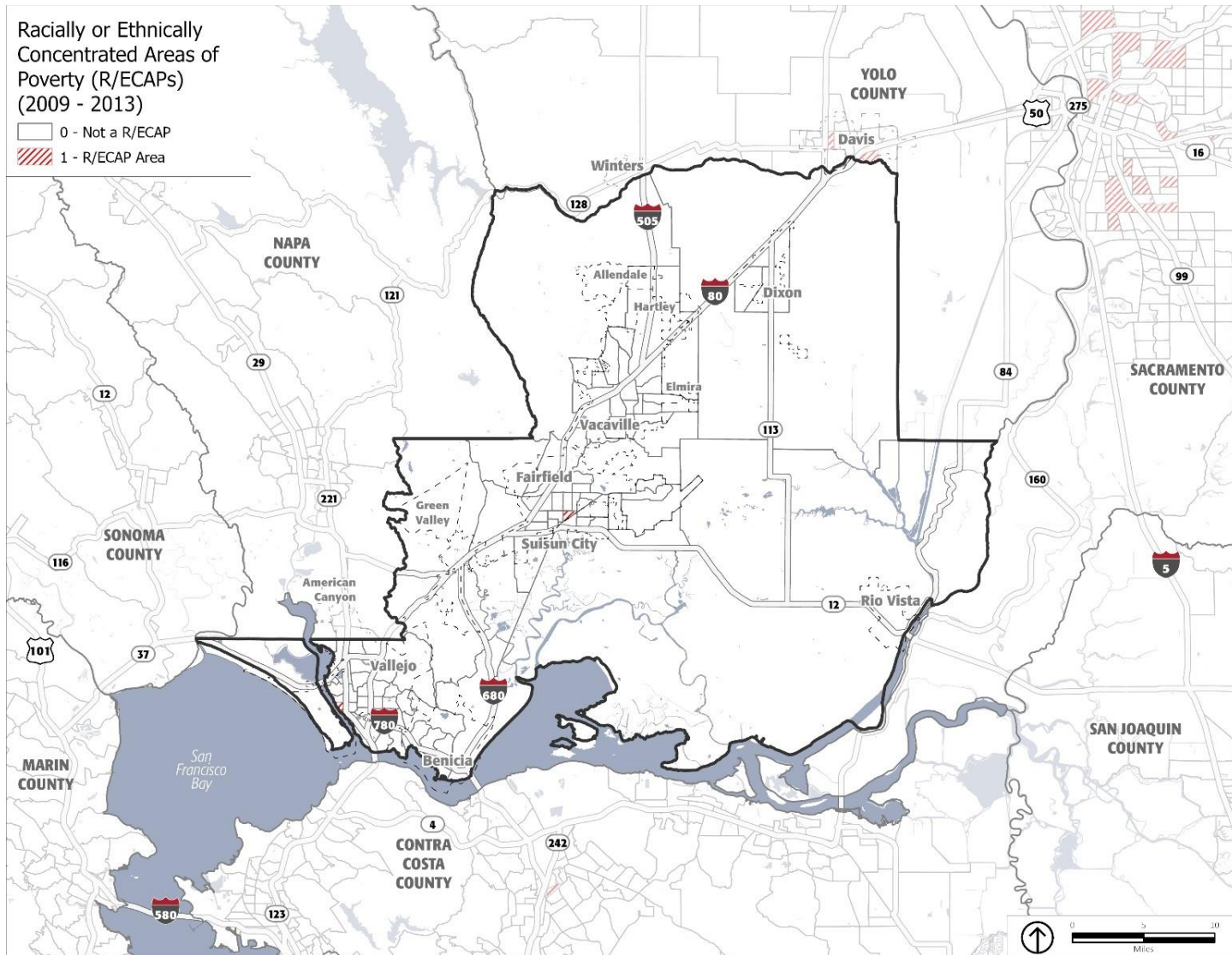
Source: Esri, 2018

FIGURE 3-12: REGIONAL DIVERSITY INDEX



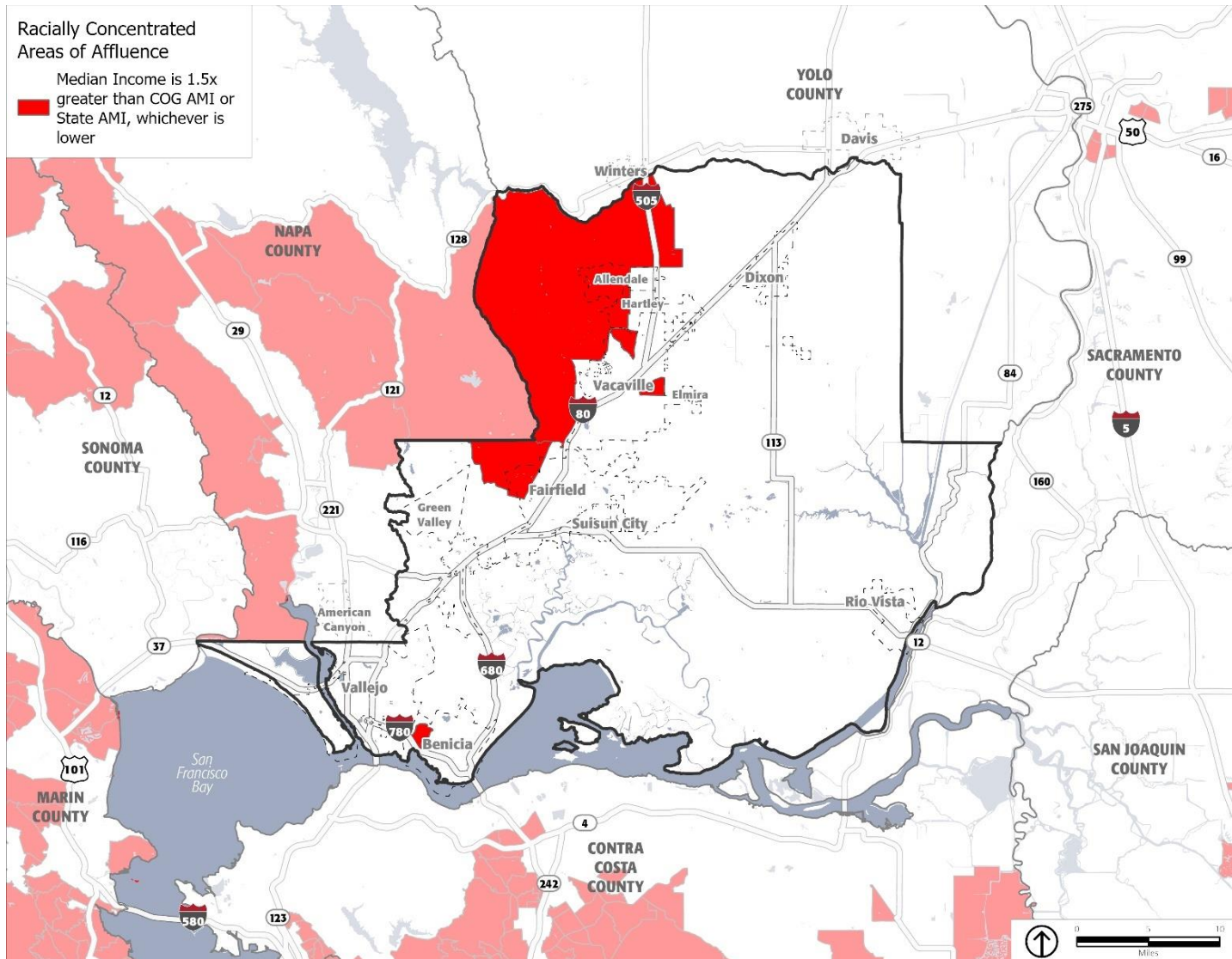
Source: Esri, 2018

FIGURE 3-13: REGIONAL R/ECAPS



Source: 2006-2010 ACS

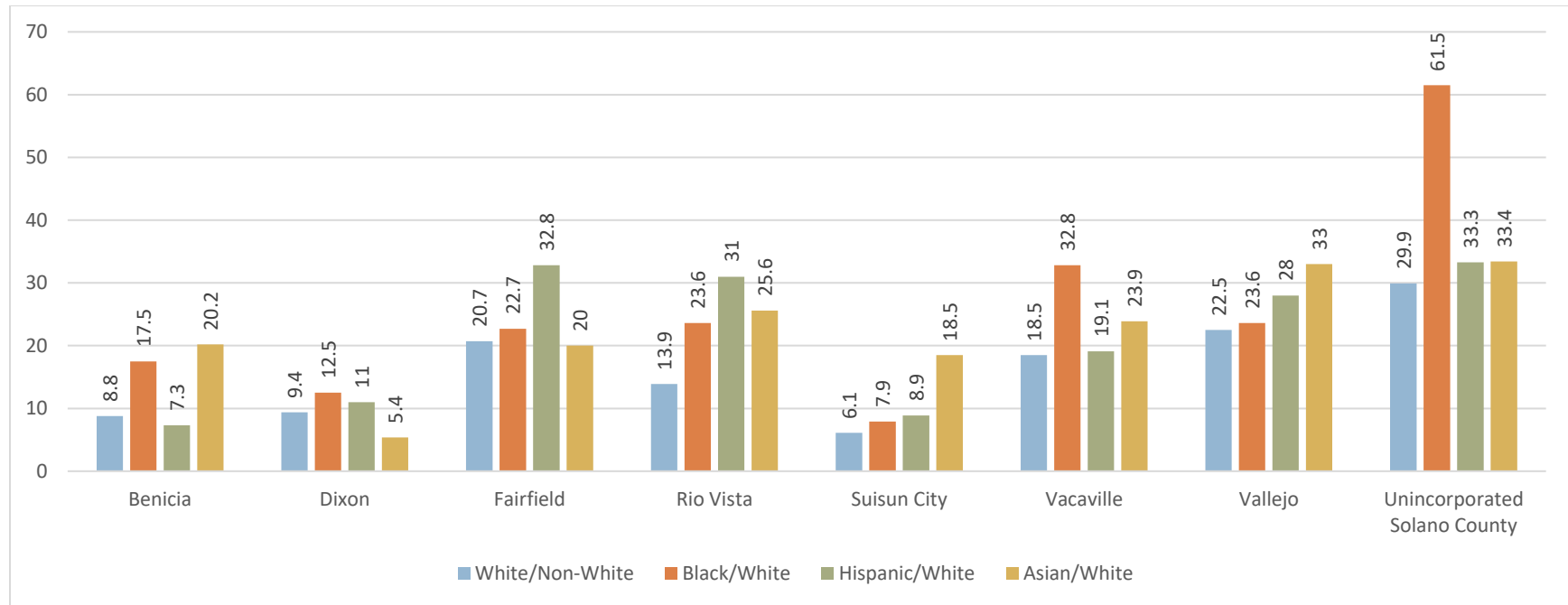
FIGURE 3-14: REGIONAL RCAAS



Source: 2015-2019 ACS

At the local level, the University of California (UC) Merced Urban Policy Lab and ABAG/Metropolitan Transportation Council (ABAG/MTC)'s AFFH Segregation Reports for each jurisdiction reports Dissimilarity Index scores based on the 2020 Census, for a current reflection of local integration. As shown in **Figure 3-15, Dissimilarity Indices within Solano County**, the unincorporated area has the greatest level of segregation among all racial groups, while Dixon has the lowest level of segregation. In some jurisdictions, the percentage of the population that identifies as non-White is so low, as shown in the Solano County Housing Needs Assessment (HNA) in Table 2-1, Population by Ethnicity, that dissimilarity indices may not accurately represent their distribution.

FIGURE 3-15: DISSIMILARITY INDICES WITHIN SOLANO COUNTY



Source: ABAG Data Packets, 2021; 2020 Decennial Census

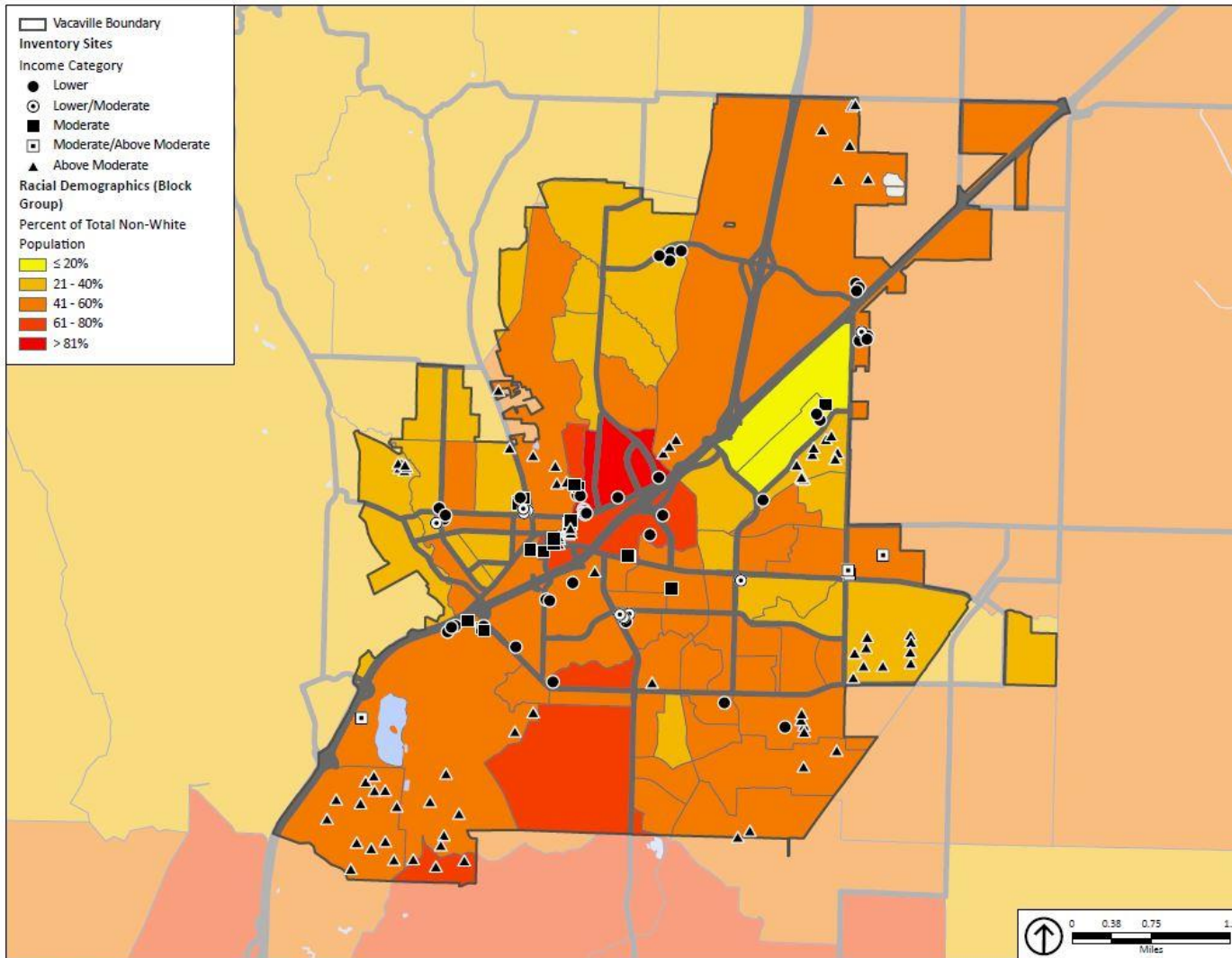
Local Patterns

Vacaville's largest demographic group is White non-Hispanic, comprising 50.5 percent of the city's population. Hispanic residents comprise 24.8 percent of the city's population, with Asian non-Hispanic (7.6 percent), Black or African American (9.5 percent), Other Hispanic (6.3 percent), Multiracial non-Hispanic (6.1 percent), and Native Hawaiian (0.8 percent) comprising the next-largest demographic groups. Other demographic groups, including American Indian/Alaskan Native, residents identifying with two or more demographic groups, and Other, are represented by smaller populations each comprising 0.6 percent or less of the city's population. Vacaville is among Solano County's least diverse jurisdictions, though still a relatively diverse city among cities in the larger region. Most block groups in the city have non-White populations of 40.0 percent or more, with some block groups close to the boundaries of the city having proportions of non-White residents below 40 percent (**Figure 3-16, Local Racial Demographics**). These less diverse block groups are primarily found in the city's higher-income, higher-resource census tracts. The city's two least-diverse block groups, with non-White populations of 19.5 and 20.0 percent, are found in the Leisure Town area and in residential areas generally east and northeast of the Vacaville Premium Outlets. These neighborhoods are low-resource areas closer to commercial uses, a golf course, and the highway, and have low to median household incomes relative to the rest of the city, both approximately \$56,000. However, these neighborhoods are primarily home to senior households living in the Leisure Town retiree community, which may account for the low incomes and skewed demographic profile in this area.

The city's block groups with proportions of non-White residents greater than 80.0 percent coincide with the city's lowest-income block groups immediately to the north of the I-80 Alison Drive exit (see **Figure 3-8, Local Median Income**). As described previously, the city's least diverse block groups in the Leisure Town area are also among its lowest income, a pattern unusual for Solano County. However, as seen in **Figure 3-16, Local Racial Demographics**, outside of Leisure Town, there is a consistent pattern of less-diverse areas at the city's edges coinciding with areas of relatively higher income and resources, and more diverse areas closer to the city's center coinciding with lower-income and lower-resource areas.

Vacaville's demographics have not changed substantially over the past decade. In 2014, the ACS reported Vacaville's population as 54.6 percent White non-Hispanic, while in 2019, the ACS reported a White non-Hispanic population of 50.5 percent, indicating a decrease of approximately 4.1 percent. In general, areas of the city that are the least diverse in 2019, were also the city's least diverse in 2010, though these neighborhoods are relatively more diverse today than they were in 2010. No block groups in Vacaville have become less diverse since 2010.

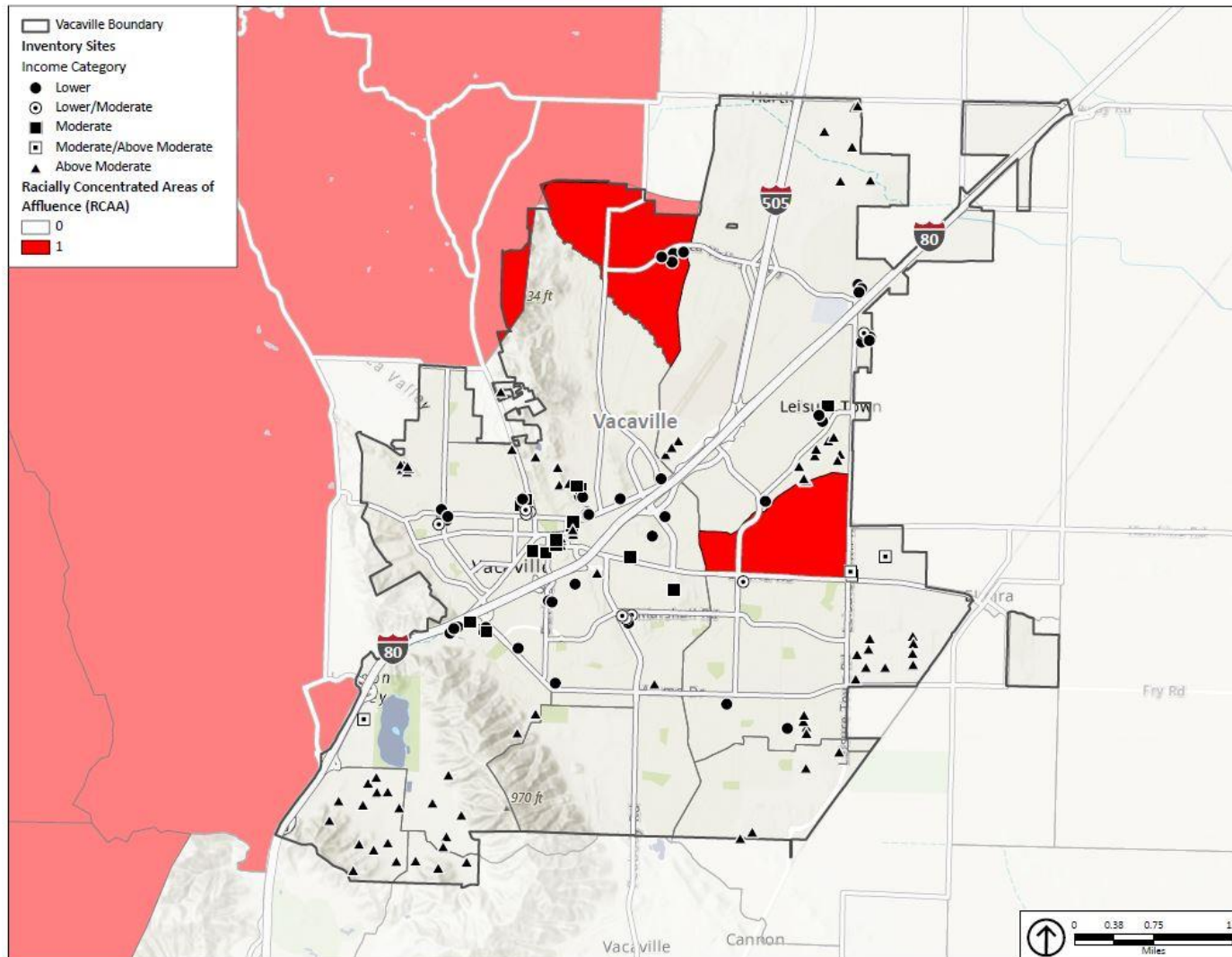
FIGURE 3-16: LOCAL RACIAL DEMOGRAPHICS



Source: Esri, 2018

The spatial distribution of residents according to racial and ethnic demographics in Vacaville today is consistent with patterns found elsewhere in Solano County. Neighborhoods with higher proportions of non-White residents tend to be found closer to major arterial roads, highway corridors, and nonresidential uses. Vacaville does not contain any R/ECAPs, as defined by HUD, but does include several RCAs coinciding with higher-income, less-diverse areas in the northern portion of the city, in a neighborhood surrounding Ridgeview Park where the non-White population comprises approximately 37.8 percent, as well as a tract on the east side in neighborhoods in the vicinities of Cooper School and Stonegate Parks, where non-White residents comprise a range of 27.9 to 40.4 percent by block group. (**Figure 3-17, Local RCAs**). Median household incomes in these neighborhoods are among the city's highest, ranging between \$133,00 and \$155,000 around Ridgeview Park, and \$128,000 to \$160,000 around Stonegate and Cooper School Parks. To increase housing mobility opportunities for lower- and moderate-income households and non-White households, the City will implement **Programs HE-1, HE-2, HE-16, and HE-19** to continue to support construction of high-density housing in areas with better access to opportunities to facilitate economic mobility for lower-income residents and will promote construction of a range of housing types to meet a variety of needs (**Program HE-3**).

FIGURE 3-17: LOCAL RCAAS



Source: American Community Survey (ACS), 2015-2019

Familial Status

Regional Patterns

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

In 2021, HUD Office of Fair Housing and Equal Opportunity (FHEO) reported the number of housing discrimination cases filed with HUD since January 2013. Of the 41 cases in Solano County that were not dismissed or withdrawn, approximately 12.1 percent (5 cases) alleged familial status discrimination (**Table 3-1, Regional Familial Status Discrimination, 2013-2021**). While it is important to note that some cases may go unreported, five cases in eight years reflects significantly low rates of familial status discrimination in Solano County. Further, the incidence of discrimination against familial status in Solano County is relatively low compared to the region, with only Sacramento, San Francisco, and Sonoma Counties having lower rates.

TABLE 3-1: REGIONAL FAMILIAL STATUS DISCRIMINATION, 2013-2021

County	Total Cases*	Cases Alleging Familial Status Discrimination	
		Number	Percentage of Total Cases
Alameda County	125	21	16.8%
Contra Costa County	94	12	12.8%
Marin County	52	10	19.2%
Napa County	28	12	42.9%
Sacramento County	158	15	9.5%
San Francisco County	133	13	9.8%
San Joaquin County	30	4	13.3%
San Mateo County	64	29	45.3%
Santa Clara County	139	44	31.7%
Solano County	41	5	12.2%
Sonoma County	44	3	6.8%
Yolo County	25	4	16.0%

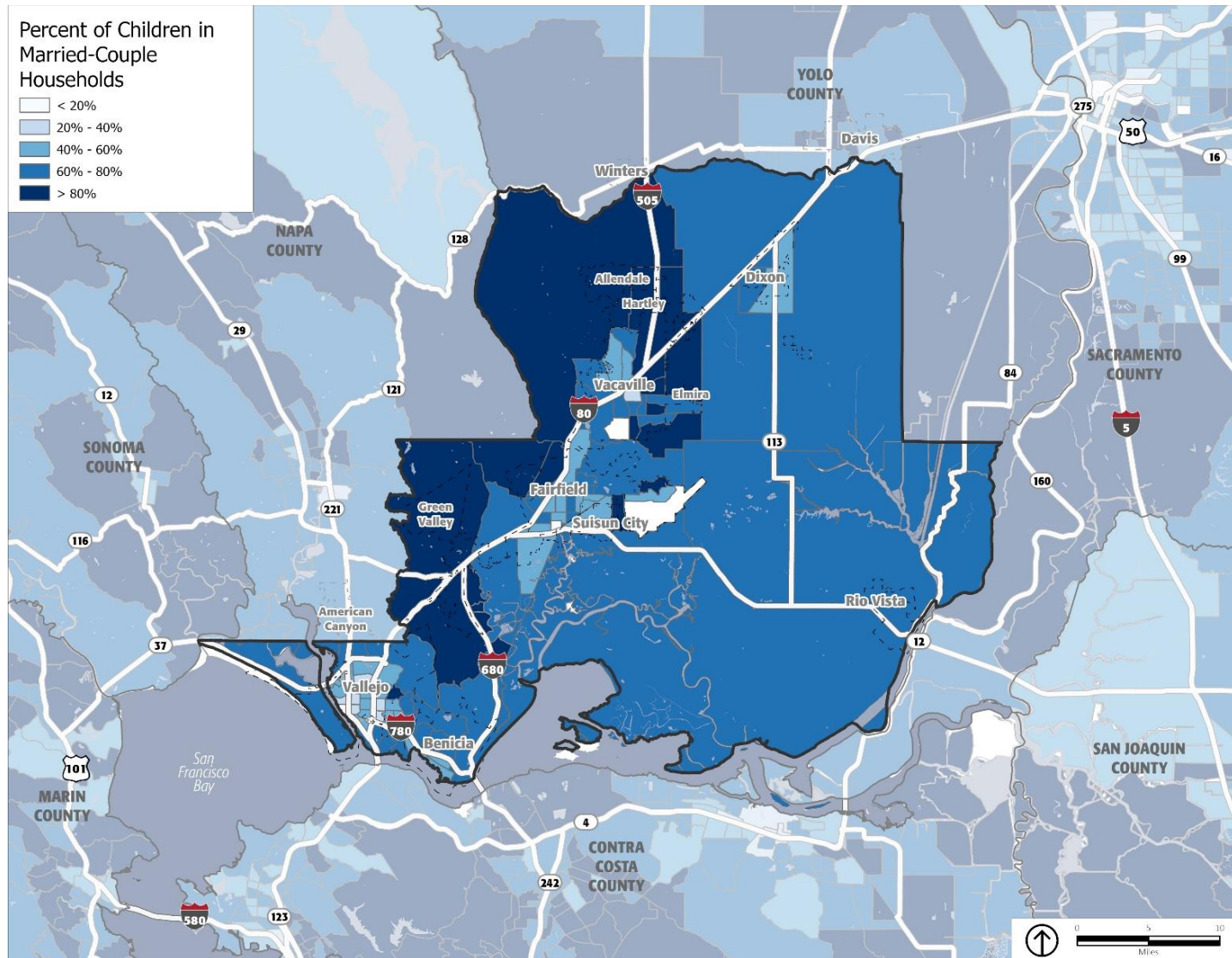
Source: HUD, 2021

*Cases that were withdrawn by the complainant without resolution, resulted in a no cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total

While discrimination against familial status does not pose a fair housing issue in Solano County, particularly compared to the region, there are still notable patterns of distribution for varying family types. As seen in **Figure 3-18, Percentage of Children in Married Couple Households in the Region**, most of Solano County has markedly lower rates of this family type, particularly compared to ABAG jurisdictions. The lower rate of families with children found in eastern Solano County is more reflective of northern portions of Yolo and Marin Counties, where residences are typically more dispersed and uses are more agricultural or limited by topography. The highest rates of female-headed households with children in Solano County are in, or immediately adjacent to, incorporated cities, likely where there is better access to schools, transit, and jobs, as well as a greater range in housing types to meet a variety of needs (**Figure 3-19, Percentage of Children in Female-Headed Households in the Region**). This pattern is seen throughout the ABAG and Sacramento Region, with greater concentrations of female-headed households in and near cities, and higher rates of married couples further from urban centers.

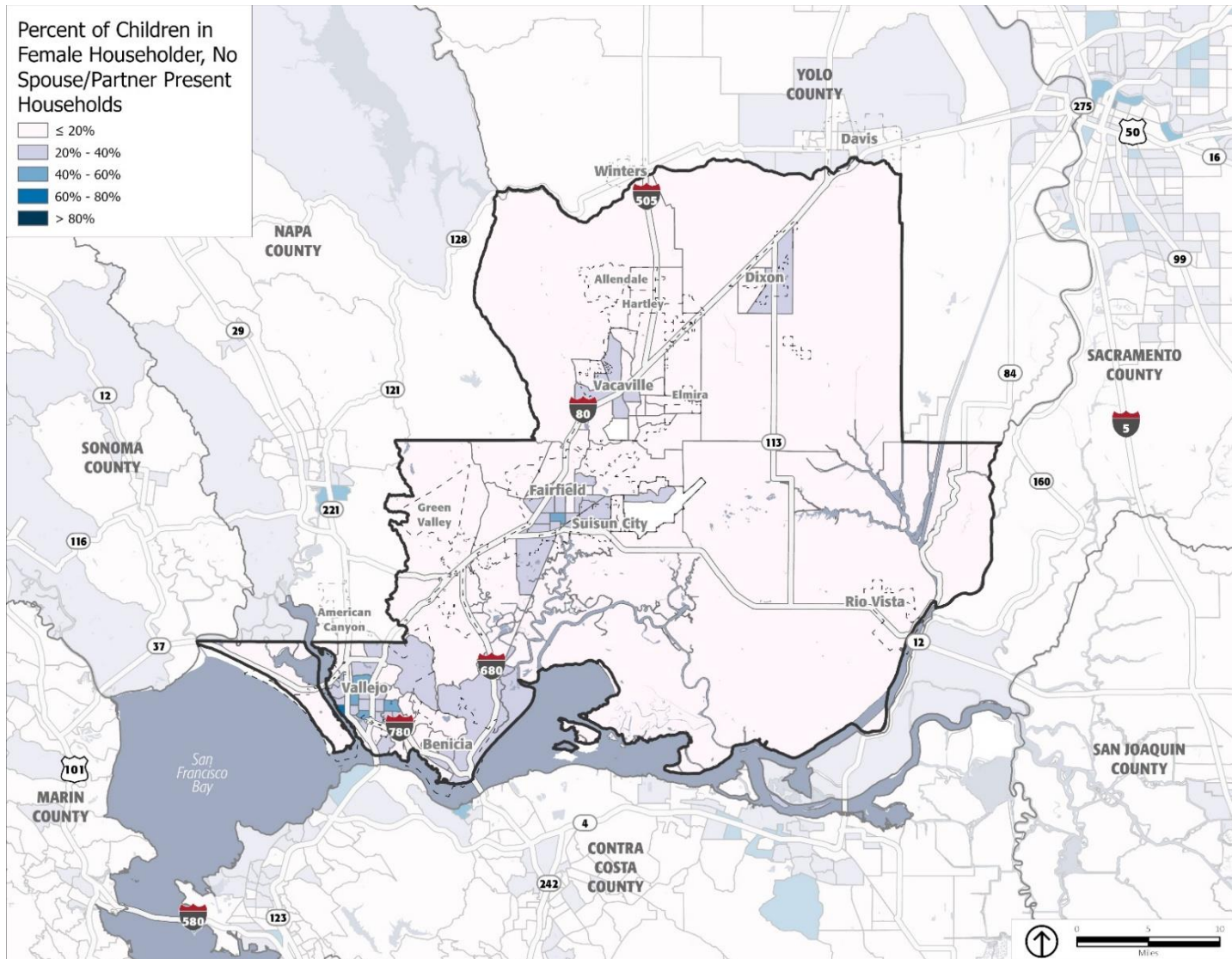
Within Solano County, the highest concentration of female-headed households is in the City of Vallejo, with one pocket in the City of Fairfield. In line with this, these cities also have the lowest concentrations of married couple households with children, which is the dominant family type in the northeastern portion of Vacaville and nearby areas of the unincorporated county. In other jurisdictions in the county, there is a more balanced representation of a variety of family types, though married couples are still the primary family type throughout Solano County and the region.

FIGURE 3-18: PERCENTAGE OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-19: PERCENTAGE OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

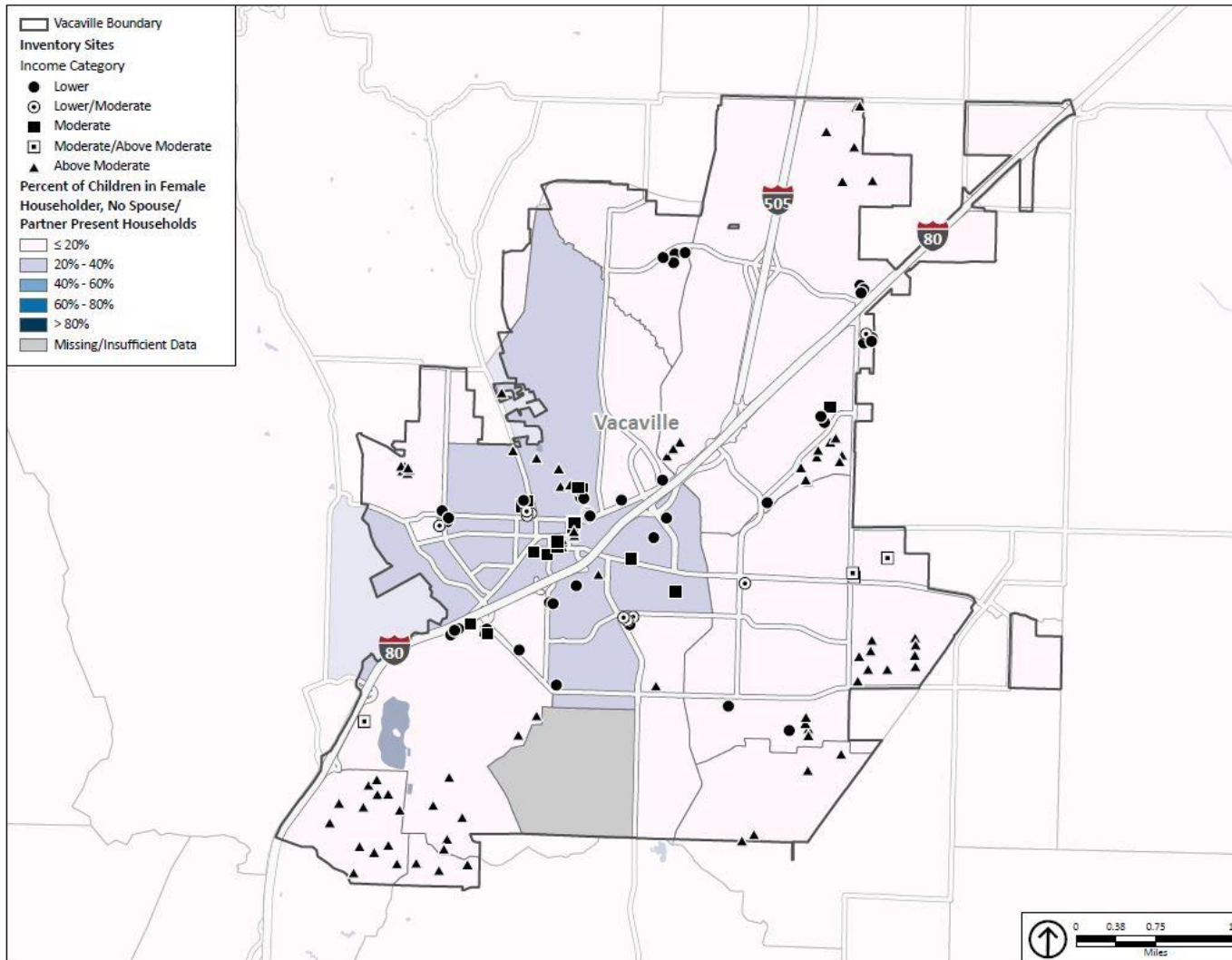
Local Patterns

Approximately 77.7 percent of Vacaville households are family households, defined by California law as a household of two or more persons, regardless of relationship status. Approximately 22.3 percent of residents live alone. Of Vacaville family households, 18.0 percent are headed by single adults.³

Among Solano County jurisdictions, Vacaville sees the fourth-highest rate and third-highest number of female-headed family households, at 13.0 percent (4,240 households). Of female-headed family households, 61.3 percent include children (2,597 households), and 13.5 percent include children and have household incomes below the poverty line (572 households). The spatial distribution of single-parent, female-headed households with children as a percentage of total households is consistent with TCAC/HCD Opportunity Area designations and median household incomes, with the city's lower-resource and lower-income central area seeing higher rates (20.0 to 40.0 percent), and lower rates outside of this area, particularly in higher-income moderate-resource areas along city boundaries (**Figure 3-20, Single-Parent Female Headed Households with Children in Vacaville**). The majority of the city's highest-income block groups fall within census tracts where the rate of single-parent, female-headed households is less than 20.0 percent. In these highest-income neighborhoods, the primary type are households where householders live together with spouses, with the majority of children living in married-couple households. This data indicates that children living in Vacaville's single-parent, female-headed households may have less access to resources and opportunities compared with children living in other types of households. The City will implement **Programs HE-2** and HE-3 to improve access to affordable housing for single-parent female headed households in moderate and high resources areas (**Figure 3-7**) by encouraging construction of affordable units in a range of sites and improve opportunities in low-resource areas.

³ Housing Needs Assessment Table 2-3

FIGURE 3-20: SINGLE-PARENT, FEMALE-HEADED HOUSEHOLDS WITH CHILDREN IN VACAVILLE



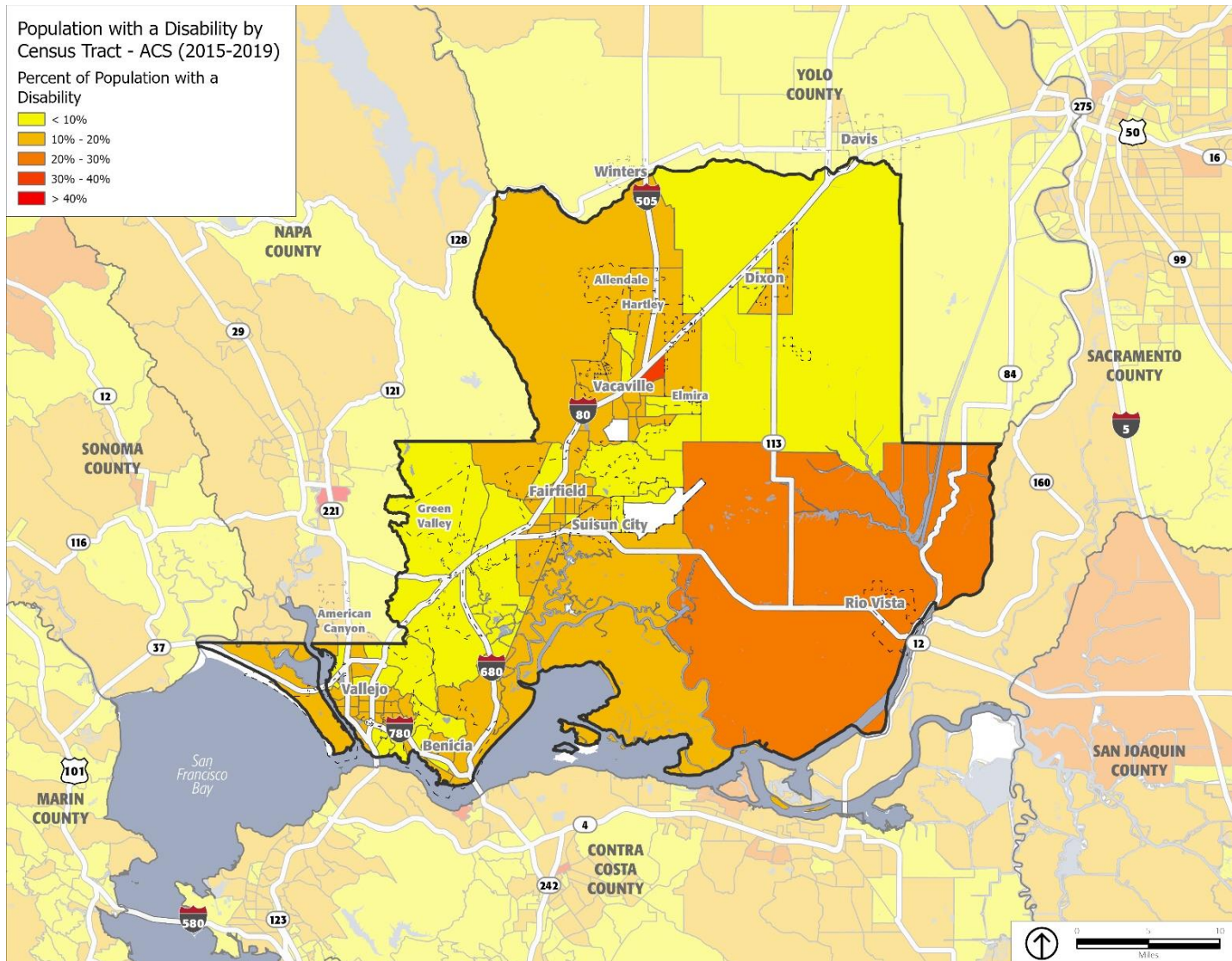
Source: American Community Survey (ACS), 2015-2019

Disability Rates

Regional Patterns

Figure 3-21, Population with a Disability in the Region, identifies a large area of eastern Solano County in which nearly 23.8 percent of the population has a disability, one of the largest areas with a high disability rate in the region. However, this tract includes the City of Rio Vista, where nearly half of the population is 65 years or older (see HNA Table 2-2, Population by Age, 2019). As shown in **Table 3-2, Demographic Characteristics of the Population with a Disability**, 44.3 percent of the population in Solano County with a disability falls into this age group, suggesting that the high rate of disability in the southeastern portion of the county is likely due to the concentration of seniors. The second area of concentrated disability in Solano County is in the City of Vacaville, in the tract encompassing Leisure Town, a retirement community restricted to residents aged 50 and older. With the exception of these two areas of senior populations, disability rates in Solano County largely reflect patterns seen throughout the Bay Area (see **Table 3-2, Demographic Characteristics of the Population with a Disability**), with slightly higher rates of disability in more developed areas (**Figure 3-21, Population with a Disability in the Region**). This is likely due to proximity to services and accessible housing options that are often desirable to persons with disabilities. Regional service providers indicate that residents living with disabilities prefer to live independently but limited housing options may restrict options to care facilities. Additionally, senior residents typically make up a substantial share of residents living with disabilities.

FIGURE 3-21: POPULATION WITH A DISABILITY IN THE REGION



Source: 2015-2019 ACS

TABLE 3-2: DEMOGRAPHIC CHARACTERISTICS OF THE POPULATION WITH A DISABILITY

Demographic Characteristic	Solano County	Bay Area
Population with a disability	52,642	735,533
<i>Race and Ethnicity</i>		
White, alone	57.0%	56.2%
Black or African American, alone	16.3%	9.8%
Alaska Native/Alaska Native, alone	0.8%	1.0%
Asian, alone	14.3%	20.1%
Native Hawaiian/Pacific Islander, alone	0.9%	0.6%
Some other race or multiple races	10.8%	12.4%
Hispanic or Latino	16.5%	19.4%
<i>Age</i>		
Under 18 years	7.3%	6.3%
18 to 34 years	10.2%	11.5%
35 to 64 years	38.2%	33.9%
65 years and over	44.3%	48.4%
<i>Disability Type</i>		
Hearing Difficulty	29.7%	28.5%
Vision Difficulty	15.1%	17.2%
Cognitive Difficulty	36.1%	38.1%
Ambulatory Difficulty	51.5%	50.3%
Self-Care Difficulty	20.4%	22.8%
Independent Living Difficulty	34.9%	40.7%

Source: 2015-2019 ACS

The characteristics of the population with a disability in Solano County closely reflects patterns throughout the Bay Area (**Figure 3-21, Population with a Disability in the Region**). This is also reflected in the geographic distribution of persons with disabilities, with no notable concentrations of high disability rates in Solano County compared to the ABAG and Sacramento regions, with the exception of the City of Rio Vista (see HNA Table 2-32, Population by Disability Status, 2015-2019).

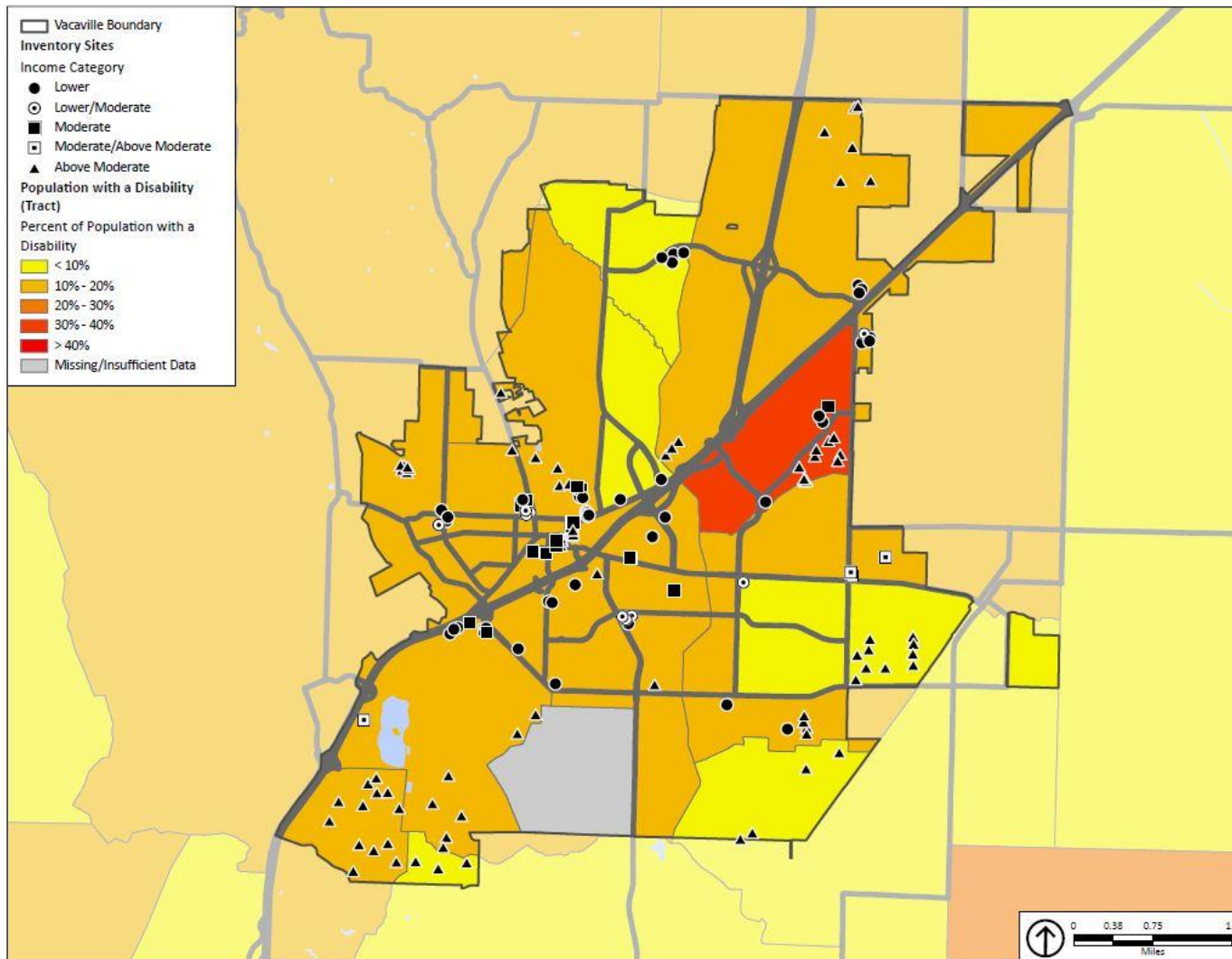
Local Patterns

Approximately 11.8 percent of Vacaville’s population lives with one or more types of disability, close to the Solano County average of 12.3 percent but higher than the Bay Area average of 9.6 percent.⁴ The spatial distribution of Vacaville residents living with disabilities coincides with patterns demonstrated by lower-income households, more diverse households, and lower-resource areas. Higher-income, moderate-resource areas (see “Income Distribution”) tend to have lower rates of disability compared with other parts of the city (**Figure 3-22, Percentage of the Population with a Disability in Vacaville**). The census tract with the highest rate citywide, 31.8 percent, coincides with the Leisure Town community, which, as previously described, is a retirement community with residents aged 50 years or older, likely accounting for a higher rate of disability in this area as seniors are more likely to have ambulatory, vision, or hearing challenges. This data indicates that a smaller proportion of residents in Vacaville’s high- and highest-resource areas are living with disabilities compared to lower-income, lower-resource areas, and that those residents who are living with a disability are found at higher rates in lower-income areas. The spatial distribution of Vacaville residents living with disabilities has not meaningfully shifted between 2014 and 2019, with the same census tracts accounting for the city’s highest rates, though data indicates that rates of disability have overall increased slightly by census tract.

To improve access to housing for senior residents and other residents with disabilities, the City has included **Program HE-2** to encourage all new units to be universally designed so they are accessible for both occupants and visitors and to restart the Senior Home Improvement Program to aid seniors in living independently.

⁴ Housing Needs Assessment Table 2-32

FIGURE 3-22: PERCENTAGE OF THE POPULATION WITH A DISABILITY IN VACAVILLE



Source: American Community Survey (ACS), 2015-2019

Access to Opportunity

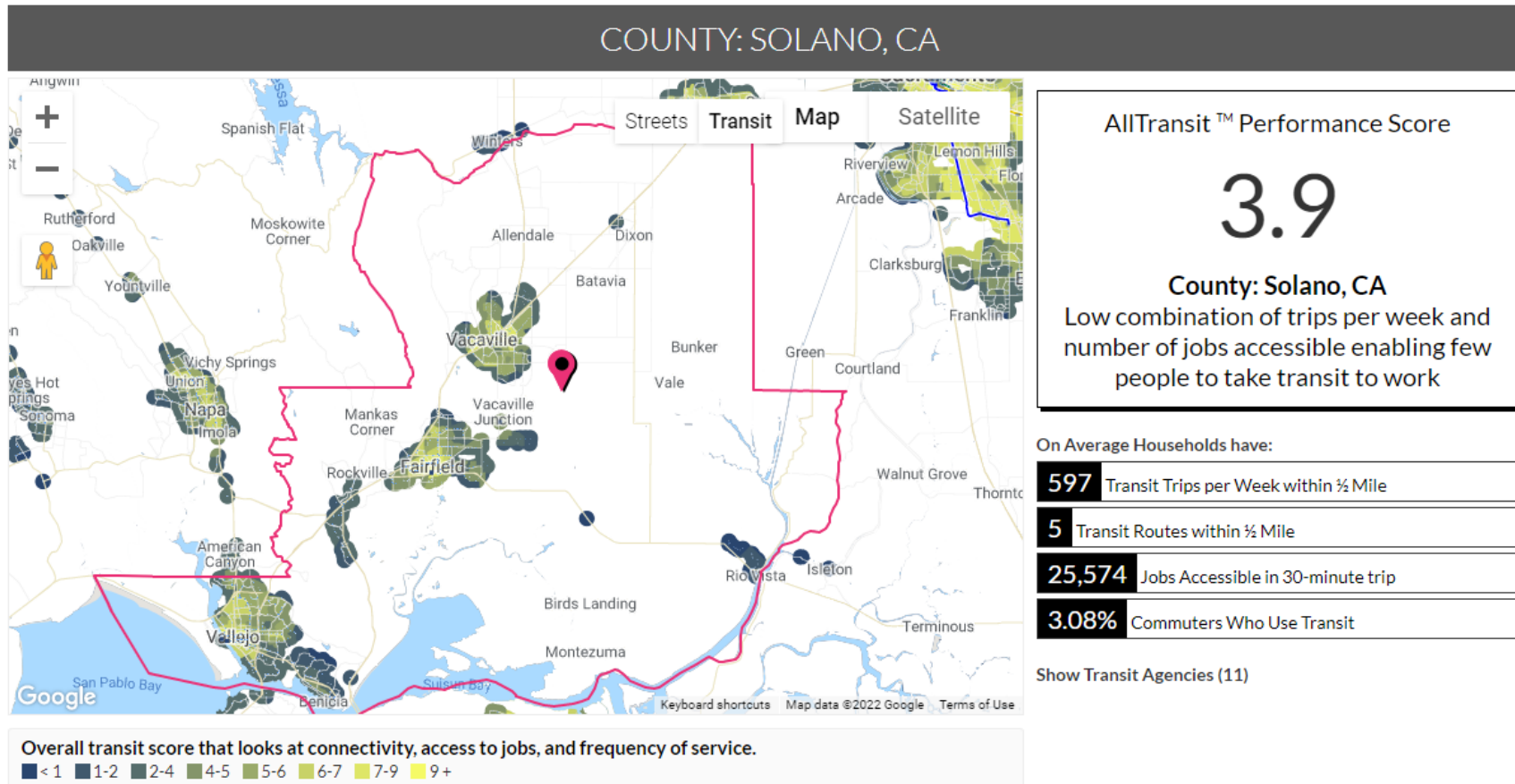
Transit Mobility

Transit mobility refers to an individual's ability to navigate the city and region on a daily basis to access services, employment, schools, and other resources. Indicators of transit mobility include the extent of transit routes, proximity of transit stops to affordable housing, and frequency of transit.

Regional Patterns

AllTransit is a transit and connectivity analytic tool developed by the Center for Neighborhood Technology for the advancement of equitable communities and urban sustainability. The tool analyzes the transit frequency, routes, and access to determine an overall transit score at the city, county, and regional levels. **Figure 3-23, AllTransit Transit Access in the Region** depicts where in Solano County transit is available and areas with higher connectivity scores. As shown, public transit in Solano County is largely isolated within incorporated jurisdictions, with little to no available transit between cities or within unincorporated areas. While transit companies such as Amtrak and Greyhound offer connections from Sacramento to San Francisco that have stops along the I-80 corridor, these are not typically used as transit opportunities for daily activities. All residents of Solano County have access to the Clipper Card, a program that works for 24 transit services within the San Francisco Bay Area, including Solano County Transit (SolTrans), Fairfield and Suisun Transit (FAST), and Vacaville City Coach.

FIGURE 3-23: ALLTRANSIT TRANSIT ACCESS



Source: AllTransit.cnt.org, 2022

AllTransit scores geographic regions (i.e., cities, counties, Metropolitan Statistical Areas [MSAs], etc.) on a scale of 0 to 10. The lowest scores in Solano County are in the cities of Dixon (0.9), Rio Vista (1.8), and Benicia (2.5), and higher scores are found in the cities of Fairfield (4.1), Suisun City (4.7), Vacaville (4.9), and Vallejo (5.0). As shown in **Table 3-3, Regional AllTransit Performance Scores**, transit accessibility in Solano County reflects the scores of neighboring counties with large agricultural industries, such as Napa, San Joaquin, and Sonoma Counties, and is far more limited than more urban jurisdictions in the Bay Area and Sacramento regions.

TABLE 3-3: REGIONAL ALLTRANSIT PERFORMANCE SCORES

Jurisdiction/Region	Score
Alameda County	7.1
Contra Costa County	5.0
Marin County	4.8
Napa County	3.3
Sacramento County	4.8
San Francisco County	9.6
San Joaquin County	3.0
San Mateo County	6.1
Santa Clara County	6.5
Solano County	3.9
Sonoma County	3.4
Yolo County	4.6

Source: AllTransit.cnt.org, 2022

In Solano County, there are several transit options available to residents, depending on where they are located within the county. SolanoExpress, managed by the Solano Transportation Authority (STA), provides express intercity bus service throughout the county, with many routes operated by local transportation agencies, such as FAST. Transportation services in Solano County include the following:

- SolTrans serving Fairfield, Vallejo, and Benicia with connections outside of the county
- FAST serving Fairfield, Travis Air Force Base, and Suisun City
- Rio Vista Delta Breeze serving Rio Vista, Fairfield, and Suisun City with connections outside of the county
- Vacaville City Coach serving Vacaville
- Solano Mobility serving older adults and persons with disabilities throughout Solano County

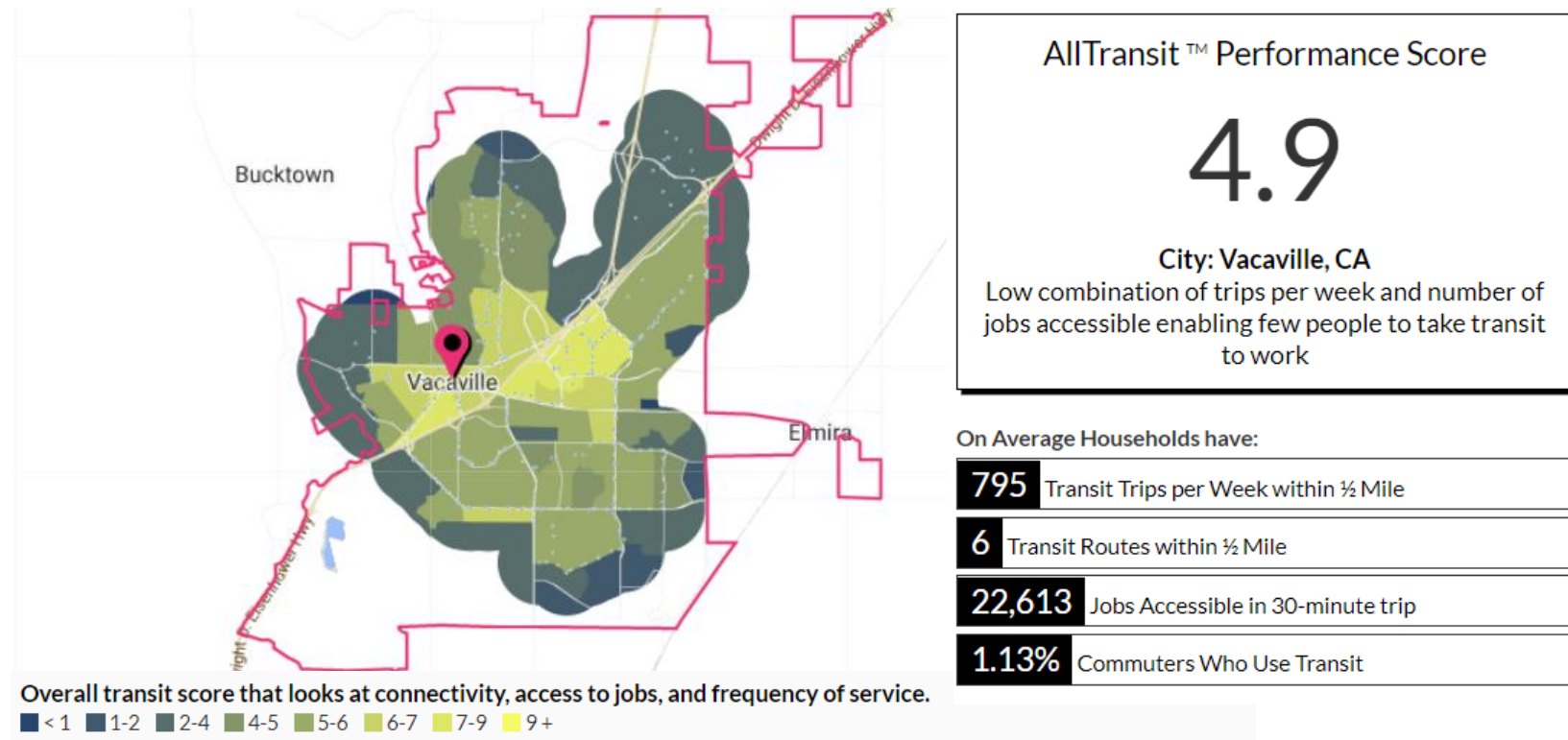
In addition to standard fixed routes offered by each transportation agency, there are several specialized programs available as well. SolTrans offers the Subsidized Lyft Program that pays a portion of Lyft rides throughout the City of Benicia and to the Springtown Center in Vallejo for seniors, veterans, and persons with disabilities. The GoGo Grandparent program is a partnership between SolTrans and Solano Mobility that offers help to older adults to access and use Uber and Lyft without a smartphone by scheduling rides for them. Solano Mobility independently offers four additional programs: Travel Training, Solano Older Adults Medical Trip Concierge Service, Vehicle Share Program, and Solano County Intercity Taxi Card Program. The Travel Training program offers individuals or groups training on how to board and ride public transit, navigate routes, and use bus features such as bike racks and wheelchair lifts. The medical concierge service subsidizes Uber and Lyft rides for Solano County residents aged 60 and over to travel to and from medical appointments while the Intercity Taxi Card Program issues pre-paid debit cards to certified riders with disabilities to be used for taxi rides between transit service areas. These cards are loaded with \$100 and available for riders to purchase for \$40, or \$20 for qualified low-income individuals. Faith in Action, the American Cancer Society/Road to Recovery, and Veteran's Affairs (VA) also offer free door-to-door rides for ambulatory seniors aged 60 and older and those under age 60 with specific medical issues. These programs are available to all Solano County residents regardless of location, unless otherwise specified.

In the ABAG region, transit mobility opportunities are typically more readily available in dense urban areas such as the East Bay and San Francisco. In more suburban areas, such as the I-680 corridor in Contra Costa County, there is more limited transit mobility, with AllTransit scores matching those found throughout Solano County. While there are a variety of transit options available in Solano County, residents in many suburban, agricultural, and rural communities are more limited than elsewhere in the ABAG region, which may limit employment opportunities and present a barrier to housing mobility for those households reliant on transit. In the following analysis of transit mobility, the individual jurisdictions have identified programs to address access specific to their transit needs.

Local Patterns

The City of Vacaville's Public Works Department operates City Coach, the city's public transit program. City Coach has five routes throughout Vacaville and transit stops strategically placed around the city to connect residents to medical offices, shopping centers, parks, and recreation venues, and are operated from approximately 7:00 am to 7:00 pm on weekdays, with variation dependent on the routes as routes 4, 5, and 6 have limited service on Saturdays. Though City Coach routes provide an extensive transit network compared to other cities in Solano County, some neighborhoods remain less accessible by transit, including portions of Leisure Town and eastern Vacaville, areas north of Fruitvale Road in northwest Vacaville. However, according to AllTransit, public transit connectivity in Vacaville scored a 4.9 out of 10 (**Figure 3-24, Transit Score in Vacaville**), significantly higher than other Solano County jurisdictions and comparable or better than other jurisdictions in the larger region. To ensure that residents throughout the City continue to have access to improved transit service, the City will conduct a survey of unmet needs at least once during the planning period and will identify funding for route changes or expansions, based on results of the survey (**Program HE-28**).

FIGURE 3-24: TRANSIT SCORE IN VACAVILLE



Source: AllTransit, 2021

City Coach allows residents to pay for single rides with cash using exact change or with a loaded Clipper card. Clipper cards are an all-in-one transit card used for fare payments across transit systems in the San Francisco Bay Area. Fares can be bought in single passes or multi-use passes (20- or 30-day Punch Pass or Monthly Pass). Adult rider fares are \$1.50, youth rider fares are \$1.25, and seniors/disabled rider fares are \$0.75. A City Coach Day Pass cost \$3.25 for adult/youth riders and \$2.00 for senior/disabled riders. Adult Half-Month and Full-Month passes are \$18.00 and \$36.00, respectively. While senior and disabled riders have access to a 30-Ride Pass or Monthly Pass at \$19.00 and \$18.00, respectively. Youth and college students can purchase a monthly pass for \$21.00. In addition to typical bus route services, City Coach offers the City Coach Direct program, which allows residents to schedule pick-up and drop-off at requested destinations. City Coach Direct operates on weekdays from 7:00 am through 7:00 pm and on Saturdays from 8:00 am through 6:00 pm. In addition to local transit services, City Coach also partners with other transportation systems in the county,

facilitating intercity travel. SolanoExpress operates the Blue Line, which travels from Sacramento to Walnut Creek with stops in Vacaville, Davis, Dixon, Fairfield, and Benicia. The Solano Express Blue Line operates on weekdays from 4:22 am to 8:29 pm with limited service on Saturday from 9:00 am to 8:00 pm. Intercity travel on the Blue Line is \$2.75 for adults, \$2.00 for youth, and \$1.35 for seniors and riders with qualifying disabilities. The package pricing for a 31-day pass on the Blue Line is \$70.00 for adults and \$35.00 for seniors and riders with qualifying disabilities, but is not available for youth. Riders can also purchase day passes for \$5.50 for an adult, \$4.00 for a youth, and \$2.75 for seniors and riders with qualifying disabilities.

Housing Mobility

Regional Patterns

Housing mobility refers to an individual's or household's ability to secure affordable housing in areas of high opportunity, move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of Section 8 HCVs, availability of rental and ownership opportunities throughout the city, and vacancy rates. A "healthy" vacancy rate is considered to be approximately 5.0 percent, indicating that there are available housing units for those seeking housing, but not an oversaturated market that results in homes left unused. In Solano County, the vacancy rate in 2021 was approximately 5.3 percent, indicating a relatively "healthy" vacancy rate and reflecting a similar rate as most counties in the surrounding region (**Table 3-4, Regional Vacancy Rates**). This suggests that residents living in Solano County, or seeking to live in Solano County, have similar mobility options overall compared to most of the region. Mobility based on vacancy varies within Solano County by jurisdiction and is discussed further below.

TABLE 3-4: REGIONAL VACANCY RATES

Geography	Total Housing Units	Occupied Housing Units	Vacancy Rate
Bay Area	3,402,378	3,213,576	5.6%
Alameda County	617,415	585,588	5.2%
Contra Costa County	420,751	398,387	5.3%
Marin County	112,690	105,395	6.5%
Napa County	54,982	48,684	11.5%
Sacramento County	583,631	552,252	5.4%
San Joaquin County	252,686	238,577	5.6%
San Mateo County	282,299	266,650	5.5%
Santa Clara County	680,298	648,665	4.6%
Solano County	161,371	152,877	5.3%
Sonoma County	206,768	189,316	8.4%
Yolo County	79,472	76,555	3.7%

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

HCVs, or Section 8 vouchers, provide assistance to lower-income households to secure housing in the private market that might otherwise be unattainable. In Solano County, vouchers are allocated by the Benicia Housing Authority, Vacaville Housing Authority, Suisun City Housing Authority, Vallejo Housing Authority, Fairfield Housing Authority, and the Solano County Housing Authority for residents of the unincorporated areas and the cities of Dixon and Rio Vista. Section 8 participants can use their voucher to find the housing unit of their choice that meets health and safety standards established by the local housing authority. The housing authority will then subsidize an amount up to the Fair-Market Rent (FMR) established by HUD toward the contract rent, with any remainder to be paid by the participant. The subsidies provided by the HCVs increase housing mobility opportunities for Section 8 participants and ensures that they are provided safe housing options. Solano County falls within the Vallejo-Fairfield MSA, for which HUD establishes FMRs annually to be used as the baseline for Section 8 subsidies (**Table 3-5, Vallejo-Fairfield MSA FMRs, 2022**). Local housing authorities set the FMR amount to be used to calculate subsidy between 90 and 110 percent of the HUD established FMRs.

TABLE 3-5: VALLEJO-FAIRFIELD MSA FMRS, 2022

Unit Size	FMR
Studio	\$1,232
1-bedroom	\$1,408
2-bedroom	\$1,677
3-bedroom	\$2,382
4-bedroom	\$2,870

Source: HUD, 2022

Local Patterns

Approximately 38.0 percent of households in Vacaville are renters, as presented in the Housing Tenure section of the HNA (see HNA Table 2-19: Housing Tenure, 2019). The rental vacancy rate in Vacaville is 2.3 percent, while the ownership unit vacancy rate is 0.5 percent. This indicates there is a greater shortage of ownership units for renter households and existing homeowners looking for a new home. However, a rental vacancy rate of 2.3 percent is still considered low, and a barrier to housing mobility. In September 2021, the City conducted a vacancy and rent survey of rental units with four or more units for market, below-market and senior units. The 2021 survey resulted in the following findings: the overall market vacancy rate is 1.9 percent, a slight decrease from 2020; vacancy rates are highest for studio apartments (4.8 percent) and lowest for three-bedroom units at 1.2 percent); vacancy rates for below-market units was 1.4 percent; and vacancy rate for senior restricted units was .09 percent. These findings suggest that availability of rental housing is becoming an even more significant barrier to housing mobility. Additionally, while renters are the minority tenure in Vacaville, there are concentrations of renter-occupied housing using HCVs (**Figure 3-25, Housing Choice Voucher Distribution in Vacaville**). In northern Vacaville, approximately 21.0 percent of renter households use an HCV. South of I-80 and west of Peabody Road is a second concentration of voucher holders, where approximately 16.1 to 18.0 percent of renters use an HCV. These census tracts contain the residential neighborhoods northwest of Lagoon Valley Regional Park, and include the Walmart Neighborhood Market, the Vacaville Community Center, Padan Park, and Will C. High School. In the eastern and western portions of Vacaville, the proportion of renters that use an HCV is less than 5.0 percent, while in other areas, HCV usage includes 15.0 percent of renters. While there are vouchers used in most tracts in the city, the areas of concentrated usage may indicate disproportionate access to housing opportunities. Therefore, the City will work with the local housing authority, fair housing providers, and housing providers to educate landlords and property managers on requirements to accept HCVs as a source of income, and the benefits of having HCV tenants.

Rent in Vacaville ranges from \$1,825 to \$3,549 for two-, three-, and four-bedroom units. Vacaville's median rent was \$2,729 (see HNA Table 2-28: Rental Rates, 2021). The FMR for one-bedroom units in the Vallejo-Fairfield MSA, as established by HUD, is \$1,408. Therefore, up to 50.1 percent of studio and one-bedroom units in Vacaville are considered fair-market prices. However, this proportion of units does include those priced up to \$1,500, which would slightly exceed the FMR for a one-bedroom unit. As such, it is assumed that approximately 35.0 to 40.0 percent of units are priced within the FMR range. This indicates that many units are not attainable to lower-income households without the use of HCVs. Therefore, to increase housing mobility for voucher holders, the City will meet with property managers in high resource areas, areas of affluence, and areas with comparatively low percentage of vouchers to encourage landlords and property managers to advertise their units to voucher holders (**Program HE-33**).

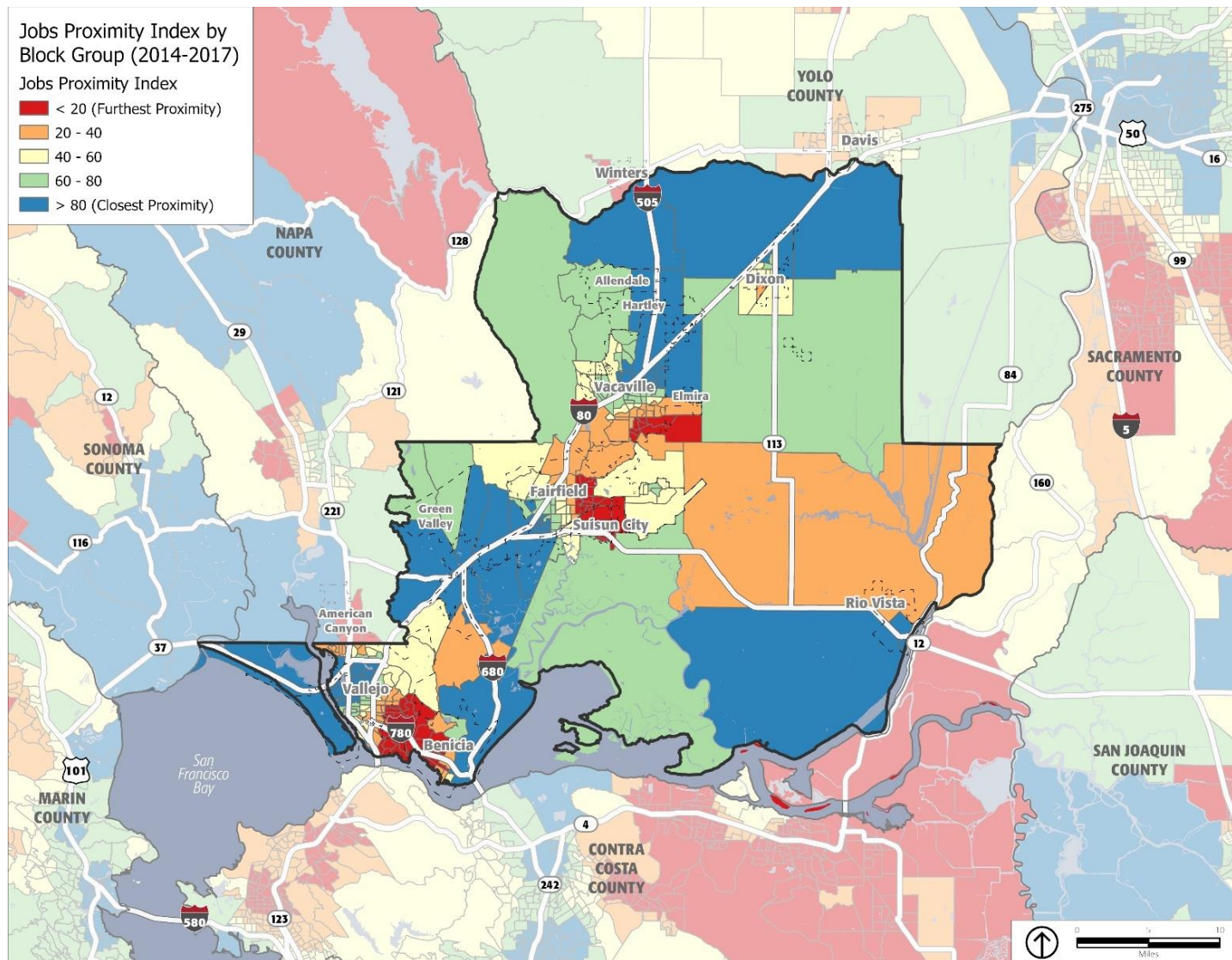
Employment Opportunities

Regional Patterns

HUD developed two indices to analyze access to employment opportunities: the jobs proximity index and the labor market engagement index. The jobs proximity index identifies census tracts based on their proximity to employment opportunities and the labor market engagement index scores labor force participation and human capital in each tract, with consideration of unemployment rates and educational attainment. For both indices, a higher score indicates stronger job proximity or labor force participation.

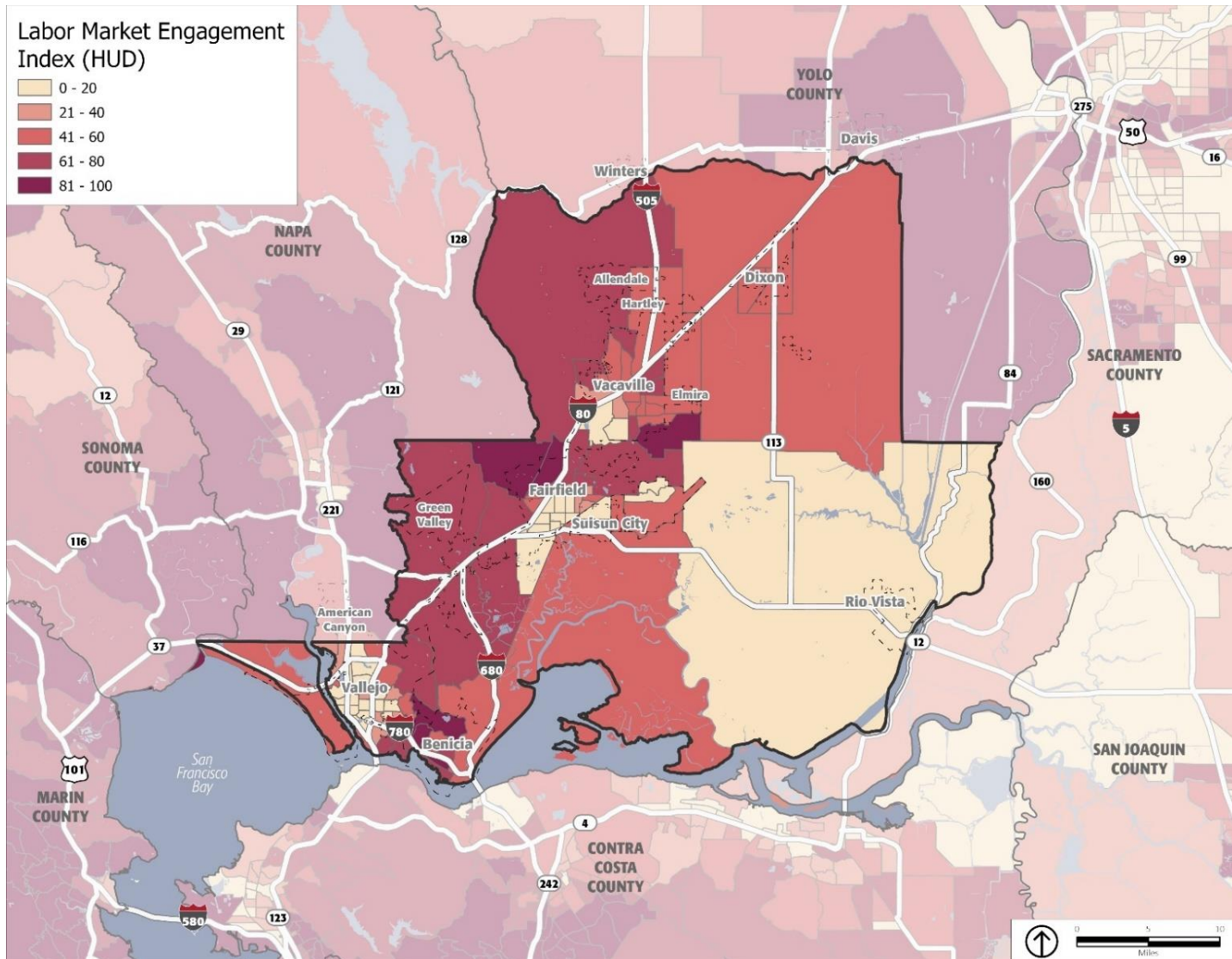
According to these indices, Solano County has more consistent proximity to jobs but lower labor force engagement than many other counties in the ABAG region (**Figure 3-26, Regional Jobs Proximity**, and **Figure 3-27, Regional Labor Market Engagement**). Labor force engagement patterns in Solano County more closely reflect the neighboring counties of Yolo and San Joaquin in the Sacramento region, where population distribution and industries are similar to most of Solano County. The area with the lowest labor force engagement in Solano County, however, is in the tract that includes the City of Rio Vista where there is a sizable senior population, which may include residents who retired early. As shown in **Table 3-6, Regional Unemployment Rates, 2010-2021**, the unemployment rate in Solano County in 2021 was one of the highest in the Bay Area and Sacramento regions, at 5.4 percent. However, Solano County saw one of the largest decreases in unemployment since 2010, surpassed only by San Joaquin and Yolo Counties.

FIGURE 3-26: REGIONAL JOBS PROXIMITY



Source: HUD, 2017

FIGURE 3-27: REGIONAL LABOR MARKET ENGAGEMENT



Source: HUD, 2017

TABLE 3-6: REGIONAL UNEMPLOYMENT RATES, 2010-2021

County	2010	2021
Alameda County	11.0%	4.2%
Contra Costa County	11.1%	4.5%
Marin County	8.0%	3.0%
Napa County	10.9%	4.2%
Sacramento County	13.1%	5.1%
San Francisco City and County	9.1%	3.3%
San Joaquin County	17.2%	6.5%
San Mateo County	8.4%	3.0%
Santa Clara County	10.3%	3.2%
Solano County	12.8%	5.4%
Sonoma County	10.9%	3.8%
Yolo County	12.6%	4.3%

Source: California Employment Development Department, 2021

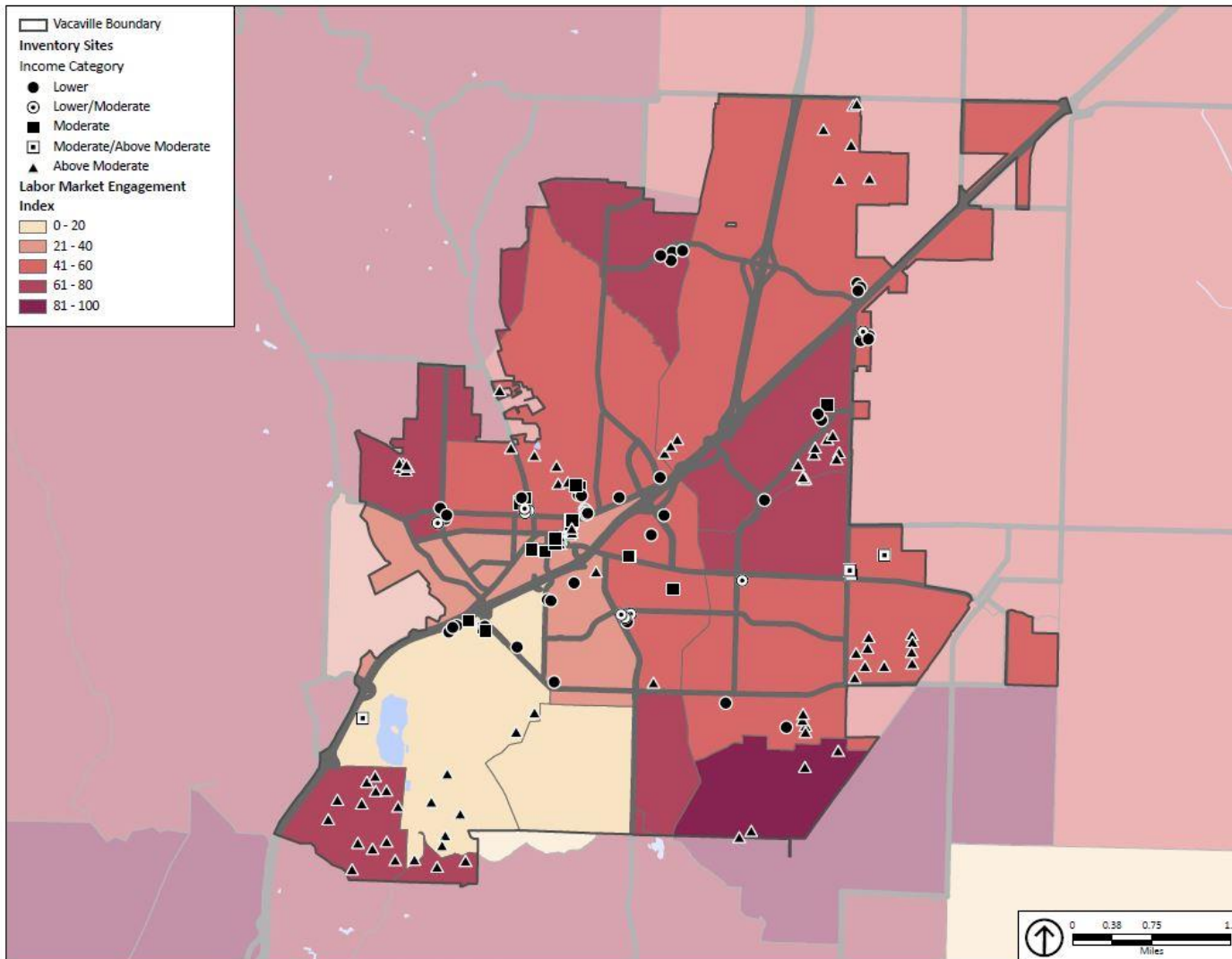
The U.S. Census Longitudinal Employer-Household Dynamics (LEHD) reports the distance and direction between home and work for residents of each jurisdiction and the ratio between jobs and households. According to LEHD, approximately 40.6 percent of Solano County residents live within 10 miles of their job, with the greatest concentration of these jobs in Fairfield (13.5 percent) and Vacaville (13.5 percent). Approximately 18.1 percent of Solano County residents report commuting more than 50 miles to their job, with 38.2 percent of these residents commuting southeast into San Joaquin County. Overall, approximately 50.4 percent of the individuals that work in Solano County commute in from areas outside of the county. On average, in the comparison jurisdictions that comprise the Bay Area and a portion of the Sacramento region, 42.5 percent of residents live within 10 miles of their job, 15.4 percent live more than 50 miles from their job, and 49.4 live outside of the county in which they work. In Solano County, the jobs-household ratio, which is an indicator of whether there is a balance between the number of jobs and the number of households, was 0.93 in 2018 according to LEHD Workplace Area Characteristics (WAC). This ratio suggests that there was a shortage of jobs in Solano County to support the number of households, which may partially contribute to the number of residents that commute outside of the county for

work. In comparison, in the Bay Area, the jobs-household ratio was 1.47, indicating that there is a shortage of housing to support the job base in this region. Generally, Solano County appears to have sufficient housing for those jobs in the county, but still has a slightly higher rate of persons that commute into the county than the region overall.

Local Patterns

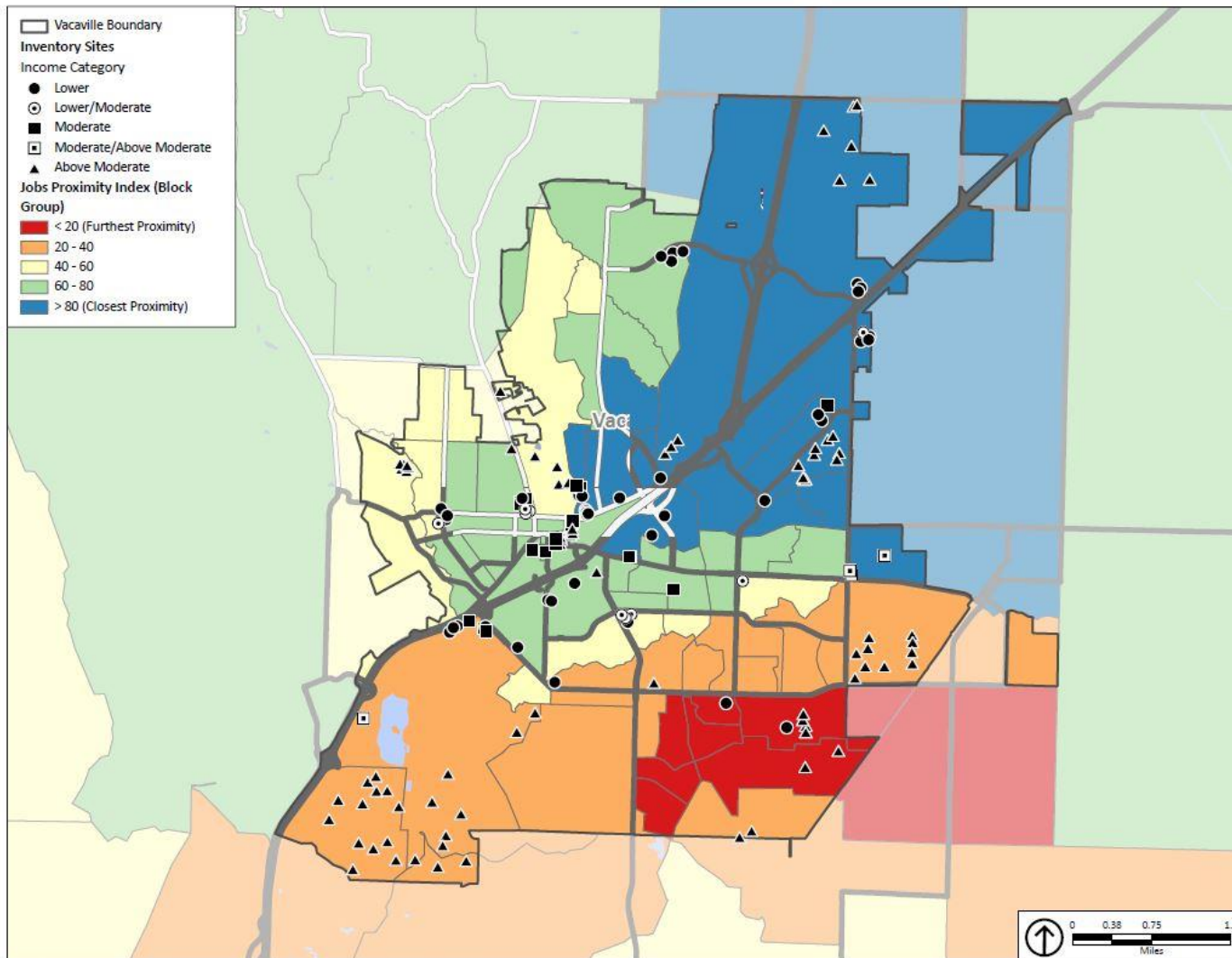
In the City of Vacaville, the Labor Market Engagement Index score ranges from 16 in the tract encompassing Lagoon Valley Regional Park to 75 in the northern portion of the city and 96 in the southeastern tract that extends beyond city limits (**Figure 3-28, Local Labor Market Engagement**). While there is a tract with an index score of 0, it includes only the California Medical Facility and California State Prison Solano, and therefore does not have a population residing within tract bounds that participates in the labor market. The southeastern portion of the city with the highest labor market engagement score has the lowest proximity to jobs (**Figure 3-29, Local Jobs Proximity Index**). However, this area is almost exclusively residential, with limited job opportunities in neighborhood commercial and general commercial areas, thus resulting in the low proximity to jobs. The high proximity to jobs in northern Vacaville is likely due to the Kaiser Permanente Vacaville Medical Center and nearby commercial areas. U.S. Census Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) data indicates that approximately 43.0 percent of employed persons in the city live within 10 miles of their place of employment, a higher proportion than most other cities in Solano County, and 78.1 percent of the population is employed outside of city limits, a lower proportion than most of the county. This suggests that there are likely a range of job opportunities in Vacaville for many residents. This is supported by a relatively low unemployment rate (4.7 percent) and balanced jobs-household ratio (1.0). Based on these factors, access to employment opportunities does not appear to present fair housing issues for residents throughout the city.

FIGURE 3-28: LOCAL LABOR MARKET ENGAGEMENT



Source: U.S. Department of Housing and Urban Development (HUD), 2021.

FIGURE 3-29: LOCAL JOBS PROXIMITY



Educational Opportunities

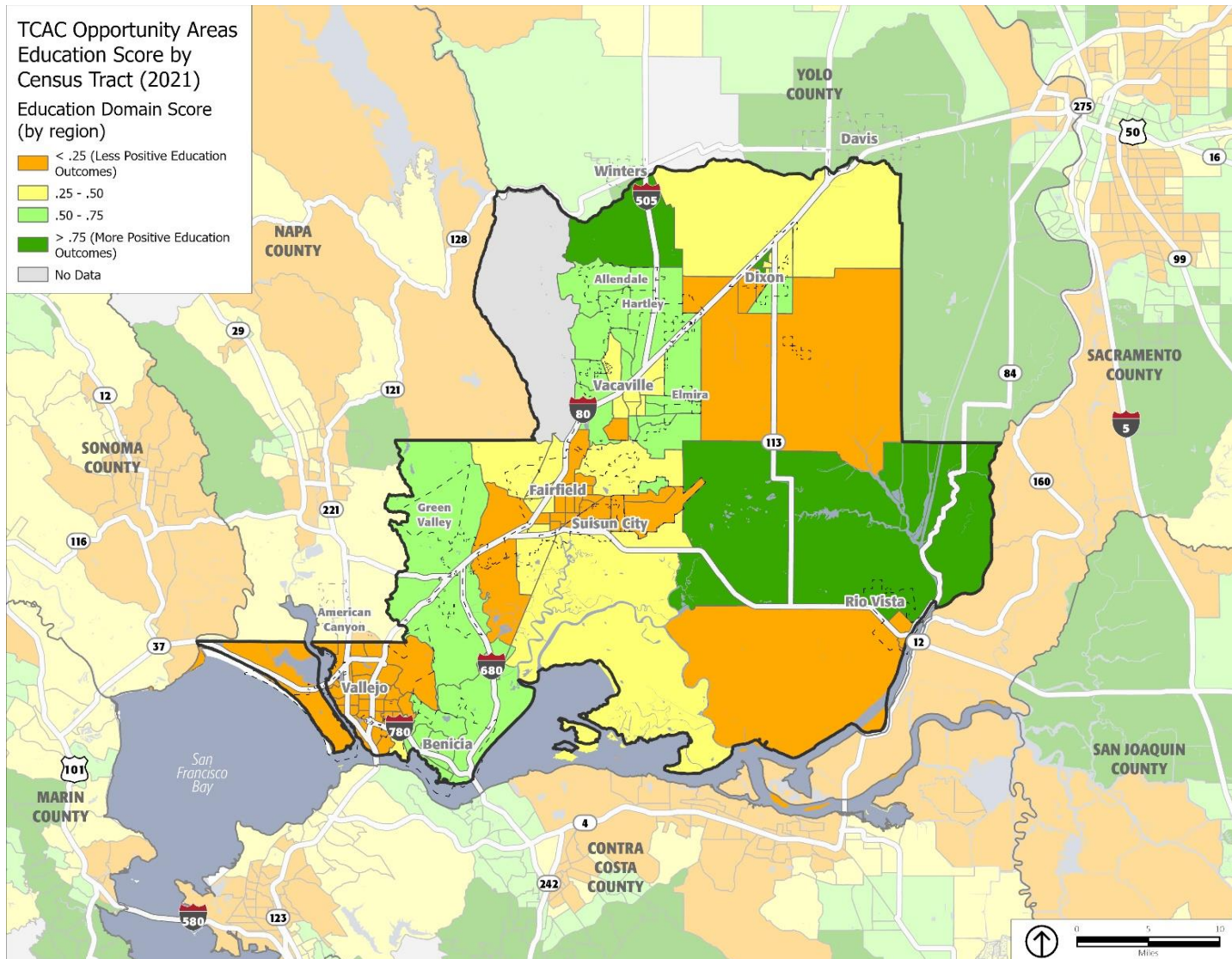
Regional Patterns

School quality is often tied to housing, with neighborhoods or communities with higher median incomes and home values often having access to higher-performing schools than residents of lower-income neighborhoods. Income distribution influences home values and property taxes, and therefore funding for public schools. As such, school districts with higher concentrations of affordable housing typically have lower test scores in schools, creating a cyclical problem of not offering these students equal educational opportunities. Therefore, disparities in access to strong school opportunities serves as an indicator of fair housing and equal access to opportunities.

Each year, the California Department of Education (DOE) publishes performance metrics for public schools in the state, including student assessment results for English Language Arts and Mathematics as they compare to the state grade-level standards and demographic characteristics of each school's student population. The characteristics reported on include rates of chronic absenteeism and suspension, percentage of students that are socioeconomically disadvantaged, percentage of students that are in foster care, percentage of students learning the English language, and the percentage of high school students that are prepared for college. Chronic absenteeism refers to the percentage of students who are absent for 10.0 percent or more of instructional days that they were enrolled at the school, with the state average being 10.1 percent of students. Students who are eligible for free or reduced-priced meals, or who have parents or guardians who did not receive a diploma, are considered socioeconomically disadvantaged. TCAC and HCD rely on this data from DOE to determine the expected educational outcome in each census tract and block group within the state. TCAC and HCD's educational domain score reflects mathematics proficiency, reading proficiency, high school graduation rates, and student poverty rates of all schools for which this data is available, culminating in a score ranging from 0 to 1, with higher values being the most positive expected educational outcome.

In 2021, TCAC/HCD reported the strongest projected educational outcomes for students in the cities of Benicia and Dixon as well as the unincorporated areas around the City of Vacaville and all eastern portions of the county (**Figure 3-30, Regional TCAC/HCD Educational Domain Scores**). However, the eastern portions of the county, with the highest educational scores according to TCAC/HCD, also have the lowest population density in the county and only one school. As such, for a regional analysis, the TCAC/HCD map may not accurately compare educational opportunity in Solano County to the ABAG region. At the local level, data based on school performance is more readily available and likely more accurate.

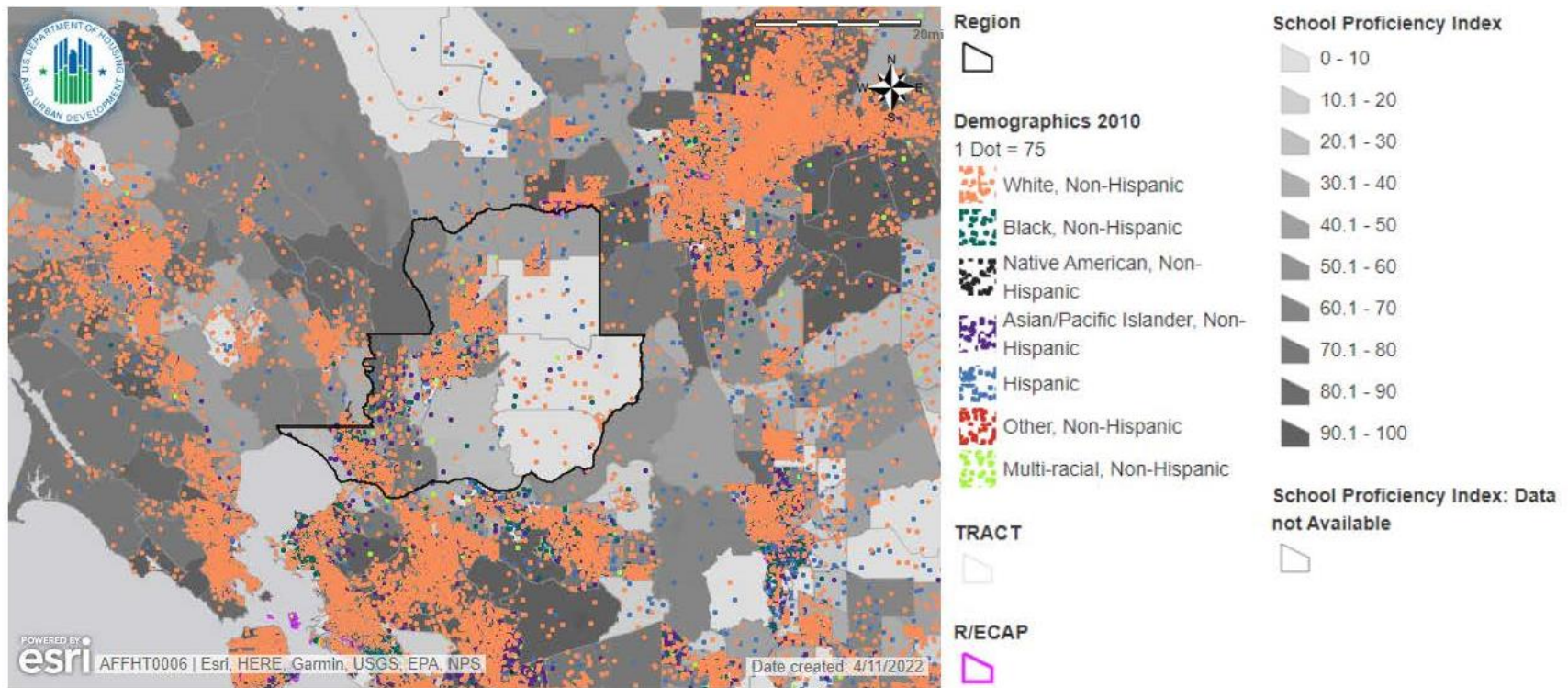
FIGURE 3-30: REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



Source: TCAC/HCD, 2021

The HUD School Proficiency Index more accurately reflects school performance by residential living patterns in the region. The HUD School Proficiency Index ranges from 0 to 100, with higher values indicating better school performance. Though demographic patterns have changed throughout the region slightly since 2010, as discussed for each jurisdiction in this assessment, typically schools in Solano County and throughout the region are more proficient in areas of increased population density and affluence (see **Figure 3-31, HUD School Proficiency Index**). Residents of western Solano County have access to higher-performing schools than the eastern portion, but schools throughout Solano County generally score lower than those in much of Sacramento, Yolo, Marin, and Contra Costa Counties. To ensure all students have access to a quality education, each jurisdiction has identified appropriate programs within the individual assessments.

FIGURE 3-31: HUD SCHOOL PROFICIENCY INDEX



Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, 2017

Local Patterns

Students in the City of Vacaville have access to schools in both Travis Unified School District and Vacaville Unified School District. Collectively, there are 19 schools in Vacaville that are reported on annually by DOE, identified in **Table 3-6, Performance Scores for Vacaville Schools, 2019**. In addition, Vacaville Unified School District also operates Country High School, a continuation school, which did not have performance metrics reported in 2019. Continuation schools typically serve students who have been expelled from other schools or have attendance or behavior problems and provide a valuable resource for furthering their education in a supportive environment. In 2019, the highest proportion of socioeconomically disadvantaged students was at Eugene Padan Elementary and Edwin Markham Elementary, where approximately 70.3 percent and 67.3 percent of students were considered socioeconomically disadvantaged, respectively. Each of these schools fared similarly in all DOE criteria (**Table 3-7, Performance Scores for Vacaville Schools, 2019**). Eugene Padan Elementary School is in southern Vacaville near Padan Park, where there is a higher percentage of children present in female-headed households (20.0 to 40.0 percent) and a higher rate of poverty (15.5 percent). Edwin Markham Elementary is in northern Vacaville, west of the Nut Tree Airport, within a census tract where there is a higher percentage of female-headed households with children (20.0 to 40.0 percent), relatively high rate of poverty (13.2 percent), and higher rate of renter overpayment (80.0 percent).

However, in comparison to the top-performing schools in Vacaville, Kairos Public School Vacaville Academy and Cooper Elementary, approximately 10.1 and 29.2 percent of the student population is considered socioeconomically disadvantaged, respectively. Kairos Public School Vacaville Academy is in central Vacaville between Merchant Street and I-80, where there is a concentration of female-headed households and renter overpayment. In contrast, Cooper Elementary School, which is in eastern Vacaville, does not reflect concentrations of female-headed households, poverty, or overpayment. As stated in the regional analysis, the DOE identifies students who are eligible for free or reduced-priced meals, or who have parents or guardians who did not receive a diploma, as socioeconomically disadvantaged.

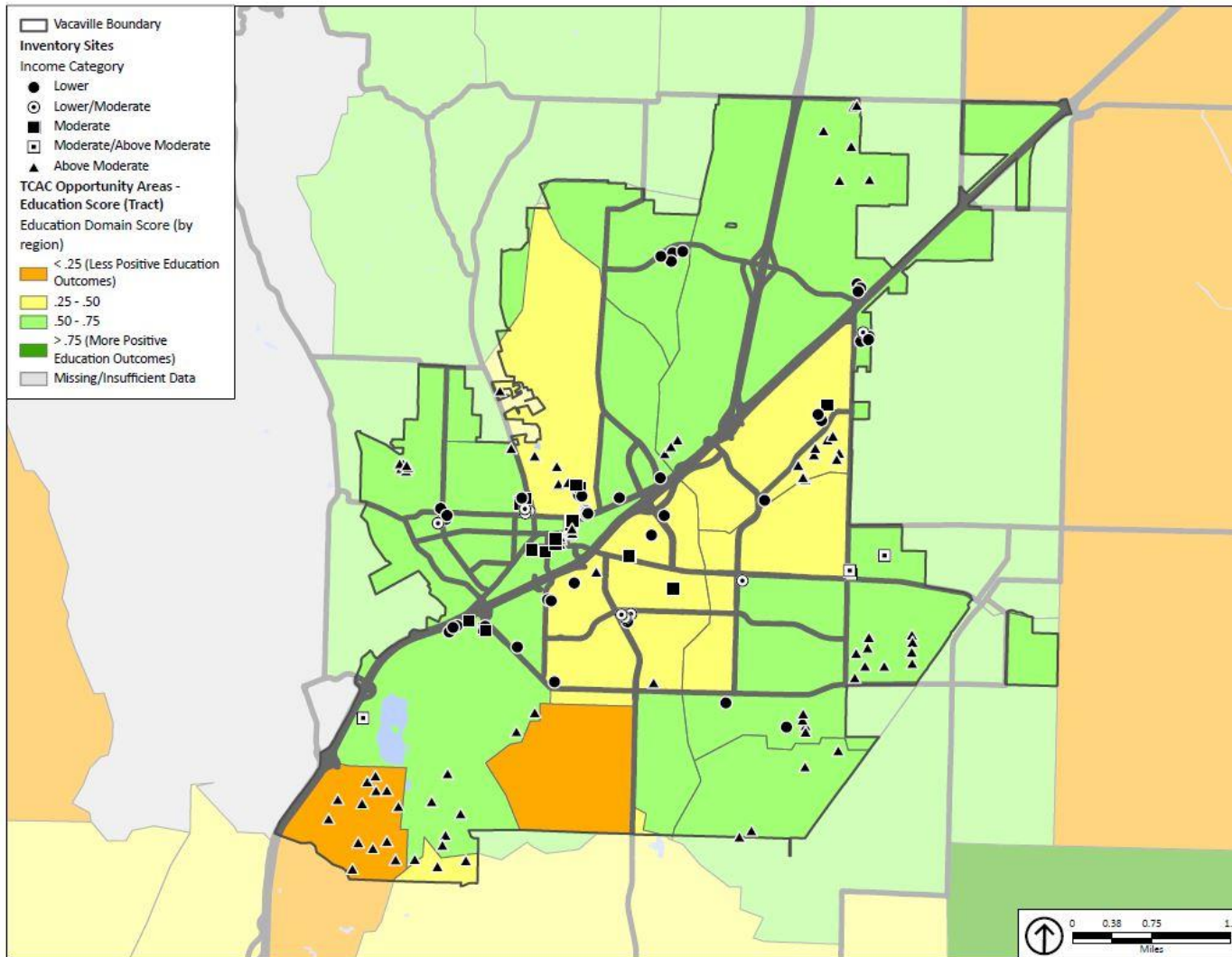
TABLE 3-7: PERFORMANCE SCORES FOR VACAVILLE SCHOOLS, 2019

School Name	ELA Score	Math Score	Chronic Absenteeism Rate	Suspension Rate	Socioeconomically Disadvantaged	Foster Youth	English Learners
Foxboro Elementary	-8	-23.9	3.5%	0.3%	25%	0.9%	4.6%
Cambridge Elementary	-3.8	-14.3	4.2%	1.7%	31.2%	0.0%	6.5%
Sierra Vista K-8	+6.6	-35.4	7%	2.3%	41.3%	0.3%	3.9%
Jean Callison Elementary	-17.2	-37.1	6.8%	0.8%	43.8%	1.4%	5.5%
Cooper Elementary	+25.2	+2.1	3.5%	0.2%	29.2%	0.4%	3.3%
Vaca Pena Middle	-21.2	-65.6	12.6%	9.8%	56.1%	0.4%	5.3%
Fairmont Charter Elementary	-36.6	-44	5.4%	2.6%	67.3%	0.9%	18.9%
Will C. Wood High	+25	-69.1		6.3%	45.9%	0.1%	2.4%
Eugene Padan Elementary	-16.1	-47.8	9.6%	1%	70.3%	1.1%	14.4%
Elise P. Buckingham Charter Magnet High	+67.7	-19.4	-	2%	20.8%	0.2%	1.0%
Kairos Public School Vacaville Academy	+43.5	+18.4	2.2%	0.7%	10.1%	0.0%	0.5%
Alamo Elementary	+7.8	-3.8	3.3%	0.5%	37.4%	0%	3.8%
Edwin Markham Elementary	-24	-40.7	9.4%	1.3%	71.7%	0.3%	33.9%
Vacaville High	+45.8	-24.3		4.4%	35%	0.3%	2.8%
Hemlock Elementary	+6.9	-35.6	11%	1.6%	47.5%	1%	6.3%
Willis Jepson Middle	-2.7	-27.7	12.6%	7.9%	41.6%	0.6%	6.6%
Orchard Elementary	-10.9	+9	5.1%	1.1%	22.9%	1%	1.3%
Browns Valley Elementary	+9.5	-14.6	3.9%	1.3%	23.6%	0.3%	4.3%
Ernest Kimme Charter	+10.0	-96.9	5.6%	2.6%	42.5%	1%	1%

Source: California Department of Education, 2019

The anticipated educational outcome, according to the TCAC/HCD map (**Figure 3-32, Local TCAC/HCD Educational Domain Score**), is moderately positive throughout the city with lower percentile scores in certain parts, primarily areas near I-80. The educational scores in Vacaville range from the 38th to 63rd percentiles, with most scoring between the 45th and 55th percentiles. The area with the lowest expected educational outcome, in the 38th percentile, is where Ernest Kimme Charter Academy is located. To ensure students have access to educational opportunities, regardless of where they reside within the city, the City will support applications by Vacaville Unified School District or individual schools to secure grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers (**Program HE-36**).

FIGURE 3-32: LOCAL TCAC/HCD EDUCATIONAL DOMAIN SCORE



Source: California Tax Credit Allocation Community (TCAC), 2021

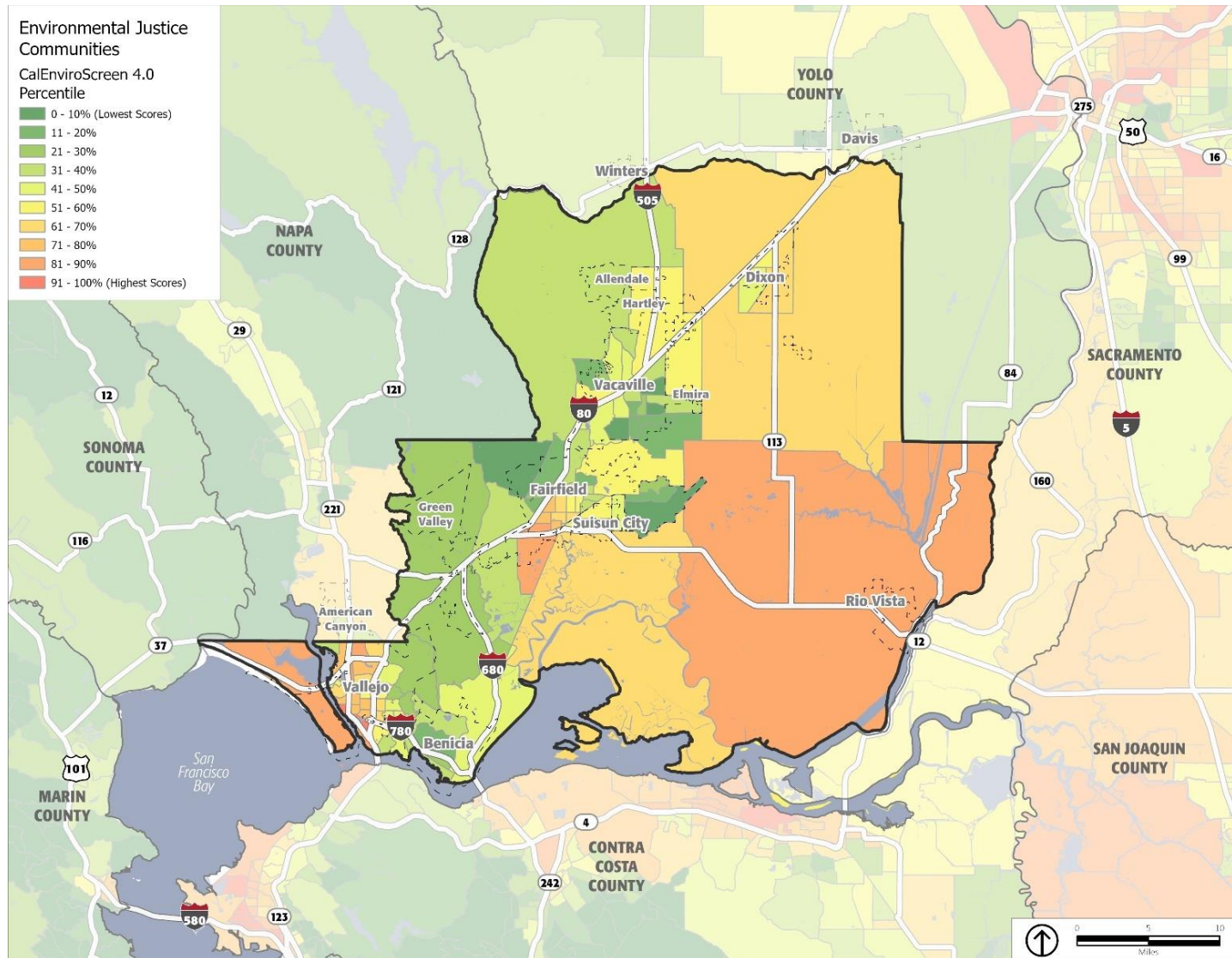
Environmental Health

Regional Patterns

A disadvantaged community or environmental justice community (EJ Community) is identified by the California Environmental Protection Agency (Cal EPA) as “areas that are disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation,” and may or may not have a concentration of low-income households, high unemployment rates, low homeownership rates, overpayment for housing, or other indicators of disproportionate housing need. In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare community environmental scores. In the CalEnviroScreen tool, communities that have a cumulative score in the 75th percentile or above (25.0 percent highest score census tracts) are those that have been designated as disadvantaged communities under Senate Bill (SB) 535. The cumulative score that can result in a disadvantaged community designation is calculated based on individual scores from two groups of indicators: Pollution Burden and Population Characteristics. Pollution Burden scores exposure to negative environmental hazards, such as ozone concentrations, PM_{2.5} concentrations, drinking water contaminants, lead risk from housing, traffic impacts, and more. Population Characteristics scores the rate of negative health conditions and access to opportunities, including asthma, cardiovascular disease, poverty, unemployment, and housing cost burden. For each indicator, as with the cumulative impact, a low score reflects positive conditions.

Much of Solano County, particularly the eastern area and the City of Vallejo, have high cumulative scores, as shown in **Figure 3-33, Regional CalEnviroScreen Percentiles**. This is a result of high scores for indicators of both pollution burden and negative population characteristics, though the eastern area is primarily agricultural land with limited residential development so these scores may be a result of agricultural industry practices. In the ABAG region, high percentiles are mostly concentrated in highly urbanized communities along the San Francisco Bay, such as in the cities of Emeryville, Alameda, Oakland, and San Jose. It is unlikely that the factors that contribute to environmental scores in Solano County reflect the factors in urbanized ABAG jurisdictions. Rather, Solano County more closely reflects the agricultural areas of Yuba, Sacramento, and San Joaquin Counties. Within each jurisdiction of Solano County, patterns differ, as described below, as a result of increased urbanization; however, regionally, Solano County reflects areas to the east rather than western ABAG jurisdictions.

FIGURE 3-33: CALENVIROSCREEN PERCENTILES IN THE REGION



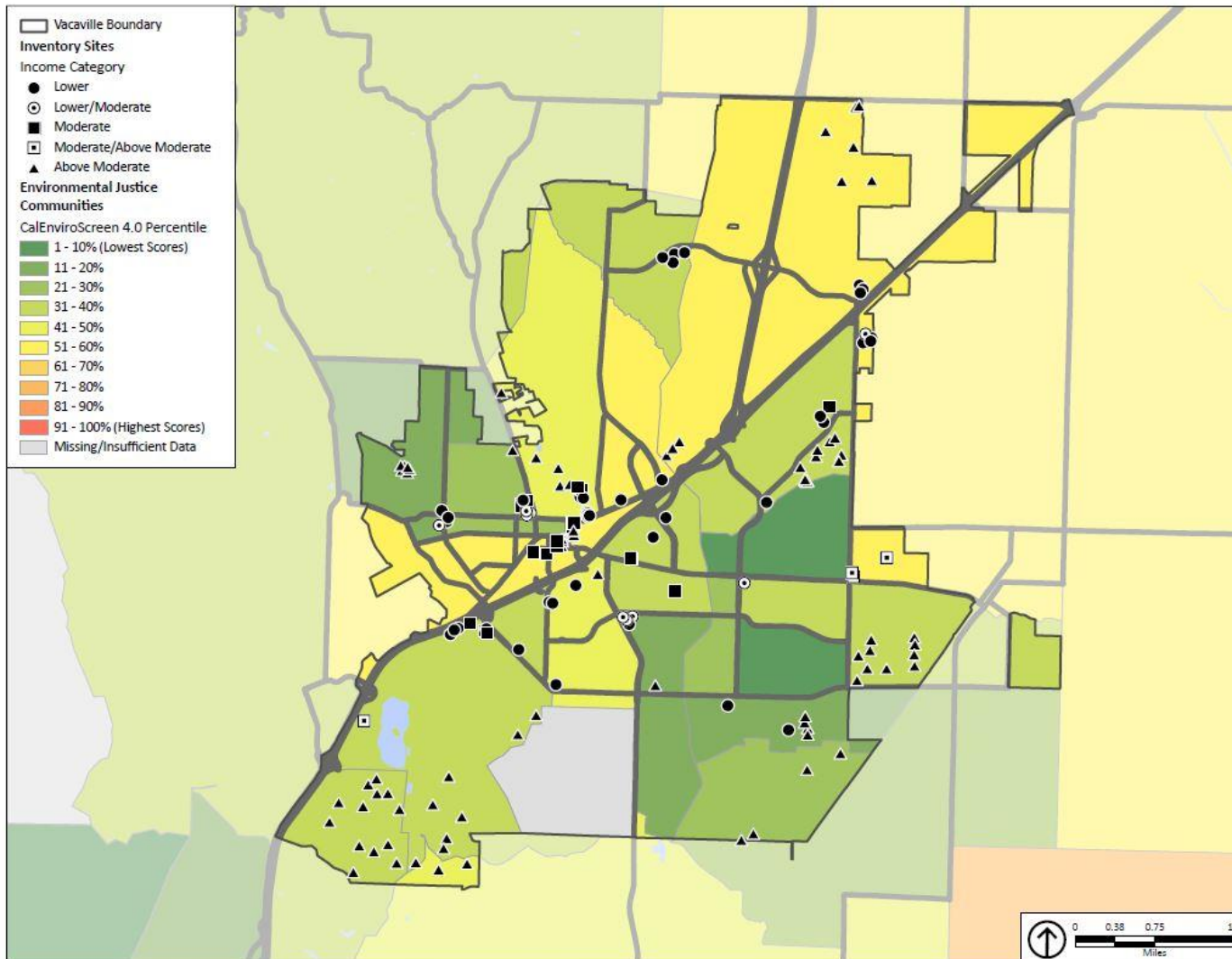
Source: OEHHA, 2021

Local Patterns

As shown in **Figure 3-34, Local CalEnviroScreen Percentiles**, all of Vacaville has relatively low environmental burden scores. The highest scores are in the northeastern portion of the city (56th percentile) and between Buck Avenue and I-80 (58th percentile). As stated previously, there is a concentration of business, commercial, and industrial uses in the northeastern area, including the Kaiser Permanente Vacaville Medical Center and the Nut Tree Airport. These, along with proximity to the I-80 and I-505 interchange, and adjacent agricultural uses, may result in the slightly higher indicators of environmental pollution burden. In contrast to these two areas, however, eastern Vacaville, south of I-80, has low CalEnviroScreen scores, ranging from the 6th to 37th percentiles. There is a greater concentration of residential uses in this portion of the city, rather than commercial uses, which may reduce pollution burden relating to congestion.

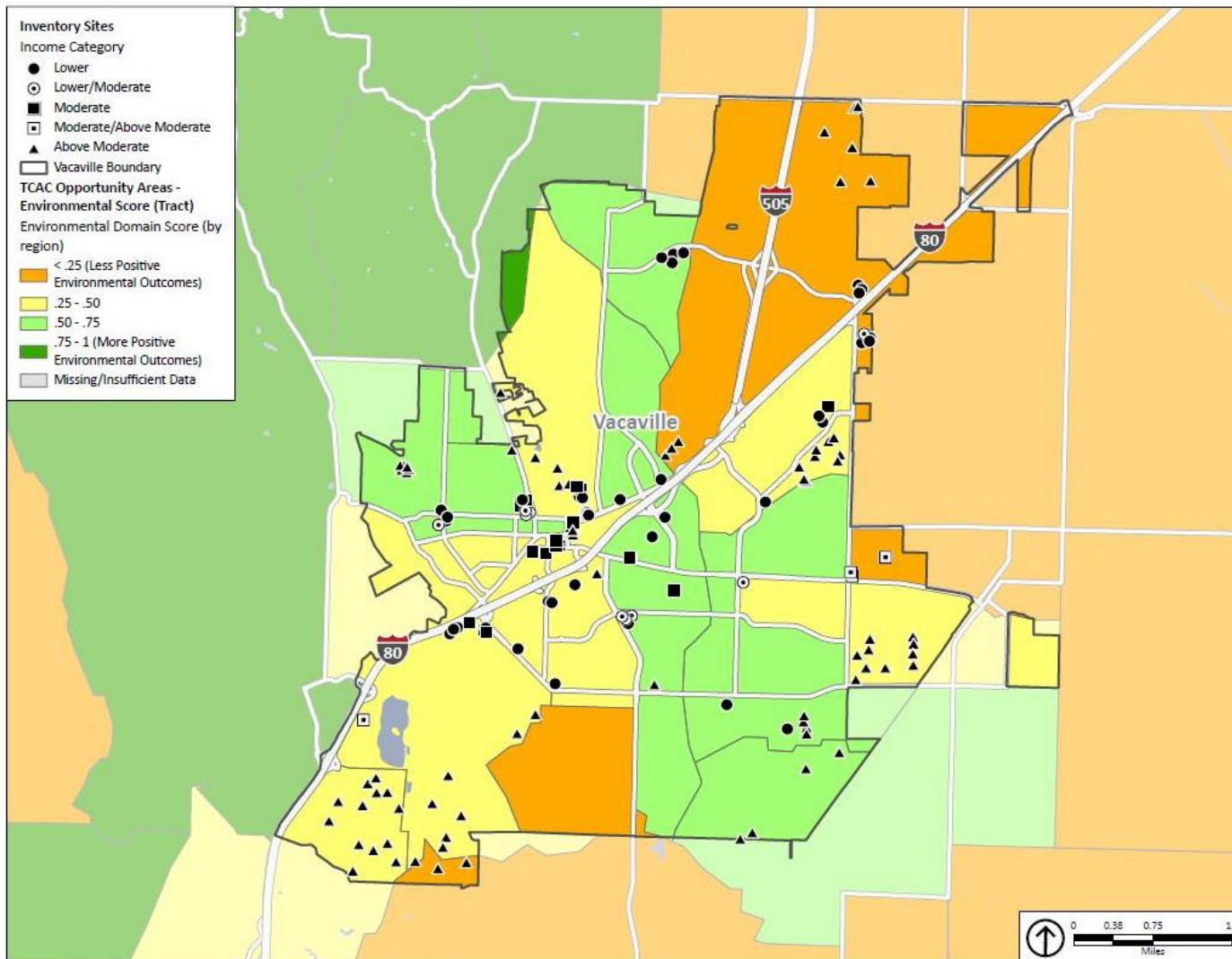
The TCAC/HCD environmental scores (**Figure 3-35, Local TCAC/HCD Environmental Domain Score**) largely reflect those patterns seen in **Figure 3-34, Local CalEnviroScreen Percentiles**. While most residential areas have access to strong environmental outcomes, those that are near commercial areas and major highways may be impacted by those uses. As such, the City has included **Program HE-17** to evaluate transitional buffers or screening between residential and heavy industrial uses in new development and develop active transportation infrastructure to reduce automobile traffic and the resulting emissions.

FIGURE 3-34: LOCAL CALENVIROSCREEN PERCENTILES



Source: CalEnviroScreen 4.0, Office of Environmental Health Hazard Assessment (OEHHA), 2021

FIGURE 3-35: LOCAL TCAC/HCD ENVIRONMENTAL DOMAIN SCORE



Source: California Tax Credit Allocation Community (TCAC), 2021

Services for Persons with Disabilities

To provide paratransit services to the community, the City of Vacaville operates the Vacaville City Coach Special Services. This origin-to-destination paratransit service is available within city limits to eligible residents with disabilities unable to ride standard City Coach routes due to their condition. Paratransit service operates parallel to the fixed route and schedule by providing shared-ride, origin-to-destination bus service. One-way fares cost \$2.00 and a 20-Ride Punch Pass costs \$39.00.

The California Department of Social Services (CDSS) licenses 12 adult residential care facilities with a combined capacity of 57 units in Vacaville, with most facilities offering three to six units. A Place of Grace, Inc., operates three adult residential care facilities in Vacaville ranging from four to six units. In addition to these facilities, there are 23 elderly assisted living facilities in the City of Vacaville, with a combined capacity for 518 residents. Most facilities range from four to six units; however, Cornerstone Assisted Living is a 130-unit project near Nut Tree Airport and along I-80. Approximately 11.8 percent of the population of Vacaville has a disability, or approximately 10,709 residents. Of these residents, 3.5 percent have difficulties living independently and 1.2 percent have difficulty with self-care, or approximately 503 residents combined (see HNA Table 2-32, Disability by Type 2015-2019). While not all residents with these disabilities will require the care of an assisted living facility, and some residents with other disabilities may require assisted living, the comparison of the number of residents with disabilities to the capacity of existing care facilities suggests a balance between need and capacity.

For all residents in Solano County, Solano Mobility provides various disability-related programs and services, including a Mobility Call Center, where staff provide information and travel trip planning to riders. The Solano Mobility Call Center is open on weekdays from 8 am to 5 pm. Travel Training is also offered to train community members on how to use fixed-route public transportation through one-on-one instructional training. Trainings are offered either in a one-on-one training or as group trainings and can be scheduled via a phone call. Additionally, the Solano County intercity (ITX) Card program, for qualified ADA riders, offers intercity pre-paid debit cards allowing riders to travel between service areas through taxi rides. Solano Mobility also offers a Medical Trip Concierge Service Program for riders aged 60 and older or with a valid ADA card, which provides subsidized Uber and Lyft rides through GoGo Grandparent for Solano County residents to get to and from appointments within Solano County.

Disproportionate Housing Need and Displacement Risk

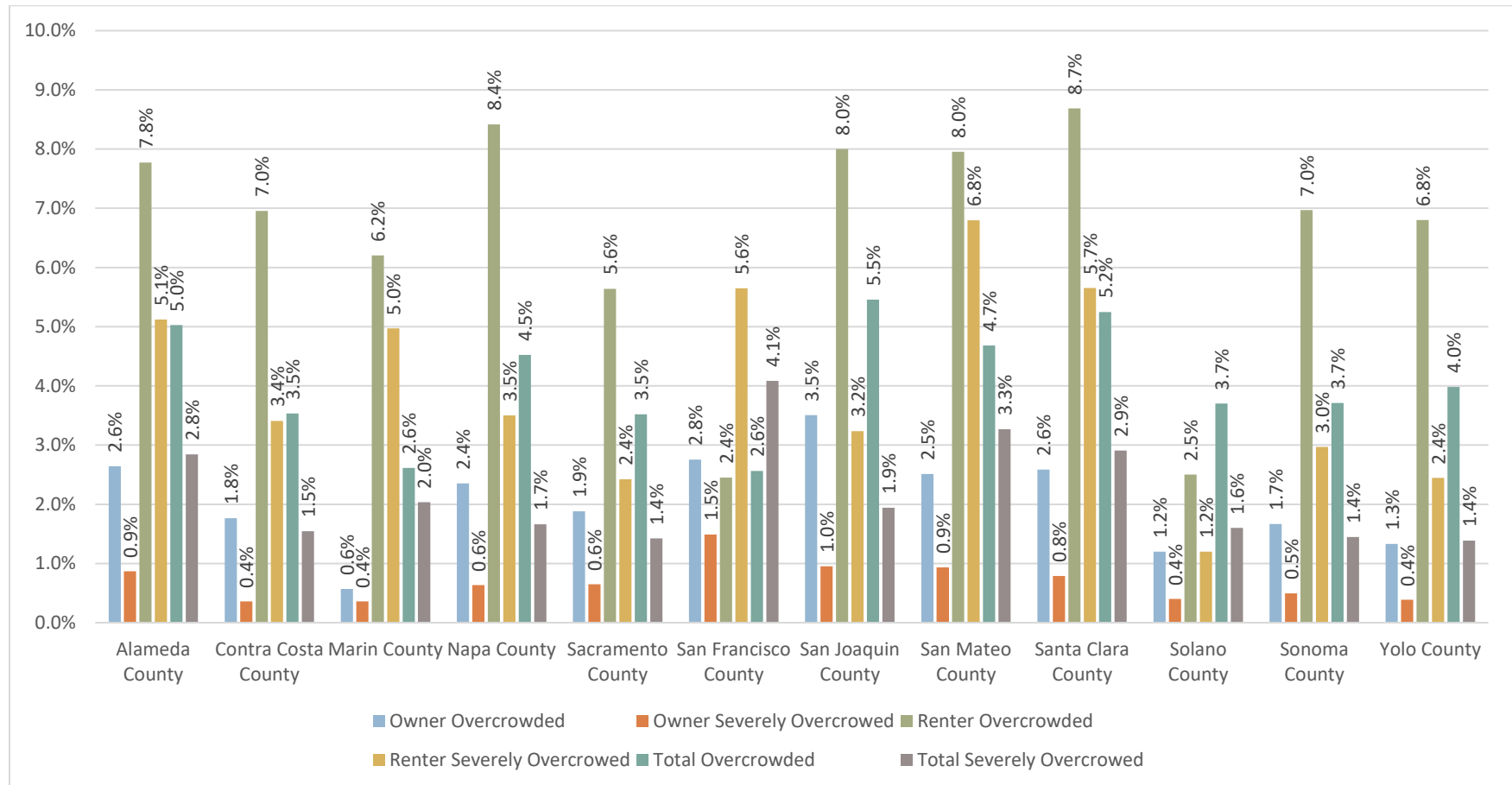
Overcrowding

Regional Patterns

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways, and kitchens, and severely overcrowded when there are more than 1.5 occupants per room. A typical home might have a total of five rooms that qualify for habitation under this definition (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. A small percentage of overcrowded units is not uncommon, and often includes families with children who share rooms or multi-generational households. However, as overcrowding is often related to the cost and availability of housing and can occur, as indicated in the rental vacancy and rental cost survey conducted by the City in September, 2021, when demand for affordable or larger units in a jurisdiction or region is high and supply is constrained by either low vacancy rates, high rents, or both, particularly for larger units. In such situations, overcrowding may result when two families or households occupy one unit to reduce housing costs (sometimes referred to as “doubling up”), or multiple non-related individuals share rooms, and in some circumstances may use the main living space as sleeping quarters, resulting in a person to rooms ratio over 1.0 - which is considered a fair housing issue.

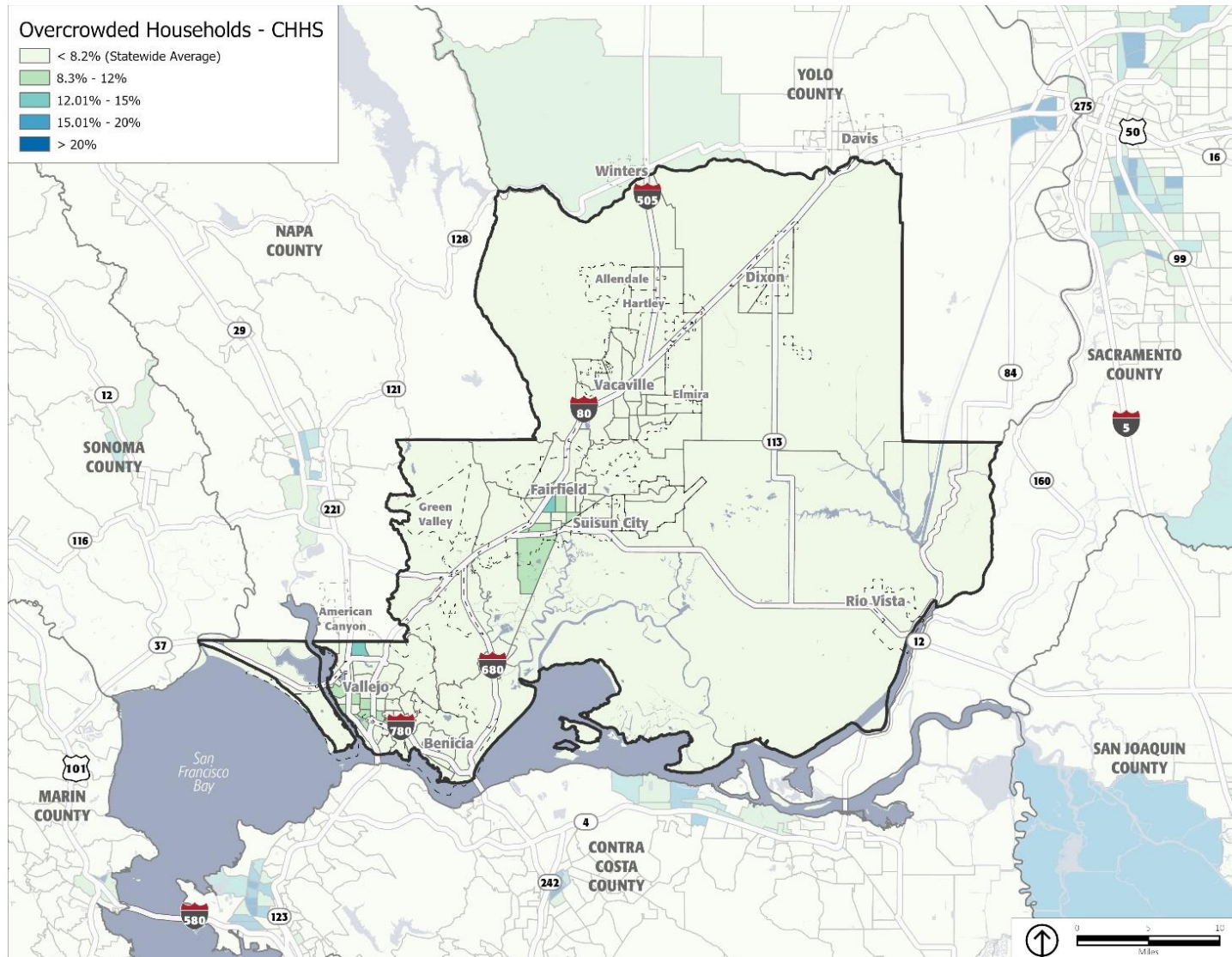
In Solano County, as shown in HNA Table 2-7, Overcrowding by Tenure, of the Housing Needs Assessment, approximately 3.7 percent of households experience overcrowding and 1.6 percent experience severe overcrowding. Overcrowding is a slightly greater problem among renter-occupied households, at 2.5 percent of these households, compared to 1.2 percent of owner-occupied households, but still remains well below the statewide average of 8.2 percent. Further, the overcrowding rates in Solano County are lower than the greater Bay Area, in which 4.4 percent of households are overcrowded and 2.8 percent are severely overcrowded. As shown in **Figure 3-36, Overcrowded Households in the Region**, there are very few areas of concentrated overcrowding in the county compared to jurisdictions to the south in the ABAG region. Solano County has significantly lower overcrowding rates, across tenures, than most Bay Area and Sacramento region counties (**Figure 3-37, Overcrowding Rates in the Region**). Typically, areas with higher rates of lower-income households and more dense housing types have higher rates of overcrowding, as is seen in census tracts adjacent to the San Francisco Bay and to the northeast in the City of Sacramento and southeast in the City of Stockton. The rate and pattern of overcrowding in Solano County reflects the suburban communities in the region, such as eastern portions of Contra Costa and Alameda Counties and all of Marin County. The relatively low rates of overcrowding in Solano County may indicate that there are more appropriately sized housing opportunities at a range of price points to meet housing demand than is found in more urbanized areas of the region.

FIGURE 3-36: OVERCROWDING RATES IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-37: OVERCROWDED HOUSEHOLDS IN THE REGION



Source: California Health and Human Services (CHHS), 2020

Local Patterns

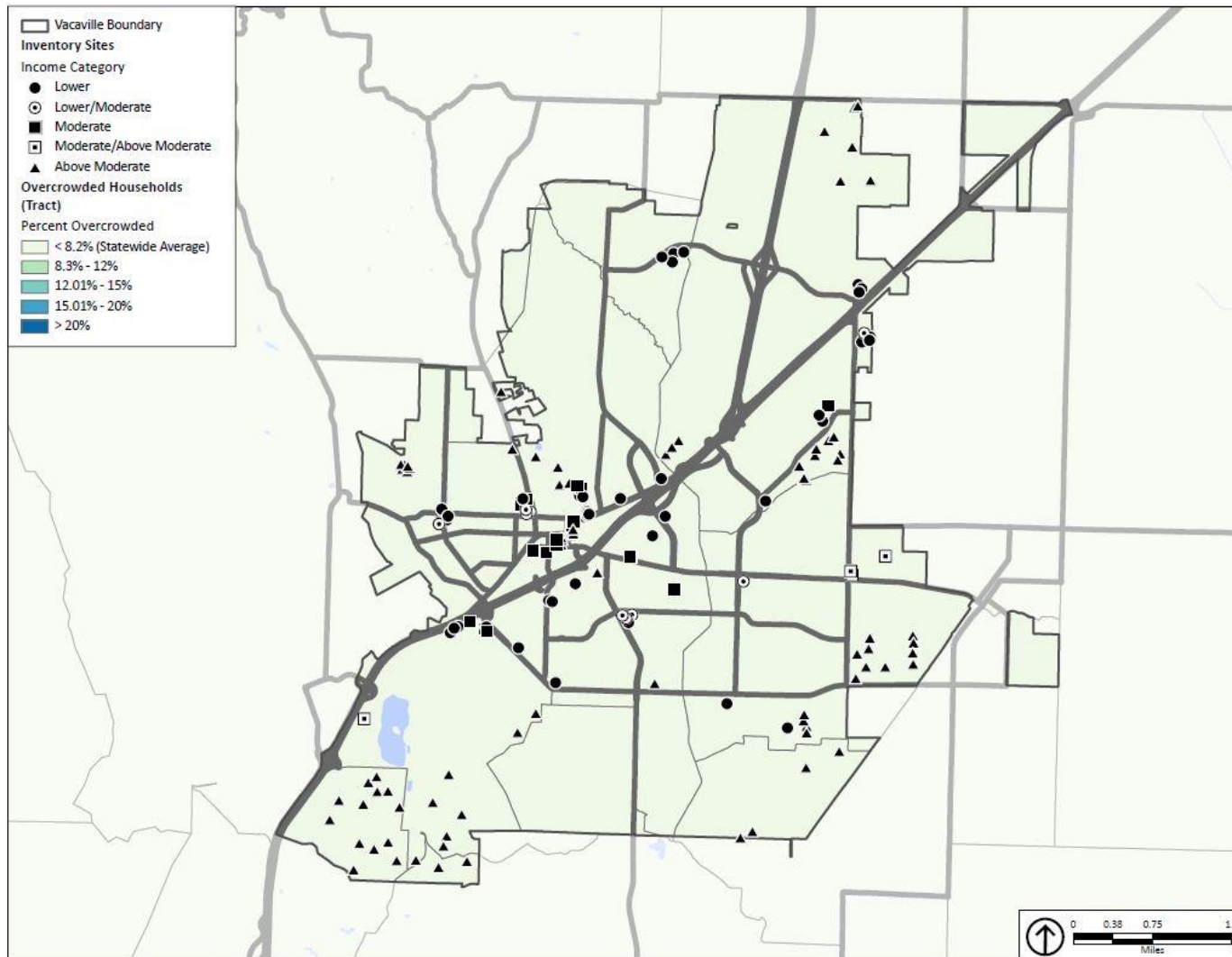
Overall, 3.2 percent of households (1,063) in Vacaville are considered overcrowded, a lower rate than both the countywide and ABAG region rates. Of these households in the city, 68.4 percent (727) are overcrowded and 31.6 percent (226) are considered severely overcrowded. In Vacaville, overcrowding is seen more amongst those that are renting, with renters comprising 59.6 percent (634) of total overcrowded households, which is approximately 5.1 percent of renters. In comparison, 2.1 percent of homeowners (429), which is 40.4 percent of total overcrowded households, are living in overcrowded conditions. As presented in HNA Table 2-7, Overcrowding by Tenure, 11.9 percent (51) of overcrowded homeowner households are severely overcrowded, which accounts for 15.2 percent of total severely overcrowded households, and 4.8 percent of total overcrowded households in Vacaville. In contrast, 45.0 percent (285) of overcrowded renter households are severely overcrowded, accounting for 26.8 percent of total overcrowded households and 84.8 percent of all severely overcrowded households in Vacaville.

Overcrowding also impacts lower-income households at a slightly higher rate proportionally although not necessarily numerically. According to Comprehensive Housing Affordability Strategy (CHAS) data, lower-income households experience overcrowding at a higher rate than moderate- and above-moderate-income households.: 4.9 percent (241) of low-income households with incomes between 51 and 80 percent of AMI; 2.3 percent (65) of very low-income households with incomes between 31 and 50 percent of AMI; and 4.6 percent (138) of extremely low-income households with incomes between 0-30 percent of AMI; comprising 1.4 percent of the total city households, experience some level of overcrowding, compared to 2.0 percent (64) of households with incomes between 81 and 100 percent of the Area Median Income (AMI); and 1.6 percent (295) of households earning an income above the AMI who experience some level of overcrowding. Severely overcrowded conditions exist in 0.4 percent (74) of households earning above the AMI, 0.5 percent (16) of households earning between 81 and 100 percent of the AMI, 0.7 percent (34) of low-income households, and 1.3 percent (39) of extremely low-income households. However, there were no very low-income households reported as experiencing severe overcrowding.

Despite these variations between homeowner and renter household overcrowding patterns, as well as the interrelationship between income and overcrowding, there are no distinct areas of spatially concentrated overcrowding in Vacaville, as shown in **Figure 3-38, Overcrowding Rates in Vacaville**. However, there are special needs groups that may also be disproportionately impacted by overcrowding, including large households. The incidence of large family households in Vacaville, presented in HNA Table 2-6, Households by Size 2019, is lower than most of the other cities in Solano County, at 12.0 percent of households as compared to a countywide representation at 13.6 percent but still higher than the 10.2 percent throughout the ABAG area. Approximately 62.8 percent of large households are owners, indicating a need for more large ownership units than large rental units. To meet the needs of large families in Vacaville, approximately 69.0 percent of the housing stock has three or more bedrooms. The majority of these larger units, 77.7 percent, are owner-occupied, comprising 86.1 percent of all ownership housing stock. Of the total rental stock in the city, 40.4 percent of the units have three or more bedrooms, comprising 15.3 percent of the total housing units in the city. A 2021 survey of

rental listings in Vacaville, shown in HNA Table 2-28, Rental Rates 2021, indicates that the median market rate rent for two-bedroom and larger units is \$2,759 per month, ranging from \$1,825 to \$3,549, generally above the affordability of a low-income household. Therefore, lower-income large households may experience challenges in finding adequately sized units within their affordability range which may result in overcrowded living conditions.

FIGURE 3-38: OVERCROWDING RATES IN VACAVILLE



Source: California Health and Human Services (CHHS), 2020

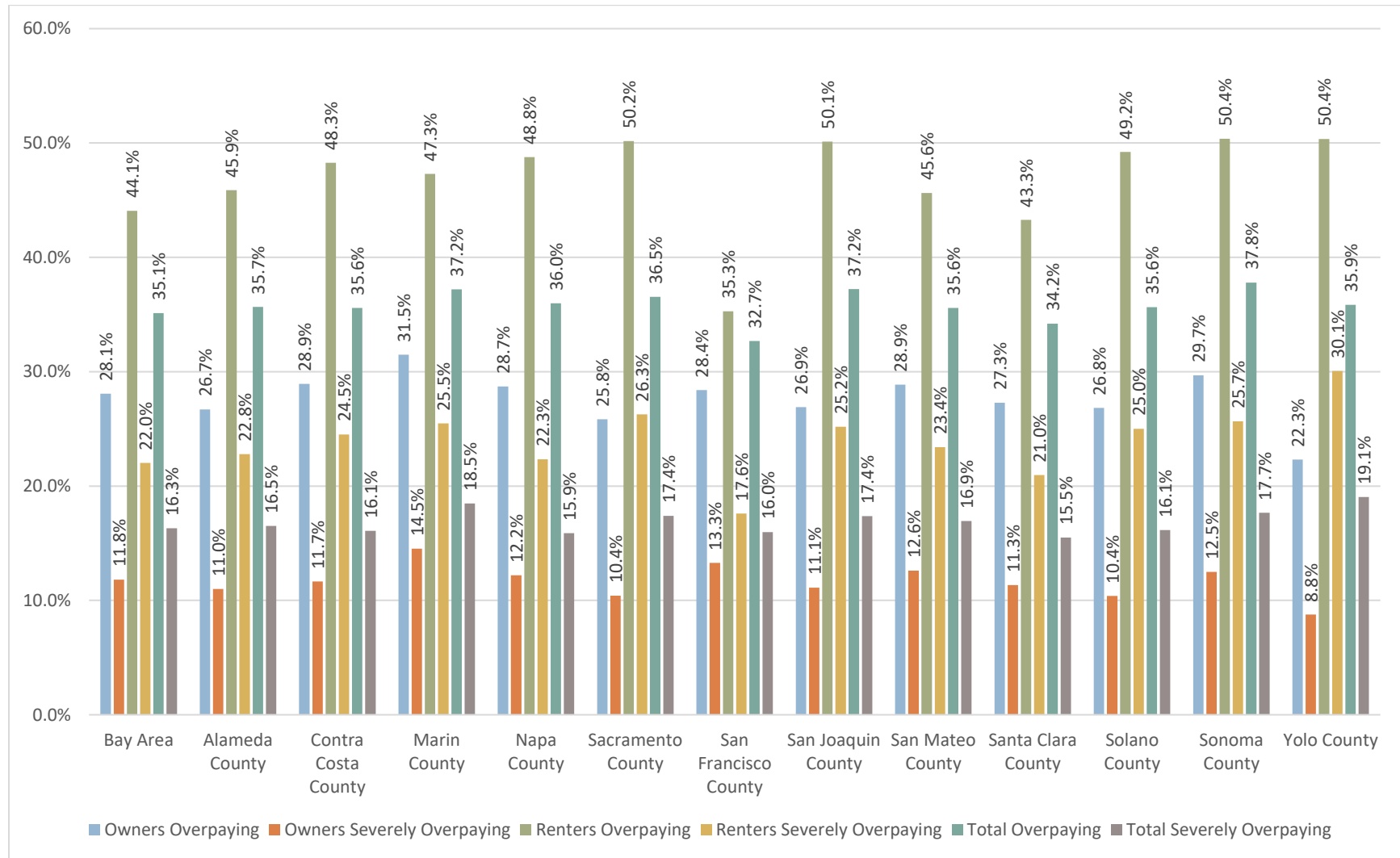
While there are no concentrated areas of overcrowding in Vacaville, any household that is experiencing overcrowding, with the possible exception of households with children sharing a room by choice, has a disproportionate need for affordable, larger housing units and is at risk of displacement from their housing unit or community. However, by encouraging and supporting the development of a diverse range of housing types, the City will increase housing mobility opportunities for all household types and incomes (**Program HE-3**).

Overpayment

Regional Patterns

HUD considers housing to be affordable for a household if the household spends less than 30.0 percent of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30.0 percent of its monthly income on housing costs, while those who spend more than 50.0 percent of their income on housing costs are considered “severely cost-burdened.” In the Bay Area, approximately 35.1 percent of all households were cost-burdened in 2019, and 16.3 percent were severely cost-burdened (**Figure 3-39, Overpayment Rates in the Region**). Of these households, a significantly larger proportion of renters experienced overpayment than owners. This trend can be seen throughout both the Bay Area and Sacramento region, on average 27.7 percent of owners and 47.1 percent of renters are cost burdened, and 11.6 percent of owners and 24.1 percent of renters are severely cost burdened. In comparison, in Solano County, 26.8 percent of owners and 49.2 percent of renters are cost burdened and 10.4 percent of owners and 25.0 percent of renters are severely cost burdened. While owner overpayment rates in Solano County are slightly lower than the regional average, renter overpayment rates are slightly higher. This reflects feedback from stakeholders and service providers throughout the region that reported a shortage of rental opportunities resulting in disproportionately high prices for tenants.

FIGURE 3-39: OVERPAYMENT RATES IN THE REGION



Source: CHAS 2014-2018

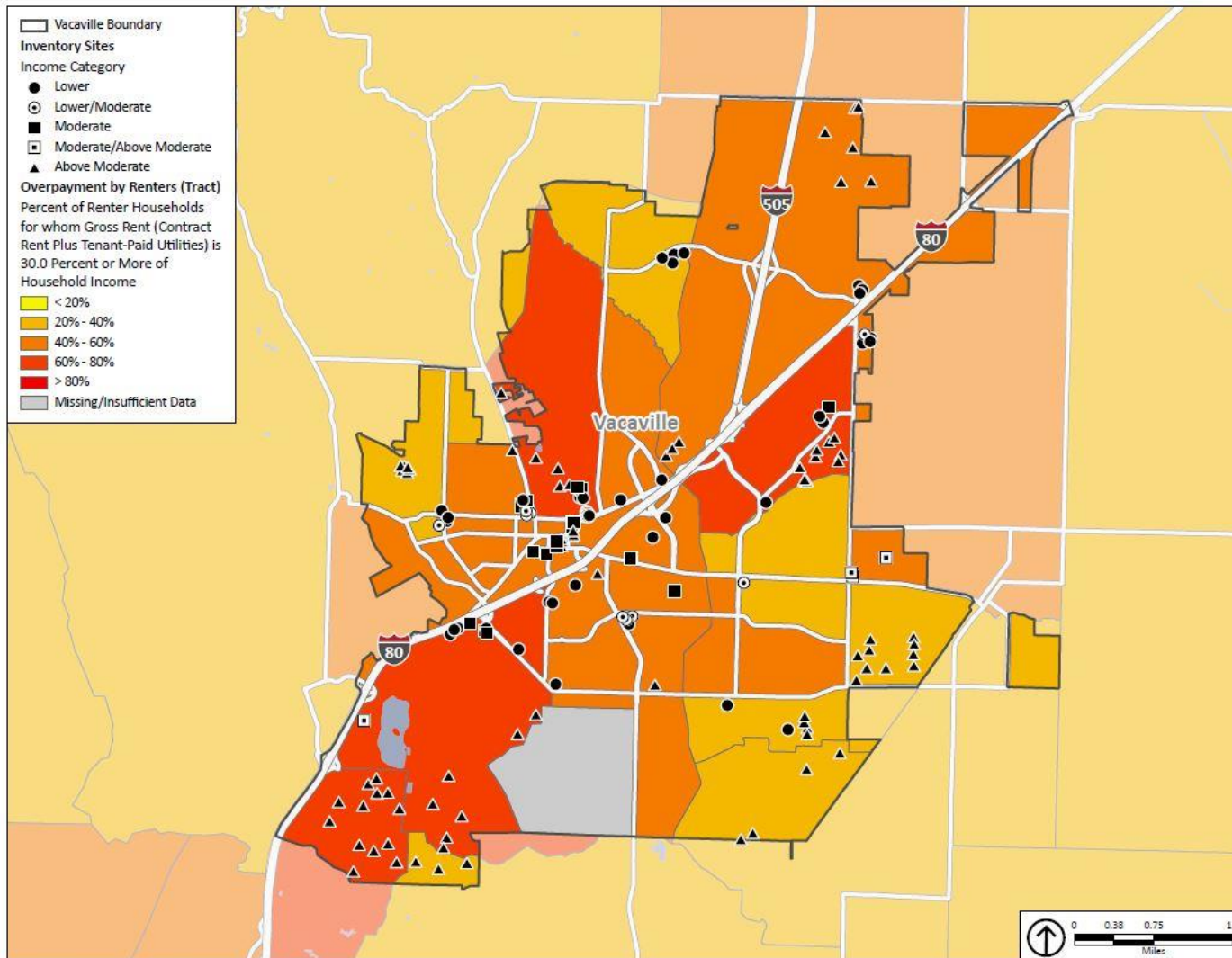
Local Patterns

In Vacaville, approximately 22.0 percent of households are cost burdened, and 13.8 percent are severely cost burdened, for a total of 35.8 percent of the households experiencing some level of overpayment. When looking at overpayment across tenure in Vacaville, homeowners typically experience cost burdened at lesser rate than renters. Approximately 25.8 percent of homeowners in Vacaville are overpaying for housing, while 53.9 percent of renters are cost burdened. This pattern holds across severity of overpayment, with 31.3 percent of renters spending 30 to 50 percent of their income on housing, compared to 16.9 percent of those that own. Further, 22.5 percent of renters are severely cost burdened, compared to 8.9 percent of homeowners.

In many circumstances, overpayment is closely tied to income and lower-income households are most at risk of displacement due to overpayment, as presented in HNA Table 2-12, Lower-Income Households Overpaying. Of lower-income households in Vacaville, approximately 32.4 percent are overpaying, and 41.3 percent are severely overpaying. In contrast, of Vacaville residents making more than 100.0 percent of the AMI, 11.1 percent are overpaying, and 0.6 percent are severely overpaying. Of the severely cost-burdened lower-income households, 60.5 percent are renters and 39.5 percent are owners.

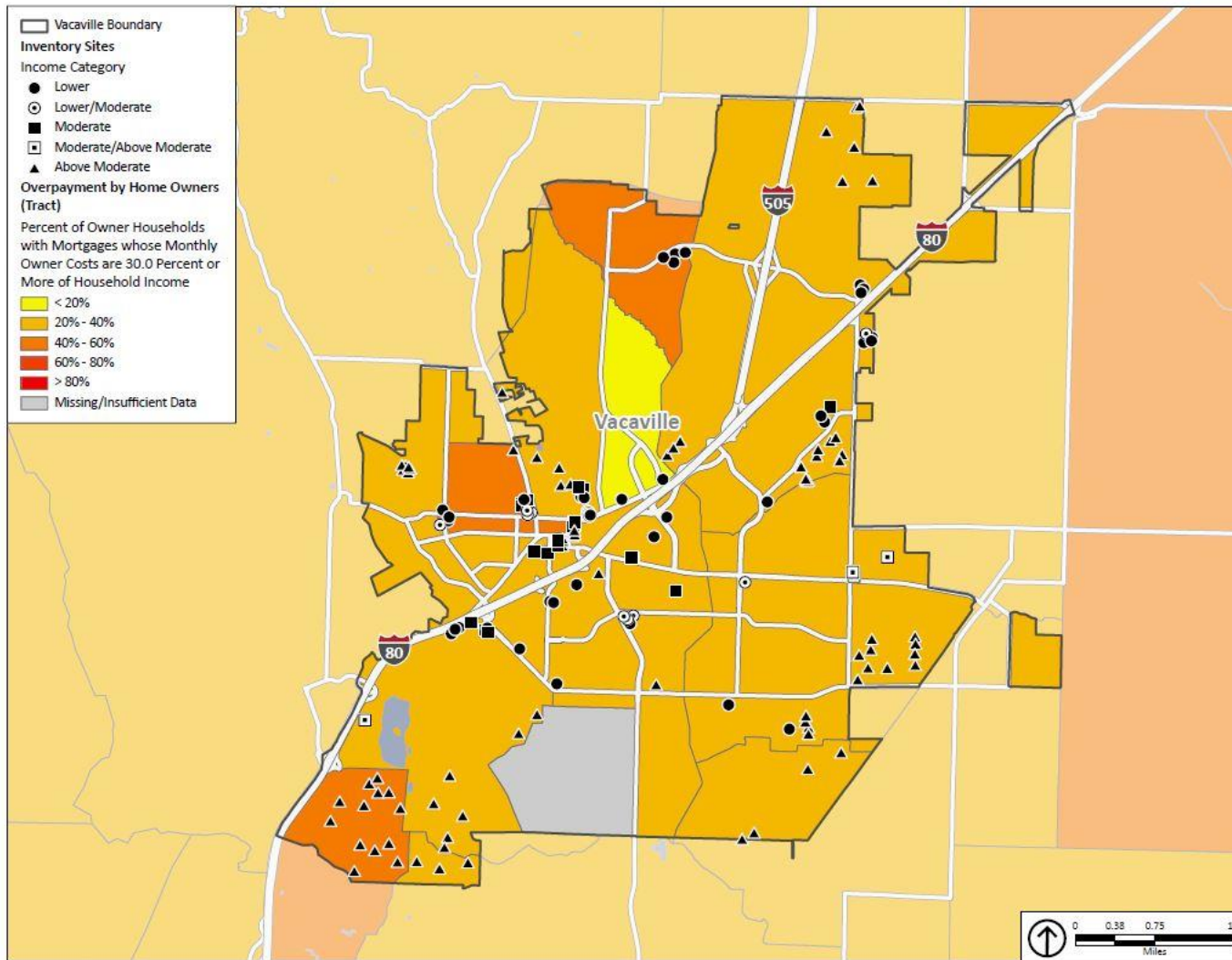
In Vacaville, as is found in other jurisdictions, the lowest-income households are most at risk of displacement due to overpayment. Among the extremely low-income category of households, which account for 9.2 percent of the city's households, 80.7 percent overpay for housing. Approximately 44.7 percent of cost-burdened renters in Vacaville are considered extremely low-income, compared to 24.9 percent of cost-burdened homeowners. Further, approximately 68.3 percent of extremely low-income renters are severely cost burdened, compared to 59.7 percent of extremely low-income homeowners. This indicates that, while renters are more likely to experience cost burden, overpayment is particularly prevalent among lower-income households. As discussed in the Overcrowding analysis, higher poverty rates and, generally, higher overcrowding rates, are found in the city's lower-income neighborhoods along the north side of I-80. Generally, the areas with poverty levels greater than 10.0 percent also correlate with higher rates of rental overpayment rates, between 40.0 and 80.0 percent (**Figure 3-40, Renter Overpayment in Vacaville**). However, areas of poverty over 10.0 percent do not consistently align with the highest rates of homeowner overpayment, which most frequently occur in neighborhoods adjacent to I-80 (**Figure 3-41, Homeowner Overpayment in Vacaville**).

FIGURE 3-40: RENTER OVERPAYMENT IN VACAVILLE



Source: American Community Survey (ACS), 2015-2019

FIGURE 3-41: HOMEOWNER OVERPAYMENT IN VACAVILLE



Source: American Community Survey (ACS), 2015-2019

Economic disparities between different demographic groups may also contribute toward a higher risk of housing insecurity, displacement, or homelessness. In Vacaville, Asian residents report the lowest rate of overpayment, at 29.1 percent, followed by White Non-Hispanic residents at 32.9 percent, and residents that identify as “Other or Multiple Races” at 34.0 percent. A higher incidence of overpayment is reported by Hispanic and Latinx residents, at 42.0 percent, and Black or African American residents, at 47.2 percent. Generally, these patterns are also reflected geographically in Vacaville. For example, Trower Park neighborhood, northwest of the Alison Drive exit from I-80, has a diversity index ranging from 75.2 to 93.2, and 80.0 percent of renters reporting overpayment, though only 24.9 percent of homeowners report overpayment. Similarly, south of I-80 near the same exit, the tract has a diversity index score ranging from 76.9 to 87.1, and 50.8 percent of renters and 35.1 percent of homeowners report overpayment. The exception to these patterns is in Leisure Town, a retirement community adjacent to the Vacaville Premium Outlets. In Leisure Town, 63.0 percent of renters and 62.7 percent of homeowners report overpaying for housing. While this area does have a high rate of poverty (39.5 percent), likely due to many residents relying on fixed incomes, there is relatively low diversity compared to other areas of high overpayment, with 81.5 percent of the population identifying as White Non-Hispanic.

Special-needs groups that may be disproportionately affected by high housing costs include large families, single-parent households, and seniors. As discussed in the Overcrowding analysis, large family households often face housing challenges due to a lack of adequately sized affordable housing available. The higher costs of homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden and increase the risk of housing insecurity. In Vacaville, 25.4 percent of the total large households in the city are lower-income. Of large family households, 16.1 percent are cost burdened and 11.8 percent of large households are severely cost burdened. The ACS also reports that single-parent households comprise 18.0 percent of the total households in Vacaville, the majority of which are female single parents. Of female-headed, single-parent households, 11.3 percent are below the poverty threshold, indicating that these households may have to spend a greater percentage of their income on housing and are at risk for displacement without assistance.

Seniors, comprising 25.0 percent of Vacaville’s households, often face increased displacement risk due to overpayment as this population more frequently relies on fixed incomes, such as retirement savings or social security, as is seen in the Leisure Town community. As presented in HNA Table 2-31, Senior Households by Income Level Overpaying for Housing, approximately 19.6 percent of seniors are cost burdened and 19.1 percent are severely cost burdened, constituting 38.7 percent of the total senior households in Vacaville. Approximately 13.3 percent of seniors are extremely low-income, of whom, 14.0 percent are cost burdened, and 62.7 are severely overburdened. In comparison, of seniors that earn an income above the AMI, 11.9 percent are cost burdened and 0.6 percent are severely cost burdened.

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 greater risk of displacement due to overpayment or overcrowding. Residents finding themselves in one of these situations may be forced to choose between commuting long distances to their jobs and schools or moving out of the region. To reduce displacement risk as a result of overpayment, the City has identified the following programs:

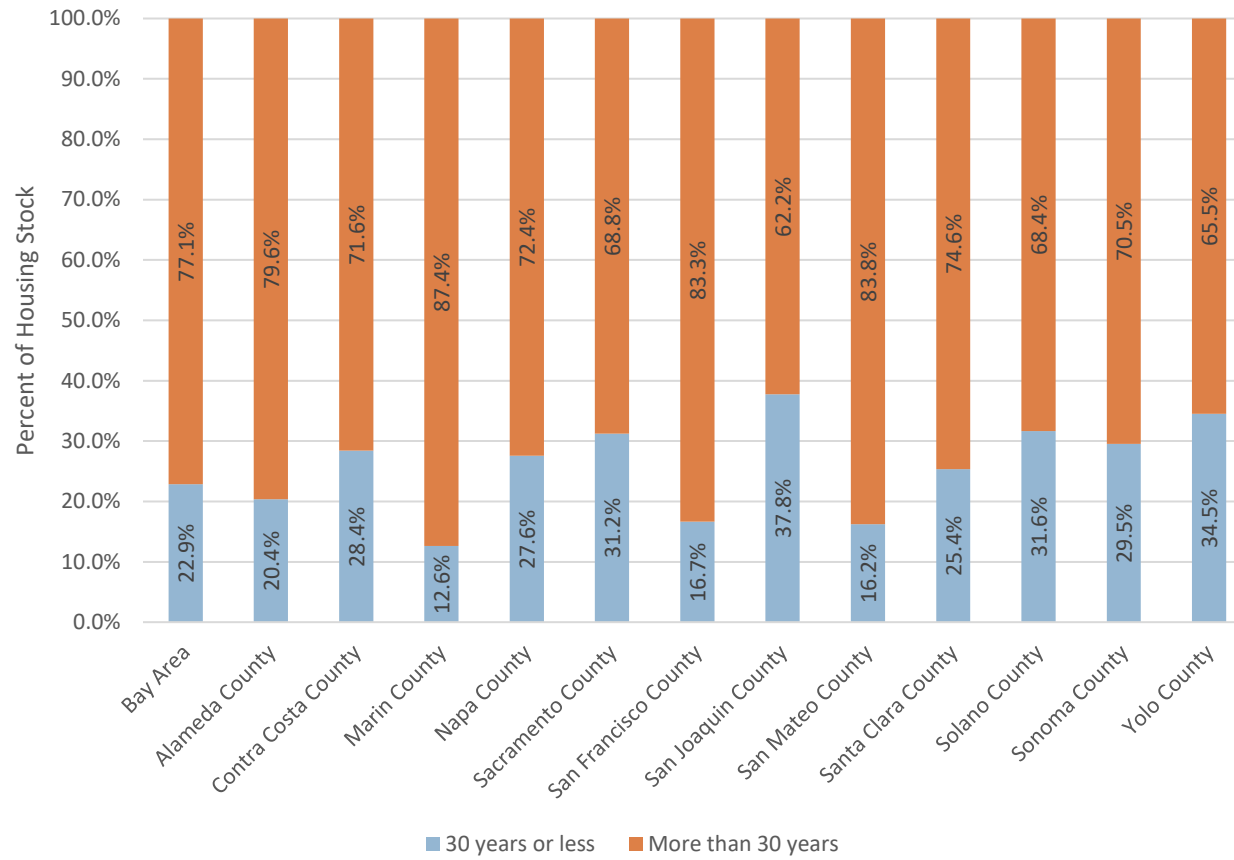
- Incentivize construction of affordable units (**Program HE-5**);
- Promote a range of housing types (**Program HE-3**);
- Educate housing providers on benefits of marketing to Section 8 HCVs (**Program HE-33**);
- Encourage the construction ADUs, particularly in areas of concentrated affluence or single-family homes (**Program HE-4**); and
- Develop a program to connect lower-income households with housing opportunities (**Program HE-34**).

Substandard Housing

Regional Patterns

As discussed in the Housing Needs Assessment, housing condition can be an indicator of quality of life. Substandard conditions present a barrier to fair housing as occupants are susceptible to health and safety risks associated with poor housing conditions, as well as at risk of displacement if conditions make the unit uninhabitable or if property owners must vacate the property to conduct repairs. As housing units age, they deteriorate without ongoing maintenance, which can present a fair housing issue for occupants, reduce property values, and discourage private reinvestment in neighborhoods dominated by substandard conditions. Typically, housing over 30 years is more likely to need repairs or rehabilitation than newer units. As shown in **Figure 3-42, Age of Housing Stock in the Region**, approximately 31.6 percent of housing units in Solano County are older than 30 years and may need repairs. This is notably higher than the Bay Area as a whole, where 22.9 percent of units are older than 30 years but is comparable to individual jurisdictions in the ABAG and Sacramento regions, including Sacramento, Sonoma, and Yolo Counties. However, with the exception of San Joaquin and Yolo Counties, all other counties in the region have a younger housing stock than Solano County. This may indicate a greater need for rehabilitation in Solano County compared to the greater region. Within individual Solano County jurisdictions, this need has informed the inclusion of several programs in each Housing Element, including rehabilitation assistance, relocation assistance, and more.

FIGURE 3-42: AGE OF HOUSING STOCK IN THE REGION



Source: 2015-2019 ACS

Local Patterns

Approximately 61.3 percent of housing units in Vacaville were built prior to 1990. Typically, homes older than 30 years are more likely to need repairs, regular maintenance, or rehabilitation. Of the multifamily complexes in Vacaville, 20.9 percent have been built since 2000, 37.6 percent were built between 1980 and 1999, 37.6 percent were constructed between 1960 and 1979, and 3.9 percent were constructed prior to 1960. Additionally, the majority of mobile homes in Vacaville, 60.0 percent, were built between 1950 and 1979, making them an age that may indicate a need of replacement or rehabilitation. Mobile homes typically deteriorate more rapidly than stick-built homes, and as such, are more likely to need significant repairs as they age to maintain conditions. Therefore, the City will improve communication of rehabilitation assistance programs currently available for lower-income households to alleviate substandard conditions before reaching a point of inhabitability (**Programs HE-25 and HE-28**).

A Housing Element Conditions Windshield Survey was conducted by City staff in April 2022. Nine areas in the city were surveyed for exterior conditions and rated according to overall condition of homes, overall condition of yards, and overall condition of neighborhood. The areas surveyed included Silvey Acres; ABC Streets; Fairmont Subdivision, west of Peabody Road; Fairmont Subdivision, east of Peabody Road; West Monte Vista Avenue; the area bounded by Albacete Drive, S. Orchard Avenue, Walnut Avenue, and Camellia Way (Albacete Drive neighborhood); the Hemlock and Fir Street neighborhood; and the Rocky Hill/Markham area. The age of the surveyed housing stock ranged from the 1940s in the Albacete Drive neighborhood to the Fairmont Subdivision, built between the 1960s and 1980s. The primary home types in most neighborhoods were small, single-story homes with detached garages or carports, though duplex units are the primary housing type in the Hemlock and Fir Street neighborhood and deed-restricted, affordable apartments in the Rocky Hill/Markham area. The units in most neighborhoods were found to be in fair to good condition, with the need for painting and siding repair, yard condition, and vehicle control the most prevalent issues. In Silvey Acres, overall conditions were found to be poor to fair, with approximately 25.0 percent of homes identified as having a more acute need for rehabilitation, such as rotting siding and sagging front porches, as well as presence of vehicles parked in overgrown yards. This area has also been discussed previously as having high rates of renter overpayment, a low median income, and high diversity rates with a predominance of Hispanic households. In the Rocky Hill/Markham area at Gable Avenue, two of the affordable multifamily complexes, providing 114 affordable units, were identified as being in poor condition. In general, the survey found that many neighborhoods could benefit from Code Enforcement, particularly for vehicles and weeds. To address identified needs, the City has included **Program HE-25** to implement, as funding allows, a proactive code enforcement program and work with owners of the affordable complexes identify funding to improve conditions.

According to the 2015-2019 ACS and CHAS data, approximately 17.2 percent of the households experience one or more of the following conditions: lacks complete kitchen, lacks complete plumbing, is severely overcrowded, or is severely cost burdened. While a large portion of this estimate likely includes households that are overcrowded or cost-burdened, but do have a complete kitchen and plumbing, it can be assumed that at least a portion are living in units without these basic facilities, which are indicators of substandard

housing conditions. CHAS data estimates that 0.1 percent of homeowner households were living in a unit without complete kitchen facilities, and 0.3 percent without complete plumbing. Approximately 1.6 percent of renters lived in units lacking complete kitchens and 0.4 percent without complete plumbing facilities. Due to the relatively low incidence of kitchen or plumbing problems, most of the households experiencing substandard conditions are attributed to either severe overcrowding, severe overpayment, or both.

Homelessness

In 2019, Housing First Solano, with the support of the Community Action Partnership (CAP) Solano Joint Powers Authority (JAP), conducted a Point-in-Time (PIT) survey of Solano County. This count, conducted in January in communities across the county, assesses the size and characteristics of the homeless population. Typically, the PIT survey is conducted in person every two years to estimate both the sheltered and unsheltered population. However, due to the COVID-19 pandemic, in 2021, the CAP Solano JAP conducted a PIT survey of sheltered individuals through a demographic questionnaire sent to all emergency shelters and transitional housing providers. The 2021 Sheltered PIT survey reported 397 homeless individuals, an increase from 230 in 2020 and 219 in 2019. The 2019 PIT counted both sheltered and unsheltered individuals and found 1,151 homeless persons living in Solano County, an increase of 69 since 2015, though the population peaked at 1,232 in 2017. Of the total homeless population in 2019, many reported sleeping in more than one Solano County incorporated jurisdiction during the previous year. Approximately 53.0 percent had stayed in Fairfield for at least one night, 50.0 percent in Vallejo for at least one night, 22.0 percent in Vacaville, 14.0 percent in Vallejo, 4.0 percent in Rio Vista, 4.0 percent in Benicia, and 3.0 percent in Dixon. The total of these exceeds 100 percent as some individuals moved around during the year and reported sleeping in multiple jurisdictions. The homeless population in the unincorporated area was not reported. HNA Table 2-39, Local Knowledge on Persons Experiencing Homelessness, reports the estimates, provided by local service providers or police departments on the size of the homeless population in each jurisdiction within Solano County.

Approximately 81.0 percent of the total homeless population of Solano County were unsheltered and 19.0 percent were sheltered. Of the total population, approximately 15.6 percent were chronically homeless, meaning they had been homeless for a year or longer or had experienced at least 4 episodes of homelessness, totaling 12 months in the last 3 years. Additionally, there were approximately 30 families, with at least one child under 18 and one adult over 18, totaling 79 people or 6.9 percent of the population, and there were 5 unaccompanied minors recorded.

The 2019 PIT surveyed for the following protected characteristics: gender identity, sexual orientation, veteran status, race and ethnicity, disability status, and age. **Table 3-8, Demographic Composition of Homeless Population, 2019**, identifies the proportion of each of these protected characteristics compared to the proportion of each jurisdiction's population, to identify whether any protected classes are disproportionately represented as part of the homeless population. However, while gender identity and sexual orientation were reported, this information is not collected for the general population and cannot be used for a comparison of demographic composition. The percentages for a protected characteristic population in **bold** are overrepresented in the homeless population compared to that jurisdiction's total population. It is worth noting that, given the small proportion of the homeless population that

reported sleeping in Vallejo, Rio Vista, Benicia, and Dixon, and without a report for the unincorporated county, it is unlikely that all protected characteristics are represented in the homeless populations of these jurisdictions. However, without data available at the jurisdiction level, it is assumed that the percentages of each protected class apply to the local homeless population.

TABLE 3-8: DEMOGRAPHIC COMPOSITION OF HOMELESS POPULATION, 2019

Protected Characteristic	Homeless Population	Benicia	Dixon	Fairfield	Rio Vista	Suisun City	Vacaville	Vallejo	Uninc. Solano County
Veteran	13.0%	7.7%	8.0%	9.4%	19.4%	11.4%	12.4%	7.8%	10.0%
Senior	18.0%	19.8%	12.9%	12.2%	48.9%	11.7%	14.0%	15.8%	21.5%
Disabled	31.0%	11.1%	11.1%	11.6%	26.2%	12.5%	11.8%	12.5%	12.7%
White	39.0%	65.1%	45.0%	31.5%	74.8%	26.0%	50.5%	24.1%	55.1%
Black	37.0%	3.2%	1.9%	14.8%	7.6%	20.9%	9.5%	19.7%	5.5%
American Indian or Alaska Native	3.0%	0.0%	0.5%	0.4%	0.2%	0.4%	0.4%	0.1%	0.3%
Asian / Asian Pacific Islander	7.0%	11.4%	5.4%	17.8%	7.5%	20.0%	84.0%	24.2%	5.5%
Multi-racial or other	14.0%	7.5%	4.8%	6.2%	1.8%	4.9%	6.4%	5.6%	3.3%
Hispanic/Latinx	16.0%	12.8%	42.4%	29.3%	8.1%	26.8%	24.8%	26.3%	30.2%

Sources: Housing First Solano PIT, 2019; ABAG Data Packets, 2021; 2015-2019 ACS

As seen in **Table 3-8, Demographic Composition of Homeless Population, 2019**, all protected characteristics are overrepresented in the majority of Solano County jurisdictions, with individuals with disabilities, American Indian or Alaska Native residents, and residents that identify as multi-racial or another race being overrepresented in all Solano County jurisdictions. Approximately 30.0 percent of homeless individuals that responded to the survey reported that they believe employment assistance would have prevented homelessness for them, approximately 25.0 percent reported alcohol and drug counseling as a prevention tool, 24.0 percent reported rent or mortgage assistance, and 21.0 percent reported mental health services. For those that were interested in receiving assistance, 20.0 percent did believe they were eligible, 13.0 percent reported that paperwork for assistance was too difficult, and 11.0 percent reported that not having a permanent address was a barrier to assistance.

Homelessness is often a cross-jurisdictional issue, as represented by individuals reporting sleeping in multiple jurisdictions within the year. To address this throughout the region, **Programs HE-29, HE-30, HE-31, HE-32** have been included to address homelessness (coordinate with all other Solano County jurisdictions to increase the availability of emergency shelters, transitional housing, and homelessness service generally as well as develop targeted assistance and outreach for overrepresented populations).

Displacement Risk

A combination of factors can result in increased displacement risk, particularly for lower-income households. These factors include those listed previously, as well as vacancy rates, availability of a variety of housing options, and increasing housing prices compared to wage increases. The Urban Displacement Project, a joint research and action initiative of the UC Berkeley and the University of Toronto, analyzes income patterns and housing availability to determine the gentrification displacement risk at the census tract level. Six displacement typologies exist in Solano County:

- **Low-Income/Susceptible to Displacement:** These tracts are predominantly low- or mixed-income, susceptible to changes if housing prices increase.
- **Ongoing Displacement:** These tracts were previously low income, before seeing a significant loss of low-income households between 2000 and 2018.
- **At Risk of Gentrification:** These are low- or mixed-income tracts with housing affordable to lower-income households; however, the tract has seen increases in housing costs or rent values at a greater rate than regional increases or resulting in a larger rent gap locally than regionally.
- **Stable Moderate/Mixed Income:** These tracts are predominantly occupied by moderate-, mixed-moderate, mixed-high, or high-income households.
- **At Risk of Becoming Exclusive:** These tracts are also predominantly occupied by moderate, mixed, or high-income households, with housing affordable to middle- to high-income households but ongoing increases in prices.
- **Stable/Advanced Exclusive:** These are high-income tracts with housing only affordable to high-income households, and marginal or rapid increases in housing costs.

According to the Urban Displacement Project, central Vacaville is considered “Low-Income/Susceptible to Displacement,” while neighborhoods closer to city limits are largely considered “At Risk of Becoming Exclusive,” with some areas of “Stable Moderate/Mixed Income.” However, dramatic increases in home and rental prices have impacted residents throughout Vacaville, though renters are typically disproportionately burdened by housing market increases in annual rate increases, compared to homeowners who have fixed-rate mortgages.

According to the Zillow Home Value Index (ZHVI), the average home value in Vacaville has increased by 146 percent between December 2012 and December 2021, from \$248,000 to \$611,000, for an average increase of approximately 16.3 percent annually. Further, the median home price in Vacaville is still only affordable to above moderate-income households. While rent prices in Vacaville have also increased significantly and present a barrier to lower-income households, it has been at a slower rate than home values. Between 2014 and 2021, the average rent for a two-bedroom unit, for example, increased from \$1,338 to \$2,278 according to a survey of online rent tracking platforms, resulting in an annual average increase of 10.0 percent. The median rent in 2021 was affordable to moderate-income households.

While housing costs have increased rapidly, wages have not kept pace. The median income in Vacaville has increased approximately 2.7 percent annually, from \$70,838 in 2010 to \$87,823 in 2019, according to the ACS. The difference in these trends indicates growing unaffordability of housing in Vacaville. To address affordability challenges, the City will encourage and incentivize development of affordable housing units, particularly in moderate and high resources areas (**Figure 3-7**) and will develop a program to connect lower-income residents with affordable housing opportunities and market availability of financial assistance for first time homebuyers. (**Programs HE-23, HE-24 and HE-34**).

Displacement risk increases when a household is paying more for housing than their income can support, their housing condition is unstable or unsafe, and when the household is overcrowded. Each of these presents barriers to stable housing for the occupants. As discussed under Patterns of Integration and Segregation and Overpayment, poverty rates in Vacaville are overall relatively low, with few areas of increased rates. However, displacement risk due to overpayment for low-income renter households is not significantly higher in any one area of the city.

Other Relevant Factors

In addition to the indicators analyzed previously, there are several other factors that can influence housing mobility and access to opportunity in a jurisdiction. For example, historic development patterns may have resulted in neighborhoods that are largely, or exclusively, made up of single-family homes. Given current market trends, these neighborhoods would likely be inaccessible to lower-income households. Other factors may include mortgage lending patterns, public and private investment, and historic policies. Other factors that are considered relevant vary between jurisdictions and are described at the local level herein.

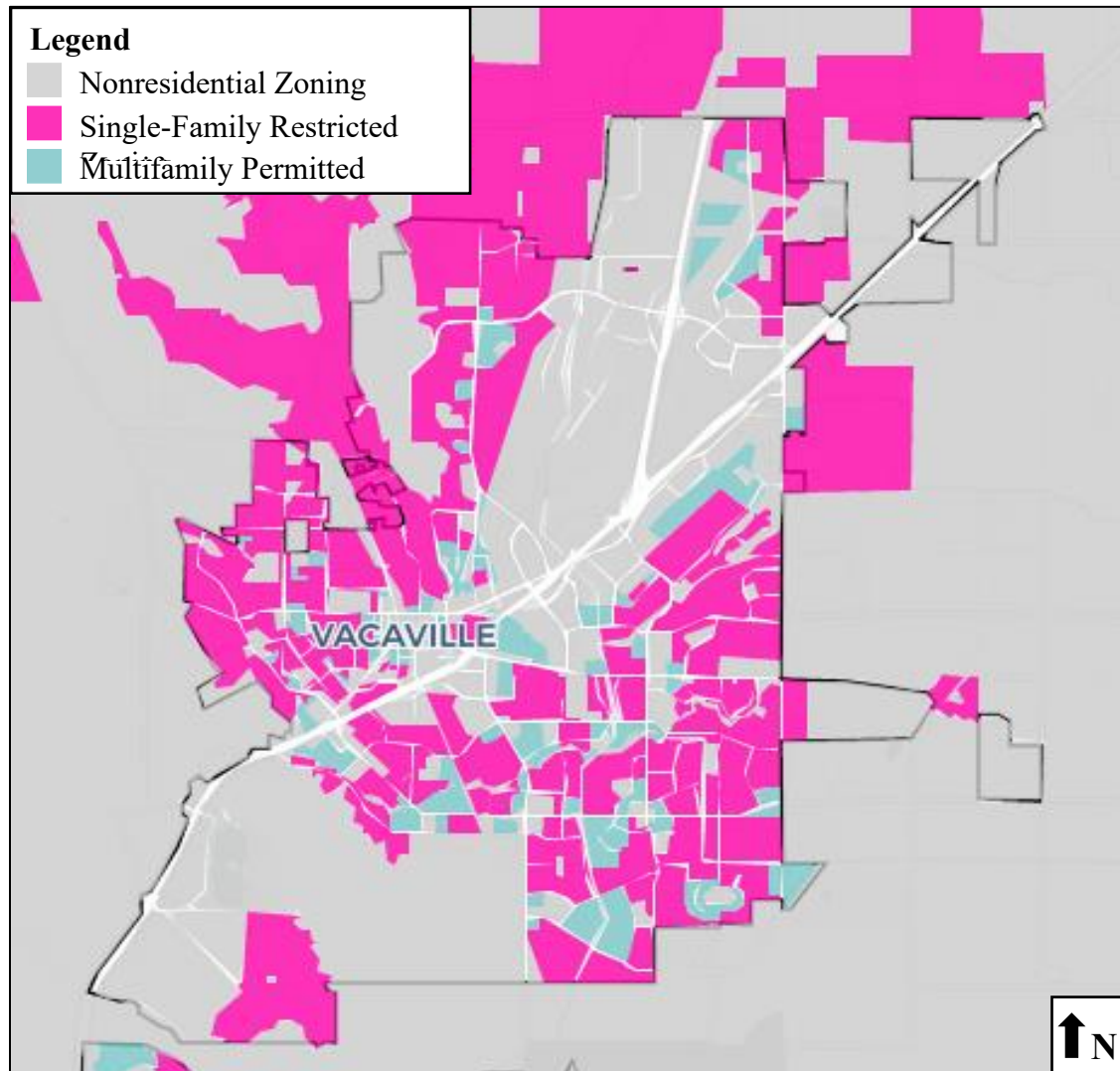
Land Use and Zoning Patterns

The Othering & Belonging Institute, a UC Berkeley research center, published a report in 2020 analyzing the characteristics of communities in the Bay Area in relation to the degree of single-family zoning.⁵ The research findings identified that in Solano County, and across the Bay Area regionally, cities with high levels of single-family zoning see greater access to resources resulting in positive life outcomes (this comparison is significant even when considering that the Bay Area region is generally wealthy and expensive). Predominance of single-family zoning aligned with higher median incomes, home values, proficient schools, and other factors that are similarly associated with the highest-resource designation in the TCAC/HCD opportunity maps. Single-family zoning predominates residential areas in the Bay Area; the average proportion of residential land zoned only for single-family housing in Bay Area jurisdictions was found to be 85.0 percent. Only in 2 of the 101 jurisdictions surveyed (Benicia and Suisun City) did single-family zoning make up less than 40.0 percent of the jurisdiction's land area. However, access to higher-quality resources was greatest in jurisdictions with at least 90.0 percent of the land area designated to single-family zoning.

Analysis identified Vacaville as having between 80.0 and 90.0 percent of land area designated to single-family zoning, categorizing it as a “medium” level of single-family zoning relative to Bay Area jurisdictions. Single-family housing units make up approximately 74.6 percent, or 26,911, of the City's 36,053 housing units. Conversely, multifamily units (two or more units) make up approximately 22.2 percent of Vacaville housing units. While single-family zoning can create highly desirable places to live, higher entry costs associated with this housing type can pose a barrier to access for low- and moderate-income households, restricting access to economic, educational, and other opportunities that are available in higher-resource communities. As shown in **Figure 3-43, Residential Zoning in Vacaville**, areas zoned for multifamily housing are primarily found on the southeast side of the city, coinciding with all of the city's low-resource areas. This data suggests that multifamily housing, which tends to be more affordable, is clustered in low-resource areas of the city. As seen in **Figure 3-7, Local TCAC/HCD Opportunity Areas**, this distribution is consistent with a countywide pattern finding multifamily housing primarily in low- and moderate-resource areas. To support and expand access to affordable housing in moderate and high resources areas (**Figure 3-7**), the City will implement **Programs HE-2, HE-3 and HE-5** to work with developers to identify suitable sites and **Program HE-5** to provide incentives for affordable development.

⁵ Menendian, Stephen, Samir Gambhir, Karina French, and Arthur Gales, “Single-Family Zoning in the San Francisco Bay Area,” Othering & Belonging Institute, University of California, Berkeley, October 2020. <https://belonging.berkeley.edu/single-family-zoning-san-francisco-bay-area>.

FIGURE 3-43: RESIDENTIAL ZONING IN VACAVILLE



Source: Othering & Belonging Institute, 2021

Investment Patterns

Public and private investment typically includes construction, maintenance, and improvements to public facilities, including infrastructure, acquisition of land, and major equipment. Historically, investment in Vacaville has been prioritized based on need and available funding, which has prevented disinvestment in any particular area of the city. However, any infrastructure or facilities in need of improvement are identified for investment in the City's Capital Improvement Plan (CIP). The CIP is funded from a variety of sources that can each be used for specific purposes. These funds are allocated to improve roadways and other transportation infrastructure, expand waste facilities, and expand service capacity, amongst other projects. Projects identified for public investment are considered based on the following factors:

- Support for neighborhoods with the highest need
- Consistency with other formal long-range plans
- Recommendations of City Councils and/or Commissions
- Input from residents and business owners
- Consistency with General Plans
- Consistency with local Consolidated Plans for federal funds like CDBG
- Consistency with adopted master plans
- State, federal, or other legal mandates
- Potential impacts on operating budgets
- Benefits to communities
- Mitigation of health or safety issues

Priority is based on projects that will result in the greatest community benefit, mitigate existing issues, and address public demand and need, therefore ensuring that projects occur throughout the city. Recent target areas for investment include, but are not limited to:

- Housing and Community Services Department Park and Multi-Purpose Building
- Bike/Pedestrian Improvements
- Sewer Improvements
- ADA Facility Improvements
- Transit Facility Maintenance Upgrades

- Bridge Replacement
- 2019 Replacement Bus – Procure two new replacement Paratransit buses
- ADA Right-of-Way Improvements
- Road Repair and Accountability Act
- Storm Drain Upgrade program – will include channel improvements, storm drain upsizing, water quality improvements as related to growth.

These project areas, among others, improve connections between neighborhoods, availability of and accessibility to community resources and facilities, and more. Vacaville will continue public investment throughout the city and will encourage the same from private investment, so all residents have access to improved transportation, safer streets, additional recreational amenities, and other outcomes of public and private investment.

Mortgage Lending Denial Rates

Data related to home loan applications are made available annually through the Consumer Financial Protection Bureau Home Mortgage Disclosure Act (HMDA). It is important to note, however, that this data does not reflect all lenders, particularly local financial institutions, and does not provide a comparison of applicants based on qualifications, such as income and credit, to determine whether there are factors other than racial or ethnic identity that may have influenced the success rate of securing a mortgage loan. Additionally, the Consumer Financial Protection Bureau provides mortgage data specific to census tracts as opposed to jurisdiction boundaries, so data for Vacaville includes portions of unincorporated Solano County in tracts that expand beyond city limits, particularly to the east.

In 2020, White applicants accounted for 24.7 percent of all mortgage loan applications for home purchase and 37.3 percent of all originated loans in Vacaville, accounting for a smaller proportion of loans than of the total population. Similarly, Hispanic and Latinx residents, who make up 24.8 percent of Vacaville's ethnic composition, accounted for 6.5 percent of loan applications and 9.8 percent of originated loans. Black residents represent 9.5 percent of Vacaville's racial composition, compared to approximately 3.3 percent of loan applications and 5.0 percent of originated loans. While Asian residents represented 8.4 percent of Vacaville's racial composition, Asian applicants made up 7.5 percent of loan applications and 11.3 percent of originated loans. Other applicants (e.g., American Indian, Alaskan Native, Native Hawaiian or other Pacific Islander, two or more race, and other) represented 1.3 percent of loan applications and 0.6 percent originated loans. The City hopes to address some of these disproportionalities, particularly for Latinx and Black residents, by implementing targeted and multilingual outreach strategies to encourage underrepresented groups to participate in

homeownership programs (**Program HE-24**) and work with community-based organizations to provide homebuyer education, financial counseling, and foreclosure prevention (**Program HE-28**).

In 2020, applicants from Vacaville applied for three types of loans for home purchase: conventional, Federal Housing Administration (FHA), and Veterans Administration (VA). Denial rates, shown in **Table 3-9, Mortgage Loan Denial Rates, Vacaville**, indicate that residents that identify as two or more races were denied conventional and FHA loans at a higher rate than other racial and ethnic groups; however, the number of these applicants is significantly lower than other racial groups and may not be representative.

TABLE 3-9: MORTGAGE LOAN DENIAL RATES, VACAVILLE

Loan Type	White	Latinx	Black	Asian	Native American or Pacific Islander	American Indian or Alaska Native	Two or More Minority Races	Total
Conventional								
Total Applications	662	173	87	221	0	3	10	1,156
Denial Rate	5.3%	9.8%	3.4%	7.2%	0.0%	0.0%	10.0%	6.2%
Federal Housing Administration (FHA)								
Total Applications	152	74	36	48	0	4	2	316
Denial Rate	2.6%	1.4%	2.8%	2.1%	0.0%	25.0%	50.0%	2.8%
Veterans Administration (VA)								
Total Applications	182	33	39	48	0	2	5	310
Denial Rate	1.1%	3.0%	7.7%	4.1%	0.0%	0.0%	0.0%	2.6%

Source: Federal Financial Institutions Examination Council's (FFIEC), Home Mortgage Disclosure Act (HDMA), 2020

The low participation rate by residents of color and barriers to building capital necessary to pursue homeownership may be a result of both past policies, such as racially restrictive covenants, that prevented particular communities of color from building generational wealth, current inequities like occupational segregation, and existing barriers like language access and documentation requirements. Actions described in **Program HE-28**, including targeted and multilingual homebuyer education and outreach strategies and financial empowerment services, are just some of the ways the City hopes to address these disparities. The City will also work with legal service providers to ensure all residents have access to legal counseling and representation in cases of discriminatory lending practices and other fair housing issues (**Program HE-28**).

Enforcement and Outreach Capacity

Compliance with Fair Housing Laws

In addition to assessing demographic characteristics as indicators of fair housing, jurisdictions must identify how they currently comply with fair housing laws or identify programs to become in compliance. The City of Vacaville enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with state law, and referral of fair housing complaints to appropriate agencies. The following identify how the City complies with fair housing laws:

- **Density Bonus Law (Government Code Section 65915).** The City allows up to a 50 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80 percent for projects that are completely affordable, in compliance with California law.
- **No-Net-Loss (Government Code Section 65863).** The City has identified a surplus of sites available to meet the RHNA allocation. In total, the City's surplus unit capacity is 5,719, composed of 614 lower-income units, 442 moderate-income units, and 4,663 above moderate-income units.
- **Housing Accountability Act (HAA) (Government Code Section 65589.5).** The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households or emergency shelters unless specified written findings are made.
- **Senate Bill 35 (Government Code Section 65913.4).** The City will comply with Senate Bill (SB) 35 (Government Code Section 65913.4) by establishing a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects by September 2023 (**Program HE-11**).

- **Senate Bill 330 (Government Code Section 65589.5).** The City complies with SB 330 (Government Code Section 65589.5), relying on regulations set forth in the law for processing preliminary application for housing development projects, conducting no more than five hearings for housing projects that comply with objective General Plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report (EIR) or 60 days after adoption of a mitigated negative declaration or an environment report for an affordable housing project.
- **California Fair Employment and Housing Act (FEHA) and Federal Fair Housing Act.** The City provides protections to residents through referrals to legal assistance organizations, such as Legal Services of Northern California (LSNC), and has included **Program HE-28** to provide biannual training to landlords on fair housing rights and responsibilities with the intent of reducing, or eliminating, discrimination.
- **Review Processes (Government Code Section 65008).** The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment including, but not limited to, on sites subject to AB 1397.
- **Assembly Bill 686 (Government Code Section 8899.50):** The City has completed this Assessment of Fair Housing and identified programs to address identified fair housing issues in **Table 3-10, Factors that Contribute to Fair Housing Issues.**
- **Equal Access (Government Code Section 11135 et seq.):** The City has included **Program HE-28** to provide translation services for public meetings and materials and currently offers accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the federal or state governments, regardless of membership or perceived membership in a protected class.

Fair Housing Outreach

In addition to assessing fair housing issues related to development standards, fair housing issues can include disproportionate loan rates by race, housing design that is a barrier to individuals with a disability, discrimination against race, national origin, familial status, disability, religion, or sex when renting or selling a housing unit, and more. The City of Vacaville ensures dissemination of fair housing information and available services through the city's website and has identified programs to improve equal access to all governmental programs and activities. The City will continue to make fair housing information available, updating annually or as needed, on their website and through annual distribution of printed materials at government buildings and community meetings (**Program HE-28**).

Vacaville residents are served by two local fair housing organizations to help enforce fair housing laws, in addition to the California Department of Fair Employment and Housing (DFEH) and HUD Office of Fair Housing and Equal Opportunity (FHEO): Fair Housing Advocates of Northern California (FHANC) and Legal Services of Northern California (LSNC). While FHANC is contracted

by the cities of Fairfield and Vallejo for direct services, Vacaville residents can also contact the organization if they believe they are experiencing discrimination. FHANC offers fair housing counseling services, complaint investigation, and assistance in filing housing discrimination complaints to homeowners and renters, with resources available at no charge in English, Spanish, and Vietnamese. Between July 1, 2020, and June 30, 2021, FHANC provided counseling or education to 2,930 tenants, homeowners, homebuyers, housing providers, children, social service providers, and advocates across Marin, Sonoma, and Solano Counties. Of the fair housing clients assisted by FHANC, 94.0 percent of clients were extremely low-, very low-, or low-income individuals. In addition, 27.0 percent were Latinx, 13.0 percent of whom spoke no English, and 20.0 percent were Black or African American. LSNC provides free legal services and assistance to qualifying clients with cases involving tenants' rights, evictions and lock outs, foreclosures, quality of housing, mobile homes, mitigation of homelessness, termination of utilities, unsafe housing, and loss of shelter because of natural disasters. As part of regional outreach efforts, consultations were conducted with FHANC and LSNC for feedback both regionally and locally for each jurisdiction.

In December 2021, LSNC reported that they had received 450 discrimination cases in 2021 from residents of Solano County. The organization identified the most common issue as disability discrimination, most frequently due to failure to make reasonable accommodations, followed by gender-based discrimination, usually resulting from unfair treatment of victims of domestic violence, such as terminating the lease of the entire family for a domestic violence disturbance. LSNC identifies gender-based discrimination as the most common complaint they receive from residents of Vacaville and habitability issues as a greater issue among non-English speakers in Fairfield than White, English-speaking residents. The primary concerns related to barriers to fair housing the LSNC reported include a substantial lack of affordable housing, resulting in a myriad of other issues, including substandard units being the only affordable options remaining and absentee landlords due to low vacancy rates so little concern about having a tenant regardless of conditions. LSNC reported that the increase in real estate investors in Solano County has further depleted the limited affordable, substandard stock as properties are remodeled and sold at higher prices. As a result of these concerns and issues, LSNC expressed a need of mechanisms to promote homeownership, reduce property turnover, and support tenants of units that are cited for negative conditions, such as requiring the owner to cover relocation costs. Overall, LSNC identified a need for stronger tenant protections throughout the region, better response to discrimination complaints through contracted service providers, a need for inclusionary housing ordinances, and other mechanisms to support affordable development.

In January 2022, FHANC provided extensive feedback on fair housing issues and needs in Solano County, particularly in Vallejo and Fairfield where the organization is contracted to provide services. Through testing and audits of housing providers, FHANC has identified a great need for more coordinated and extensive education and enforcement related to fair housing laws. For example, in 2021, FHANC tested housing providers to determine whether disability discrimination was an issue and found that approximately half of landlords did not allow exceptions for service animals. Further, FHANC reiterated what LSNC had reported, that the most common discrimination complaints are regarding denials of reasonable accommodations requests. Through testing, FHANC found that landlords and housing providers of fewer units discriminated at a higher rate, identifying a lack of understanding of laws as the most

likely cause. The number of new laws related to fair housing has resulted in an increased need for education for both tenants and housing providers on requirements as well as resources available to them. FHANC expressed a need for coordinated resource management in Solano County so residents can easily access resources and know where to go to find services. The primary actions that FHANC recommended jurisdictions take to affirmatively further fair housing include contracting a fair housing organization to provide direct services to residents and adoption of tenant protections, such as a just-cause ordinance, and protections for residents with criminal backgrounds, such as an ordinance ensuring a fair chance to access housing. FHANC emphasized the importance of having fair housing service providers that are separate from the local housing authority, as the housing authority is also a housing provider, which may present a barrier to tenants who feel discriminated against. For example, in 2021, FHANC negotiated a settlement against the Suisun City Housing Authority on behalf of a client, as a result of disability discrimination.

In addition to general feedback, FHANC also shared the results of their 2019-2020 and 2021 audits of discrimination in rental units in Marin, Sonoma, and Solano Counties, as well as information on lawsuits they jointly filed with other fair housing organizations against banks for the maintenance and marketing of foreclosed properties. For their 2019-2020 audit, FHANC investigated 63 rental properties, through 139 individual tests, for discrimination against national origin and source of income. Forty-five tests were conducted on rental properties in Marin County, 29 in Solano County, and 45 in Sonoma County, testing the extent to which Latinx and Section 8 HCV holders were discriminated against. FHANC found that approximately 82.5 percent of all housing providers tested discriminated on the basis of national origin and/or source of income. In Solano County, 81.0 percent of housing providers tested discriminated against one or both protected classes: 52.4 percent discriminated based on source of income, 19.0 percent on the basis of national origin, and 9.5 percent on both national origin and source of income. The remaining 19.0 percent of housing providers did not show discrimination against either protected class. The results of these tests indicate a need for education of landlords on source of income discrimination and requirements to accept Section 8 vouchers, as well as providing information on the benefits of participating in the voucher program, such as dependable payments from the public housing authority and regular inspections to check on the condition of the units.

In the May 2021 Audit Report, FHANC reported on discrimination on the basis of disability in the tri-county region, based on testing of 111 rental properties: 32 in Marin County, 39 in Solano County, and 40 in Sonoma County. Solano County properties were in Fairfield, Vallejo, Vacaville, Benicia, and Suisun City. These tests were based on housing providers allowing emotional support animals and/or service animals at properties listed as prohibiting or limiting animals. Approximately 30.7 percent of housing providers in Solano County showed clear evidence of discrimination, 15.4 percent showed some or potential evidence of discrimination, and 53.8 percent showed no evidence of discrimination. The rate of discrimination in Solano County was the lowest in the tri-county region, with 59.4 percent of housing providers in Marin County and 60.0 percent in Sonoma County showing total discrimination. Across all tested properties, FHANC found that discrimination rates were higher among properties with fewer than 11 units, indicating a need for increased education for these housing providers.

In addition to the audit reports, FHANC shared press releases from 2016, 2017, and 2018 that reported on lawsuits filed by FHANC and other fair housing organizations against Fannie Mae, Bank of America, Deutsche Bank, Ocwen Financial, and Altisource companies, alleging racial discrimination based on how banks maintain and market foreclosed properties. In each case, the fair housing organizations compiled data from multiple metropolitan areas throughout the nation, including the Vallejo-Fairfield MSA, that clearly indicated that bank-held properties in neighborhoods of color were consistently neglected and poorly maintained compared to those in White neighborhoods. In the Fannie Mae lawsuit of 2016, 68 properties in the Vallejo-Fairfield MSA were investigated: 1 in a predominantly Hispanic community, 48 in predominantly non-White communities, and 19 in predominantly White communities. Approximately 47.0 percent of foreclosed properties in White communities in the Vallejo-Fairfield MSA had fewer than 5 maintenance or marketing deficiencies, compared to 35.0 percent of properties in communities of color. Further, 12.0 percent of foreclosed properties in communities of color had 10 or more deficiencies, while no properties in White communities had this extent of deficiencies. Similar findings were reported throughout the Bay Area and across the nation in the case against Fannie Mae, as well as the banks. While the findings reported are a national issue, the impacts are seen in Solano County and the greater Bay Area region, presenting fair housing issues for local communities of color. FHANC expressed that the City may help reduce impacts, and in turn affirmatively further fair housing, through strict code enforcement of bank-owned properties, and other foreclosed homes, to ensure they are properly maintained and do not negatively impact the neighborhood they are located in. Therefore, the City has included **Program HE-25** to implement a proactive code enforcement program, as funding allows, including monitoring of foreclosed properties.

Throughout the region, stakeholders and service providers identified a need for stronger enforcement of code violations related to substandard housing conditions and better communication of available resources for a range of programs. For example, the Agency for Aging expressed a need for better marketing of Solano Mobility program that helps connect seniors to necessary services. Urban Habitat and Habitat for Humanity both identified coordination and partnerships between jurisdiction and non-profit staff as an opportunity to reduce barriers to housing through shared resources and outreach capacity. There are a range of services and programs available throughout the county and in individual jurisdictions; however, stakeholders expressed that they often hear from residents who are unaware of these opportunities. Improved outreach and communication efforts will help connect residents with appropriate services and programs, which may aid them in remaining in their home or identifying new opportunities. The City has identified specific programs in **Table 3-10, Factors that Contribute to Fair Housing Issues**, to address concerns regarding enforcement and outreach.

Discrimination Cases

In their 2020 Annual Report, DFEH reported that they received 8 housing complaints from residents of Solano County, approximately 0.9 percent of the total number of housing cases in the state that year (880). As part of the Fair Housing Assistance Program (FHAP), DFEH also dual-files fair housing cases with HUD's Region IX FHCO, which are reported by the origin of the issue.

HUD FHEO reported that 11 cases were filed by residents of the City of Vacaville between January 2013 and April 2021. One of the complaints were made against a public entity (i.e., public housing authority, city), but was closed after HUD determined there was no cause. The remaining 10 cases were also closed for no cause determinations. While the cases filed during this period did not have cause, that does not necessarily mean there is no discrimination occurring. For example, LSNC reported habitability issues as the most common complaint their organization receives from residents of Vacaville. Therefore, the City has identified **Program HE-28** to ensure residents and housing providers are aware of fair housing laws, rights, and requirements as well as resources available to residents should they experience discrimination. Further, the City will work with local and regional fair housing providers to facilitate a training for housing providers to prevent discriminatory actions and behaviors.

In addition to formal complaints, there were 41 inquiries made during the same time period, 16 of which were against public entities. Of these 16, 10 were found to not have a valid basis or issue, 2 claimants failed to respond, 2 inquiries were not filed in a timely manner, and 2 were noted as having “other dispositions” by HUD. In total, 15 individuals who had made inquiries failed to respond to HUD, 14 inquiries had no valid issue, 7 had no valid basis, 4 inquiries were not filed in a timely manner, and 3 inquiries had other dispositions.

CONTRIBUTING FACTORS

Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the City identified factors that contribute to fair housing issues, as shown in **Table 3-10, Factors that Contribute to Fair Housing Issues**. While there are several strategies identified to address the fair housing issues, the most pressing issues are the displacement risk posed by high housing costs and the presence of an RCAA, which may exist in part as a result of high housing costs. Prioritized contributing factors are **bolded** in **Table 3-10** and associated actions to meaningfully affirmatively further fair housing related to these factors are ***bold and italicized***. Additional programs to affirmatively further fair housing are included in Chapter 2, Goals, Policies, and Programs.

TABLE 3-10: FACTORS THAT CONTRIBUTE TO FAIR HOUSING ISSUES

AFH Identified Issues	Contributing Factors	Meaningful Actions
Presence of RCAAs	<p>High cost of housing paired with historic discrepancies in homebuying power for persons of color</p> <p>Dominance of single-family homes</p> <p>Shortage of affordable options within these areas</p>	<p><i>Encourage the construction of ADUs, particularly in areas of concentrated affluence and/or single-family homes (Program HE-4)</i></p> <p><i>Encourage development of a range of unit types within the city prioritizing projects with lower-income units (Program HE-3)</i></p> <p>Develop a program to assist lower-income households identify housing (Program HE-34)</p>
Shortage of services for persons with disabilities	<p>Shortage of accessible units</p> <p>Potential discrimination based on disability</p> <p>Disproportionate proximity to services within walking distance or transit</p>	<p>Encourage “universal design” in new development throughout the city (Program HE-2)</p> <p><i>Prioritize projects that include accessible units (Program HE-2)</i></p> <p>Work with the North Bay Regional Center to identify incentives to encourage future housing to meet the needs of persons with developmental disabilities (Program HE-2)</p> <p><i>Include education to landlords and property managers on requirements to address reasonable accommodation requests in annual Fair Housing training (Program HE-28)</i></p> <p><i>Provide repair and rehabilitation assistance for lower-income households, including assistance making mobility modifications (Program HE-25)</i></p>

AFH Identified Issues	Contributing Factors	Meaningful Actions
<p>Limited housing mobility opportunities, particularly for lower-income households</p>	<p>Low vacancy rates Shortage of affordable options Dominance of single-family development High cost of rehabilitation and repairs</p>	<p><i>Incentivize construction of affordable units (Program HE-5)</i></p> <p>Promote a range of housing types throughout Vacaville (Program HE-3)</p> <p><i>Prioritize middle- and high-density projects (Programs HE-1, HE-5, HE-8)</i></p> <p>Implement a proactive code enforcement program for owners of affordable units (Program HE-25)</p>

FAIR HOUSING SITES INVENTORY ANALYSIS

The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of high opportunity. **Figures 3-44** through **3-55** show the distribution of projected units by income category of the following indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing: TCAC opportunity areas, median income, predominant population, disability rates, educational score, environmental health, and overpayment. The following sites inventory discussion includes an analysis of the number of projected units by income category, total RHNA capacity, and city acreage by income category to further assess the potential impacts of the sites inventory to affirmatively further fair housing.

Potential Effect on Patterns of Integration and Segregation

Income

Figure 3-44, Percentage of Unit Capacity and Site Acreage by TCAC Resource Category, presents the breakdown of unit capacity in Vacaville by resource opportunity category compared to citywide patterns. Approximately 30.0 percent of the total unit capacity identified to meet the RHNA is in low-resource areas, although this designation comprises only 16.4 percent of the total city acreage. Approximately 70.0 percent of the total unit capacity identified to meet the RHNA is identified in moderate resource areas; this designation comprises 78.0 percent of the total city acreage. None of the housing capacity is in the high resource area; however, the high resource area only comprises 0.9 percent of the total city acreage.

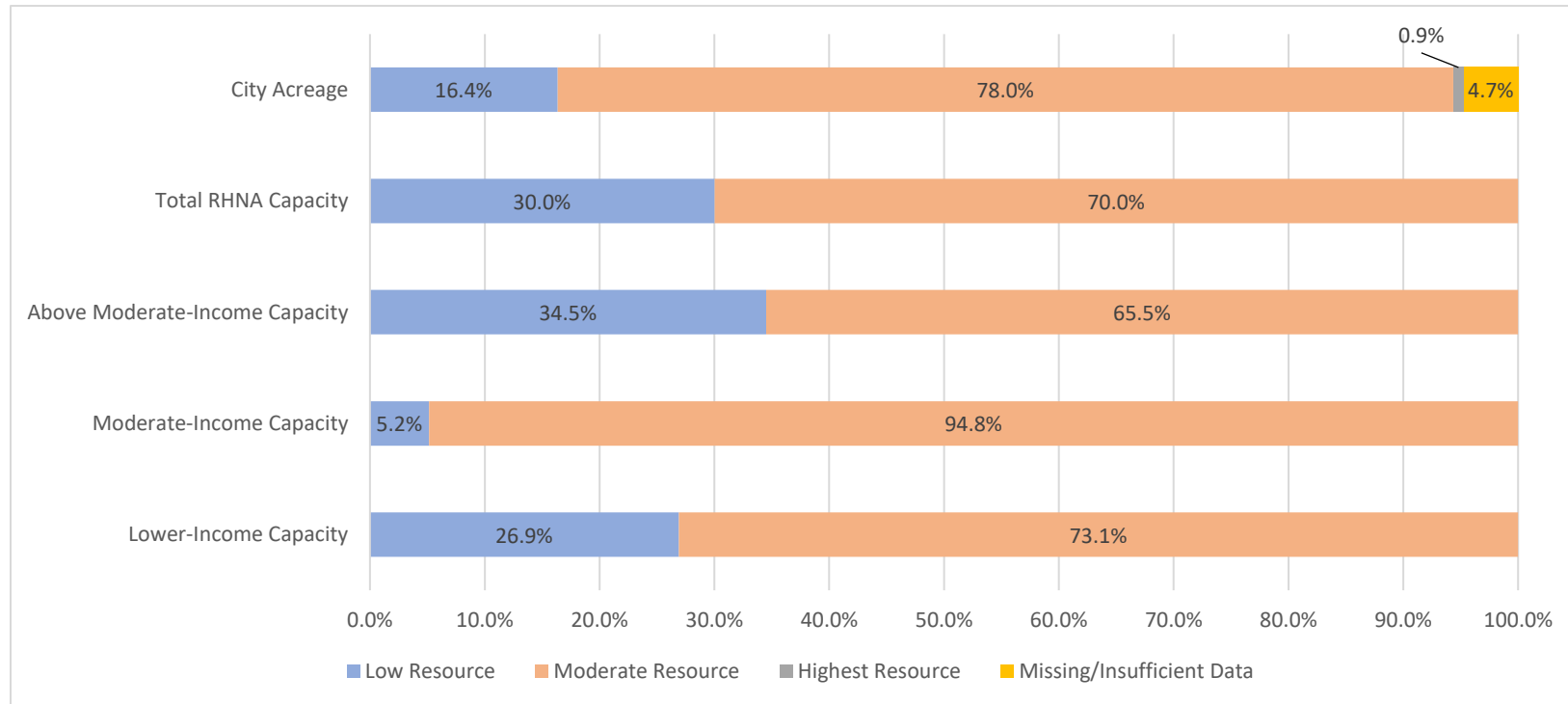
Figure 3-44 and several others show “no data” for 4.7 percent of Vacaville’s acreage that is not designated as a low, moderate, or high resource area. This is the census tract with the California State Prison Solano. There is no identified housing potential in that census tract.

As seen in **Figure 3-7**, the moderate resource areas in Vacaville are west of I-80, in the southeast quadrant, and in the southwest corner adjacent to I-80. Opportunity sites for 73.1 percent of lower-income unit capacity have been identified primarily in commercial areas, on vacant sites, or in specific plan developments near Downtown Specific Plan and retail core existing and proposed services, transit, and other opportunities to revitalize underutilized areas; therefore, not risking displacement of existing residents. The majority of moderate-income unit capacity, 94.8 percent, is also identified in this higher resource designation, with lower/moderate mixed-income opportunities on underutilized properties and moderate/above moderate mixed-income unit capacity identified at the Farm at Alamo Creek pipeline project. Approximately 65.5 percent of above moderate-income unit capacity is identified on moderate resource-designated sites, consisting primarily of projects in the development pipeline.

Projects in the pipeline in the moderate resource areas account for 3.7 percent of lower-income units, 22.2 percent of moderate-income units, and 57.2 percent of above moderate-income units. The vacant and underutilized sites opportunities in moderate resource-designated areas are on the west side of I-80, east of Leisure Town Road, in the Gramercy Park neighborhood by the commercial node at the Alamo Drive/I-80 interchange, and in the southeastern portion of the city. These account for 18.4 percent of the total RHNA, including 69.4 percent of lower-income unit capacity, 40.5 percent of moderate-income unit capacity, and 1.3 percent of above moderate-income unit capacity, many of which are identified for potential mixed-income development.

The low resource-designated areas consist of three tracts east of I-80 in the central portion of the city, including the Fairmont neighborhood and Leisure Town senior community, and the currently undeveloped Lagoon Valley Specific Plan area. The remaining 26.9 percent of the total lower-income RHNA capacity is identified in this designation, including the Allison Apartments pipeline project, the remainder of the Travis Credit Union Headquarters site, the Leisure Town Apartments near existing and proposed services, transit, and other amenities, and will help revitalize these areas by providing additional housing resources without risking displacement of existing residents. The inclusion of 1,269 (22.0 percent) above moderate-income units in the Greentree Specific Plan and Peabody Road Apartments pipeline projects help to facilitate mixed-income neighborhoods and encourages future integration in areas that are currently designated as low resource.

FIGURE 3-44: PERCENTAGE OF UNIT CAPACITY AND SITE ACREAGE BY TCAC RESOURCE OPPORTUNITY CATEGORY



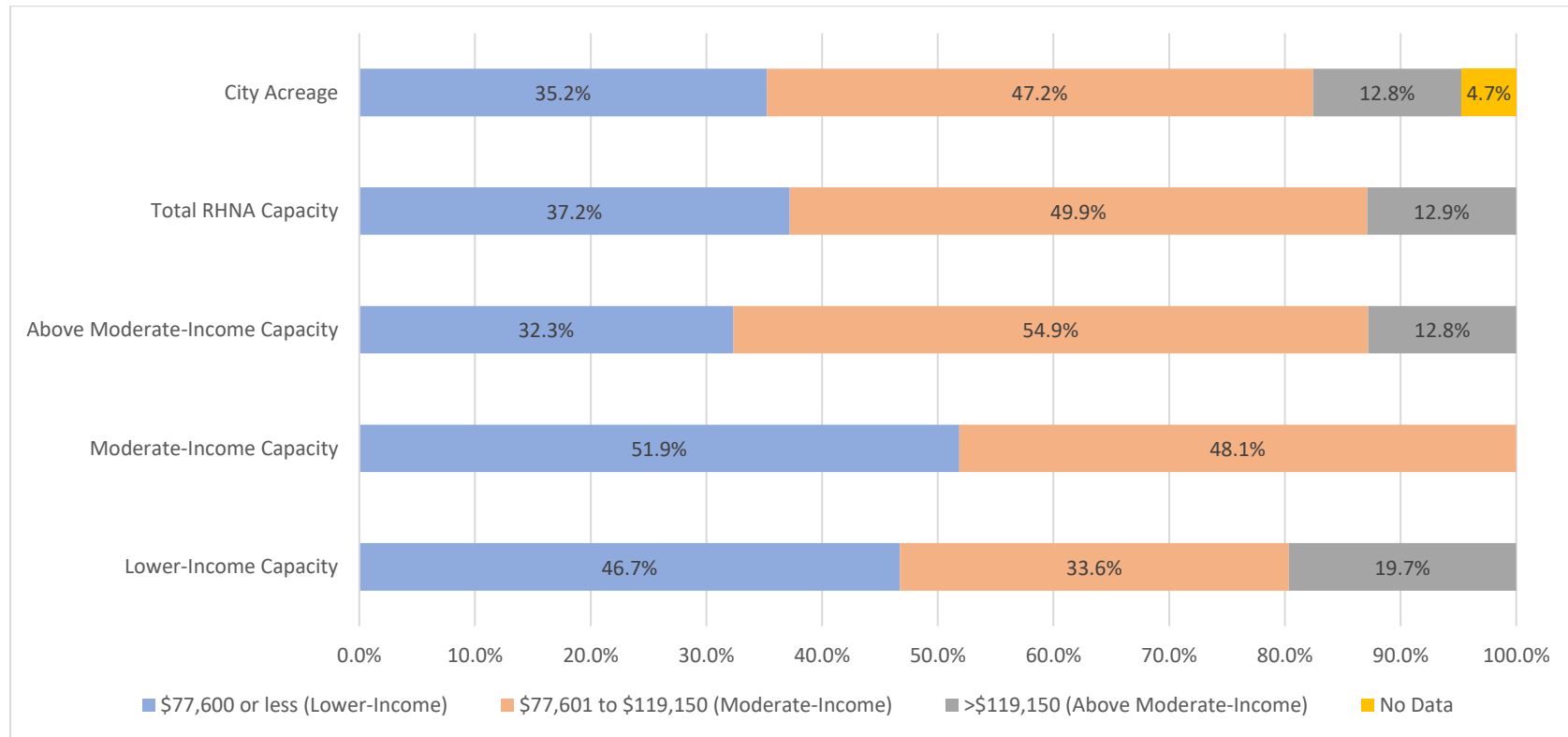
Source: 2016-2020 ACS, City of Vacaville, 2022

As previously discussed, **Figure 3-4, Regional Median Income**, identifies that the median income in most of Vacaville is comparable to surrounding jurisdictions. Previous data indicates that Vacaville is a community with a range of household income levels distributed between distinctly higher- and lower-income sections of the city, with two higher-income neighborhoods, which are designated on **Figure 3-17, Local RCAAs**, as Racially Concentrated Areas of Affluence (RCAA). These areas are separated by a cluster of lower-income neighborhoods running in parallel with I-80. Vacaville census tracts for which household income falls below the statewide median coincide with the city’s low-resource neighborhoods along the south side of I-80. Although designated moderate resource, other more urbanized, central parts of the city closer to the highway and the city’s nonresidential uses northeast of I-80, including the Rocky Hill/Markham neighborhoods, the Monte Vista/Orchard Avenue/Buck Avenue neighborhood, east of North Orchard Avenue, the

Downtown Specific Plan area, and the Beard Street neighborhood have incomes below the state median. These relatively lower-income neighborhoods feature older, small-lot residential housing with some multifamily properties, affordable housing complexes, and mobile home parks, indicating less positive outcomes for residents of these communities.

As shown in **Figure 3-45, Percentage of Unit Capacity and Site Acreage by Median Income Category**, lower-income neighborhoods (with median incomes below \$77,600) comprise 35.2 percent of the total city acreage, with 47.2 percent of total city acreage falling into the moderate-income category. The remaining 12.8 percent of the city is within the above moderate-income category, primarily around the perimeter of the city. The overall distribution of unit capacity to meet the RHNA closely corresponds to the acreage categories. A larger percentage of the unit capacity for lower-income housing has been identified on sites within the lower-income category acreage, which expands the more affordable housing stock resources and provides mobility opportunities for residents who want to move, to be able to stay within their existing neighborhoods, which prevents displacement. Potential sites include the Allison Apartments and Oak Grove Apartments pipeline projects, the remainder of the Travis Credit Union Headquarters site, the Leisure Town Apartments, and Orange Drive South sites, Habitat for Humanity homes, scattered vacant sites along East Monte Vista Avenue, Markham Street east and west, and scattered vacant sites in the Fairmont and Grammercy Park neighborhoods, in close proximity to existing and proposed services, transit, access to I-80, and other amenities, which will help revitalize these areas by providing additional housing resources without risking displacement of existing residents. The inclusion of 51.9 percent of the moderate-income unit potential in scattered vacant sites in the Downtown Specific plan Area (DTSP), and the former SID headquarters, and 32.3 percent of above moderate-income units in East Main District of the Downtown Specific Plan pipeline projects, Peabody Road Apartments, and Nut Tree Apartments pipeline projects, will help to facilitate mixed-income neighborhoods and encourage future income integration in areas that are currently designated as low resource and lower income. The remainder of the moderate- and above moderate-income unit capacity in existing neighborhoods with a predominance of lower-income households is on sites in the anticipated mixed-income Lagoon Valley Business Park, mixed-income Farm at Alamo Creek pipeline project, moderate-income in the Gramercy neighborhood, and Lagoon Valley Specific Plan pipeline project, which has the potential to raise the income and resource designation in existing neighborhoods. The identification of 19.7 percent of lower-income unit capacity in the northern above moderate-income Vaca Valley/Gibson Canyon area presents a housing mobility opportunity and facilitates income integration and de-concentration of lower-income households from the central portions of the city to a developing portion of the city with potential to mature into a higher resource-designated area.

FIGURE 3-45: PERCENTAGE OF UNIT CAPACITY AND SITE ACREAGE BY MEDIAN INCOME CATEGORY



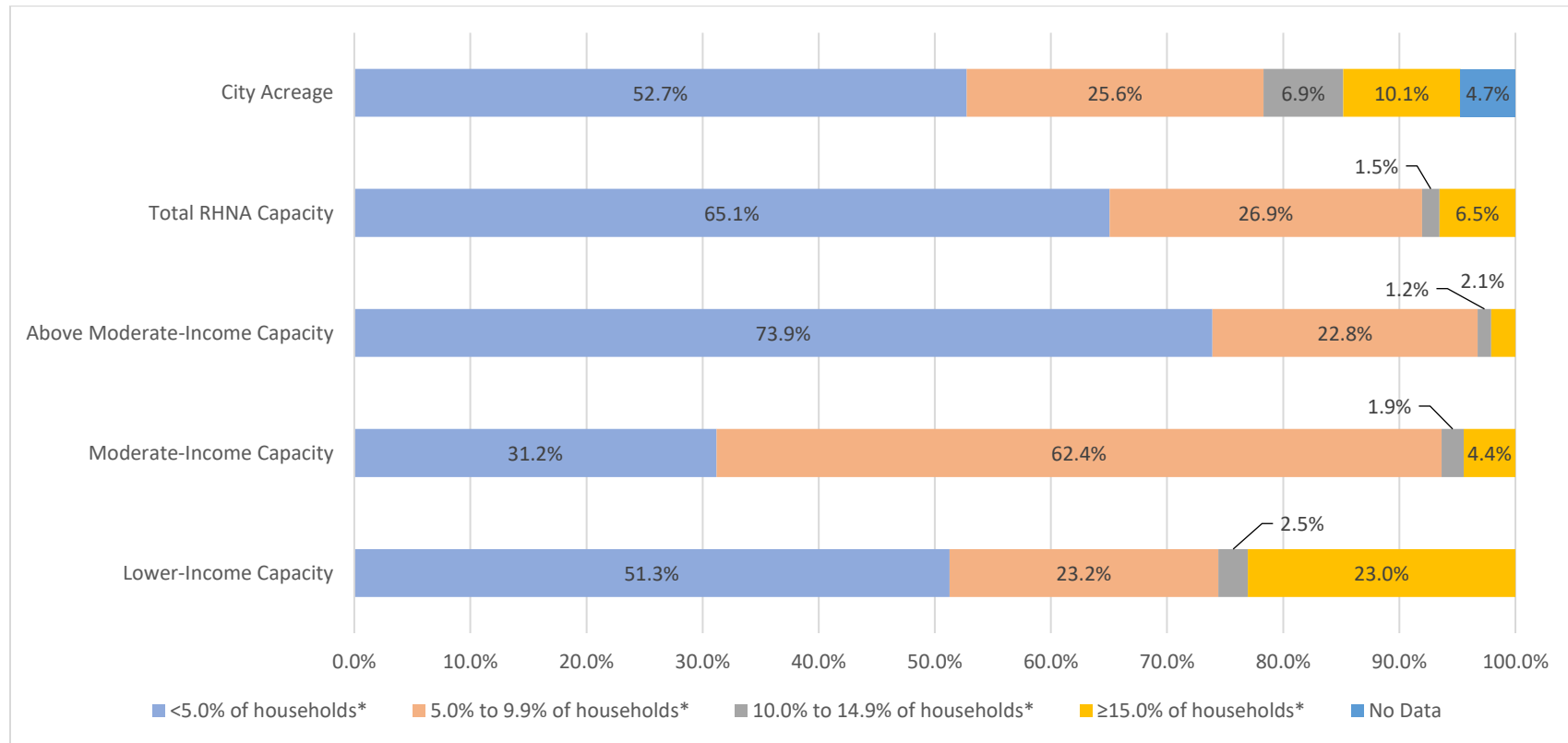
Source: 2016-2020 ACS, City of Vacaville, 2022

While there are neighborhoods in the center of the city such as the Rocky Hill/Markham and Fairmont areas, where poverty rates are relatively high at between 13.0 and 18.0 percent, much of Vacaville is expensive for lower-income households, as shown on **Figure 3-9, Local Poverty Rates**, and discussed previously in this assessment. Paired with the sites inventory, which promotes a range of income developments in each section of the city, future construction aims to reduce existing income patterns and facilitate housing mobility for all households, regardless of income. However, due to the need for lower-income units, particularly in the Rocky Hill/Markham and Fairmont areas, the City has identified several vacant above moderate-income sites in areas of concentrated need to integrate income mix and revitalize lower-income areas.

As presented in **Figure 3-46, Percentage Unit Capacity and City Acreage by Poverty Rate**, the majority of the acreage in the city (78.3 percent) has a poverty rate (income for a family of four below \$25,750 in 2019) below 10.0 percent. Approximately 25.5 percent of the lower-income unit capacity identified in the sites inventory is in an area of Vacaville in which 10.0 percent or more households are currently below the poverty line. These sites, as shown on **Figure 3-9**, are west of I-80 in the vicinity of the Allison Street interchange, including the Rocky Hill/Markham neighborhood and east of I-80 encompassing the Fairmont neighborhoods, all of which are near or in areas identified during the outreach process as a priority development area with an existing need for an increased supply of affordable housing for lower-income and overcrowded households to remain in their neighborhoods and provide access to nearby resources in the retail core and Downtown Specific Plan area. In addition to these lower-income units, 6.3 percent of moderate-income units and 3.3 percent of above moderate-income units are projected in these neighborhoods to affirmatively further fair housing through mixed-income neighborhoods. As approximately 17.0 percent of the land area in the city has a poverty rate of 10.0 percent or more, it initially appears that there is a concentration of identified lower-income unit capacity in areas of existing poverty. However, construction of these lower-income units in these areas will help to alleviate existing patterns of overpayment and overcrowding and encourage place-based revitalization on underutilized commercial sites and through development of vacant parcels, providing new, safe housing in areas of more concentrated poverty. An additional 42.0 percent of the lower-income sites identified to meet the RHNA are identified on scattered vacant sites throughout the city, inclusive of the approved Oak Grove Apartments, to promote more integrated-income neighborhoods, 20.3 percent of the low-income unit capacity is identified in the northern RCAA (**Figure 3-17**), and 13.6 percent is identified as redevelopment of underutilized parcels in commercial areas outside of the higher-poverty rate tracts. These units also ensure that lower-income households are not displaced when moderate- and above-moderate-income units are constructed in the same area by increasing the affordable supply. Further, the City is encouraging incorporation of lower-income units in areas with lower rates of poverty by identifying 74.5 percent of the lower-income unit capacity in portions of the city with poverty rates below 10.0 percent, as well as additional future housing opportunities beyond the sites inventory, including ADUs. The City has included **Program HE-4** to actively promote construction of ADUs in moderate-resource and high median income areas and monitor affordability of new ADUs to lower- and moderate-income households.

The combination of these programs and facilitating the development of high-density housing, in a community that has historically been dominated by single-family units, will help ameliorate patterns of segregation both locally and regionally. The development of these sites with a mix of housing units will make Vacaville more accessible to households with a wider range of incomes, while simultaneously increasing housing mobility opportunities.

FIGURE 3-46: PERCENTAGE UNIT CAPACITY AND CITY ACREAGE BY POVERTY RATE



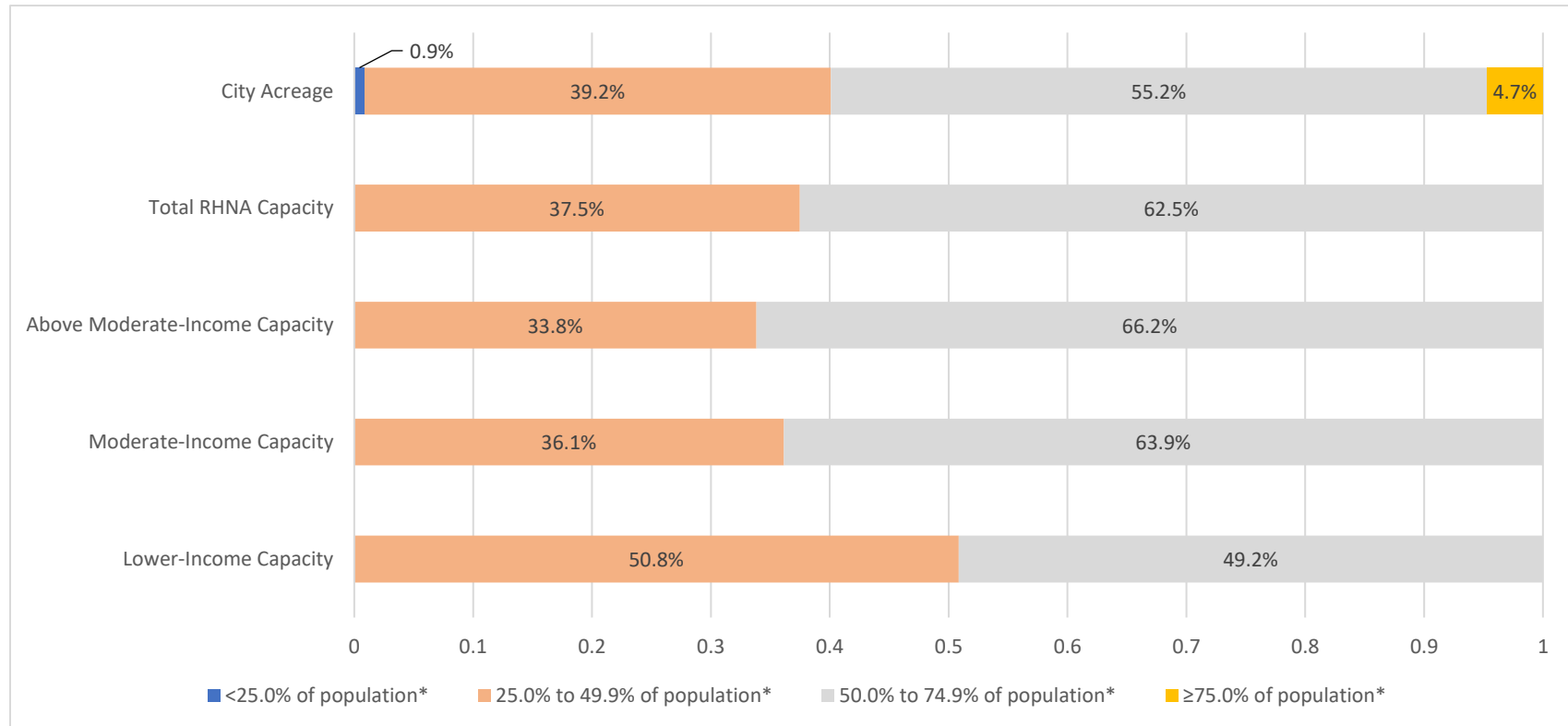
- *Represents percentage of households with incomes below the poverty line.
- Source: 2016-2020 ACS, City of Vacaville, 2022

Race and Ethnicity

As discussed previously, Vacaville is among Solano County's least diverse jurisdictions, though still a relatively diverse city among cities in the larger region. As shown in **Figure 3-16, Local Racial Demographics**, with the exception of the Leisure Town area, which has a dominant non-White population and lower-income households associated with a senior retirement community, there is a consistent pattern of less-diverse areas at the city's edges, comprising 39.2 percent of the city acreage, coinciding with areas of relatively higher income and resources, and more diverse areas closer to the city's center comprising 55.2 percent of the city acreage, coinciding with lower-income and lower-resource areas. Approximately 4.7 percent of the city's acreage in the Rocky Hill/Markham area in the vicinity of the major commercial Allison Drive/I-80 interchange, which also includes eight affordable housing complexes, has a Non-White population above 75.0 percent, the highest rate of poverty and lowest incomes in the city.

As shown in **Figure 3-47, Percentage of Unit Capacity and Site Acreage by Percent Non-White Population**, the distribution of units to meet the RHNA by predominant population does not differ significantly from the distribution of land in the city. Additional lower- and moderate-income units in the city will improve access to housing for residents who would otherwise be priced out and excluded. Approximately half of the lower-income unit capacity is identified on sites in areas with a less diverse population (**Figure 3-16**), with 20.3 percent of the units within the northern RCAA (**Figure 3-17**), 6.3 percent of unit capacity by Leisure Town, 6.2 percent unit capacity in mixed-income opportunities northwest of the Downtown Specific Plan area, and 7.3 percent of lower-income unit capacity, including the approved Oak Grove Apartments and a mixed-income opportunity at the corner of West Monte Vista Avenue and Orchard Avenue in a higher-income neighborhood. This offers an opportunity for lower-income non-White households that may have been excluded from housing mobility opportunities to access moderate-designation resources in higher-income neighborhoods while facilitating income integration. As shown in **Figure 3-47**, the majority of moderate- and higher-income unit capacity (63.9 and 66.2 percent respectively) is identified on sites in areas that have non-White populations between 50.0 and 75.0 percent, which will facilitate income integration and housing mobility opportunities, through a more diverse range of housing types, which in turn fosters the potential to raise the resource designation.

FIGURE 3-47: PERCENTAGE OF UNIT CAPACITY AND SITE ACREAGE BY PERCENT NON-WHITE POPULATION



* Percentage of population is Non-White

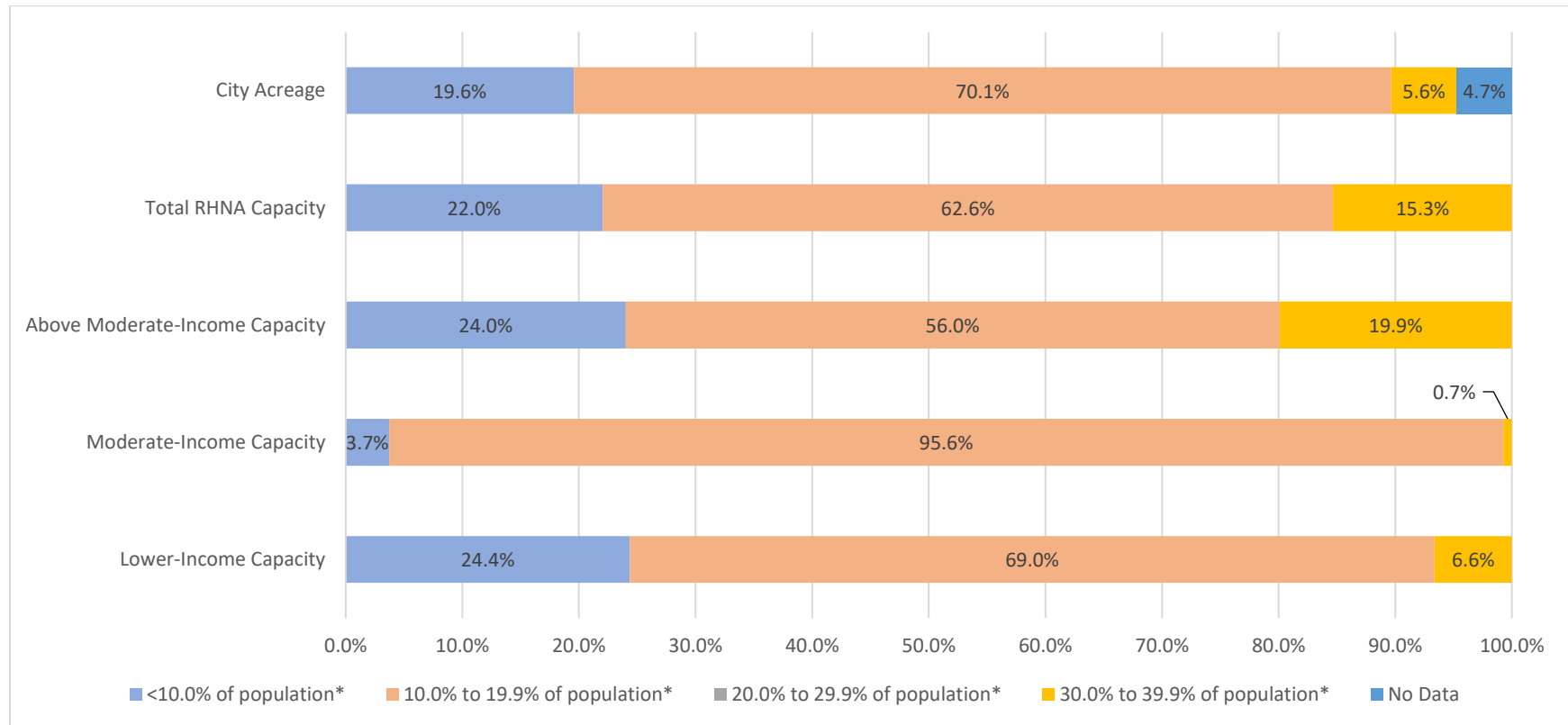
Source: 2016-2020 ACS, City of Vacaville, 2022

Disability

Approximately 11.8 percent of Vacaville’s population lives with one or more types of disability, as shown on **Figure 3-22, Percentage of Population with a Disability in Vacaville**. As discussed previously, data indicates that a smaller proportion of residents in Vacaville’s high- and highest-resource areas are living with disabilities compared to lower-income, lower-resource areas, and that those residents who are living with a disability are found at higher rates in lower-income areas, with the highest concentrations in the Leisure Town community.

As illustrated by **Figure 3-48, Percentage of Unit Capacity and City Acreage by Disability Rate**, approximately 62.6 percent of the total RHNA capacity identified in the sites inventory is in areas in which 10.0 to 19.0 percent of residents have a disability, slightly less than the distribution of land at 70.1 percent by this disability rate. In comparison, although 19.6 percent of the city's acreage has a population with a disability rate below 10.0 percent, 22.0 percent of the RHNA capacity is proposed in these higher-income, moderate-resource tracts, including 6.6 percent of the lower-income unit capacity in the RCAA area. Additionally, 15.3 percent of the RHNA capacity is identified with the 5.6 percent of acreage in the Leisure Town area close to the Kaiser Permanente Medical Complex and associated medical facilities to provide mobility opportunities for non-senior persons with disabilities. As stakeholders identified, high housing costs and a shortage of permanently supportive housing has increased displacement risk for non-retirement-age Vacaville residents and presented a barrier to persons with disabilities in the city. Locating units affordable to lower- and moderate-income residents in and around commercial centers and nodes will help to improve access for and accommodate the needs of persons living with disabilities, who benefit from close access to services and amenities as well as proximity to transit.

FIGURE 3-48: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY DISABILITY RATE



*Has one or more disabilities.

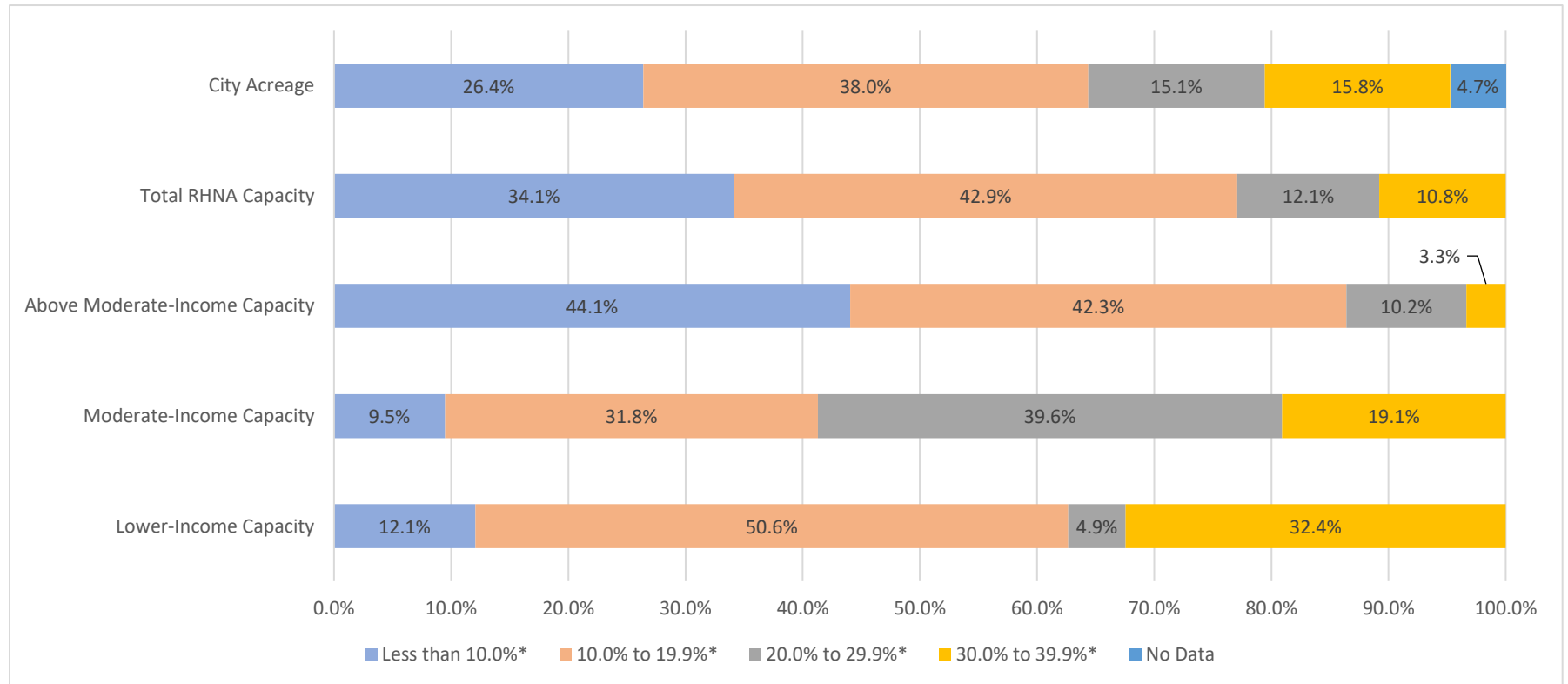
Source: 2016-2020 ACS, City of Vacaville, 2022

Familial Status

As previously discussed and shown on **Figure 3-18, Percentage of Children in Married Couple Households in the Region**, and **Figure 3-20, Single-Parent Female-Headed Households with Children in Vacaville**, 77.7 percent of Vacaville households are family households, and 22.3 percent of residents live alone. Of Vacaville family households, 18.0 percent are headed by single adults, the majority of which are female-headed family households, at 13.0 percent of the total. Additionally, 13.5 percent of female-headed family households have incomes below the poverty level, which suggests that single-parent, female-headed households may have more limited

access to housing. The spatial distribution of single-parent, female-headed households with children as a percentage of total households is consistent with TCAC/HCD Opportunity Area designations and median household incomes. Within the city's lower-resource and lower-income central area, including the Fairmont neighborhoods, the Downtown Specific Plan area, the Rocky Hill/Markham neighborhood, and the older Alamo/Orchard/Buck Avenue neighborhoods near the Hemlock Elementary School, comprising 30.9 percent of the city acreage, rates range between 20.0 and 40.0 percent, corresponding to many of the city's affordable housing resources. As presented in **Figure 3-49, Percentage of Unit Capacity and City Acreage by Percentage of Children in Female-Headed Households**, 38.0 percent of the city acreage has lower rates of single female-headed households between 10.0 and 19.0 percent, and in higher-income moderate-resource areas along city boundaries, which constitute approximately 26.4 percent of the city acreage. The distribution of lower-income housing unit capacity, shown in **Figure 3-20, Single-Parent, Female-Headed Households with Children in Vacaville**, identifies 20.3 percent of the unit capacity within the northern RCAA (**Figure 3-17**); 6.3 percent of unit capacity by Leisure Town; 6.2 percent of unit capacity in mixed-income opportunities northwest of the Downtown Specific Plan area; and 7.3 percent of lower-income unit capacity, including the approved Oak Grove Apartments and a mixed-income opportunity at the corner of West Monte Vista Avenue and Orchard Avenue, in a higher-income neighborhood. Housing unit potential on these sites increases the opportunities for female-headed households currently experiencing overpayment and/or overcrowding to acquire affordable and adequately sized housing with access to businesses and services. Additionally, 58.7 percent of the moderate- and 13.5 percent of the above moderate-income anticipated units in the areas with higher representations of female-headed households will increase mobility opportunities for moderate- and higher-income single, female-headed households, as well as all other household types, to find appropriate units within Vacaville. The identified RHNA site capacity holds potential for a range of sizes of units for renters and homeowners, which could decrease competition for larger homes and facilitate mixed-income areas. Overall, female-headed households of any economic status will have access to new housing opportunities, as well as other single-parent households, persons living alone, seniors, lower-income families, and other households.

FIGURE 3-49: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY PERCENTAGE OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS



*Represents percentage of households headed by single-parent females

Source: 2016-2020 ACS, City of Vacaville, 2022

Potential Effect on Access to Opportunity

Job and Transit Proximity

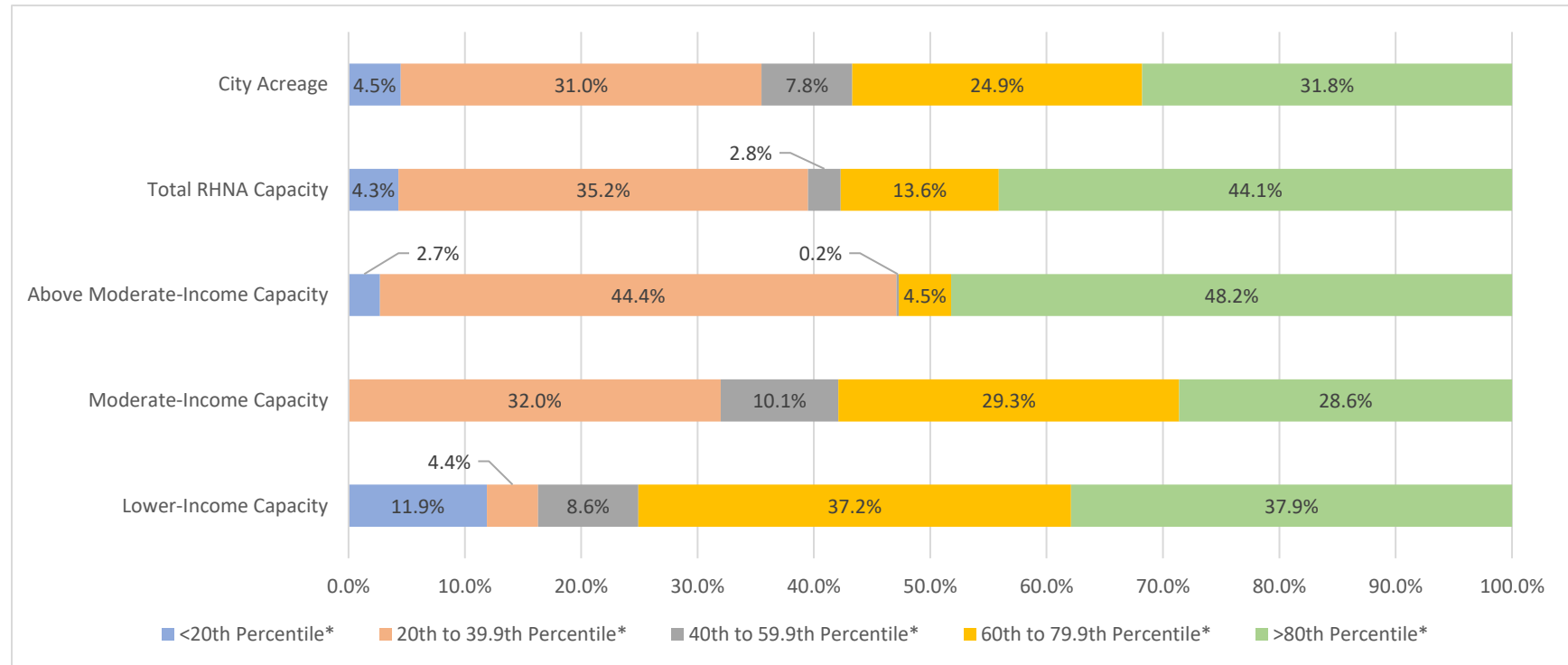
City Coach, the city's public transit program, has transit stops strategically placed around the city to connect residents to medical offices, shopping centers, parks, and recreation venues. According to the Center for Neighborhood Technology's (CNT) AllTransit database, public transit connectivity in Vacaville scored a 4.9 out of 10 (**Figure 3-24, Transit Score in Vacaville**). However, some neighborhoods remain less accessible by transit, including portions of Leisure Town, eastern Vacaville, and northwest Vacaville.

In the City of Vacaville, as shown on **Figure 3-28, Labor Market Engagement Index**, the index scores are higher in the more suburban portions of the city and northern Vacaville, likely due to the Kaiser Permanente Vacaville Medical Center and nearby core commercial areas. As previously discussed, U.S. Census Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics (LODES) data suggests that there are likely a range of job opportunities in Vacaville for many residents, supported by a relatively low unemployment rate (4.7 percent) and balanced jobs-household ratio (1.0). Based on these factors, access to employment opportunities does not appear to present fair housing issues for residents throughout the city.

As previously shown on **Figure 3-29, Local Jobs Proximity Index**, scores in the city range from above the 80th percentile in the northeastern portion of the city on both sides of I-80 and I-505, comprising 36.9 percent of city acreage (**Figure 3-50, Percentage of Unit Capacity and City Acreage by Jobs Proximity Index Scores**), which suggest strong access to employment opportunities. Scores between the 60th and 80th percentile are found directly adjoining the high proximity designations, including the Downtown Specific Plan area, the Fairmont neighborhoods, and tracts adjacent to I-80, comprising 24.2 percent of city acreage. The southern portion of Vacaville reflects the lowest job proximity percentiles scoring below the 50th percentile, comprising 38.8 percent of the acreage, yet have high labor engagement index scores, suggesting that residents of these areas commute to opportunities elsewhere in the region. The majority of the RHNA unit capacity is sited in areas with the highest jobs proximity index score, with 63.6 percent of lower-income unit capacity in these areas, and an additional 18.2 percent in the surrounding neighborhoods around the Downtown Specific Plan, in the northwestern RCAA off Vaca Valley Road, in the Fairmont neighborhoods and southern Alamo Drive, suggesting strong access to jobs for occupants of future affordable housing, thus improving access to opportunity. While a greater share of moderate- and above moderate-income households are projected in areas scoring below the 50th percentile, data has indicated that job engagement is higher in these areas and therefore these units provide improved mobility opportunities for all residents. Siting of unit capacity at all income levels in the higher proximity areas will aid in improving access to employment opportunity and will locate housing near more highly trafficked areas that are currently serviced by City Coach, including the Downtown Specific Plan area, the core commercial areas, and the Kaiser Permanente Vacaville Medical Complex, providing close proximity to transit for occupants of these units. Many of the sites identified in the inventory are currently underutilized, which is typically indicative of limited job access as the area is not built out to its fullest potential for office or commercial uses for a greater supply of jobs, or residential uses for improved access to nearby job opportunities. When considering where to locate future housing for all income levels, and particularly lower-income units, central Vacaville and sites with access along

major thoroughfares to I-80 and I-505, including the mixed-use Lagoon Valley Specific Plan, offers the most convenient access to jobs available within the city and transit to other parts in the region. Further, construction of these sites will help to further improve the jobs-housing ratio with residential development in and near commercial and transit corridors as well as mixed-income development, thus improving jobs proximity for current and future residents of Vacaville.

FIGURE 3-50: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY JOBS PROXIMITY INDEX SCORE



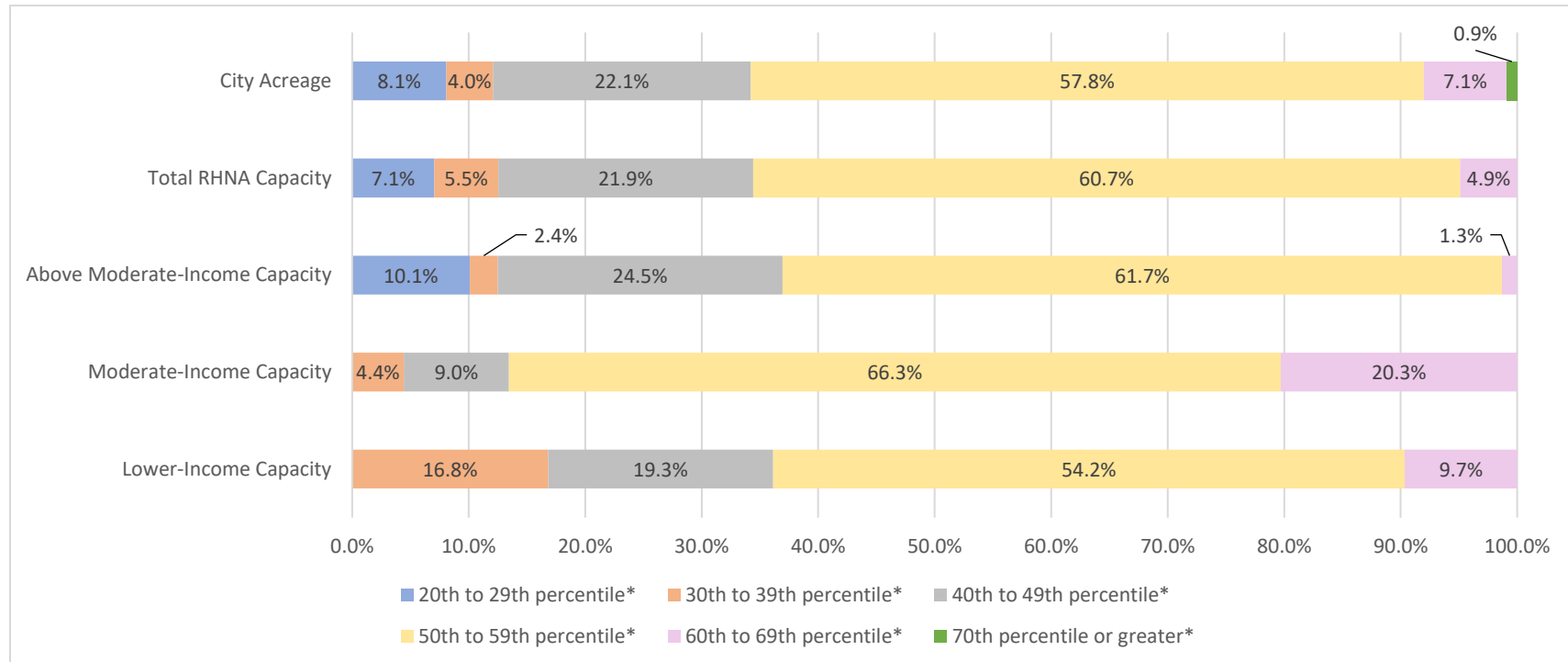
*The higher the percentile, the better the access to employment opportunities for residents in a neighborhood

Source: 2016-2020 ACS, City of Vacaville, 2022

Educational Opportunity

As shown on **Figure 3-51, Percentage of Unit Capacity and City Acreage by TCAC Educational Domain Score**, approximately 65.6 percent of the City's total capacity to meet the RHNA is on sites in areas that score above the 50th percentile in expected educational outcome, almost equivalent to 65.8 percent of the City's land falling into this category (**Figure 3-51**). However, only 9.0 percent of the city acreage falls above the 60th percentile. Approximately 9.7 percent of the lower-income unit capacity and 20.3 percent of the moderate-income unit capacity is in areas with the highest standardized test scores, with 54.2 percent lower-income and 66.3 moderate-income unit potential in areas with scores between 50.0 and 60.0 percent. However, 36.1 percent of lower-income units are also in areas falling in the TCAC 30th to 50th percentile for expected educational outcome, which includes the highest concentration of socioeconomically disadvantaged students, corresponding to the Fairmont and Rocky Hill/Markham neighborhoods, and where there is a higher percentage of children present in female-headed households, a higher rate of poverty, and higher rate of renter overpayment. This is a larger share of units than moderate-income households at 13.4 percent, and 26.9 percent of above moderate-income households. Unit capacity for above moderate-income households is also identified within the Lagoon Valley Specific Plan area and Business Park, which falls within the lowest percentile ranking below the 30th percentile. However, this area is currently largely undeveloped and therefore the score determination may not accurately reflect actual educational outcome potential within this community. The distribution of opportunity sites will provide housing opportunities for new households, including lower-income households, to be located near schools where students have traditionally scored high on standardized tests and where there is less socioeconomic diversity, provide mobility opportunities for existing residents, and integrate higher-income housing opportunities into areas with lower educational domain scores to help reduce impacts of socioeconomic disadvantages and raise student performance.

FIGURE 3-51: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY TCAC EDUCATIONAL DOMAIN SCORE



*The higher the percentile, the more positive the expected educational outcome.

Source: 2016-2020 ACS, City of Vacaville, 2022

It's important to note that lower standardized test scores do not indicate limited educational opportunities as much as they indicate lower access to those opportunities than students in historically wealthier neighborhoods have had. To ensure that development of these units does not concentrate lower-income households in certain neighborhoods and instead more evenly distributes socioeconomic diversity across the city, the City will support applications by Vacaville Unified School District or individual schools to secure grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers (**Program HE-36**).

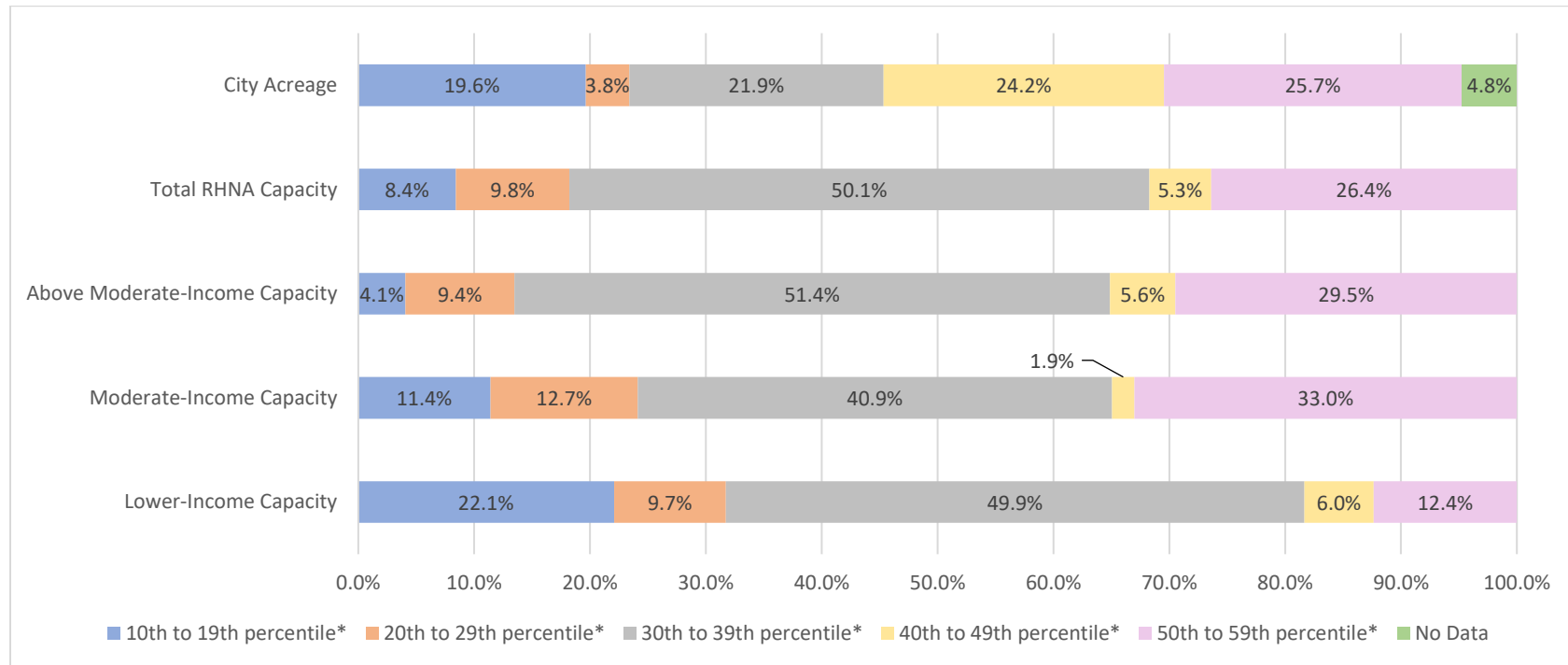
Environmental Health

As previously discussed and shown on **Figure 3-34, CalEnviroScreen Percentile Scores**, all of Vacaville has relatively low environmental burden scores. The highest scores, corresponding to 25.7 percent of the city acreage (**Figure 3-52, Percentage Unit Capacity and City Acreage by CalEnviroScreen Scores**) are in the Alamo/Orchard/Buck Avenue older sector of the city, and in the northeastern portion of the city where there is a concentration of business, commercial, and industrial uses, including the Kaiser Permanente Vacaville Medical Center and the Nut Tree Airport. These, along with proximity to the I-80 and I-505 interchange, and irrigation runoff, pesticide use, and dust associated with adjacent agricultural uses, may result in slightly higher indicators of environmental pollution burden. Areas with less positive outcomes between the 40th and 49th percentile, comprising 24.2 percent of the city acreage, generally correspond to areas with lower incomes, a higher incidence of poverty, and associated overcrowding and overpayment challenges. The remaining acreage has low CalEnviroScreen scores below the 39th percentile. There is a greater concentration of residential uses in this portion of the city, rather than commercial uses, which may reduce pollution burden relating to congestion.

The TCAC/HCD environmental scores, as previously indicated by **Figure 3-35, TCAC Environmental Domain Score**, largely reflect those patterns seen in the CalEnviroScreen percentiles, and in the case of the Leisure Town community, a lower percentile score reflects a higher incidence of age-related health problems and disability rate. While most residential areas have access to strong environmental outcomes, those that are near commercial or industrial areas, major highways, or active agricultural operations may be impacted by those uses.

As presented in **Figure 3-52**, approximately 26.4 percent of the sites inventory capacity is in neighborhoods scoring in the 50th percentile and above, the majority of which are moderate income (33.0 percent of moderate-income unit capacity) in the mixed-income Farm at Alamo Creek and above moderate-income (29.5 percent above moderate-income unit capacity) in the Nut Tree Apartments, North Village Specific Plan, and Farm at Alamo Creek (**Figure 3-34**). In comparison, 12.4 percent of the lower-income unit capacity is identified in the above 50th percentile at the Orange Drive South/Leisure Town Road sites and three sites just north of the Vaca Valley and I-80 interchange, both on the eastern edge of the city. These areas are either at the edges of the city adjacent to agricultural uses, or in the vicinity of the convergence of multiple transportation corridors near the commercial core, which suggests these factors influence the environmental outcome score. The majority of pipeline projects and site capacity for all income levels is identified within the 30th to 39th percentile range, corresponding to the acreage distribution in the city. Development potential in the Specific Plans at the edges of the city in lower-scoring areas is envisioned to improve environmental conditions through incorporation of outdoor spaces, incorporation of transitional buffers and screening, and promotion of pedestrian and bicycle facilities, thus promoting environmental sustainability. Investment in the Downtown Specific Plan area and lower-scoring areas north of I-80 in the older neighborhoods along West Monte Vista through redevelopment of underutilized properties and development of vacant sites will facilitate place-based revitalization and will increase the supply of affordable housing in an area susceptible to displacement due to housing costs while also encouraging income integration in new development.

FIGURE 3-52: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY CALENVIROSCREEN SCORE



*The higher the percentile, the greater the pollution burden.

Source: OEHHA, 2021; City of Vacaville, 2022

To further revitalization efforts and reduce environmental health concerns in Vacaville, the City is implementing these strategies:

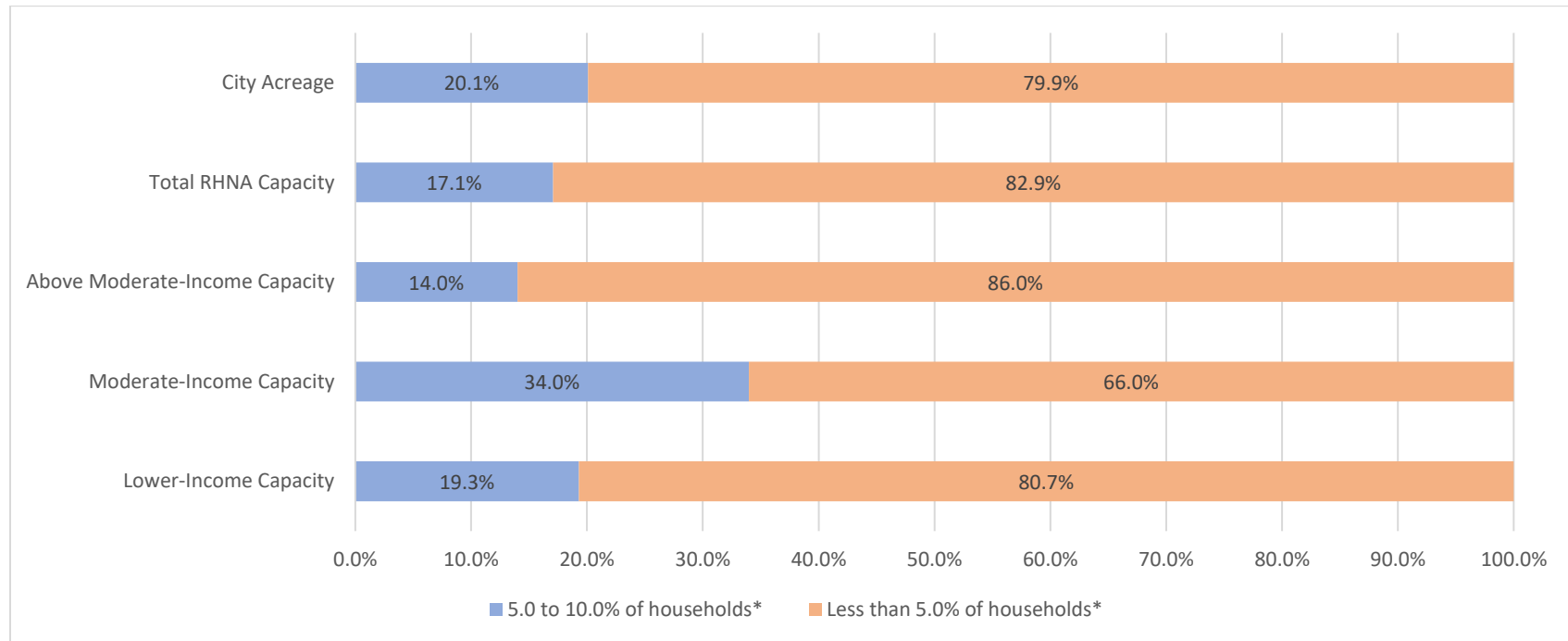
- Require transitional buffers or screening between residential and industrial or commercial uses in new development **Program HE-17**.
- Concurrently with the Housing Element Update, the City is updating its Safety Element and developing an Environmental Justice study with goals, policies, and programs. The goal of the Environmental Justice study is to improve community health within the City. As of Summer 2022, the City is conducting outreach with the community to identify the breadth and geographic scope of community health issues facing Vacaville residents, confirm where impacted neighborhoods are located, and discuss how to improve community health through updates to the General Plan.

Potential Effect on Displacement Risk

Overcrowding

As discussed previously, overcrowding is not a significant problem in most of Vacaville, with only 3.2 percent of households experiencing this problem, and is more prevalent among renters. As presented by **Figure 3-53, Percentage Unit Capacity and City Acreage by Overcrowding**, the greater part of the city acreage, 79.9 percent, has overcrowding rates below 5.0 percent. However, there are special-needs groups that may also be disproportionately impacted by overcrowding, including large households, as well as lower-income households. The Rocky Hill/Markham neighborhoods exhibit the highest overcrowding rate, followed by the Fairmont and adjacent western Grammercy Park neighborhoods, comprising 20.1 percent of the city acreage with overcrowding rates above 5.0 percent, but not exceeding 6.2 percent. Approximately 34.0 percent of moderate-income units and 19.3 percent of lower-income units are in areas with higher rates of overcrowding to help to alleviate this issue by increasing the housing supply, while the remainder of the lower- and moderate-income capacity will facilitate housing mobility opportunities throughout the city near services and resources in commercial areas. Additionally, the above moderate-income sites will ease pressure on the housing stock, thus potentially reducing displacement risk and overcrowding for these households as well as more units become available.

FIGURE 3-53: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY RATE OF OVERCROWDING



*Represents the percentage of households experiencing overcrowding

Source: 2016-2020 ACS, City of Vacaville, 2022

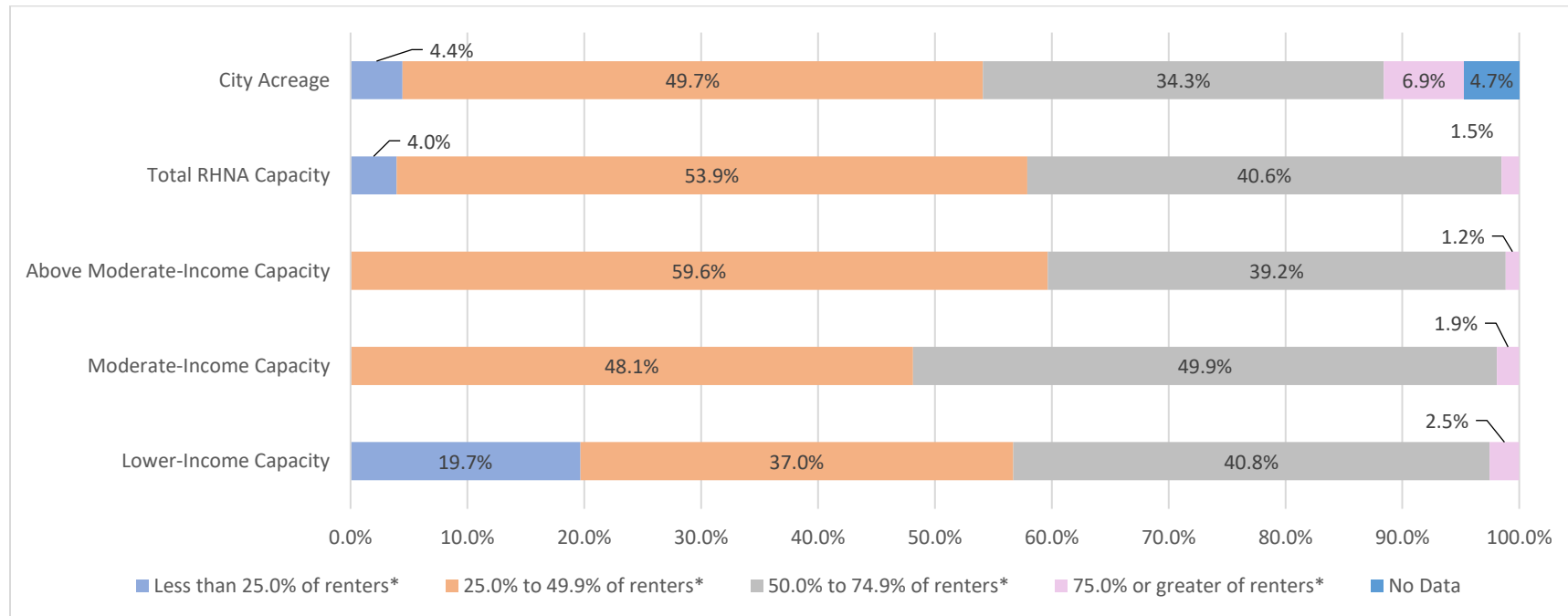
Overpayment

Owners and renters throughout Vacaville are overpaying for housing, likely due to many years of increases in housing costs that outpaced wage increases, with 35.8 percent of the households experiencing some level of overpayment, as shown by **Figure 3-40, Renter Overpayment**, and **Figure 3-41, Homeowner Overpayment**. Lower-income households are most at risk of displacement due to overpayment, particularly renter households. Generally, the areas with poverty levels greater than 10.0 percent also correlate with higher rates of rental overpayment rates, between 40.0 and 80.0 percent, although this correlation does not consistently align with the highest rates of homeowner overpayment. The exception to these trends is the Leisure Town community, where 63.0 percent of renters and 62.7 percent of homeowners report overpaying for housing. While this area does have a high rate of poverty, likely due to many residents relying on fixed incomes, there is relatively low diversity compared to other areas of high overpayment, with 81.5 percent of the population identifying as White Non-Hispanic. Additionally, previous analysis has identified that special-needs populations, including female-headed

households, large families, persons with disabilities and seniors, often fall into the lower-income category and may be particularly at risk of displacement when housing opportunities at affordable costs, sizes, or access to resources are not available.

As shown in **Figure 3-54, Percentage Unit Capacity and City Acreage by Rate of Renter Overpayment**, renter overpayment rates with over 50.0 percent of households experiencing a cost burden are found in 41.2 percent of the city acreage, and 10.1 percent of the acreage has homeowner overpayment rates above 40.0 percent. The distribution of RHNA unit capacity by renters closely corresponds to city acreage, with 43.3 percent of lower-income units, 51.8 percent of moderate-income units, and 40.4 percent of above moderate-income unit capacity in areas with the highest need in the Rocky Hill/Markham neighborhoods, the Leisure Town community, and along the southern Alamo Drive/Grammercy Park neighborhood across from the Three Oaks Community Center (**Figure 3-40, Renter Overpayment**). An increase in the supply of lower- and moderate-income households throughout the city, particularly those in close proximity to commercial and services as these sites, will help to alleviate conditions that contribute to overpayment by reducing the gap between supply and demand for this type of housing.

FIGURE 3-54: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY RATE OF RENTER OVERPAYMENT

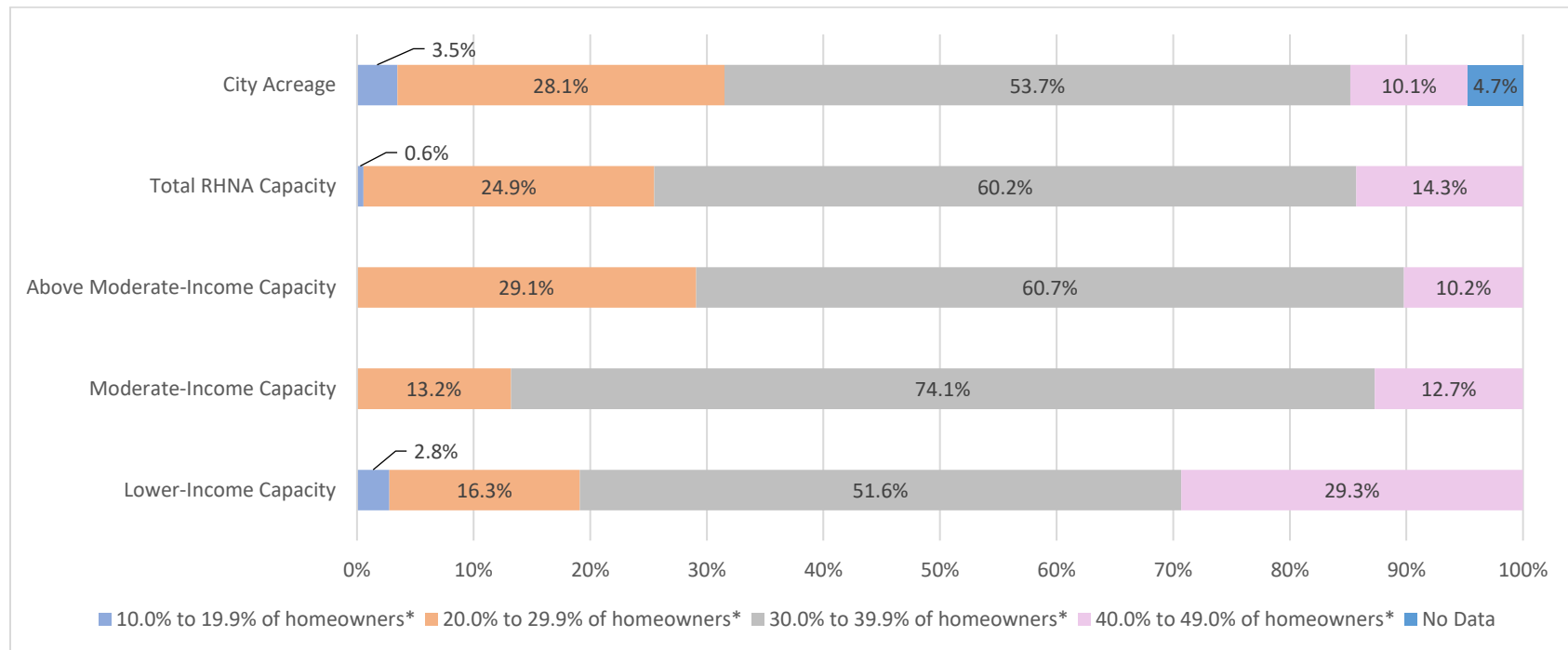


*Represents percentage of renters experiencing overpayment

Source: 2016-2020 ACS, City of Vacaville, 2022

Approximately 29.3 percent of lower-income units are in areas with significantly high rates of homeowner overpayment (**Figure 3-55, Percentage of Unit Capacity and City Acreage by Rate of Homeowner Overpayment**), which is a greater distribution than encompassed by acreage. Locating lower-income housing in these areas will help reduce displacement risk for households experiencing this by providing mixed affordable and moderate-income housing in the Alamo/Orchard/Buck neighborhood, lower-income Habitat for Humanity homes north of the East Main District, and 6.1 percent of the lower-income unit capacity in sites by the northern higher-income Laurelwood neighborhood off Vaca Valley Parkway (**Figure 3-41, Homeowner Overpayment**). Typically, above moderate-income units are unaffordable to cost-burdened households, while lower- and moderate-income housing units can help alleviate overpayment. Sites for new units have been identified across a range of overpayment rates for both owners and renters with the intent of increasing the supply of affordable housing for all income categories, thus reducing risk of displacement due to overpayment for all Vacaville residents.

FIGURE 3-55: PERCENTAGE OF UNIT CAPACITY AND CITY ACREAGE BY RATE OF HOMEOWNER OVERPAYMENT



*Represents percentage of homeowners experiencing overpayment

Source: 2016-2020 ACS, City of Vacaville, 2022

Special-needs groups that may be disproportionately affected by high housing costs include large families, single-parent households, and seniors. As discussed in the Overcrowding analysis, large family households often face housing challenges due to a lack of adequately sized affordable housing available. The higher costs of homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden and increase the risk of housing insecurity. In Vacaville, 25.4 percent of the total large households in the city are lower income. Of large family households, 16.1 percent are cost burdened and 11.8 percent are severely cost burdened. The ACS also reports that single-parent households comprise 18.0 percent of the total households in Vacaville, the majority of which are female single parents. Of female-headed, single-parent households, 11.3 percent are below the poverty threshold, indicating that these households may have to spend a greater percentage of their income on housing and are at risk for displacement without assistance.

Seniors, comprising 25.0 percent of Vacaville's households, often face increased displacement risk due to overpayment as this population more frequently relies on fixed incomes, such as retirement savings or social security, as seen in the Leisure Town community. As presented in HNA **Table 2-31, Senior Households by Income Level Overpaying for Housing**, approximately 19.6 percent of seniors are cost burdened and 19.1 percent are severely cost burdened, constituting 38.7 percent of the total senior households in Vacaville. Approximately 13.3 percent of seniors are extremely low income, of whom, 14.0 percent are cost burdened, and 62.7 are severely overburdened. In comparison, of seniors that earn an income above the AMI, 11.9 percent are cost burdened and 0.6 percent are severely cost burdened.

The addition of these units will help to alleviate existing overpayment by offering lower- and moderate-income units to current and future residents where there is need and increasing the housing stock overall to alleviate the demand on an existing shortage of housing at affordable price points, as well as responding to meeting demand of special-needs populations. Additionally, the site capacity and distribution of units by income category will facilitate mobility opportunities for all households.

