Executive Summary
Sacramento Valley Fair Housing Collaborative AI: City of Davis

The City of Davis, as a recipient of federal housing funds, is required to assess barriers to fair housing choice at least every five years. This assessment is done through completion of a housing plan called an Analysis of Impediments to Fair Housing Choice, or AI. The primary outcome of an AI is for jurisdictions and Public Housing Authorities (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. The City of Davis AI was conducted as a regional effort among the following entities:

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

This Executive Summary summarizes the primary research findings in the Regional AI, as well as those unique to the City of Davis.
Community Engagement

The community engagement process for the Sacramento Valley AI included focus groups with residents and stakeholders, “pop up” engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews as needed and as opportunities arose. A total of 233 Davis residents participated in the resident survey.

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

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

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

A total of 577 regional residents participated in engagement activities at local events, including the Davis Farmer’s Market. A resident survey was available in Chinese, Korean, Russian, Spanish, and Vietnamese both online and accessible to participants using assistive devices (e.g., screen readers), and in a postage-paid paper mail-back format. The survey respondents do not represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population. And, the number of responses received is sufficient to make inferences about Davis residents similar to those who responded to the survey. More detail about sample methods is found in Section VI.
## Community Engagement Participants

**SAC VALLEY FAIR HOUSING COLLABORATIVE**

2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

### Community Engagement by the Numbers

<table>
<thead>
<tr>
<th>Total Participants</th>
<th>4,080</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Survey</td>
<td>3,388</td>
</tr>
<tr>
<td>Community Pop Ups</td>
<td>577</td>
</tr>
<tr>
<td>Resident Focus Groups</td>
<td>80</td>
</tr>
<tr>
<td>Stakeholder Focus Groups</td>
<td>35</td>
</tr>
</tbody>
</table>

### Who Participated in the Survey?

- **957** had children under 18 in the household
- **1,128** had a household member with a disability
- **1,016** had a household income of $25,000 or less
- **401** had large households (5 or more members)
- **450** had publicly supported housing
- **41** were residents with Limited English Proficiency

### Race/Ethnicity

- Non-Hispanic White: **1,575**
- Hispanic: **344**
- African American: **398**
- Asian: **167**
- Native American: **148**
- Multiracial/ethnic: **190**

### Housing Situation

- Homeowners: **1,337**
- Renters: **1,309**
- Precariously Housed: **635**

### Place of Residence

- Sacramento: **1,363**
- Roseville: **328**
- West Sacramento: **325**
- Davis: **233**
- Sacramento County: **224**
- Rancho Cordova: **213**
- Citrus Heights: **206**
- Woodland: **138**
- Elk Grove: **123**
- Rocklin: **76**

Source: Root Policy Research.
Primary Findings: City of Davis

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

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

- Family poverty. Overall in the region, 16 percent of people live in poverty. The poverty rate in Davis is the highest in the region at 29 percent, due to the presence of the college student population. The next highest poverty rate is in the City of Sacramento, at 21 percent. Davis’ family poverty rate—which is not influenced by college students—was 6 percent in 2018 and the lowest of jurisdictions in the region.

In Davis, as in the region, poverty disproportionately affects African Americans residents. Twenty-five percent of African American families in Davis live in poverty, compared to 15 percent of Asian families; 12 percent of Hispanic families; and just 3 percent of non-Hispanic White families. Residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities.

- Segregation. Like most areas of the U.S., the Sacramento region has a past of systematic segregation and exclusion in housing. Segregation between non-Hispanic White residents and residents of color in the region overall, as measured by the Dissimilarity Index (DI), is moderate, yet is increasing. The DI shows segregation to be low, however, for all races and ethnicities in Davis, which is notable given the variation in poverty rates. Segregation of persons with disabilities is low across the region.

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

- Homeownership rates. Homeownership rates vary widely by race and ethnicity both within and among jurisdictions in the region. Davis stands out for having the lowest Hispanic household homeownership rate (27%). The Black/White and Hispanic/White homeownership gaps in Davis are among the region’s largest—gaps are equally large in Citrus Heights, Rancho Cordova, the Balance of Sacramento County, and Woodland.

Across the region, all minority groups experience higher rates of mortgage loan denials than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance). Yet there is very little difference in denial rates for Hispanic and non-Hispanic White loan applicants in Davis (and too few loan applications to calculate the difference for African Americans). As such, ownership
gaps in Davis do not appear to be a factor of disparities in loan approvals and instead may be due to differences in economic readiness to buy a home.

- **Cost-burden and housing challenges.** Households in Davis have slightly higher rates of housing problems\(^1\) than the region overall—45 percent of households experience housing problems and 28 percent experience severe housing problems. Black or African Americans households living in Davis have very high rates of housing problems and severe housing problems, at a rate of 77 percent and 54 percent, respectively. Non-family households have the highest rate of housing problems among household types, likely because of the University and the large student population.

Davis’ relatively high housing cost can make it challenging for voucher holders to find units in all parts of the city. This is compounded by low vacancy rates. Hispanic or Latino households and families with children that are in the Housing Choice Voucher program are disproportionately located within racially and ethnically and poverty-concentrated neighborhoods. In contrast, White, elderly and residents with disabilities with vouchers are less likely to be housed in R/ECAPs.

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

Displacement is lower in Davis, according to the resident survey, with 13 percent of residents saying they experienced displacement in the past 5 years. Unique to Davis, however, is the reason for displacement: of those who were displaced, 28 percent said this was due to the landlord selling their home, which was the highest of jurisdictions in the region (in the region overall this was 15%).

- **Findings from regulatory analysis.** The review of zoning ordinances and land use codes conducted for this study did not find any barriers to housing choice linked to the city’s residential code. Of note is Davis’ inclusion of reasonable accommodation language in the municipal code housing chapter (v. land use chapter) which is a best practice to facilitate compliance.

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\(^1\) HUD defines “housing problems” as: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. Crowding and cost-burden are the most common problems in the region. The difference between the “housing problem” definition and “severe housing problem” is cost burden increases to 50%.
Residents’ experience with housing challenges is presented in the following figures. As shown, Davis’ most significant challenge, according to residents, is the cost of rent. Seventy-percent of renters say they worry about their rent going to the point when they can no longer afford it; this is exceptionally high (50% of renters regionwide expressed the same worry).
### Top 12 Housing Challenges Experienced by Residents by Sacramento County Jurisdictions

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

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

**Source:** Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.
# Top 12 Housing Challenges Experienced by Residents by Placer and Yolo County Jurisdictions

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

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

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.
## Top 12 Housing Challenges Experienced by Residents who are Members of Selected Protected Classes

<table>
<thead>
<tr>
<th>Percent of Residents Experiencing a Housing Challenge</th>
<th>African American</th>
<th>Asian</th>
<th>Hispanic</th>
<th>Native American</th>
<th>Non-Hispanic White</th>
<th>Disability</th>
<th>Children Under 18</th>
<th>Large Family</th>
<th>LEP</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>I worry about my rent going up to an amount I can't afford</td>
<td>41%</td>
<td>54%</td>
<td>52%</td>
<td>51%</td>
<td>59%</td>
<td>50%</td>
<td>52%</td>
<td>47%</td>
<td>46%</td>
<td>50%</td>
</tr>
<tr>
<td>I want to buy a house but can't afford the downpayment</td>
<td>39%</td>
<td>46%</td>
<td>42%</td>
<td>40%</td>
<td>47%</td>
<td>40%</td>
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<td>41%</td>
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<tr>
<td>I worry about property taxes increasing to an amount I can't afford</td>
<td>46%</td>
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<td>34%</td>
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<td>16%</td>
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<tr>
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<td>14%</td>
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Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing.
Access to opportunity. Access to economic opportunity varies by type of opportunity, across the region and within communities. Overall, compared to the region and other jurisdictions, access to economic opportunity, for all types of residents, is strong in Davis. These conclusions are based on HUD opportunity indicators and input from residents.

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

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

- Resident survey respondents living in Davis, Roseville, Rocklin, Elk Grove, and Woodland express living in healthy neighborhood more often than residents in the regional overall.

- Transportation is more affordable to residents in Davis, Sacramento, Woodland, and West Sacramento.

- Residents in Davis have high labor market engagement scores, meaning they have good access to jobs and have the educational attainment to achieve employment.

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

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

Fair Housing Barriers and Contributing Factors

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

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

Disproportionate impact: Across the region, Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families. This is also true for Asian families in Davis, partially related to the student population. Differences in housing opportunity in Davis are most pronounced in homeownership gaps: The difference in ownership between Black and non-Hispanic White households exceeds 30 percentage points in Davis; the Hispanic/non-Hispanic White gap exceeds 20 percentage points. This does not appear to be due to gaps in mortgage loan denials as much as lack of affordable homes to buy and/or lack of interest in buying in Davis.

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

Contributing factors: 1) Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably, evidenced by the high rates of households with disproportionate housing needs. This perpetuates the limited economic opportunity that began with segregation. 2) Constraints on affordable housing development and preservation, ranging from lack of funding, the cost of development or preservation, public policies and processes, and lack of adequate infrastructure for infill redevelopment, all constrain the affordable rental market. 3) Suburban areas in the Sacramento Valley are rarely competitive for state or federal affordable housing development funds, further straining the capacity for creation or preservation of affordable rental housing. 4) For residents participating in the Housing Choice or other housing voucher programs, too few private landlords accept vouchers. This leads to concentration of vouchers in certain neighborhoods and lack of mobility for voucher holders.

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

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

3 Effective January 1, 2020, SB 329 and SB 322 require landlords to accept Section 8 Housing Choice vouchers, VASH vouchers, and other forms of rent assistance as part of the applicant's source of income.
This is very pronounced in Davis: Seventy-percent of Black or African Americans households living in Davis have housing problems and 54 percent are severely cost burdened. Hispanic or Latino households and families with children who have housing vouchers are more likely than other households to be living in concentrated areas of poverty in Davis.

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

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

**Barrier:** Stricter rental policies further limit options.

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

**Barrier:** Disparities in the ability to access homeownership exist.

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

**Disproportionate impact:** Overall in the region, mortgage loan denial rates for Hispanic applicants (24%) and other non-Asian minority groups (24%) were significantly higher than for non-Hispanic White applicants (15%), and gaps persist (albeit narrower) after controlling for income. The gaps in Davis, however, are much more modest, and do not indicate disproportionate impact.

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

Disproportionate impact: A lack of access to affordable public transportation (e.g., routes, connections, days/hours of service) is the 2nd most frequently cited barrier to economic opportunity mentioned by members of protected classes. (Lack of affordable housing was consistently the top barrier identified by residents and stakeholders.) Davis is unique in the region in that the city has been successful in maintaining lower cost transportation options, according to HUD indicators.

Barrier: Educational inequities persist in the region.

Contributing factors and disproportionate impacts: Overall in the region, housing prices near high performing schools and school districts are out of reach for many low and moderate income families. In Davis, school quality is strong across the city and within racial and ethnic groups; instead, finding affordable housing in the city in general is a barrier to quality school choice. There are also regional disparities in discipline/suspension rates of African American, Latino, and special needs children.

Barrier: Disparities in labor market engagement exist. This is largely a regional issue; in Davis, labor market engagement is strong. However, lack of affordable housing in the city limits workers’ ability to both live and work in Davis.

Contributing factors and disproportionate impact: Regionally: 1) Unequal school quality across the region disproportionately disadvantages low and moderate income families. 2) Lack of economic investment directed to building skilled earning capacity in communities of color. 3) Lower rates of educational attainment with persons of color. 4) Lack of market rate job opportunities for people with disabilities.

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

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

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4 Note that all community engagement and publicly available data on access to public transit was collected prior to SacRT Forward implementation on September 8, 2019. Implementation should be carefully monitored to assess impacts on members of protected classes and the extent to which this impediment is mitigated with implementation of SacRT Forward.
naturally occurring affordable housing options, including boarding homes, other small group living environments.

**Solutions**

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

1) Increase homeownership among under-represented groups

2) Expand affordable rental opportunities; and

3) Focus on a range of equity issues in accessing opportunity

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

**Regional Goals and Strategies to Address Fair Housing Barriers**

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

**Goal 2. Expand and preserve affordable rental opportunities.**

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

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

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

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

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

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

**Goal 3. Expand equity in access to economic opportunity.**

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

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

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

**City of Davis Action Items**

The following Action Items are the steps the City of Davis plans to take over the next five years to implement the regional AI goals and strategies.
<table>
<thead>
<tr>
<th>Action Item #</th>
<th>GOAL #</th>
<th>STRATEGY</th>
<th>ACTION ITEM</th>
<th>RESPONSIBLE PARTY</th>
<th>METRICS AND MILESTONES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1. Incentivize and increase opportunities for development and continued availability of affordable homeownership products.</td>
<td>1.a) Support development or resale of affordable homeownership opportunities through both developers' operations and obtaining resources to support low income homebuyers, and affirmatively market to under-represented homeowners.</td>
<td>Continue to enforce the City's inclusionary housing ordinance</td>
<td>City Manager's office, Grants</td>
<td>Monitor the affordable resale program, provide information on Mortgage Credit Certificate Program and other homeownership incentive programs.</td>
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<tr>
<td>2</td>
<td>2. Expand and preserve affordable rental opportunities.</td>
<td>2.a) Encourage reasonable policies for tenant criminal history, rental history, and credit history.</td>
<td>Landlord education</td>
<td>Grants</td>
<td>Support annual regional fair housing conference and ongoing landlord education around reasonable policies for VAWA, criminal history and fair housing issues and target Davis landlords.</td>
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<td>2.b) Increase accessible and affordable housing opportunities.</td>
<td>Provide grant opportunities in support of developing affordable units</td>
<td>Grants</td>
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<td></td>
<td></td>
<td>Provide planning and community development support for housing development</td>
<td>Planning and Community Development Department</td>
<td>Completion of new Housing Element and completion of 3 development projects in the proposed pipeline.</td>
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<td>2.c) Encourage residential infill opportunities.</td>
<td>Provide planning and community development support for infill</td>
<td>Planning and Community Development Department</td>
<td>Completion of downtown master plan and support planning applications for infill development.</td>
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<td>2.d) Engage the private sector in solutions.</td>
<td>Continue to work with private for profit and non profit developers on innovative housing options</td>
<td>Planning and Community Development Department and Grants</td>
<td>Engage in stakeholder input, data collection and ongoing development discussions around funding, zoning, Housing Element update.</td>
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<td>3</td>
<td>3. Expand equity in access to economic opportunity.</td>
<td>3.a) Improve infrastructure and public facilities in disadvantaged communities.</td>
<td>While Davis does not have &quot;disadvantaged communities&quot; per se, support planning that improves infrastructure and support for housing development</td>
<td>Grants and Planning and Community Development Department</td>
<td>Completion of SB 2 planning grant.</td>
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<td>3.c) Reduce housing instability by closing service gaps.</td>
<td>Continue to provide landlord tenant information to residents. Continue to fund social service support agencies. Identify other gaps and services</td>
<td>Grants</td>
<td>Annual CDBG public service application process, continue to provide landlord information at least 2 days per week to callers. Engage stakeholders in discussion around unidentified services gaps that may remain. Identify one new underserved population and do targeted outreach.</td>
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<td>Provide rehabilitation and preservation grants for existing disability and mental health providers</td>
<td>Grants</td>
<td>Fund a minimum of 1 rehabilitation project to stabilize a project.</td>
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