APPENDIX 3 – ASSESSMENT OF FAIR HOUSING

Table of Contents

Tables

Figures

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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 Dixon, 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 section 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 section. Through discussions with housing service providers, fair housing advocates, and this assessment of fair housing issues, the City of Dixon identified factors that contribute to fair housing issues. These contributing factors are included in **Table 3-12, 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 4, Goals, Policies, and Programs**.

This section 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

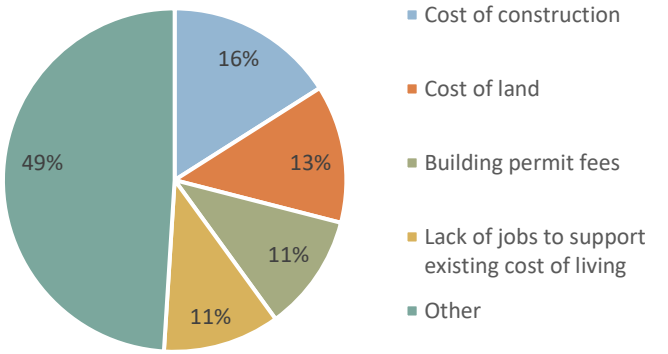
Regional Outreach Efforts

Workshops

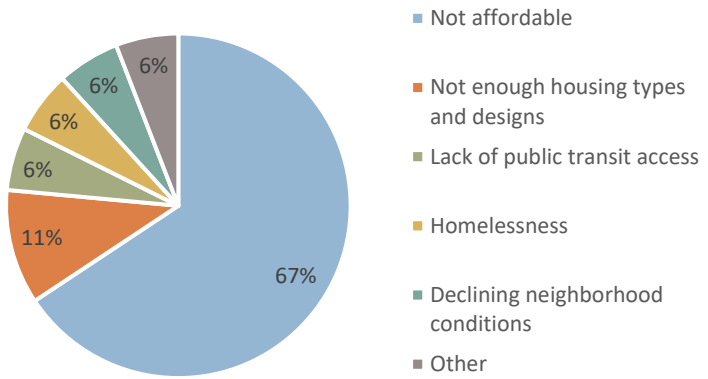
As discussed in the Public Participation section, the Solano County Collaborative took diligent efforts to encourage public and service provider participation, particularly service providers for vulnerable populations, in the Housing Element update process at both the regional and local scale. These efforts included six Housing Element community workshops between January and June 2022 and seven regional service provider 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, local organizations, service providers for vulnerable populations, 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.

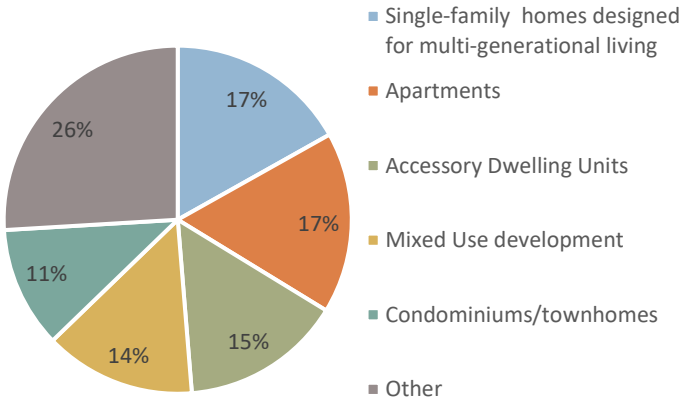
What are the greatest barriers to providing housing in your community?



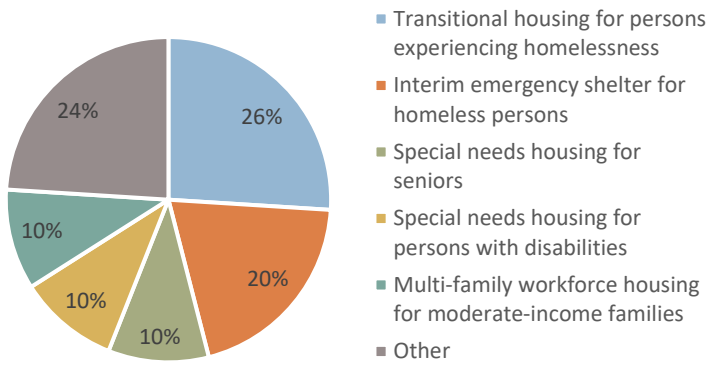
What do you consider the greatest issue related to housing?

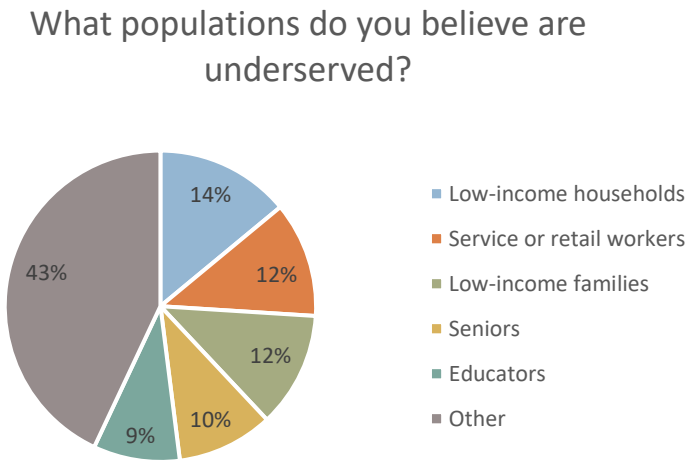


What types of housing would you like to see more of?



What populations are most in need of housing?





During the workshop, participants generally considered low-income households and low-income families to be the same population, but in some cases discussed families as those with children and households as those without. In both cases, low-income refers to a household or family unit of four persons earning between $48,550 and $77,600 in Solano County in 2021, as presented in Table 2-9, Maximum Household Income by Household Size, Solano County in the Housing Needs Assessment. The federal poverty level in 2021 for a four-person household was $26,500, which closely aligns with the extremely low-income category in Solano County.

Workshop 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. There were approximately 18 attendees at the morning workshop and 9 at the evening workshop. Both workshops were attended with representatives from the Solano County jurisdictions, various local 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 employees, 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. 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, and there were an additional 13.6 percent that did not live in Solano County but had some other interest 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, 10.0 percent 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. This supports feedback from local service providers 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 strategies 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 strategies 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 strategies 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-three underserved populations included homeless residents, seniors, single-parent family households, and persons with disabilities. Respondents also indicated across the board a need for integration of affordable housing throughout communities to create mixed-income neighborhoods, roadway improvements, and a diverse range of housing types. Integration of new developments into the existing neighborhood fabric, addressing the "missing middle" housing types, and accessibility were also identified as needs.

Consultations

From December 2021 through February 2022, seven consultations were conducted with local nonprofits and service providers for vulnerable populations and fair housing advocates 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, service providers and fair housing advocates 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, 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 service providers and fair housing advocates raised observations and concerns 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 interviewees. 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 housing service provider 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 these 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 service providers and fair housing advocates. Income constraints often result in people living in substandard or overcrowded housing conditions, most often in rental situations, which service providers and fair housing advocates identified as often resulting in displacement and homelessness. Service providers and fair housing advocates 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, service providers and fair housing advocates 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 service providers and fair housing advocates. In situations such as this, tenants require access to additional legal assistance to prevent displacement due to harassment or wrongful eviction.

Additionally, service providers and fair housing advocates 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. Service providers and fair housing advocates 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 housing provider 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 service providers and fair housing advocates 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 Housing Choice Vouchers (HCVs) and availability of units that accept them. Education and outreach efforts of current fair housing practices to landlords and sellers was recommended.

Feedback received during the regional consultations was shaped by individual discussions and the experiences of each service provider, fair housing advocate, or community organization. Therefore, some questions did not receive direct responses. For example, no interviewees identified strategies to reduce racially or ethnically concentrated areas of poverty; they instead focused on feedback they deemed relevant to their target population or experiences. The summary presented here reports feedback that was received.

Local Outreach Efforts

Workshops and Study Sessions

The City held a study session on March 8, 2022, to provide the Planning Commission an overview of the 2023–2031 Housing Element Update and 2023 Natural Environment Element programs currently underway. The Planning Commission study session was open to the public and held in person. Commentary was limited and no public comment related to fair housing was received at the Planning Commission meeting.

Consultations

In February 2022, staff reached out to two local stakeholder organizations, in addition to the regional stakeholders discussed above, to offer the opportunity for each to provide one-on-one input on housing needs and programs in the City of Dixon. Stakeholder feedback was collected via one-on-one interviews or with email responses. Representatives from the following stakeholders were interviewed:

- Dixon Family Services, February 7, 2022
- Dixon Migrant Labor Center (DMLC), February 16, 2022

The consultation process revealed that some Dixon residents struggle to secure affordable rental and homeownership opportunities due to a shortage of affordable options. Stakeholders expressed that first-time homebuyers typically struggle to find affordable housing due to the costs of down payments on high home prices. However, despite high home prices, stakeholders expressed concern over the quality of new housing products and emphasized a need to encourage development that prioritizes quality over quantity for a long-term sustainable housing stock. While building standards are required for new housing units that, if met, are sufficient, stakeholders recommended that the City develop accountability measures to enforce housing providers to improve the conditions of their rental properties as issues arise.

The DMLC is operated by Yolo County Housing and located outside of Dixon's Sphere of Influence, serving agricultural areas in the unincorporated county. Therefore, the concerns expressed during consultations primarily relate to housing and work opportunities in unincorporated Solano County rather than for residents in Dixon. As identified in **Table 2-15** Resident Employment by Industry, 2015-2019, in the HNA, just 3.0 percent of Dixon residents work in the agriculture and natural resource industry. However, the feedback received regarding the DMLC is included here as the City participates in programs to support the continued operation of this housing opportunity. Barriers to housing for low-income and seasonal farmworkers were of particular concern to DMLC. Operators of the DMLC stated that 92.0 to 93.0 percent of farmworker families return to their facilities annually. However, the facilities are only available to farmworker families and no single adults. Therefore, during the working season, multiple single people often live together in non-standard

housing types due to a lack of affordable housing for single migrants in the community. Due to the migrant nature of farm work, DMLC also finds it challenging to provide these residents with resources. Additionally, funding constraints have limited the organization's ability to rehabilitate their facilities. The City has identified **Program 1.1.1** to seek funding to provide assistance to DMLC for rehabilitation and **Program 4.1.3** to allow employee and farmworker housing in all residential zones, in compliance with Government Code Section 65583(a)(5), to facilitate construction of farmworker housing opportunities.

Fair Housing Issues

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.

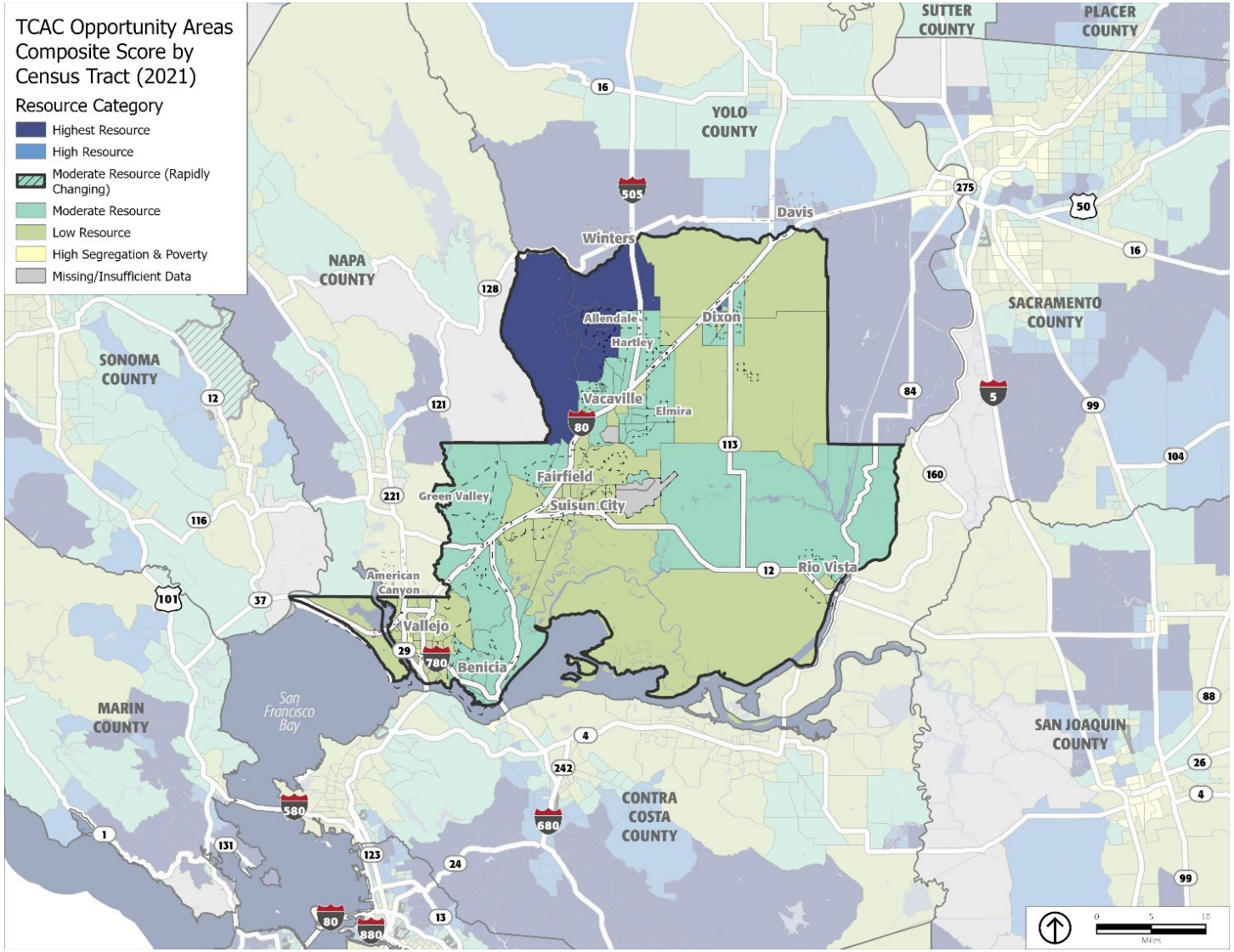
The TCAC/HCD Opportunity Maps can help to identify areas within the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs 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 high 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

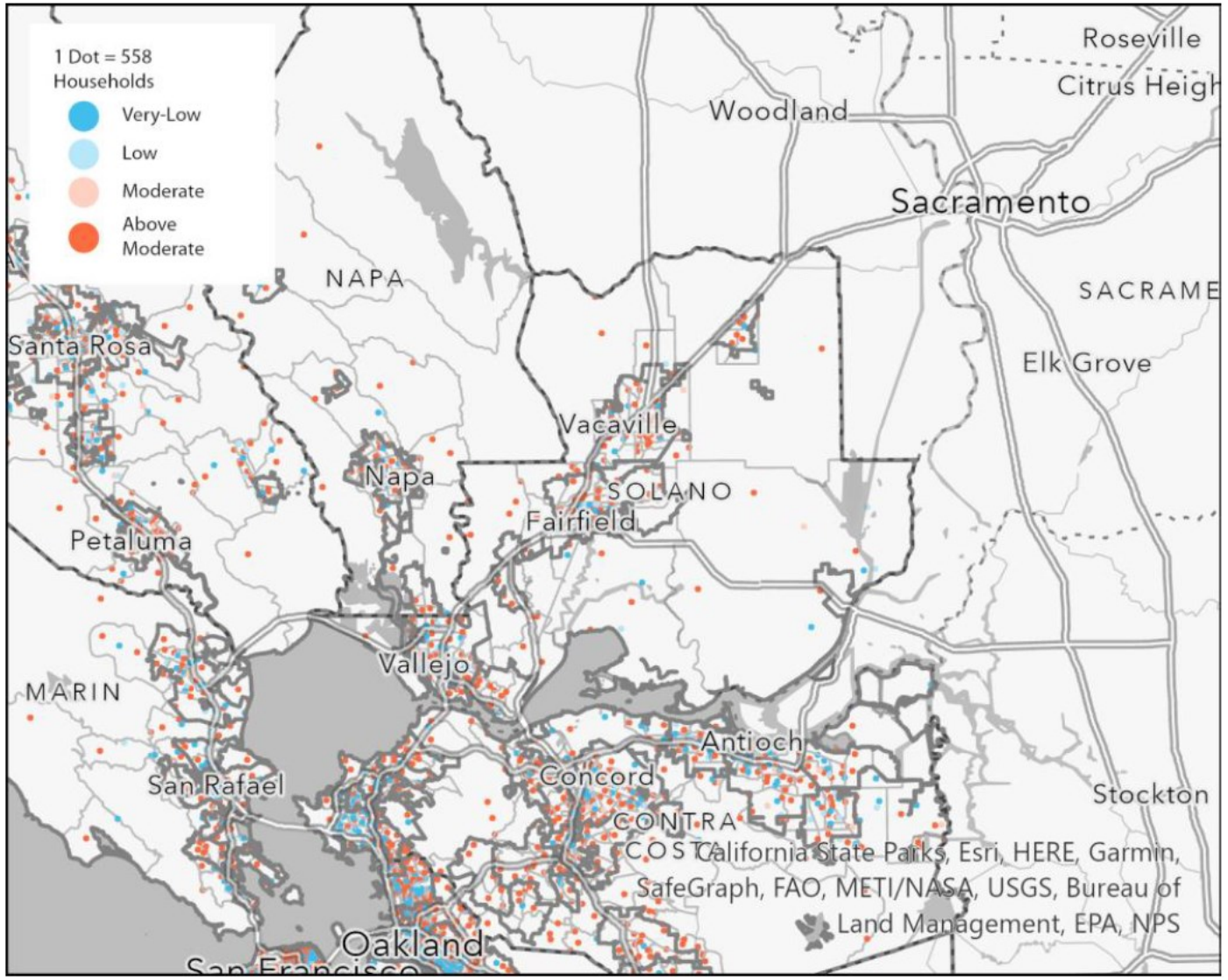
Segregation exists when there are concentrations of a population, usually a protected class, in a certain area. Segregation can result from local policies to the availability and accessibility of housing that meets the needs of that population, or a community culture or amenity that attracts the population. 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.

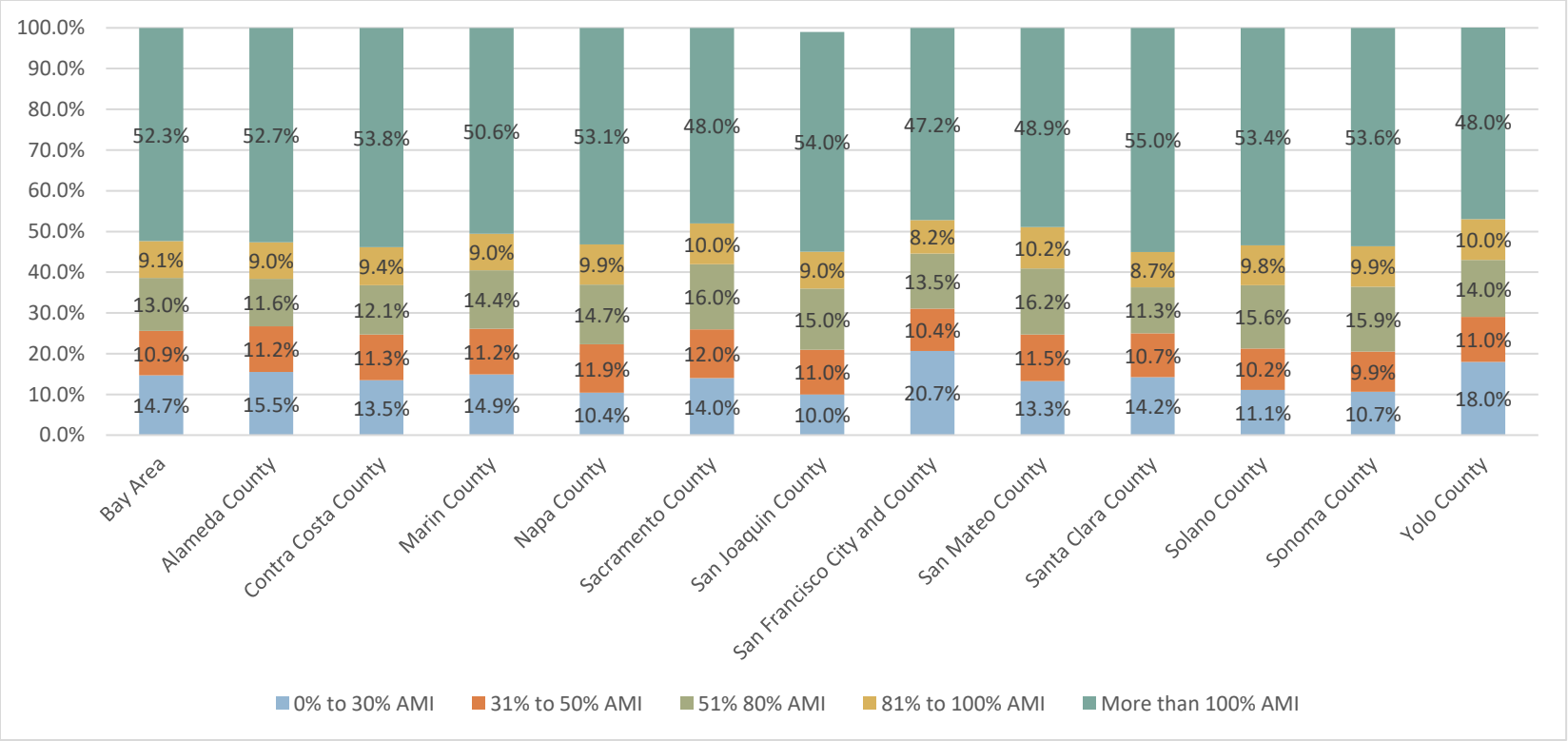
FIGURE 3-2: INCOME DOT MAP



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

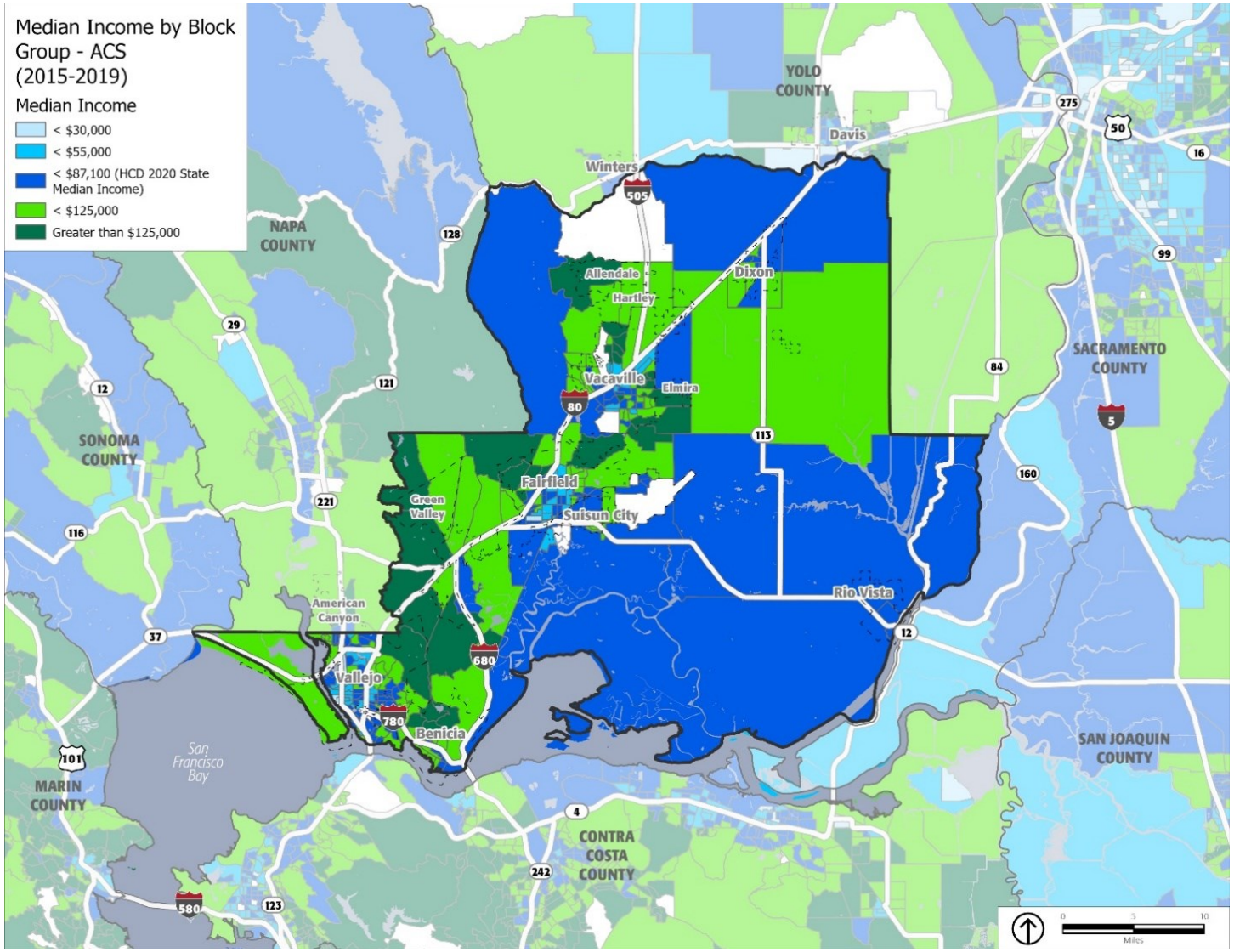
When comparing income groups between Bay Area counties and neighboring Sacramento region counties (**Figure 3-3, Income Groups in Surrounding Region**), patterns in Solano County closely mirror many of the Bay Area counties, supporting the patterns shown in **Figure 3-2, Income Dot Map. Figure 3-4, Regional 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

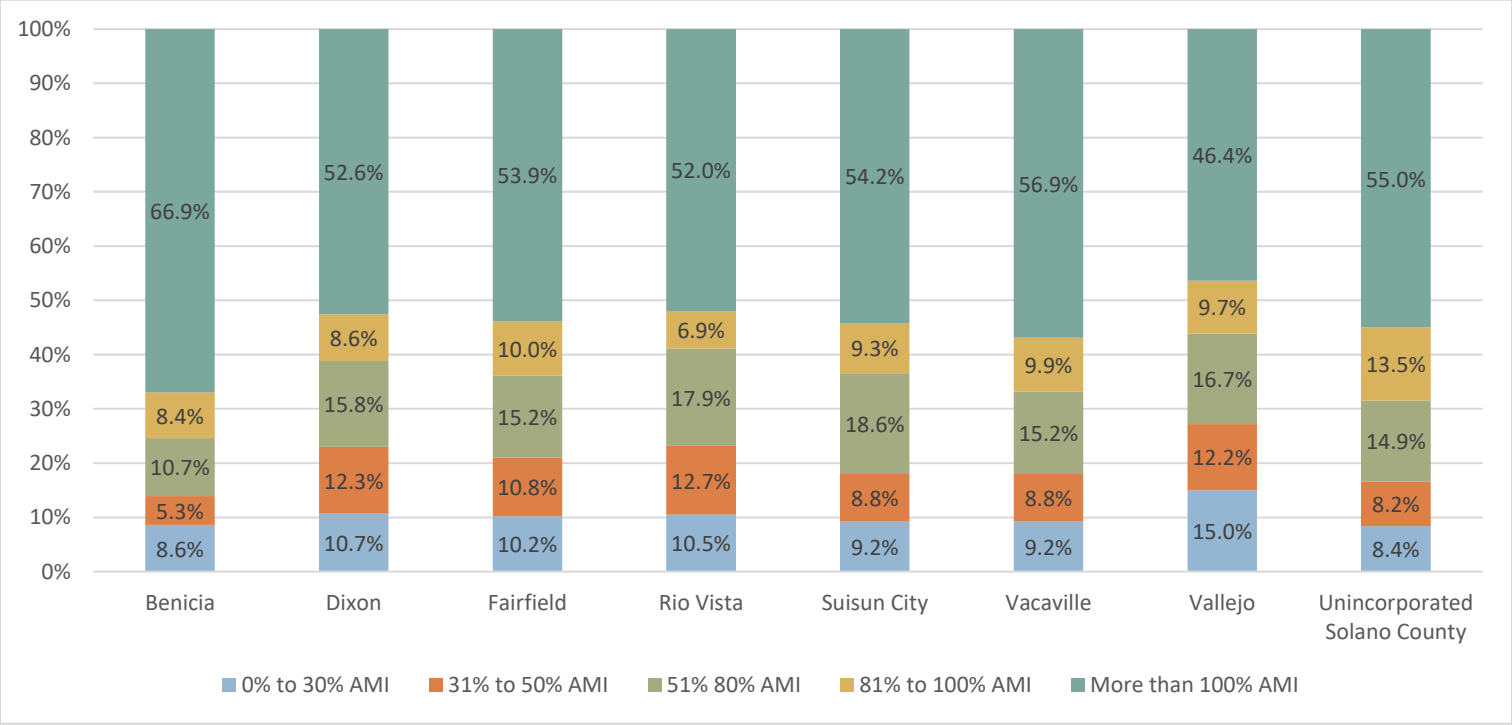
FIGURE 3-4: REGIONAL MEDIAN INCOME



Source: 2015-2019 ACS

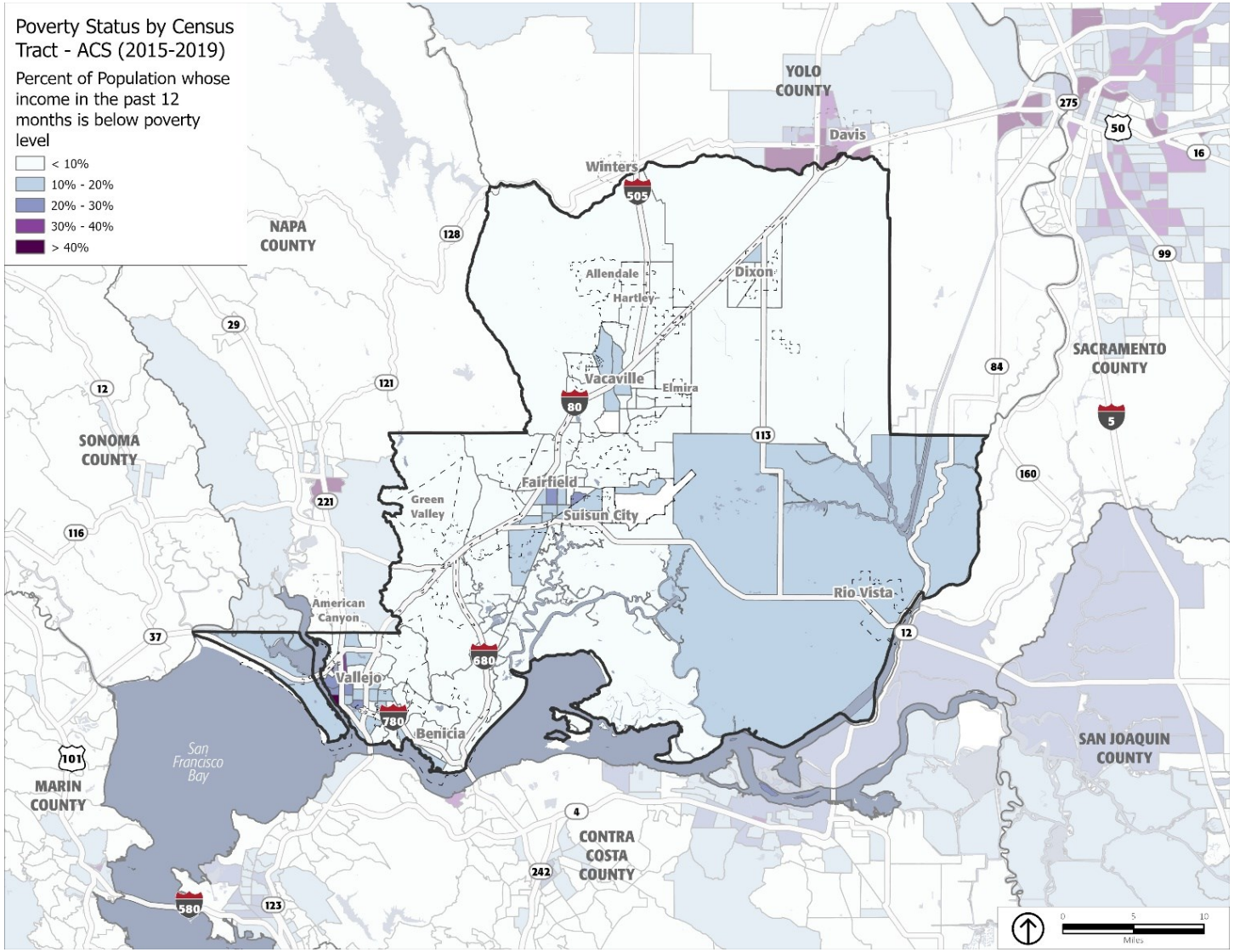
Within Solano County, the City of Benicia has the largest proportion of moderate- and above moderate-income households, earning more than 100.0 percent of the Area Median Income (AMI) (**Figure 3-5, Income Groups within Solano County Jurisdictions**). The distribution of income groups within Solano County 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

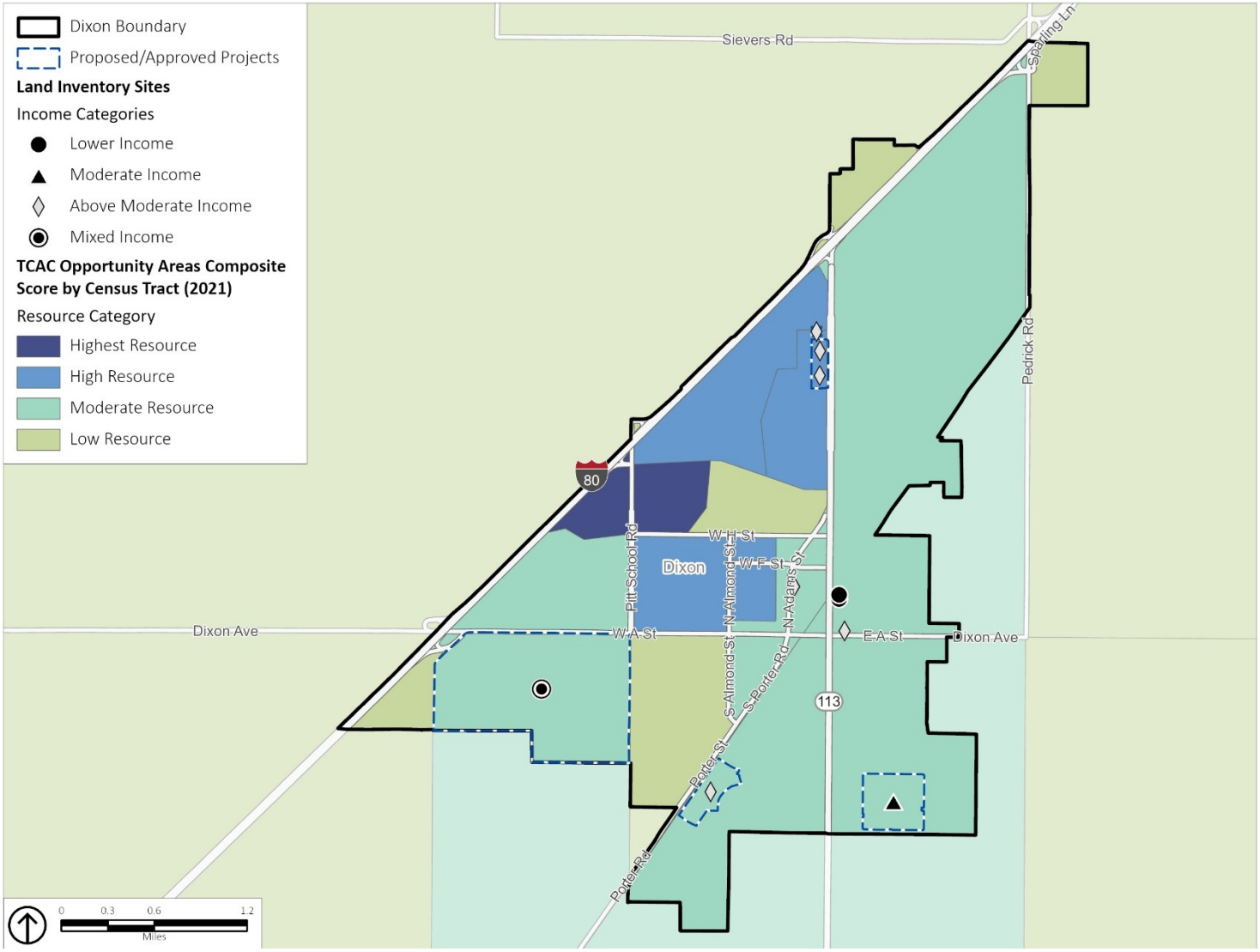
Local Patterns

Dixon contains a range of census tracts with low, moderate, high, and highest resource access according to the HCD/TCAC Opportunity Area scale (**Figure 3-7, Local TCAC/HCD Opportunity Areas**). This data suggests that economic outcomes for Dixon households vary depending on the part of the city where a household is located. Unlike other parts of Solano County and the Bay Area region, there is no evident pattern in Dixon of lower-income, lower-resource neighborhoods found closer to highways. Conversely, Dixon's highest-income block groups are found abutting I-80, with a median household income of $105,694 in one block group bounded by West H Street to the north, I-80 to the west, and South Almond Street to the east, and a median household income of $93,467 found in a block group bounded by Stratford Avenue to the south; Pembroke Way, Gill Drive, and Regency Parkway to the east; and I-80 to the west (**Figure 3-8, Local Median Income**). These highest-income block groups coincide with tracts of TCAC/HCD's highest-resource designation. While these median household incomes are the highest in Dixon, they are not among the highest in Solano County – census tracts with substantially higher median household incomes are found in Vacaville ($161,750), Fairfield ($172,283), Vallejo ($168,750), Benicia ($174,306), and in unincorporated areas near these jurisdictions. Median household income in the remainder of the city's census tracts are below the statewide median of $87,100, though still above $64,712, which is the lowest in the city. The city's relatively lower-income block groups coincide with tracts of TCAC/HCD's moderate- and low-resource designations. This data indicates that Dixon does not have a substantial population living in heightened wealth or poverty relative to other parts of Solano County. Still, this data suggests that there are distinct higher- and lower-income parts of the city, and that better access to opportunities may be available to households residing in the city's higher-income areas, with its relatively lower-income neighborhoods having less access to opportunities.

In Dixon, 10.7 percent of households make less than 30.0 percent area median income (AMI), which is considered extremely low-income.[1] Rates of poverty by census tract are below 10.0 percent in most Dixon census tracts (**Figure 3-9, Local Poverty Rate**). One tract bounded by I-80 to the west, State Route (SR-) 113 to the east, and West H Street to the south, is an exception, with a poverty rate of 15.7 percent. Low rates of poverty in most of Dixon may indicate that high costs of housing are a barrier to access for lower-income households seeking housing in the city, forcing these households to seek housing in more affordable areas within the county or region. The City of Dixon has undergone a shift in median household income between 2010 and 2019. In 2010, median household income in the city east of 1st Street and Almond Street was less than $40,000, with incomes on the west side between $80,000 and $100,000. However, by 2019, the American Community Survey (ACS) reports areas of higher income $125,000 on the city's southwest, southeast, and northwest sides. The City has committed to **Program 7.2.1** to improve opportunity access in lower-income neighborhoods and Programs 3.1.1 and 3.2.3 to promote the development of affordable housing in high-resource areas where housing cost is a barrier to access. To improve access to areas of high opportunity for lower-income households, the City will continue to work with potential developers to support construction of high-density housing in areas with higher median income and greater access to opportunity to facilitate economic mobility for lower-income residents.

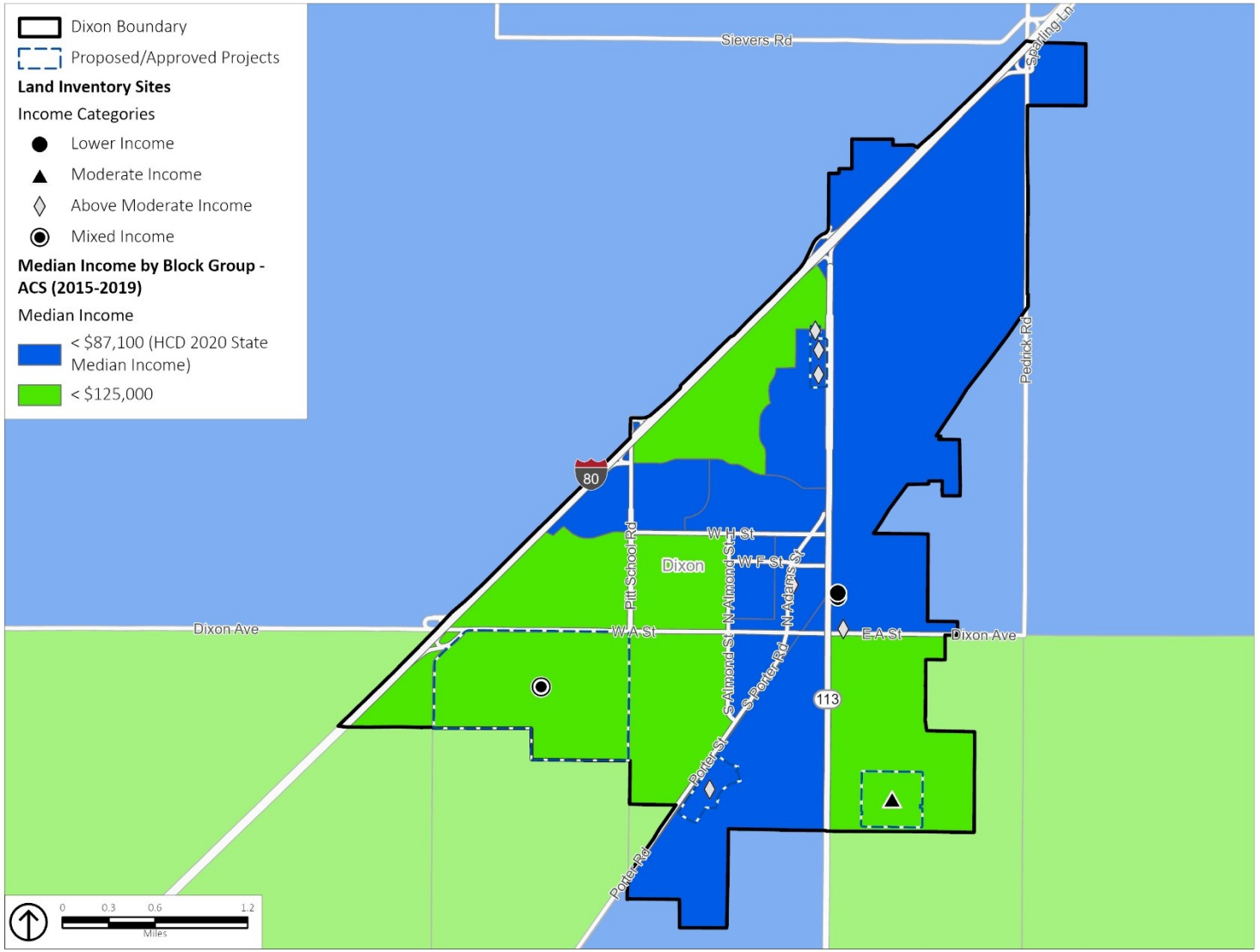
[1] ABAG MTC Housing Needs Data Report, 2021

FIGURE 3-7: LOCAL TCAC/HCD OPPORTUNITY AREAS



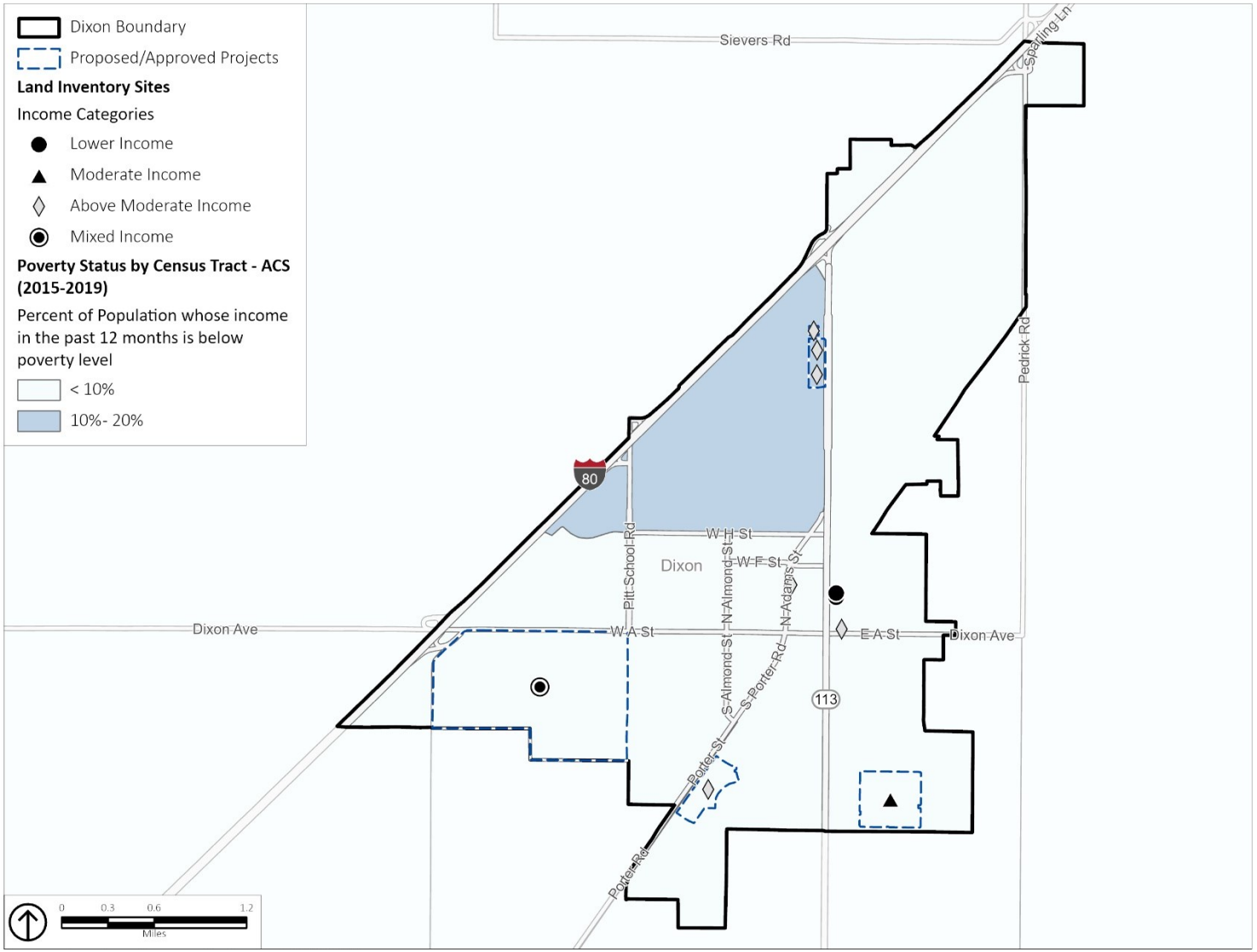
Source: TCAC/HCD, 2021; City of Dixon, 2022

FIGURE 3-8: LOCAL MEDIAN INCOME



Source: 2015-2019 ACS; City of Dixon, 2022

FIGURE 3-9: LOCAL POVERTY RATE



Source: 2015-2019 ACS; City of Dixon, 2022

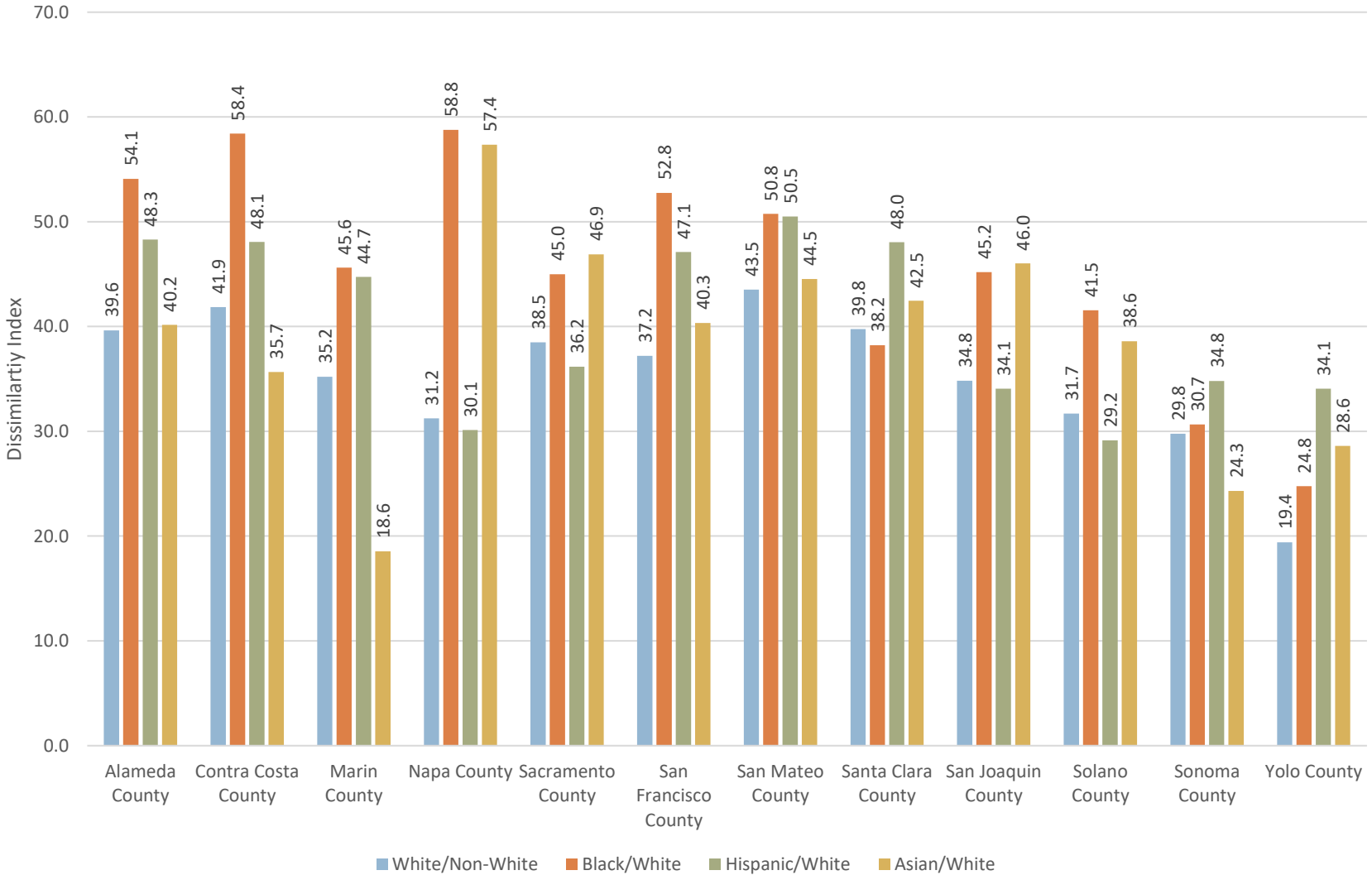
Racial and Ethnic Characteristics

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, indicated 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.

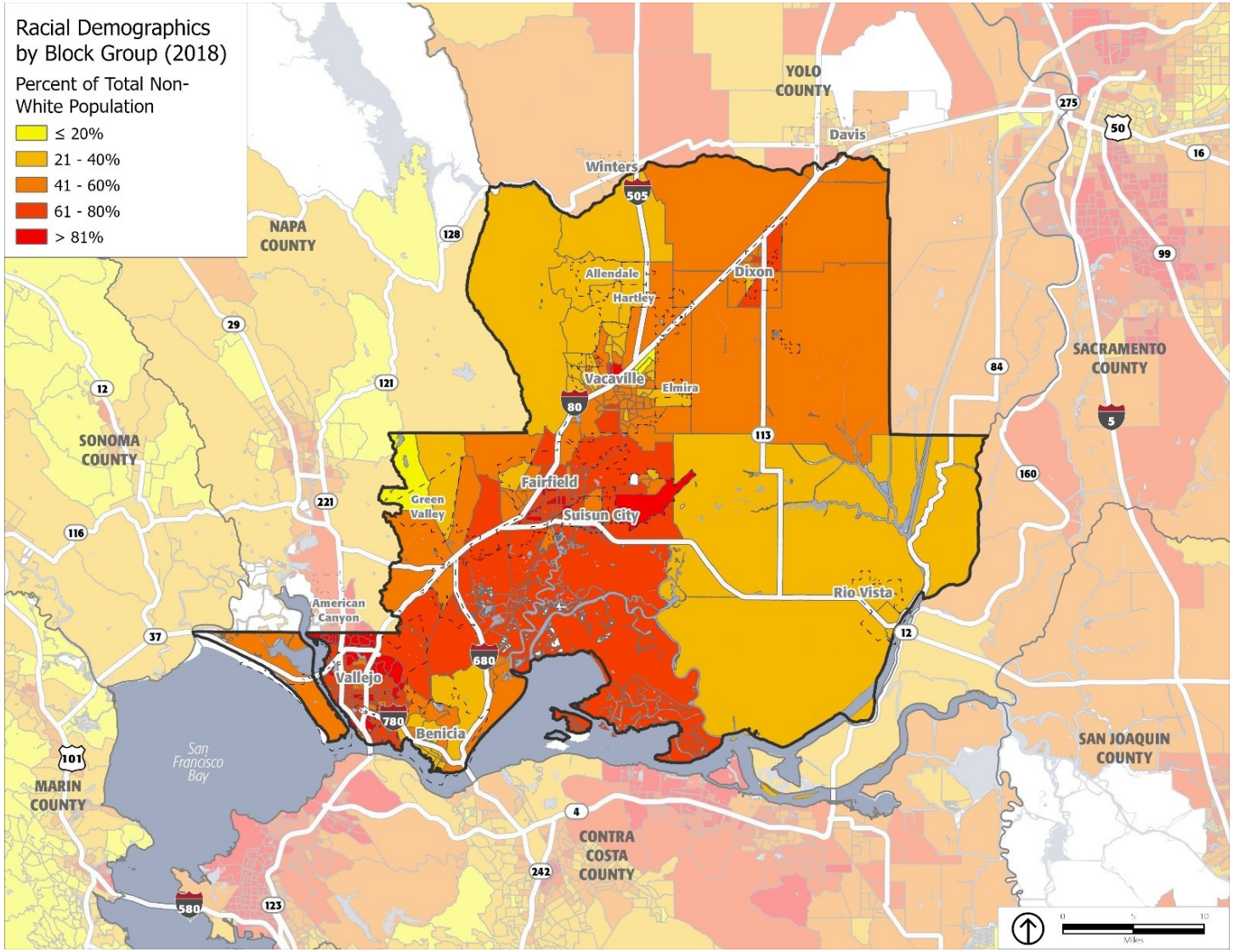
FIGURE 3-10: DISSIMILARITY INDICES IN THE REGION



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

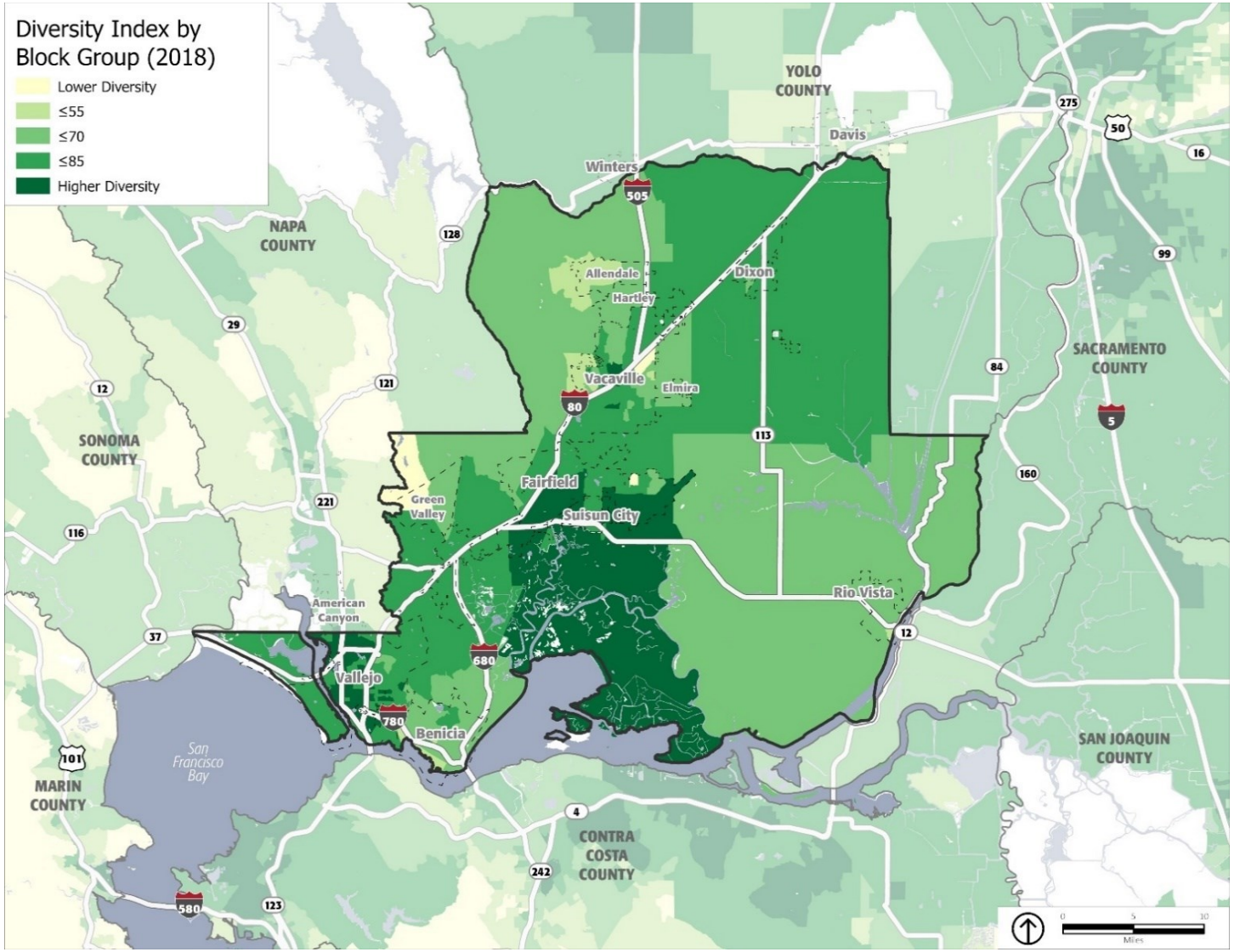
While Solano County has relatively low dissimilarity indices compared to the region and surrounding counties, the population is predominantly White in most areas, with the exception of areas within the cities of Vallejo, Fairfield, and Dixon (**Figure 3-11, Regional Racial Demographics**). **Figure 3-11** presents the percent of the population in each block group in the County that identifies as non-White. 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**). The Diversity Index shown in **Figure 3-12** is based on a variety of variables, including race, ethnicity, age, income, gender identify, and more. **Figure 3-12** presents the degree to which there is a range of identities in each block group.

FIGURE 3-11: REGIONAL RACIAL DEMOGRAPHICS



Source: Esri, 2018

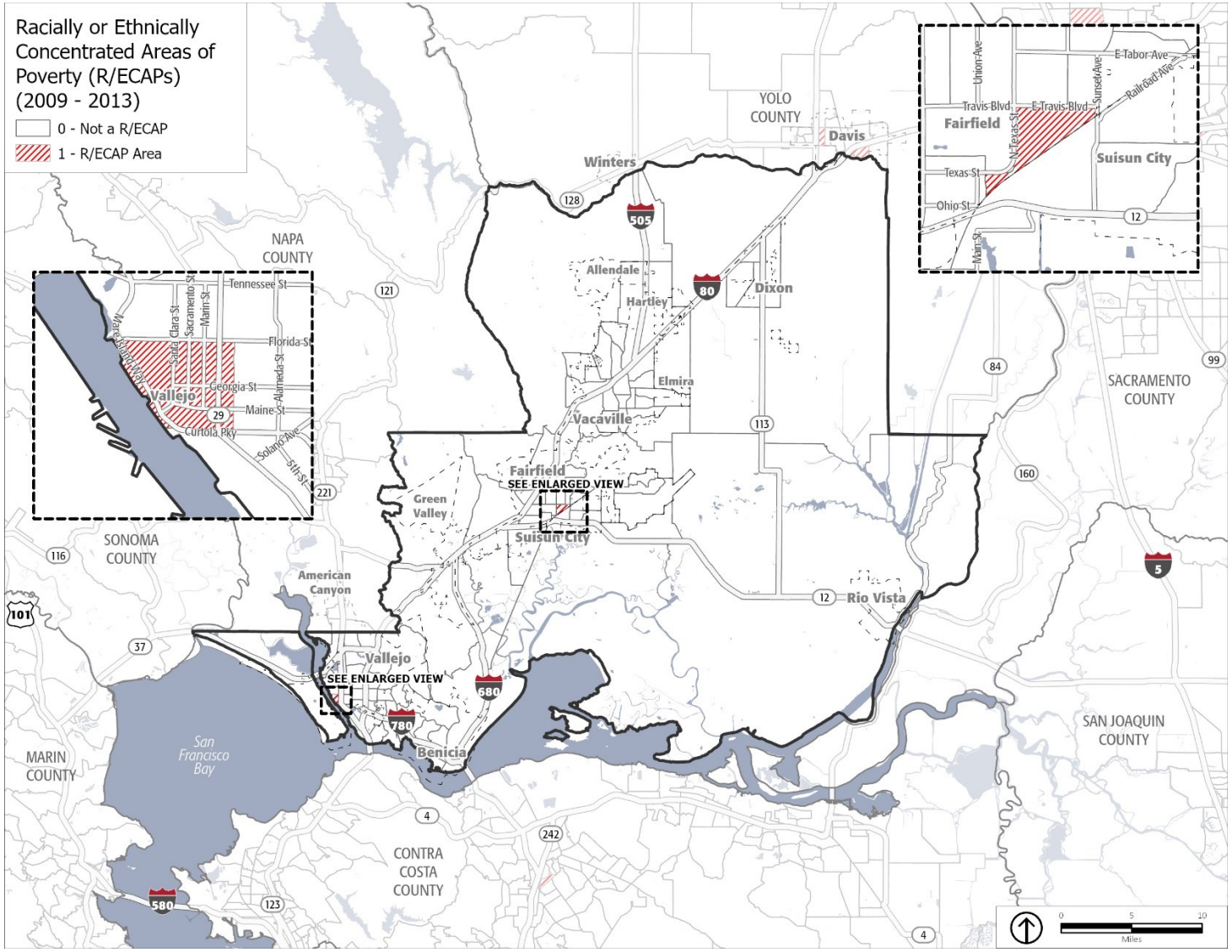
FIGURE 3-12: REGIONAL DIVERSITY INDEX



Source: Esri, 2018

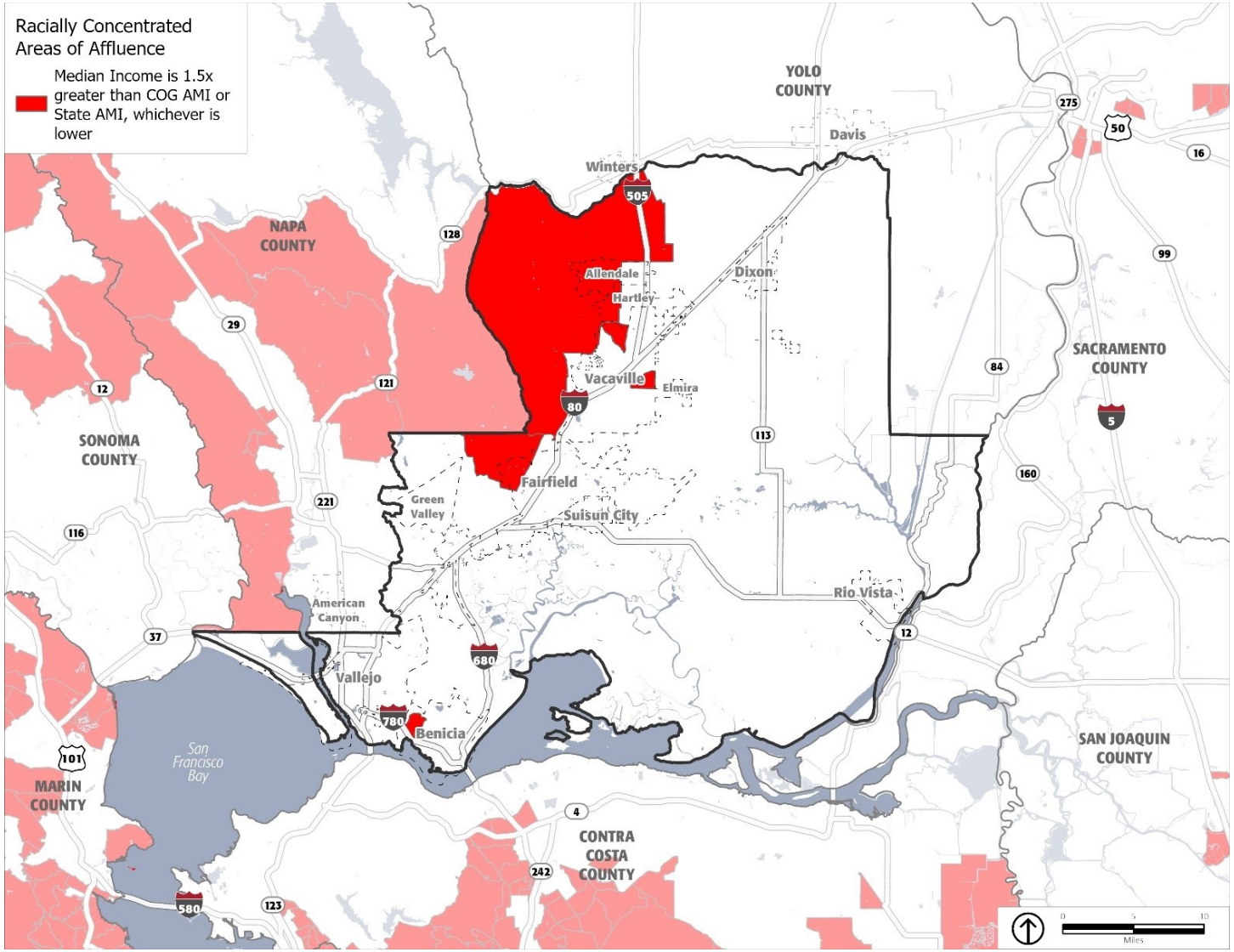
Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by HUD as an area in which 50.0 percent or more of the population identifies 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 3-13: REGIONAL R/ECAPS



Source: 2006-2010 ACS

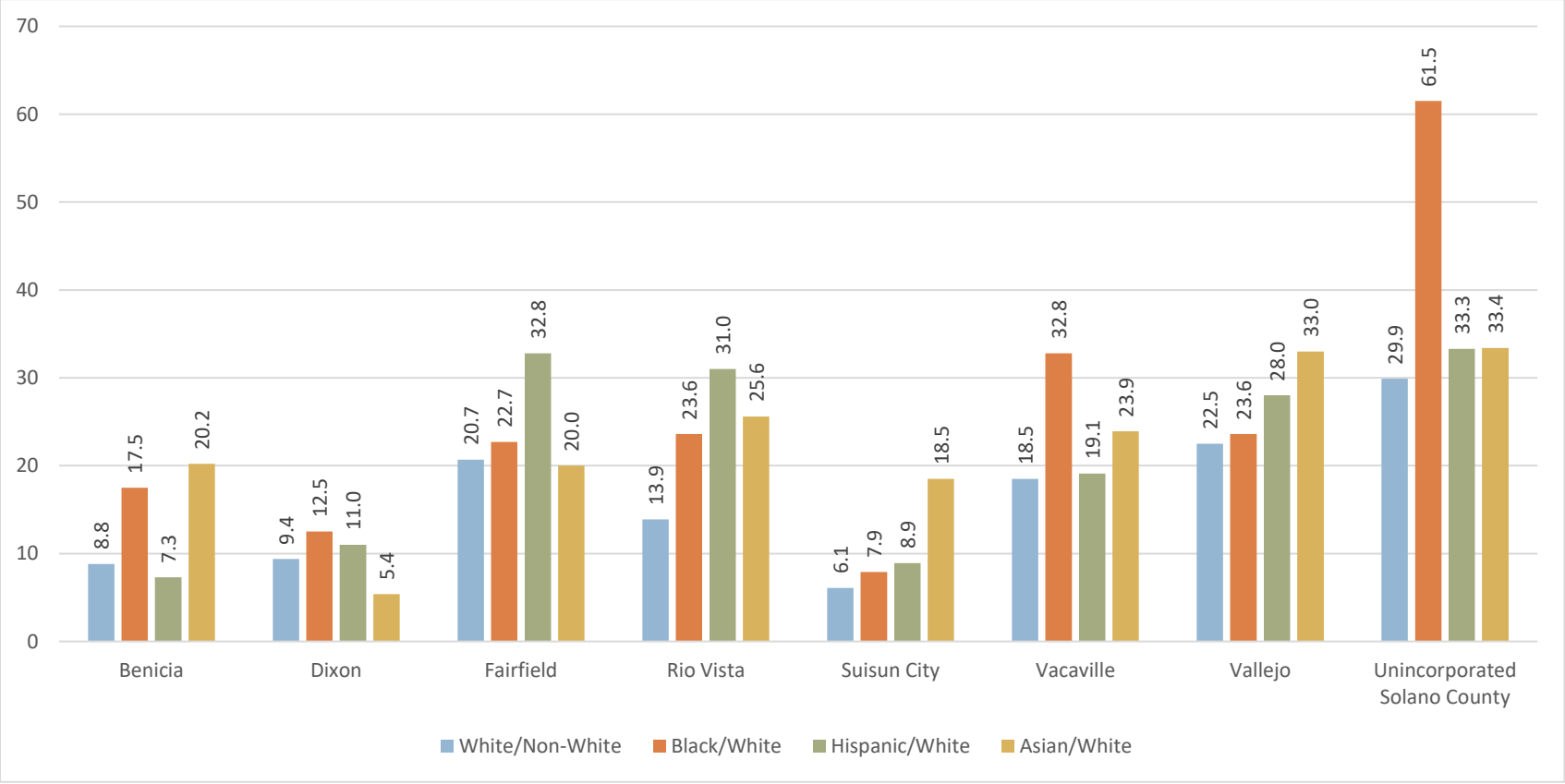
FIGURE 3-14: REGIONAL RCAAS



Source: 2015-2019 ACS

At the local level, the University of California (UC) Merced Urban Policy Lab and Association of Bay Area Government/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 **Appendix 2-Regional Housing Needs Assessment** 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

Dixon's largest demographic group is White non-Hispanic, comprising 45.0 percent of the city's population. Hispanic residents not identifying as White comprise 17.7 percent; however, all Hispanic-identifying residents, including those identifying as White Hispanic, together comprise 42.4 percent of the city's population. Asian non-Hispanic (4.9 percent), Multiracial non-Hispanic (4.7 percent), and Black or African American (1.9 percent) comprise the next largest demographic groups. Other demographic groups, including American Indian/Alaskan Native, Native Hawaiian, and Other are represented by smaller populations each comprising 0.5 percent or less of the city's population.

The city's three most diverse block groups, with non-White populations of 63.2, 70.9, and 71.4 percent, are found in low- and moderate-resource areas, all with median incomes below the statewide average (**Figure 3-16**, **Local Racial Demographics).** The city's least diverse block group is also in a low-resource area but has a relatively higher median household income ($108,319) (see "Income Distribution"). Dixon is a relatively more diverse community compared to other Solano County jurisdictions, with no block groups having less than a 37.7 percent non-White population. All of Dixon's relatively lower-income census tracts also contain its most diverse neighborhoods. The spatial distribution of residents according to racial and ethnic demographics found in Dixon is consistent with patterns found elsewhere in Solano County, in which moderate-income areas tend to also be home to a moderately diverse population. Neighborhoods with higher proportions of non-White residents tend to be found closer to non-residential uses. In Dixon, the most diverse block group in the northeast section of the city is also the site of the city's commercial and industrial uses.

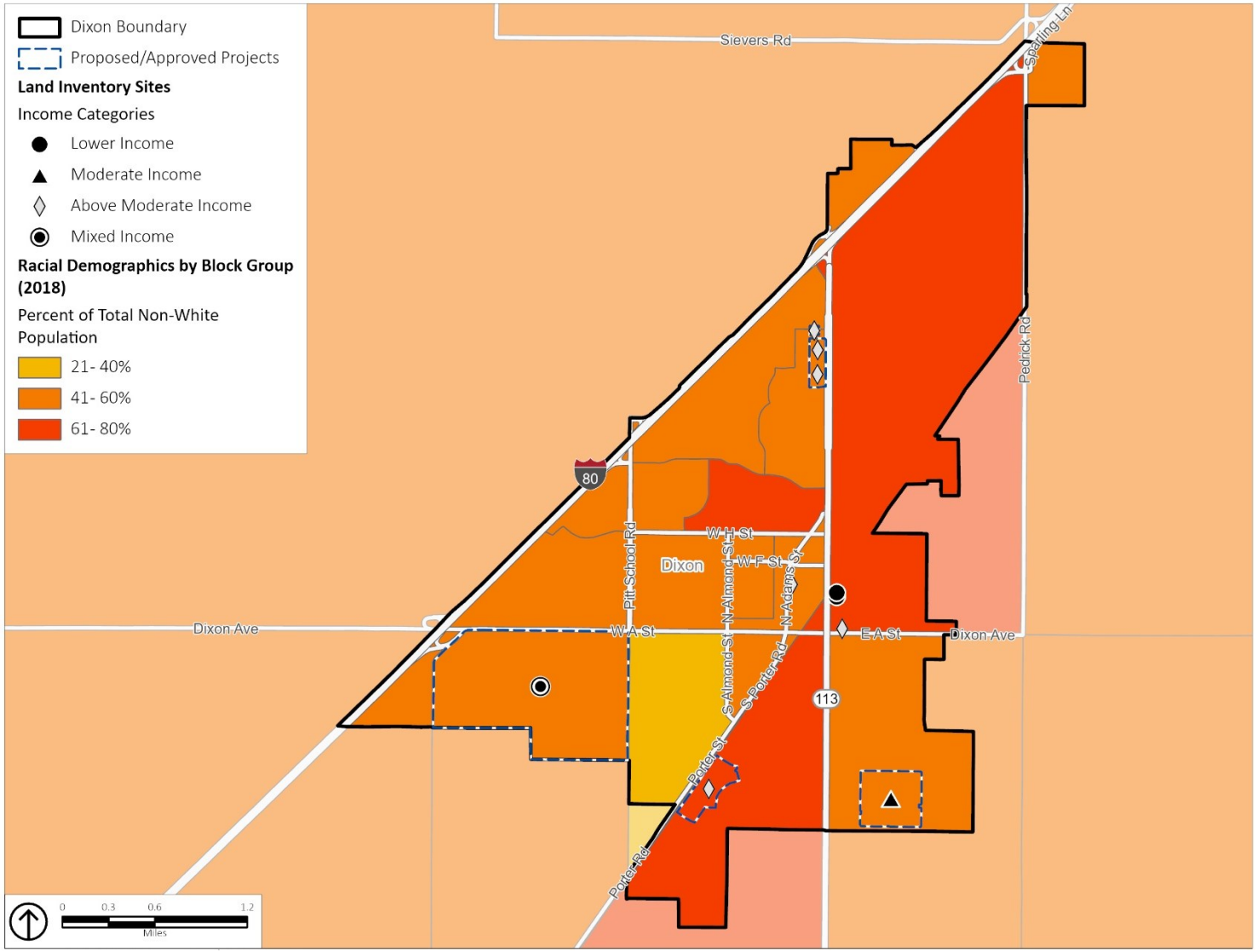
The proportion and spatial distribution pattern of demographic groups in Dixon has changed between 2014 and 2019, showing that Dixon has become more diverse over time. In 2010, several block groups on the southern side of the city had rates of non-White residents less than 20.0 percent, and rates citywide were generally lower than is reflected in more recent data, especially on the city's east side. More recent census data from 2018 indicates that all block groups in the city have either become more diverse or stayed relatively as diverse as they were previously. No block group in Dixon has become less diverse during this period, and no block group has a rate of non-White resident population under 20.0 percent.

Dixon does not contain any R/ECAPs, as defined by HUD, nor does it contain any RCAAs. While there is a concentration of poverty in north Dixon, identified previously, this area has a median income ranging from $81,182 to $93,467, which is relatively average to high for the city and has a non-white population ranging from 49.2 percent to 71.0 percent. The highest rate of non-White households is in the southwest corner of this area, bounded by Parkgreen Drive to the west, Strafford Avenue to the north, Adams Street to the east, and H Street to the south. This area has a median income of $81,182 which, while the lowest in the larger tract, is within a hundred dollars of the median incomes in neighboring block groups suggesting that this is not a concentration of lower-income households. In the whole of the tract, there are two affordable housing complexes (Lincoln Street Apartments and Dixon Manor Apartments), out of nine total affordable

complexes in the city and accounting for 24.4 percent of affordable units citywide. Both of these complexes include market-rate units, resulting in mixed-income communities. According to CHAS data, there are approximately 2,023 households in this tract. Therefore, deed-restricted affordable units represent approximately 7.3 of all units in the area. While there is not a concentration of affordable housing in this tract, there are also five market rate multifamily complexes: Watson's Ranch Apartments, The Mews at Dixon Farm, Townview Commons, Birchwood Place, and Meadowood Village. These account for most, if not all, market-rate multifamily units in Dixon. Typically, multifamily housing is more affordable than single-family housing and more accessible for renters. Therefore, the concentration of multifamily housing in general may be a factor in the higher poverty rate in this portion of the city. However, while the southeastern area of this tract has a higher proportion of non-White households, the similarities in income to other portions of the tract indicate that this is not a concentrated area of poverty. Overall, the economic and demographic conditions of this area are reflected of the rest of Dixon, suggesting that this is not a potential R/ECAP area, but there is a concentration of multifamily housing in those area closest to commercial services and employment opportunity.

As part of the Homestead Specific Plan, affordable and age-restricted multifamily units will be constructed in the southern portion of the city, offering housing mobility opportunities in a new area of the city. Further, all sites to accommodate lower- and moderate-income housing to meet the RHNA have been identified in the eastern and southern areas of the city, to provide new housing opportunities for these households elsewhere in areas of the city outside of the tract with higher rates of poverty (see Figure 2 in the Housing Element). Additionally, to improve access to areas of high opportunity for lower-income households, and households of color, the City will continue to work with potential developers to support construction of high-density housing in areas with higher median income and greater access to opportunity to facilitate economic mobility for lower-income residents reduce concentrations of existing multifamily housing (**Programs 3.1.1 and 3.2.3**).

FIGURE 3-16: LOCAL RACIAL DEMOGRAPHICS



Source: Esri, 2018; City of Dixon, 2022

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

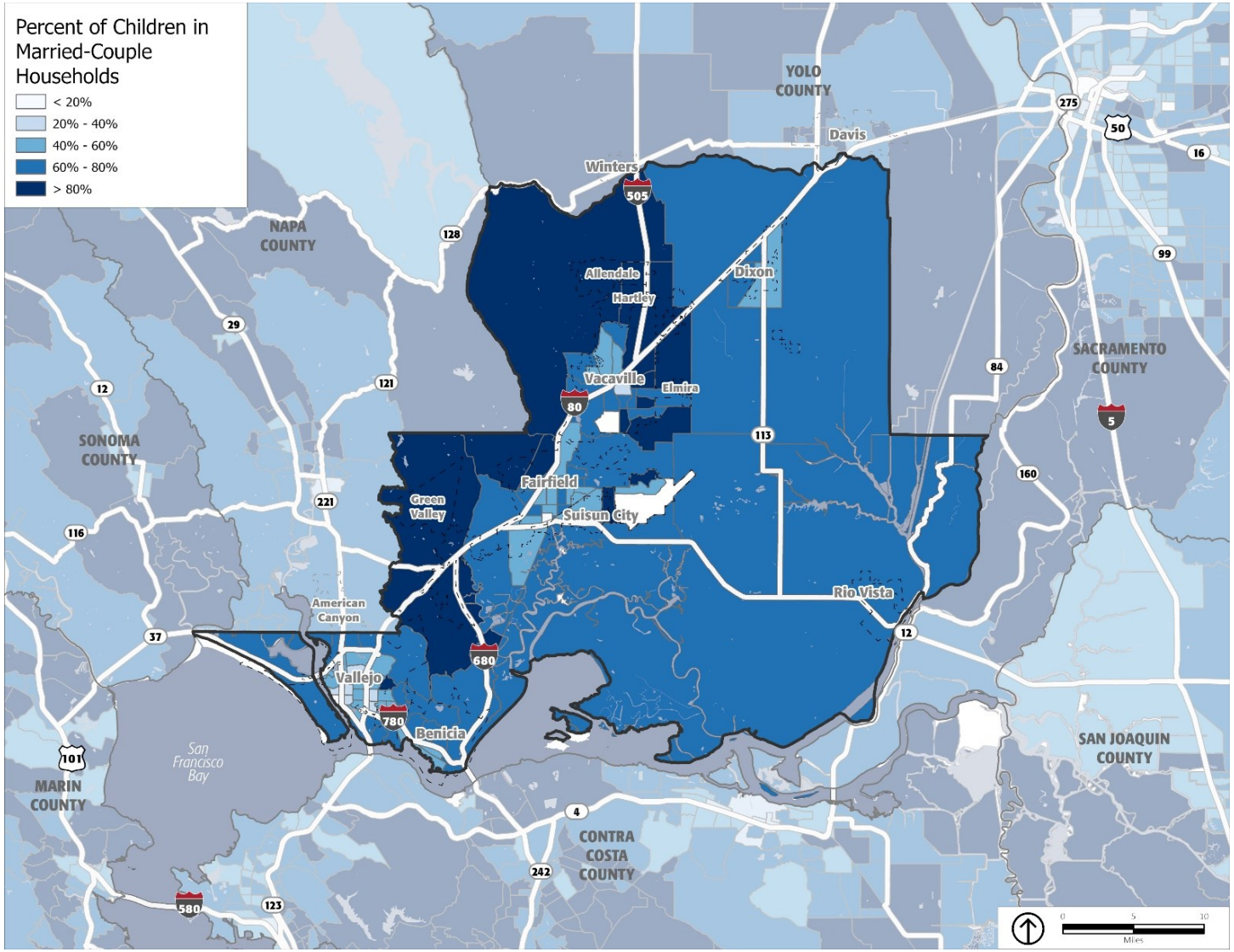
**Cases that were withdrawn by the complainant without resolution, resulted in a no cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total*

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 3-17, 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 3-18, 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 form urban centers.

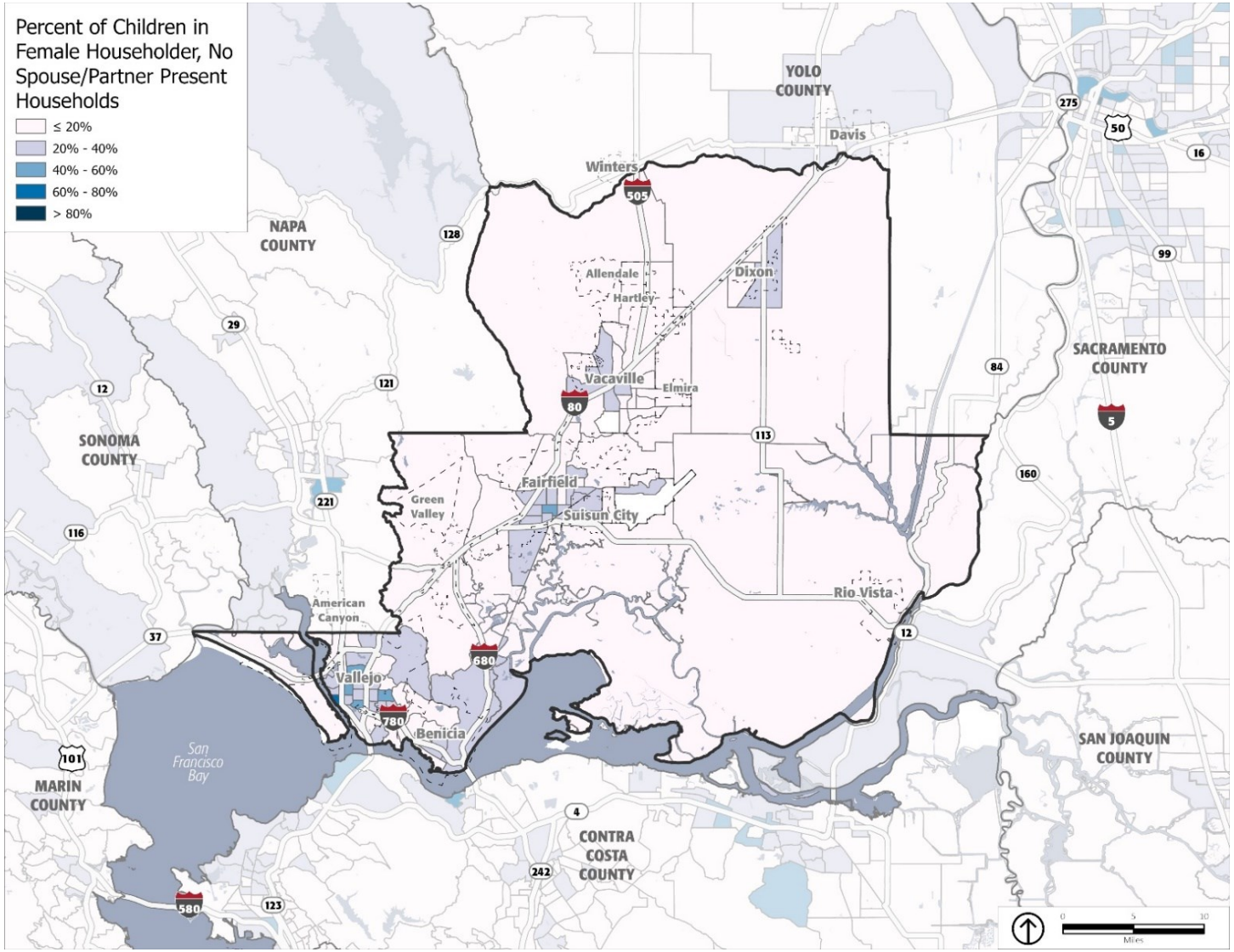
Within Solano County, the highest concentration of female-headed households is in the City of Vallejo, with one pocket in the City of Fairfield. In line with this, these cities also have the lowest concentrations of married couple households with children, which is the dominant family type in the northeastern 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 3-17: PERCENTAGE OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-18: PERCENTAGE OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

Local Patterns

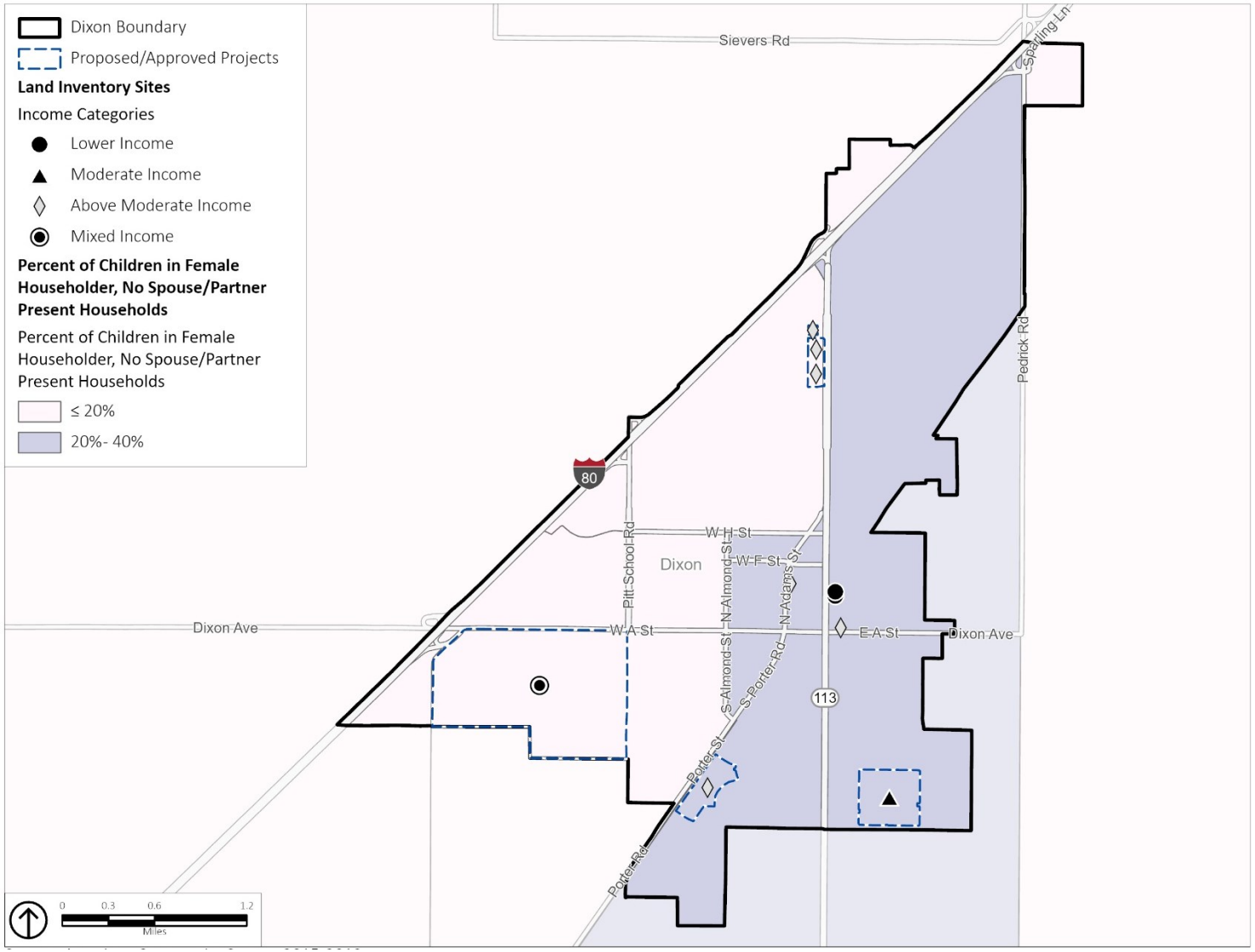
Like several other jurisdictions in Solano County, a large proportion of Dixon's households are families. Approximately 85.2 percent of Dixon households are family households, defined by California law as a household two or more persons, regardless of relationship status.[2] In Dixon, 14.8 percent of residents live alone. Single-parent households are at particular risk of fair housing access issues and displacement due to income and childcare challenges. In Dixon, 16.8 percent of households (1,017 households) are female-headed family households, a lower rate than Vallejo (17.2 percent) and similar rate as Suisun City (16.1 percent), but higher than Fairfield (14.6 percent), Vacaville (13.0 percent) Benicia (10.2 percent), the unincorporated area (7.9 percent), and Rio Vista (5.7 percent). Overall, Dixon's proportion of female-headed households is not significantly different than the nearby jurisdictions of Vacaville, Suisun City, and Fairfield, likely reflecting the suburban nature and availability of more housing affordable to lower- and moderate-income households in these jurisdictions. Of the female-headed households in Dixon, 63.4 percent of these households (645 households) include children, a group that, like other single-parent households, often has specific needs such as housing units with multiple bedrooms that are affordable on a single income and proximity to parks, schools, day care, and other services and amenities related to children.

The percent of children in single-parent female-headed households in each census tract ranges from 10.2 to 31.4 percent citywide (**Figure 3-19**, **Single-Parent Female-Headed Households with Children in Dixon)**. The eastern portion of the city, where 31.4 percent of children are in female-headed households, coincides with moderate-resource TCAC/HCD designations. In this tract, approximately 22.1 percent are female-headed with an average household size among these families of 4.23, higher than all other household types. While this is the largest concentration of children in female-headed households, the tract to the west, bounded by SR 113 to the east, I-80 to the west, and H Street to the south, has a similar proportion of female-headed households, at approximately 14.8 percent of all households, and in the tract to the south, which includes the Homestead Specific Plan area, 10.1 percent of households are female-headed. However, in these two more western tracts, the average household size of female-headed households is 4.17 and 3.78, respectively. Further, in these tracts the percent of children in female-headed households is 12.1 percent and 10.2 percent, respectively. Therefore, while the rate of children shown in **Figure 3-19** is significantly higher in the eastern area of the city, the percent of female-headed households overall is not notably different in each tract. However, throughout the city, the average household size of female-headed households is higher than other household types, indicating a need for larger, more affordable housing units, and access to resources to support single-parents during non-school hours.

The city's highest resource tract, along with all but one of the city's high resource tracts, coincide with areas where the rate of single-parent, female-headed households with children is 10.0 to 12.0 percent. In these highest-income neighborhoods, the primary type are households in which householders live together with spouses, with the majority of children living in married-couple households. The City will implement **Program 4.1.1** to improve access to affordable housing for single-parent female-headed households in areas of higher opportunity by encouraging construction of affordable units in a range of sites, and improve opportunities in low-opportunity areas.

[2] Housing Needs Assessment, Table 2-3

FIGURE 3-19: SINGLE-PARENT, FEMALE-HEADED HOUSEHOLDS WITH CHILDREN IN DIXON



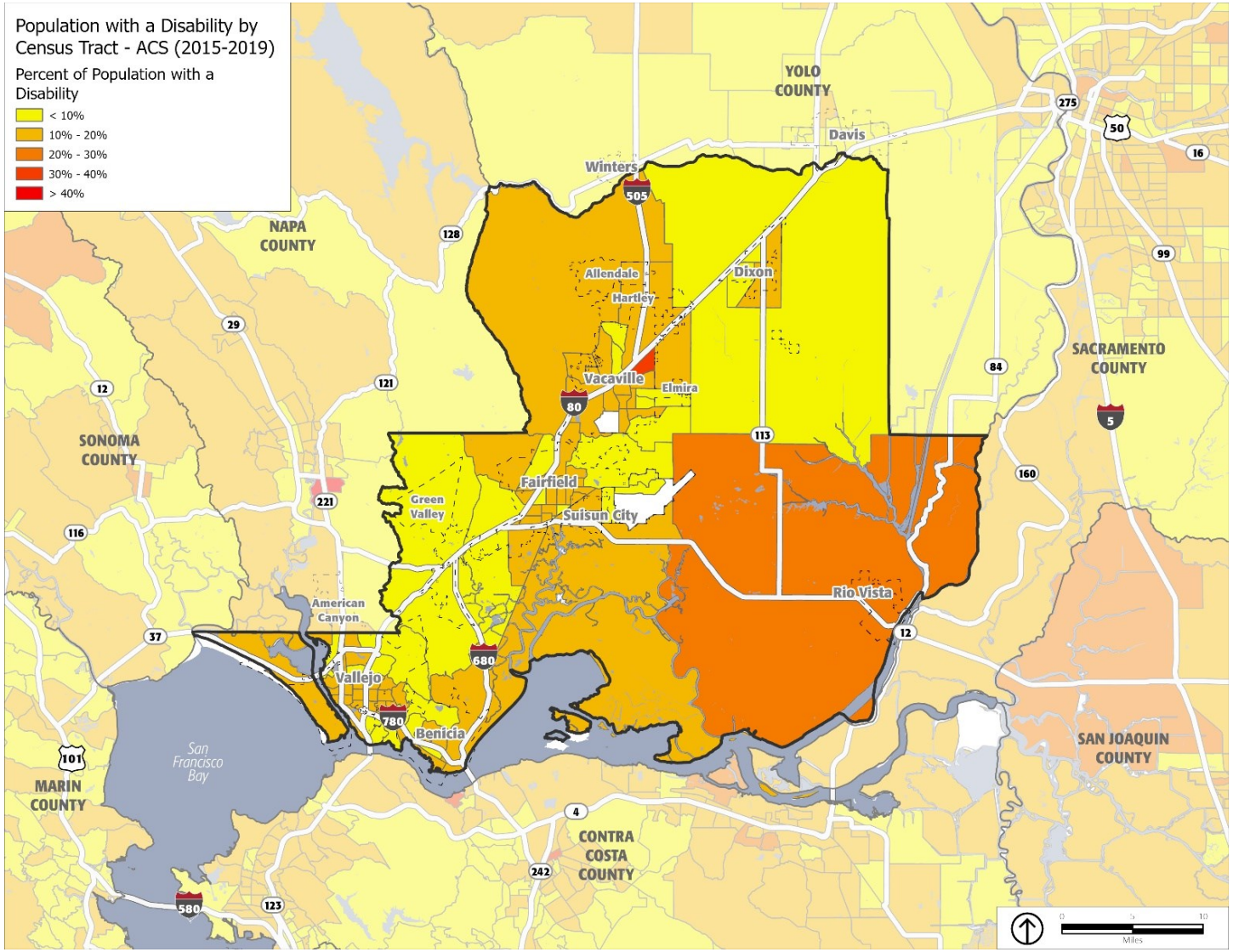
Source: 2015-2019 ACS

Disability Rates

Regional Patterns

Figure 3-20, Population with a Disability in the Region, presents the percent of the population in each census tract that has a disability. As shown, 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 **Appendix 2-Regional Housing Needs Assessment,** 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 3-20, 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 3-20: 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
Race and Ethnicity		
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%
Age		
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%
Disability Type		
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 3-20, 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 **Appendix 2-Regional Housing Needs Assessment,** Table 2-32, Population by Disability Status, 2015-2019).

Local Patterns

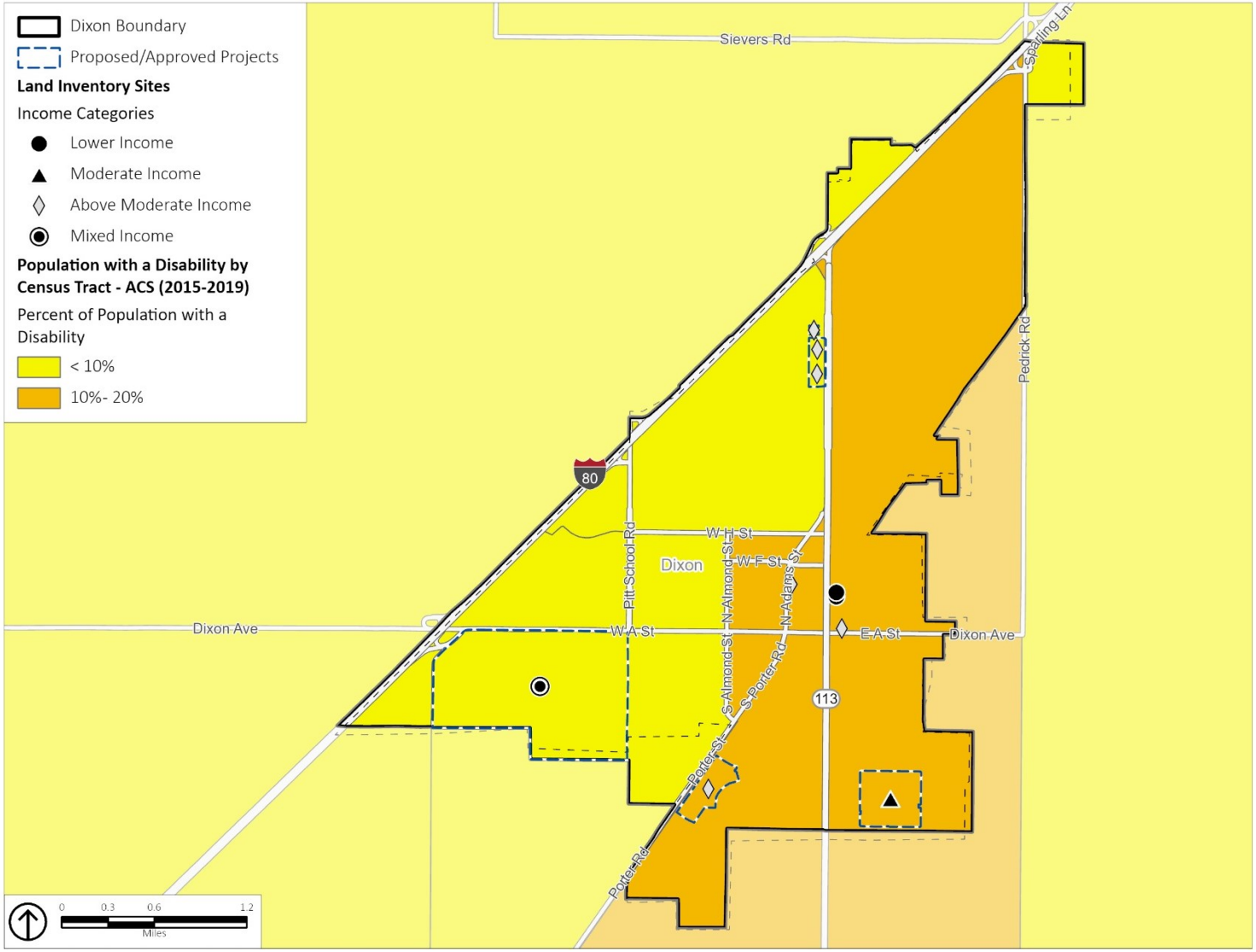
Approximately 11.1 percent of Dixon's population lives with one or more types of disabilities, close to the Solano County average of 12.3 percent and the Bay Area average of 9.6 percent.[3] Dixon residents living with disabilities are not meaningfully concentrated in any part of the city, with rates ranging between 9.0 to 13.2 percent by census tract (**Figure 3-21, Percent of the Population with a Disability in Dixon**). However, the census tract with the highest citywide rate, 13.2 percent, coincides with moderate-resource TCAC/HCD designations. The city's highest-resource tract, along with all but one of the city's high-resource tracts, coincide with areas where the rate of disability is 9 to 10 percent. This data indicates that a smaller proportion of residents in Dixon's high and highest-resource areas are living with disabilities, and that those residents who are living with a disability are primarily in moderate-resource areas, where they may have more limited access to opportunities. The spatial distribution of Dixon residents living with disabilities has not meaningfully shifted between 2014 and 2019.

During the consultation process, stakeholders expressed a need for more accessible housing for older adults and persons with disabilities. Further, FHANC reported that during testing for discrimination, they found that approximately half of landlords did not accept service animals, excluding persons that rely on service animals for independent and safe living conditions, and FHANC and LSNC both reported that the primary fair housing complaint they receive is regarding disability discrimination, primarily denials of reasonable accommodations. While stakeholders reported that these are not an isolated issues in Dixon, they do present barriers to housing mobility for these populations and indicate discrimination against persons with disabilities. The City has included Program 7.2.1 contract with fair housing service providers to biannual trainings for landlords and tenants on fair housing rights and responsibilities, which will include requirements regarding reasonable accommodations.

Further, to improve access to housing for senior residents and other residents with disabilities, the City has included **Program 4.1.2** to encourage all new units to be universally designed so they are accessible for both occupants and visitors. Additionally, when funds are available, the City will support services and developments targeted for developmentally disabled persons and households (**Programs 4.1.1 and 5.3.**1).

[3] Housing Needs Assessment, Table 2-32

FIGURE 3-21: POPULATION WITH A DISABILITY IN DIXON



Source: 2015-2019 ACS; City of Dixon, 2022

Access to Opportunity

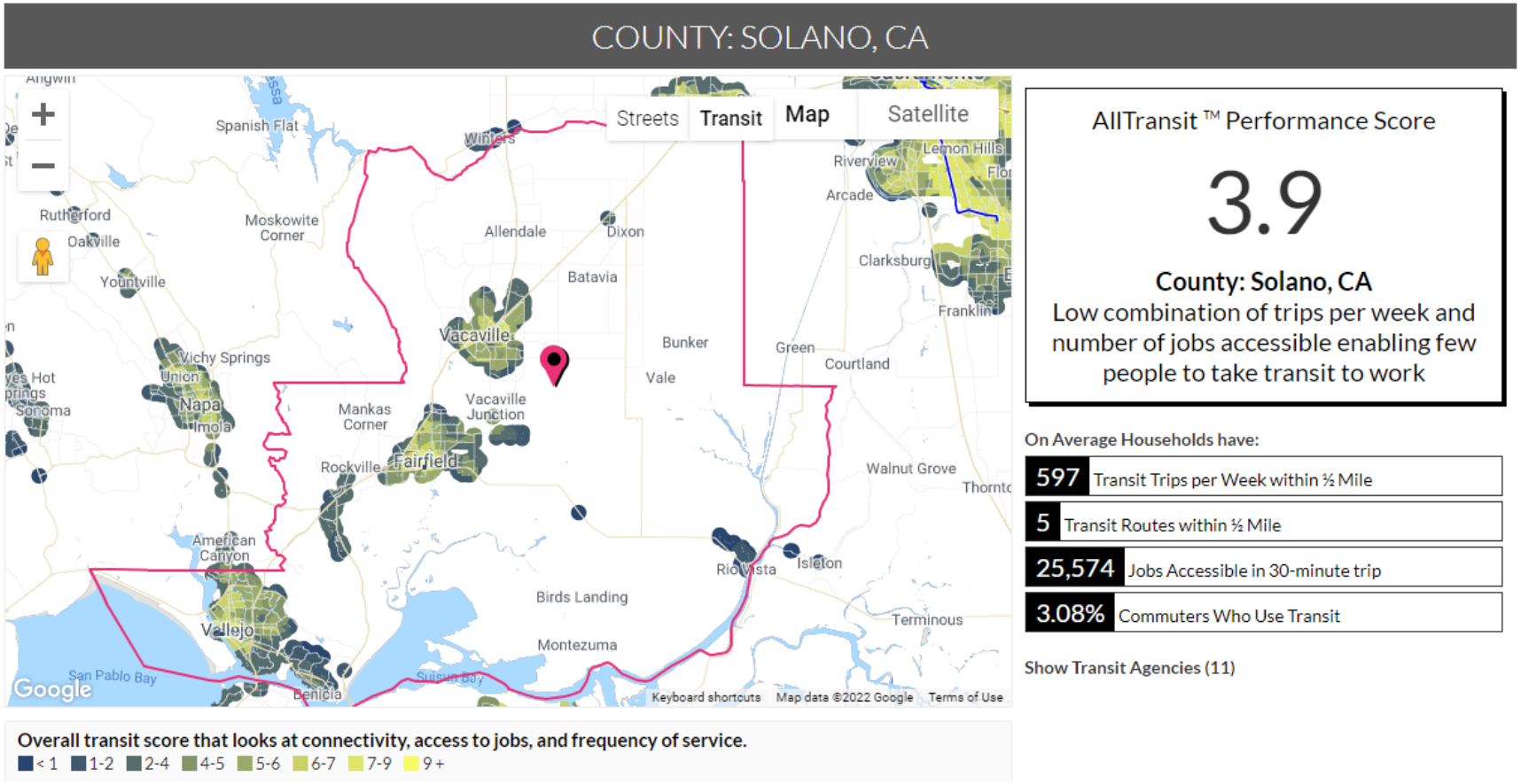
Transit Mobility

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 3-22, 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 3-22: ALLTRANSIT TRANSIT ACCESS IN THE REGION



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

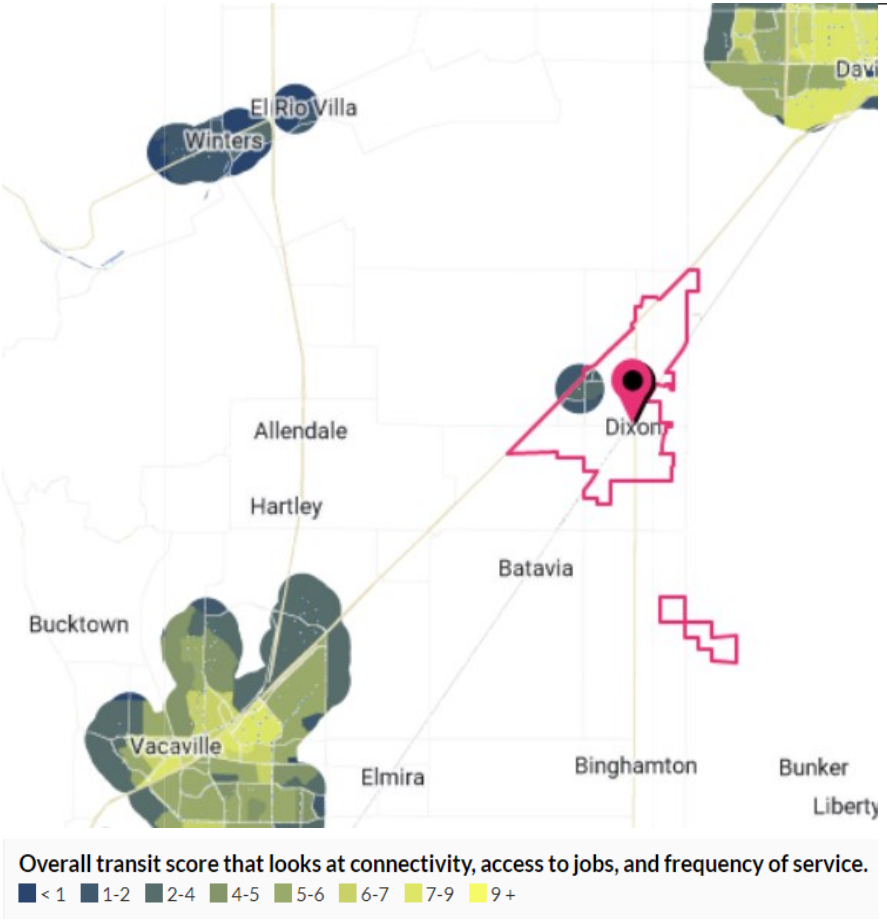
In addition to standard fixed routes offered by each transportation agency, there are several specialized programs available as well. SolTrans offers the Subsidized Lyft Program that pays a portion of Lyft rides throughout the City of Benicia and to the Springstown Center in Vallejo for seniors, veterans, 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

Dixon is served primarily by intercity public transportation through Solano Express's Blue Line, which travels from Sacramento to the Walnut Creek Bay Area Rapid Transit (BART) station, with stops at University of California (UC) Davis and in Fairfield, Vacaville, and Dixon. **Figure 3-23, Transit Score in Dixon,** depicts where transit is available in Dixon. As shown, public transportation connectivity is only on Pitt School Road and Market Street where the Blue Line picks up and drops off riders traveling to and from Dixon. The City of Dixon also offers a public dial-a-ride transit system, the Dixon Readi-Ride, which provides curb-to-curb transit during the weekdays. More information on the Dixon Readi-Ride is covered later in the Dixon's Disability Services section. According to AllTransit, Dixon has a transit score of 0.9, likely due to very limited public transportation options and accessibility. Given the limited public transportation options in Dixon, the City will improve marketing of Solano Mobility programs to help connect seniors and other residents to services within the city and throughout the county (**Program 7.2.1**).

FIGURE 3-23: TRANSIT SCORE IN DIXON



AllTransit ™ Performance Score

0.9

City: Dixon, CA

Very low combination of trips per week and number of jobs accessible enabling negligible number of people to take transit to work

On Average Households have:

63	Transit Trips per Week within ½ Mile
1	Transit Routes within ½ Mile
37,507	Jobs Accessible in 30-minute trip
0.37%	Commuters Who Use Transit

Source: AllTransit, 2021

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 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 Vacaville Housing Authority, Suisun City Housing Authority, Vallejo Housing Authority, Fairfield Housing Authority, and the Solano County Housing Authority to residents of the unincorporated areas and to 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 subsidy increases 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**).

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

As discussed in the Housing Tenure section of **Appendix 2-Regional Housing Needs Assessment**, approximately 30.1 percent of households in Dixon are renters. The rental vacancy rate in Dixon is 8.0 percent, while the ownership unit vacancy rate is 0.6 percent. The very low ownership unit vacancy rate indicates a shortage of for-sale homes available in Dixon for those who would like to purchase a home. Additionally, while renters are the minority tenure in Dixon, HCV holders represent 5.0 to 15.0 percent of the renter-occupied housing units east of N. Almond Street and north of W. H Street. No voucher households were reported west of N. Almond Street and south of W. H Street. The census tract east of I-80, west of North 1st Street, and north of W. H Street had the highest concentration of HCV participants (9.5 percent of renters). Dixon rent ranges from $1,850 to $3,549 for two-bedroom units, three-bedroom units, and four-bedroom units (see **Appendix 2-Regional Housing Needs Assessment,** Table 2-28: Rental Rates, 2021). The median contract rent is $1,277 for Dixon (see **Appendix 2-Regional Housing Needs Assessment,** Table 2-27: Contract Rents for Renter-Occupied Units,

2015-2019). Even with high vacancy rates, many units may be unattainable to lower-income households without governmental subsidizes. To promote mobility with vouchers, the City has included **Program 5.4.2** to work with fair housing providers to ensure landlords and rental management entities are aware of the requirement to accept HCVs as a source of income.

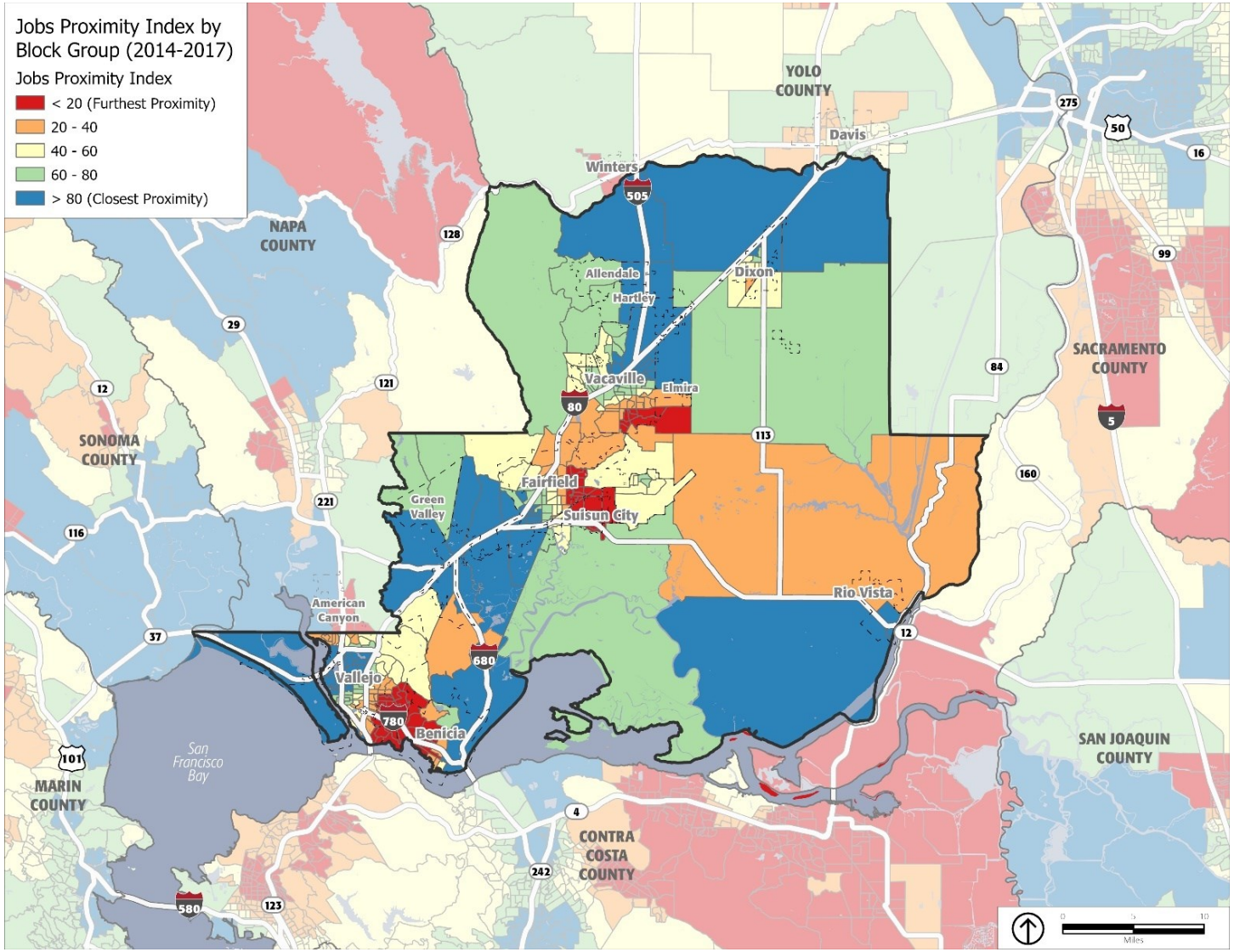
Employment Opportunities

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.

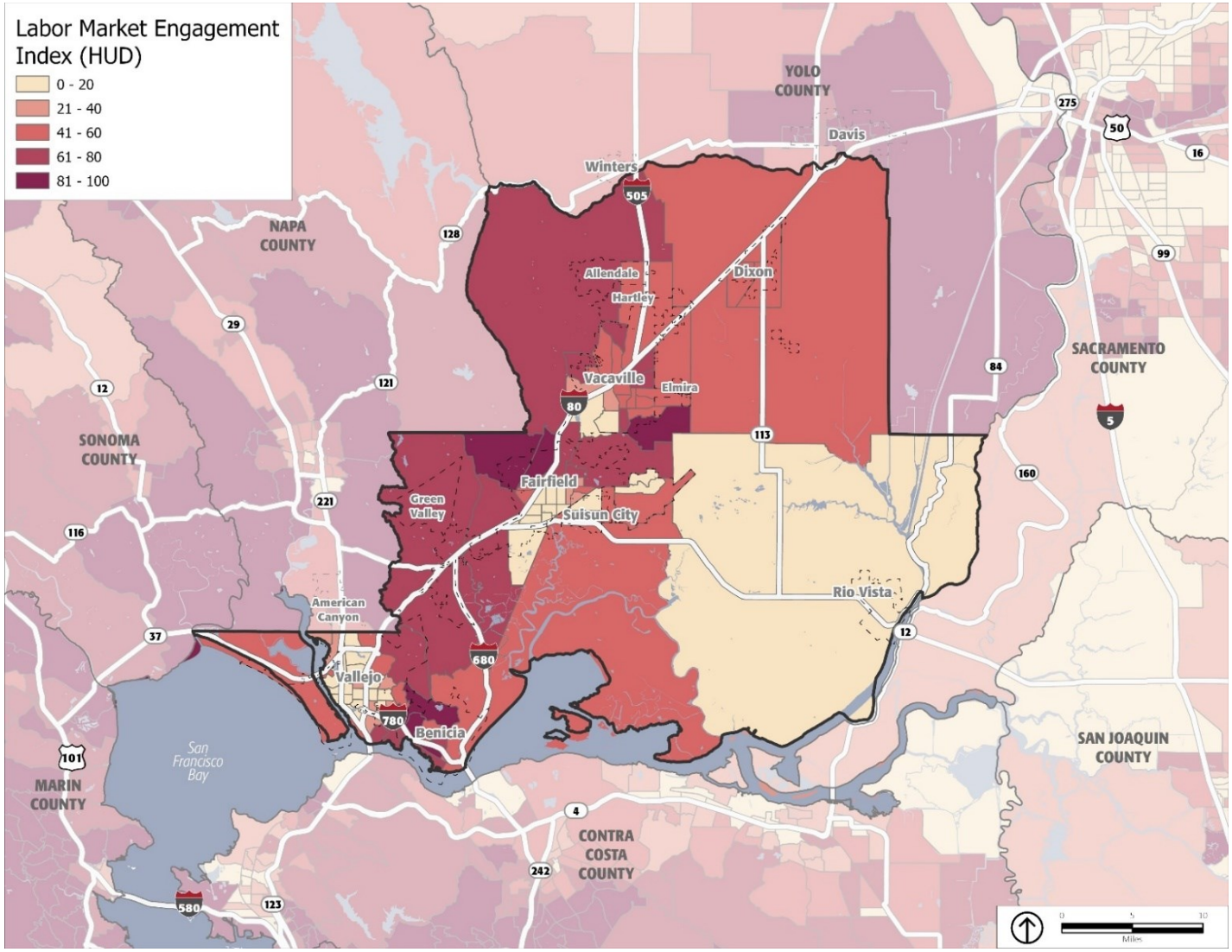
According to these indices, Solano County has more consistent proximity to jobs but lower labor force engagement than many other counties in the ABAG region (**Figure 3-24, Regional Jobs Proximity,** and **Figure 3-25, Regional Labor Market Engagement**). Labor force engagement patterns in Solano County 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 3-24: REGIONAL JOBS PROXIMITY



Source: HUD, 2017

FIGURE 3-25: 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 percent 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,

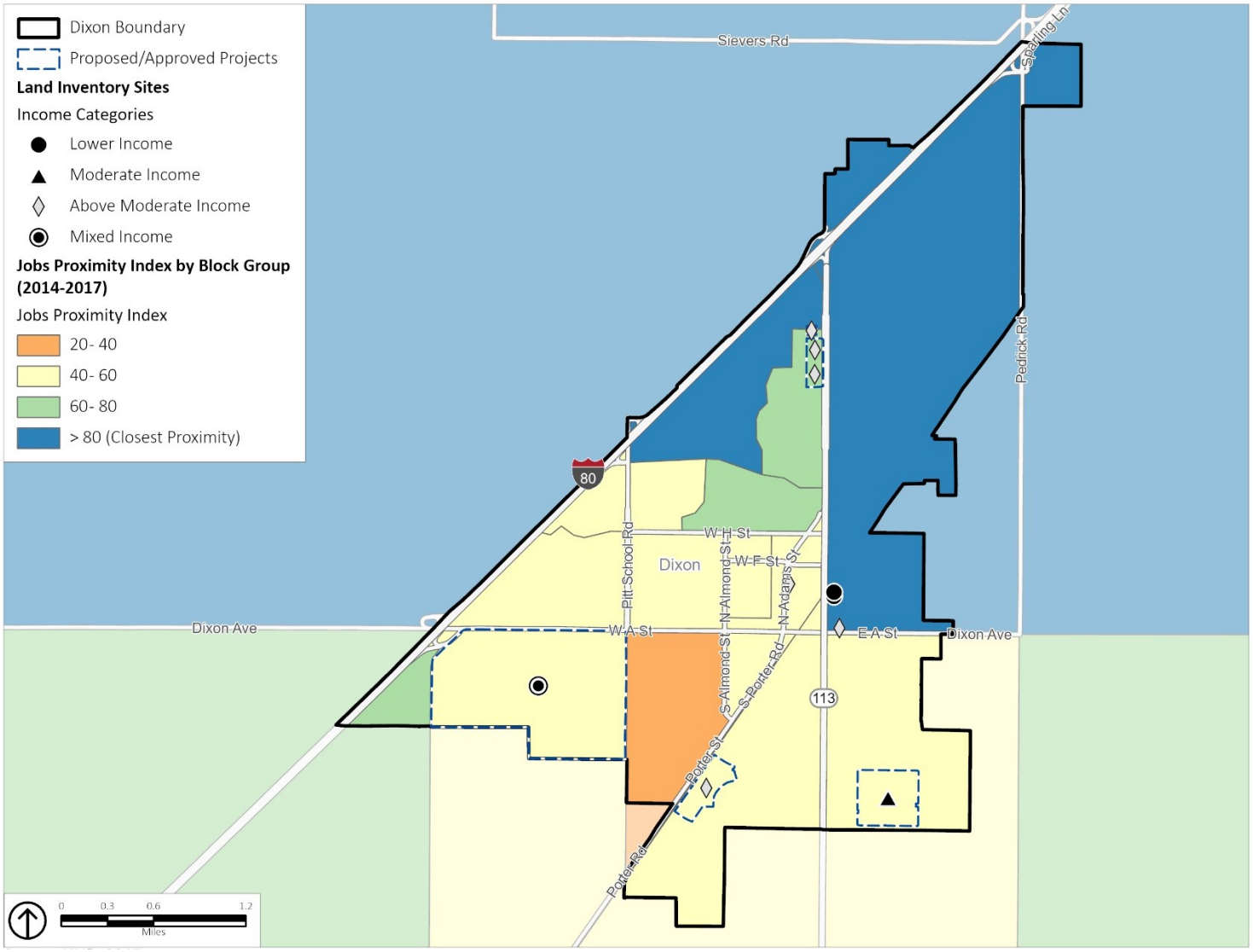
Solano County appears to have sufficient housing for those jobs in the county, but still has a slightly higher rate of persons that commute into the county than the region overall.

Local Patterns

According to HUD, the closest proximity to jobs in the City of Dixon is in the northern-most portion, with proximity decreasing moving toward the southern border (**Figure 3-26, Local Jobs Proximity Index**). Northern Dixon has a concentration of commercial and industrial areas that support this increased proximity to jobs, while the remainder of the city is predominantly residential with commercial uses incorporated through lower-intensity uses. Despite the small geographic size of the city and concentration of jobs, only approximately a third of Dixon residents live within 10 miles of their place of employment. According to LODES data, approximately 86.4 percent of employed residents in Dixon commute to areas outside of the city for work. However, the Labor Market Engagement Index scores in Dixon range from 48 to 57, indicating low participation in the labor force among all residents. With an unemployment rate of 5.2 percent (see **Appendix 2-Regional Housing Needs Assessment,** Figure 2-5, Unemployment Rate), which mirrors most jurisdictions in the county, it is unlikely that those residents in Dixon that are seeking employment do not have access to opportunities. However, in 2018, Dixon had a jobs-household ratio of 0.9, suggesting a slight shortage of jobs compared to households. The combination of employment factors in Dixon indicates that the jobs in the city may not meet the needs of residents, based on those commuting out of the city, while the housing stock presents a barrier to those employed in the city, based on the jobs-household ratio. However, the current housing development market, in part due to SB 330 and other State laws, has resulted in a push to build housing in areas designated for mixed use, commercial, or industrial uses. This has resulted in less space designated for uses that may result in employment opportunities near higher density residential. While residential development under laws such as SB 330 are largely outside of the control of the City, the City has included the following policies, among others, in Chapter 4, Economic Development of the 2040 General Plan in an effort to maintain a balance between residential uses and employment opportunities:

- Policy E-1.2: Maintain a mix of land uses that allows the opportunity for a balance of retail, commercial/industrial, and residential development within the City of Dixon.
- Policy E-2.2: Partner with existing Dixon businesses, the Chamber of Commerce, and other groups to stimulate the growth and expansion of local businesses and address the City's economic development needs.
- Policy E-3.1: Focus business attraction efforts on primary employment sections that have been identified as targets, demonstrate strong growth potential, and pay higher than average wages or provide significant tax revenue generation opportunities.

FIGURE 3-26: LOCAL JOBS PROXIMITY



Source: HUD, 2017; City of Dixon, 2022

Educational Opportunities

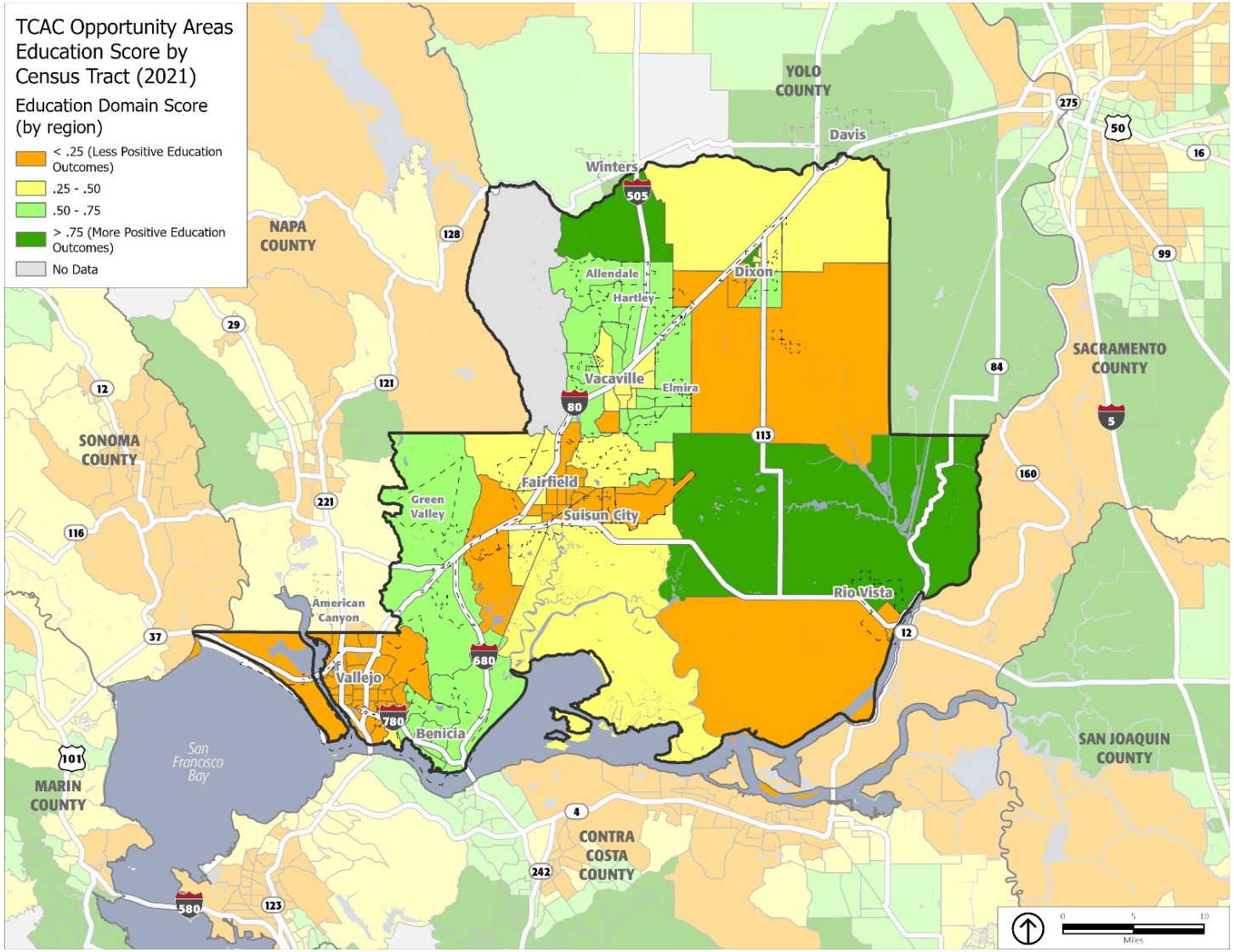
Regional Patterns

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 3-27, Regional TCAC/HCD Educational Domain Scores**). TCAC and HCD's educational domain score is based on math and reading proficiencies for elementary school students, high school graduation rate, and student poverty rate. Based on these indicators, a higher score is expected to suggest higher access to resources or opportunities for students. **Figure 3-27** presents the distribution of these scores in Solano County. 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.

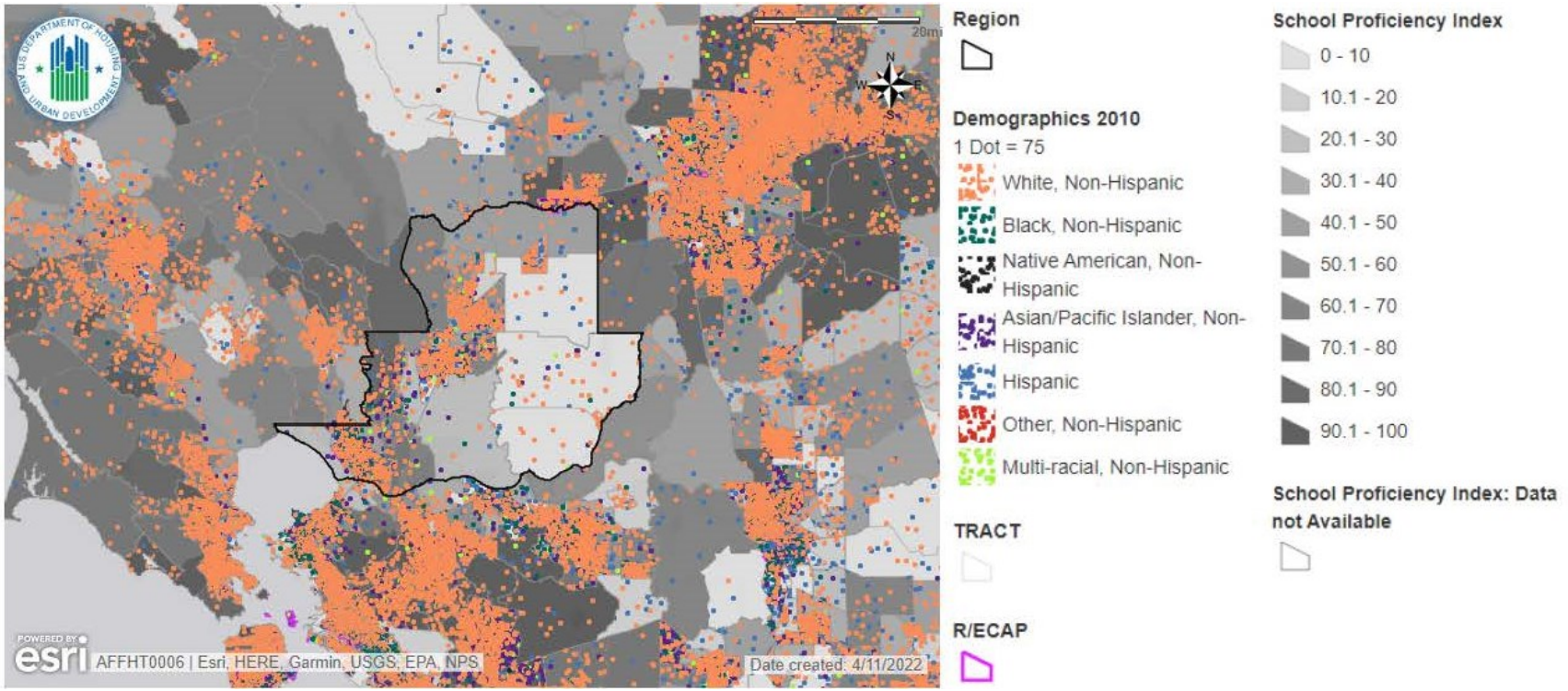
FIGURE 3-27: REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



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 3-28, 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 Counites. To ensure all students have access to a quality education, each jurisdiction has identified appropriate programs within the individual assessments.

FIGURE 3-28: HUD SCHOOL PROFICIENCY INDEX



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

Local Patterns

The Dixon Unified School District (DUSD) has seven public schools in the city reported on by the DOE, including three elementary schools, one middle school, two high schools, and one continuation school (Community Day). Performance scores are limited for the Community Day school. Of the seven schools for which English Language Arts (ELA) and Mathematics performance scores were available in 2019, DOE reported that most of the schools in the DUSD are below the state grade-level standards for ELA and mathematics (see **Table 3-7, Performance Scores for Dixon Unified School District, 2019**). The proportion of each school's population that was considered socioeconomically disadvantaged in 2019 ranged from 30.1 percent at the Dixon Montessori Charter to 77.9 percent at Linford L. Anderson Elementary. Dixon Montessori Charter is in an area with a median income of $89,115 and where there TCAC/HCD Educational Domain score, or projected educational outcome, is in the 76th percentile. In contrast, Linford L. Anderson Elementary is in an area with a slightly lower median income of $76,191 and a lower expected educational outcome, scoring in the 29th percentile. However, the tract in which Linford L. Anderson Elementary is located includes a large geographic area of agricultural uses in the unincorporated area, which may skew the data. The area in which this school is located also has a higher percentage of children in a female householder, a group that is considered to be more likely to be lower-income due to single incomes and childcare costs. The relatively low ELA and math scores among all schools, however, indicates that students generally have access to similarly performing schools. To identify whether housing instability impacts school performance, particularly in areas in which the schools have a high proportion of socioeconomically disadvantaged students, and to ensure students are able to live and work in Dixon, the City has included Program 7.2.1 to pursue solutions, which may include:

- Promote acquisition and rehabilitation of affordable housing units in high resource areas to facilitate housing mobility opportunities for lower-income households so that they can access the wide range of programs offered across DUSD schools and so that all schools can benefit from increased diversity

- Support applications by DUSD or individual schools to secure grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers.

- Support investment of additional resources directly into math and reading proficiency in northeastern and southwestern areas to improve the improve the performance of the entire district by focusing resources on student populations which may homeless, foster youth, or socioeconomically disadvantaged.

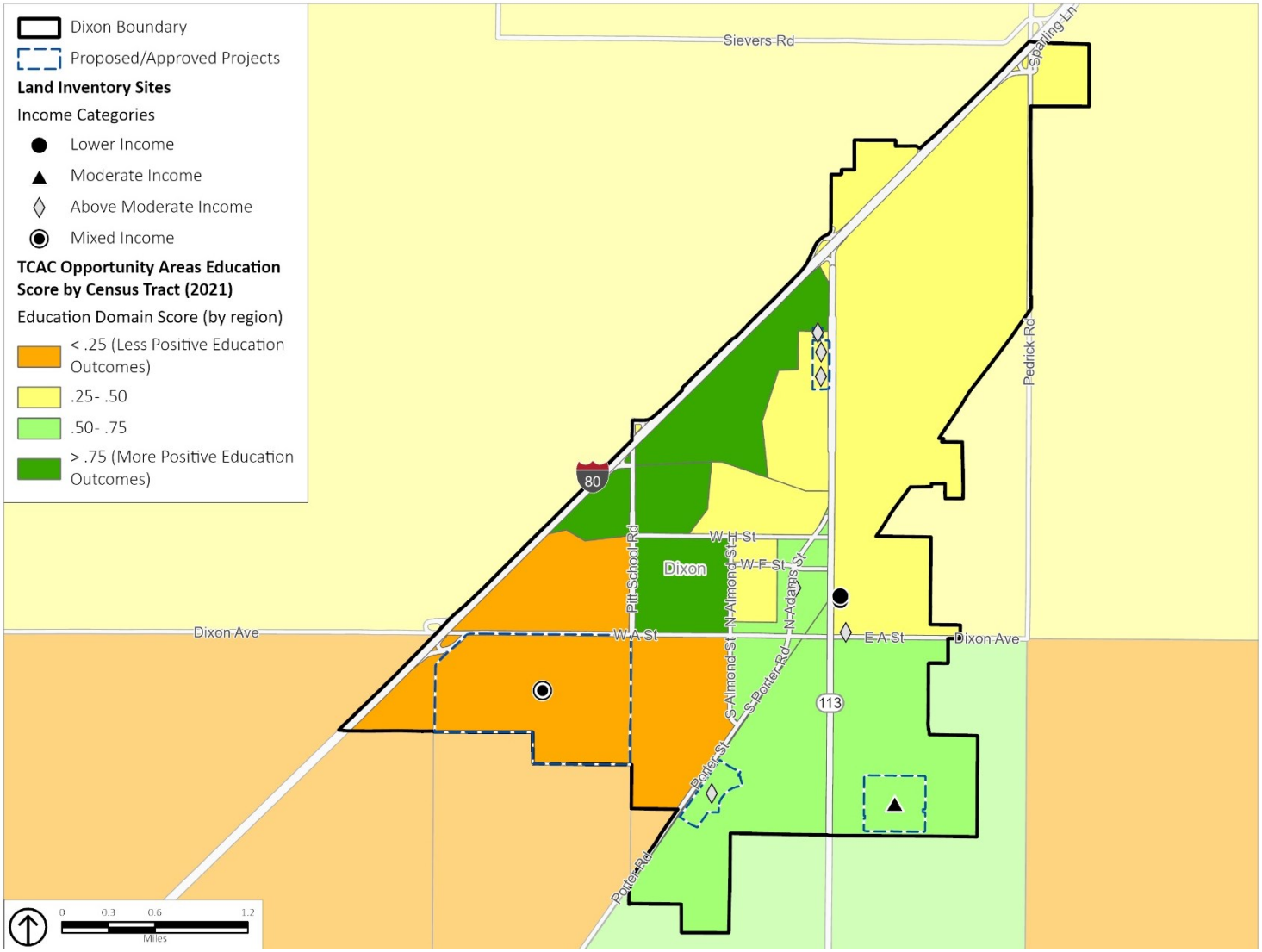
TABLE 3-7: PERFORMANCE SCORES FOR DIXON UNIFIED SCHOOL DISTRICT, 2019

School Name	ELA Score	Math Score	Chronic Absenteeism Rate	Suspension Rate	Socioeconomically Disadvantaged	Foster Youth	English Learners
Dixon High	+21.6	-45	N/A	6.5%	48.0%	0.1%	10.3%
Dixon Community Day	-	-	-	-	50.0%	8.3%	25.0%
Dixon Montessori Charter	-7.7	-3.5	7.2%	2.9%	30.1%	0.5%	9.9%
Anderson (Linford L.) Elementary	-45.1	-40.9	11.4%	1.8%	77.9%	0.0%	35.3%
John Knight Middle	-38.0	-42.0	11.2%	15.8%	60.6%	0.3%	22.2%
Gretchen Higgins Elementary	-38.5	-42.1	10.5%	1.6%	71.2%	0.0%	32.0%
Tremont Elementary	-5.4	-16.9	10.9%	1.9%	50.4%	0.0%	15.4%

Source: California Department of Education, 2019

The anticipated educational outcome, according to TCAC and HCD, varies throughout the city (**Figure 3-29, Local TCAC/HCD Educational Domain Score).** In Dixon, the highest expected educational outcome, in the 76th percentile, is expected in neighborhoods north of W. A Street, primarily adjacent to I-80. Southeast Dixon, including the Hall Memorial Park neighborhood, educational outcome is in the 52nd to 57th percentile. The lowest expected educational outcome, according to TCAC and HCD, is in southwest Dixon, where scores are below the 20th percentile. The only school in this area is Tremont Elementary, which, as presented in **Table 3-7, Performance Scores for Dixon Unified School District**, has better performance scores than all other elementary schools in Dixon with the exception of Dixon Montessori. Therefore, the low educational outcome score may be based primarily on proximity to schools rather than performance. To ensure students have access to educational opportunities, regardless of where they reside within the city, the City has included Program 7.2.1, as identified previously.

FIGURE 3-29: LOCAL TCAC/HCD EDUCATIONAL DOMAIN SCORE



Source: TCAC/HCD, 2021; City of Dixon, 2022

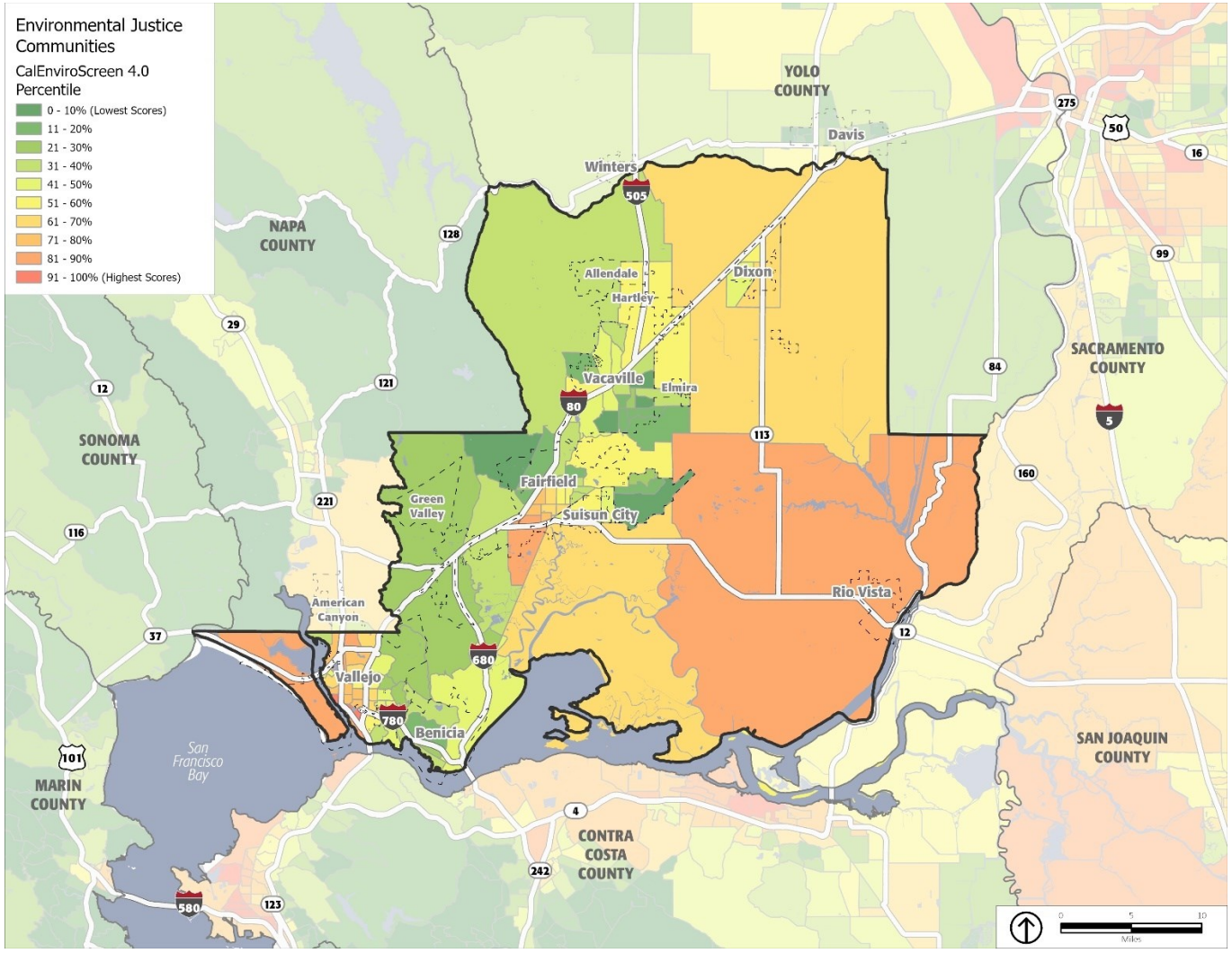
Environmental Health

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 3-30, Regional CalEnviroScreen Percentiles**. CalEnviroScreen's percentiles are calculated based on an area's pollution burden and population characteristics. **Figure 3-30** identifies areas with higher cumulative scores. 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 3-30: CALENVIROSCREEN PERCENTILES IN THE REGION



Source: OEHHA, 2021

Local Patterns

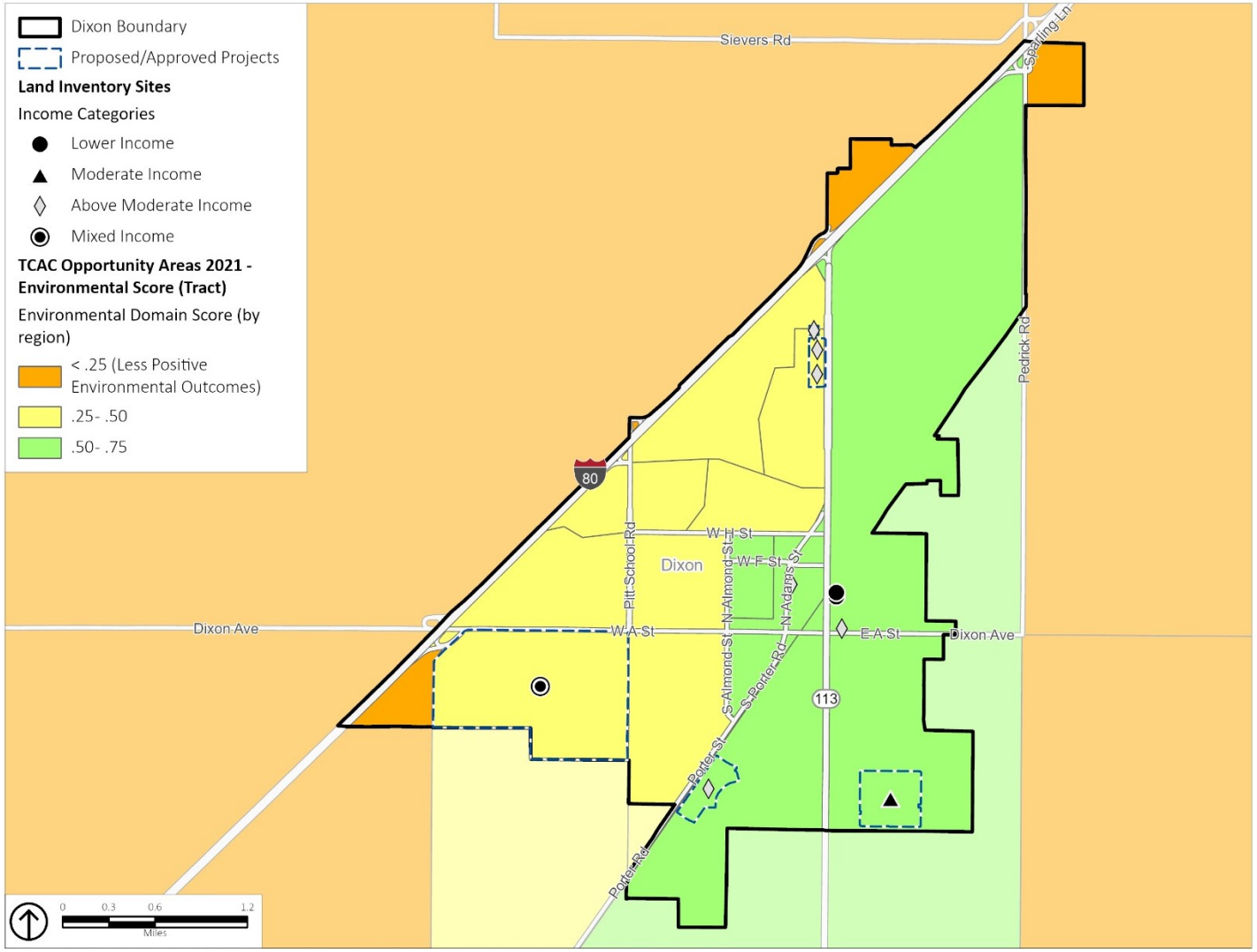
According to TCAC/HCD, the eastern portion of the City of Dixon has an environmental score in the 62nd percentile, the western portion north of W. H Street in the 43rd percentile, and the western portion south of W. H Street in the 29th percentile, while all areas surrounding the city fall below the 25th percentile (**Figure 3-31, Local TCAC/HCD Environmental Domain**). The primary indicators leading to the low scores outside of city limits, as reported by OEHHA's CalEnviroScreen, are pesticides, groundwater threats, hazardous waste, impaired waters, and solid waste. As most of this area is agricultural land, these conditions are not surprising, and have been managed so as to not negatively impact residents of Dixon.

Within the city, the higher score in the eastern portion is based on both population characteristics and pollution burden. As shown in **Figure 3-32, CalEnviroScreen Percentiles in Dixon**, the eastern portion of the city scores in the 69th percentile for CalEnviroScreen. While this area does not qualify as a disadvantaged community, there are high rate of unemployment (80th percentile), low rates of educational attainment (79th percentile), and high rates of medical conditions including asthma (69th percentile) and cardiovascular disease (64th percentile), as well as increased exposure to hazardous waste (89th percentile), groundwater threats (81st percentile), and pesticides (83rd percentile). While these factors may not reflect all neighborhoods in east Dixon, they do represent an area of potential concern regarding fair housing, including disproportionate exposure to environmental hazards and a concentration of vulnerable populations. As discussed previously, there is a higher rate of children in female headed households in this area of the city. Further, in the northern portion of east Dixon (north of A Street), approximately 71.4 percent of the population identifies as non-White, the highest concentration in Dixon, the median income is $76,191, on the lower end of Dixon neighborhood median incomes, and 45.9 percent of households are lower- to moderate-income, a slightly higher proportion than other areas of the city. While the income characteristics of this area are not significantly different than other neighborhoods, the concentration of non-White households and female-headed households may both contribute to the population characteristics that inform the CalEnviroScreens score, and also indicate disproportionate exposure to pollution from sources such as major agricultural and industrial uses located east of SR 113.

The City has included **Programs 1.1.1 and 7.2.1** to reduce these issues, including:

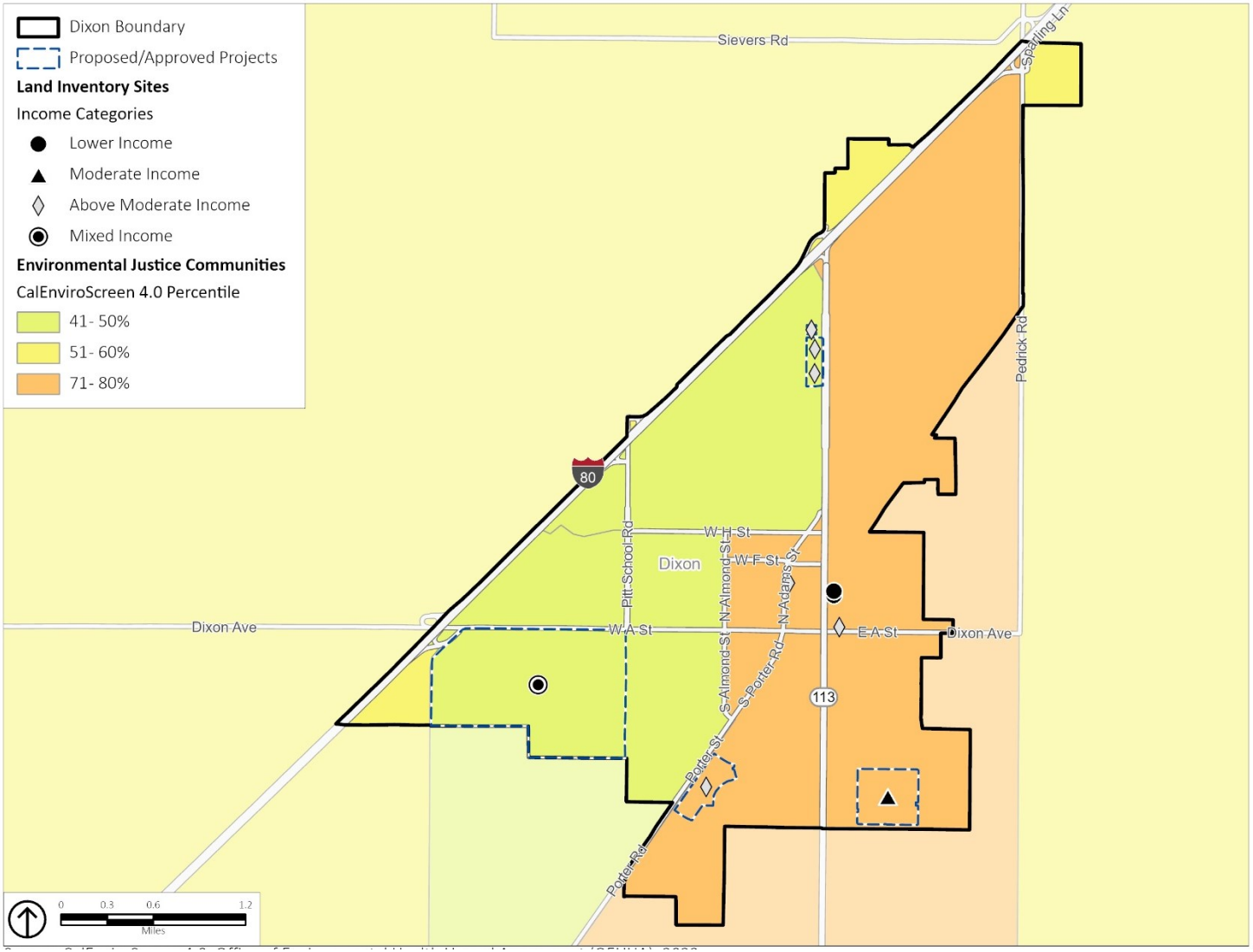
- Market rehabilitation assistance, which includes replacing lead-based paint, for lower-income households;
- Evaluate transitional buffers or screening between residential and major transportation corridors, heavy industrial, or agricultural uses in new development;
- Work with Solano County to reduce impacts associated with solid waste and agricultural uses.

FIGURE 3-31: LOCAL TCAC/HCD ENVIRONMENTAL DOMAIN



Source: TCAC/HCD, 2021; City of Dixon, 2022

FIGURE 3-32: CALENVIROSCREEN PERCENTILES IN DIXON



Source: OEHHA, 2021; City of Dixon, 2022

Services for Persons with Disabilities

While there are no CDSS licensed adult residential care facility in the City of Dixon, there is one elderly assisted living facility with the capacity for 38 residents. To aid in mobility for persons with disabilities and seniors, the City of Dixon operates Readi-Ride, a public dial-a-ride transit system that provides curb-to-curb transit services within Dixon city limits. The dial-a-ride transit system requires users to schedule services in advance. This service is available to anyone and operates from 7 am to 5 pm on weekdays and on Saturdays from 9 am to 3 pm. For riders compliant with the Americans with Disabilities Act (ADA), Readi-Ride acts as a paratransit service and takes riders to the cities of Vacaville and Davis during the weekday for appointments. Fares are $2.75 for adults, $1.25 for children (under 5), $2.25 for a single ride, $4.50 for a day pass for seniors, and $2.25 for youth (ages 5-17). For seniors and those living with an eligible disability, qualified riders can show the bus drivers their Medicare identification card, Division of Motor Vehicles (DMV) Disability ID card, or Regional Connection Discount Card. For paratransit service, fares are $7.50 per ride. To increase the opportunity for persons with disabilities to remain in their communities, the City has included Programs 4.1.1 to incentivize construction of housing suitable for persons with disabilities throughout Dixon through reduced setbacks, parking reductions, or other incentives and encourage universal design for all new units.

Disproportionate Housing Need and Displacement Risk

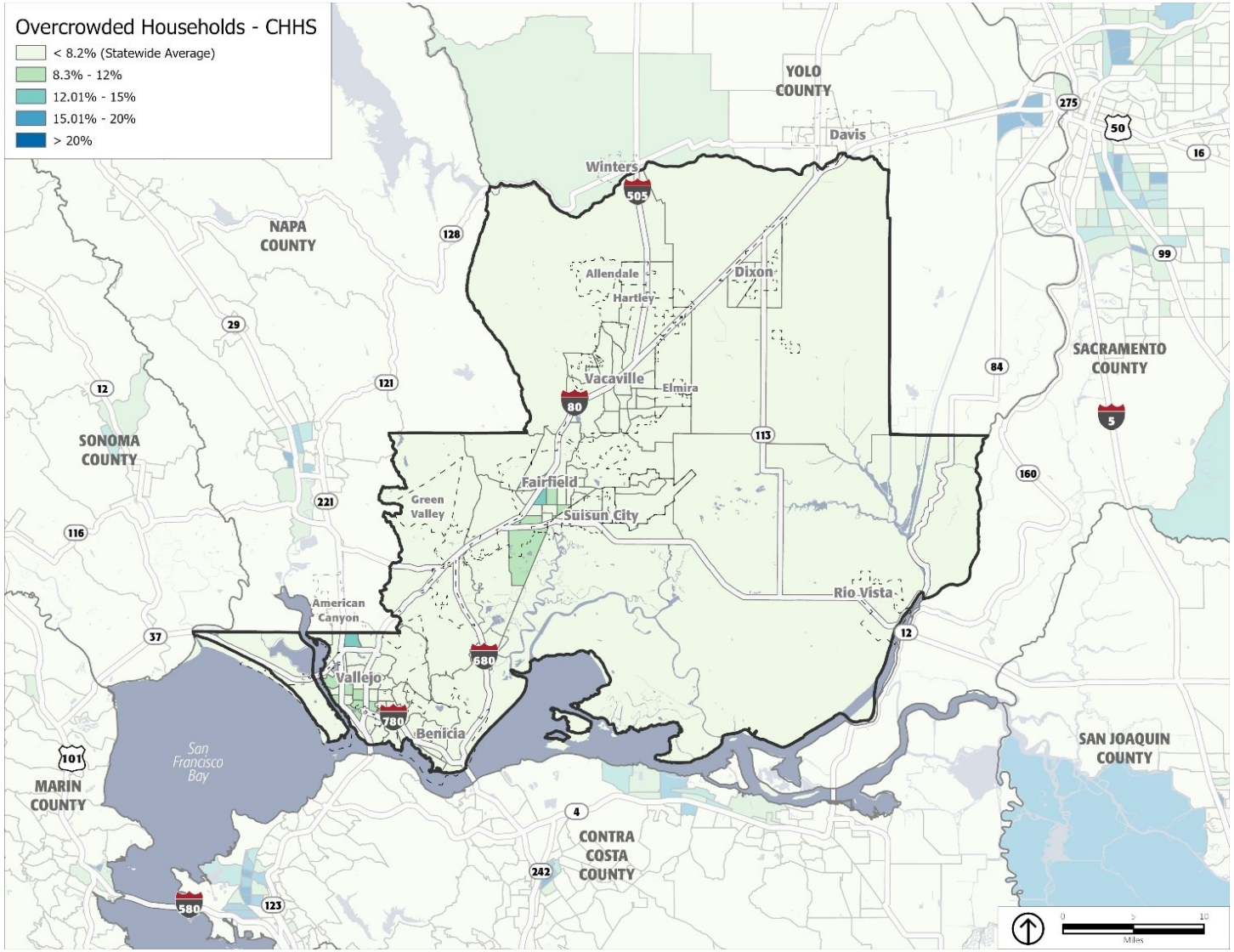
Overcrowding

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, high rates of overcrowding may indicate a fair housing issue resulting from situations such as two families or households occupying one unit to reduce housing costs (sometimes referred to as "doubling up"). Situations such as this may indicate a shortage of appropriately sized and affordable housing units as overcrowding is often related to the cost and availability of housing and can occur when demand in a jurisdiction or region is high.

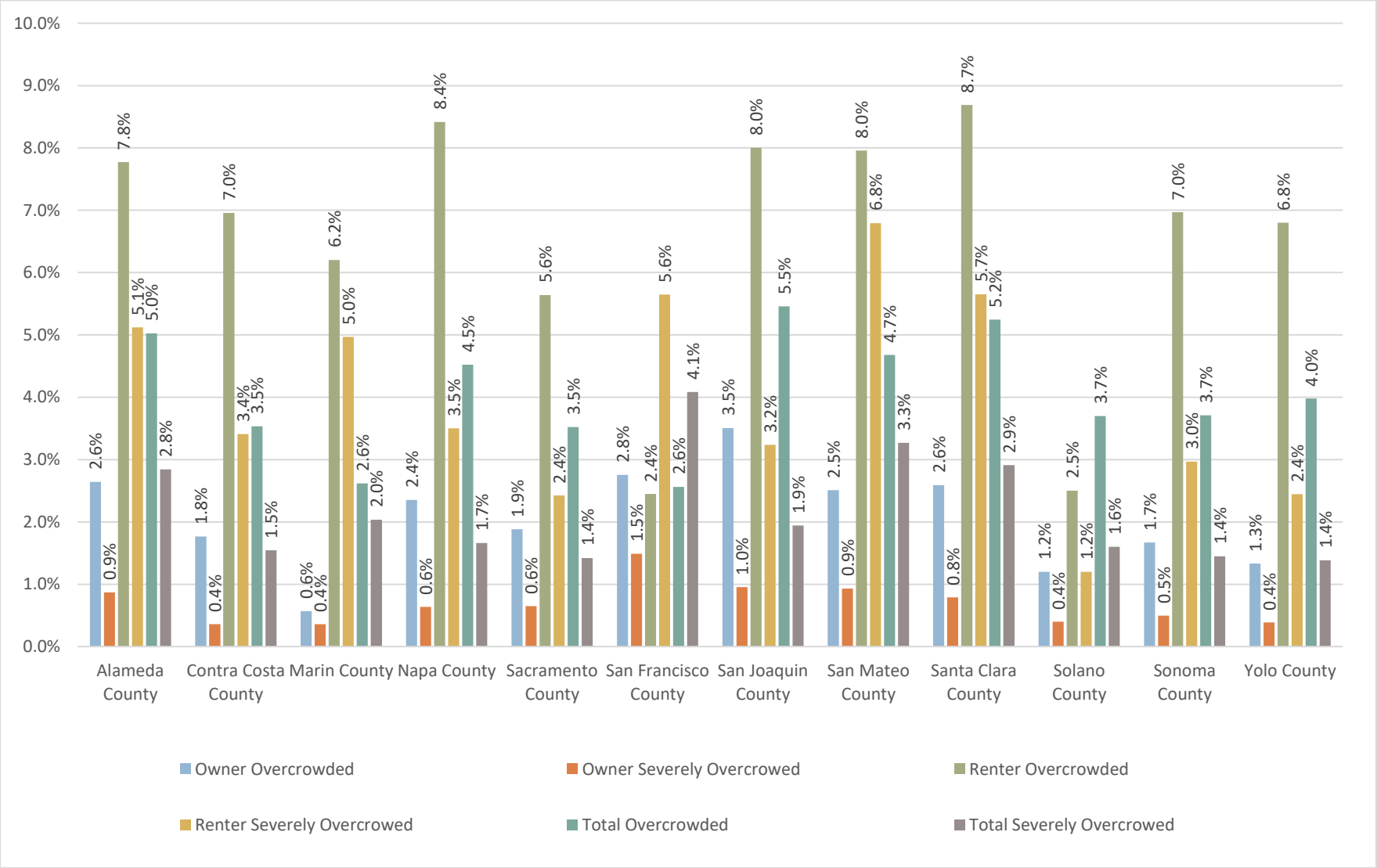
In Solano County, as shown in **Table 2-7**, Overcrowding by Tenure, of **Appendix 2-Regional Housing Needs Assessment**, approximately 3.7 percent of households experience overcrowding and 1.6 percent experience severe overcrowding. Overcrowding is a slightly greater problem among renter-occupied households, 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. **Figure 3-33, Overcrowded Households in the Region** presents the percent of households in each census tract that are overcrowded. As shown, 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 3-34, 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 3-33: OVERCROWDED HOUSEHOLDS IN THE REGION



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

FIGURE 3-34: OVERCROWDING RATES IN THE REGION



Source: 2015-2019 ACS

Local Patterns

Overall, 7.6 percent of households in Dixon are considered overcrowded; a rate that is higher than the county average but reflects the greater ABAG region. In terms of severity of overcrowding, 5.7 percent of total households in the city are considered overcrowded and 1.9 percent are considered severely overcrowded. Approximately 19.4 percent of renters are living in overcrowded conditions, compared to just 2.5 percent of homeowners. As presented in **Table 2-7 in Appendix 2**, overcrowded owner-occupied households comprise approximately 1.5 percent of total while overcrowded renter households comprise approximately 4.2 percent of total households. Overall, overcrowding in Dixon presents a greater risk of displacement for renter households than owner households.

Overcrowding also often disproportionately impacts lower-income households. As discussed in the Income Distribution analysis, Dixon has relatively balanced income patterns compared to other areas of Solano County, though there are still distinct higher- and lower-income areas that correspond to TCAC/HCD resource designations. According to Comprehensive Housing Affordability Strategy (CHAS) data, 6.7 percent of households with income above the median and 2.0 percent of households between 81.0 and 100.0 percent of the median income experience some level of overcrowding (overcrowding or severe overcrowding). This rate increases for lower-income households, with approximately 8.1 percent of low-income households, 9.6 percent of very low-income households, and 32.0 percent of extremely low-income households experiencing some level of overcrowding. While some households reported as overcrowded may have chosen to double up inhabitants in one room and therefore the condition is not based on inability to find and secure adequate housing, severe overcrowding, particularly among lower-income households, may indicate a more significant potential for displacement. Severely overcrowded conditions exist in 6.5 percent of low-income households, 1.4 percent of very low-income households, and 4.8 percent of extremely low-income households. In comparison, only 0.6 percent of households above 100.0 percent of the median and 0.2 percent in households with incomes between 81.0 and 100.0 percent of the median experience severe overcrowding.

Households living below the poverty line, which accounts for approximately 7.8 percent of Dixon households, are more likely to live with other families or roommates to afford housing costs, which may result in a higher rate of overcrowding. Households in the lower western side of the city exhibit a lower incidence of households in poverty, increasing in the eastern side of the city east of S. 1st Street. Although a tract bounded by I-80, S. 1st Street, and W. H Street contains a higher incidence of poverty (15.7 percent), a 72 to 81.5 diversity index with a large Hispanic presence, 40.2 percent of the households are renters, and HCVs are used for 5.0 to 15.0 percent of rentals, it does not exhibit a higher proportion of overcrowding than the rest of the city. This could partially be attributed to the location of 141 affordable rental units at Lincoln Creek Apartments and 6 affordable units at Dixon Manor in this tract. Overall, overcrowding does not necessarily correlate to the incidence of households in poverty in Dixon.

Communities of color in Dixon experience overcrowding at a disproportionate rate, which may be the result of a variety of factors. The City of Dixon is relatively diverse, as described in the Racial and Ethnic Characteristics analysis; however, Black and African American residents experience the highest rate of overcrowding at 26.4 percent, approximately about 23 households, followed by 16.8 percent of Hispanic residents, 10.5 percent of Other Race or Multiple Races, and 3.2 percent of White Non-Hispanic households, the highest rate in Solano County, though low compared to other demographics within Dixon. The California Department of Public Health Healthy Communities Project 2019 reported that overcrowding closely aligns with block groups with higher diversity index scores east of S. Almond and Porter Streets, where six of the affordable multifamily complexes are located.

The availability of housing units in Dixon adequate to house large, lower-income families (five or more persons) within their affordability level may also be a contributing factor for overcrowded households. Household size helps determine the size of housing units needed within a jurisdiction and may contribute to overcrowded conditions, which is a concern in Dixon. The incidence of large family households is higher than most other cities in Solano County, at 23.0 percent, compared to a countywide representation at 13.6 percent, and 10.2 percent throughout the ABAG region. Large families are generally served by housing units with three or more bedrooms, to reduce rates of overcrowding, which comprise 75.0 percent of the housing stock in Dixon. Among these, large units with three or more bedrooms, 84.2 percent are owner-occupied and 15.8 percent are renter-occupied. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions or rely on single-family units for rent, which may then put them in a cost-burdened position. There is a relatively large proportion of rental units with three or more bedrooms in Dixon, comprising 39.4 percent of rental stock. However, a recent survey of rental listings in Dixon, shown in **Table 2-28 in Appendix 2**, Rental Rates, 2021, indicates that the median rent for two-bedroom and above units is $2,982 per month, with a range from $1,850 to $3,549. Therefore, many of these larger rental units are unaffordable to lower-income households. As a result, lower-income households, particularly large households in the very low- and extremely low-income ranges, may experience challenges in finding adequately sized units within their affordability range, leading to overcrowded conditions in more affordable units.

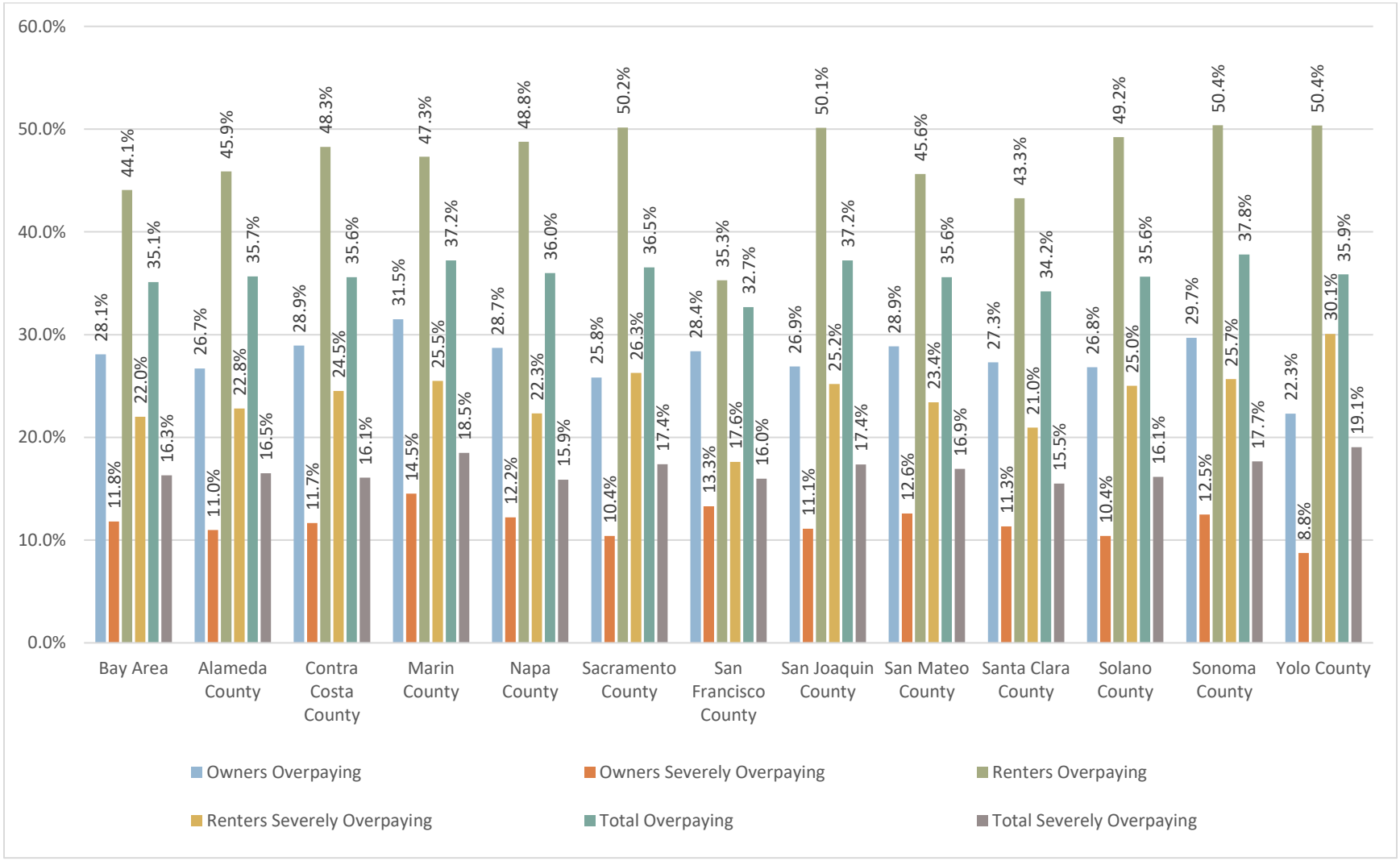
While there are no geographic areas of concentrated overcrowding in Dixon, any household that is experiencing overcrowding, with the possible exception of households with children sharing a room by choice, has a disproportionate need for affordable housing units and is at risk of displacement from their housing unit or community. For larger families, which is a sizeable portion of the Dixon community, the potential for overcrowding overall may be attributed to the cost of larger units, which are outside of the affordability range for lower-income large households rather than an actual shortage of larger units, or the trend of smaller households desiring larger homes, which reduces the available stock at various price points. 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 (**Programs 4.1.1 and 5.6.1**). The City will also provide incentives to developers, such as streamlined review or parking waivers, that construct affordable housing with larger units in areas of concentrated overcrowding to alleviate housing pressure on households that may be doubling up (**Program 5.6.1**).

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 3-35, 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 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 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 local organizations and service providers throughout the region that reported a shortage of rental opportunities resulting in disproportionately high prices for tenants.

FIGURE 3-35: OVERPAYMENT RATES IN THE REGION



Source: CHAS 2014-2018

Local Patterns

A relatively high percentage of both renter and homeowner households in Dixon report overpaying for housing. In Dixon, approximately 18.7 percent of the households are cost burdened and 11.8 are severely cost burdened, for a total of 30.5 percent of the households experiencing some level of overpayment. In total, approximately 27.3 percent of total homeowners are overpaying for housing, compared to 37.9 percent of renters are cost burdened. While a higher proportion of owner households are paying between 30 and 50 percent of their income on housing (20.9 percent), compared to 13.8 percent of renters, this pattern does not hold when considering rates of severe overcrowding. Approximately 24.2 percent of renters are severely cost burdened, while 6.5 percent of owners are severely cost burdened.

As discussed in the Overpayment section in **Appendix 2**, in most circumstances, overpayment is closely tied to income. Lower-income households are most at risk of displacement due to overpayment, as presented in **Table 2-12 in Appendix 2**. In Dixon, 34.0 percent of households are lower income, of which, 53.3 percent are renters and 46.7 percent are owners. Of lower-income households, approximately 31.1 percent overpay for housing and 38.1 percent severely overpay. Further, approximately 27.1 percent of lower-income renters are overpaying and 44.0 percent are overpaying, compared to 36.1 percent of lower-income homeowners overpaying and 30.9 percent severely overpaying. In comparison to lower-income households, approximately 28.7 percent of all households earning between 80.1 and 100.0 percent to the AMI are overpaying and 6.6 percent are overpaying. Approximately 11.5 percent of all households earning more than the AMI are overpaying and 1.2 percent are severely overpaying. This indicates that lower-income households experience overpaying and a greater rate, though differences between overpayment by tenure are more apparent in higher income households.

Among residents that identify as Black or African American, 71.8 percent of households overpay for housing and 41.0 percent severely overburdened. In comparison, approximately 55.0 percent of Asian households overpay for housing and 32.5 severely overpay, 45.5 percent of Hispanic households are overpaying, and 18.6 percent severely overpay, and 29.2 percent of White households overpay and 11.0 percent severely overpay. This indicates that non-White households are disproportionately burdened by overpayment in Dixon. To combat this, the City has included Programs 3.1.1 and 3.2.3 to increase the supply of affordable housing, and will prioritize projects in areas of higher proportions of non-White households to reduce displacement risk for existing households from their neighborhood.

There are nine areas of the city that exhibit diversity scores between 50.0 and 80.0 percent, located predominantly in neighborhoods with a prevalence of rental housing opportunities. Two of these concentrations exist in the central older residential area west of Porter Street, previously discussed as exhibiting a higher rate of poverty and median incomes considerably lower than the city median. The neighborhoods adjacent to, and west of these older neighborhoods in the vicinity of Pitt School Road exhibit high diversity scores, low median incomes, and proportions of renter households over 50.0 percent, possibly corresponding to the existence of two market-rate multifamily rental complexes. The older neighborhoods east of Porter Street in the vicinity of downtown Dixon also reflect high diversity scores, proportions of rental households over 50.0 percent, and incomes below the city median. Within this area, 41.8 percent of the

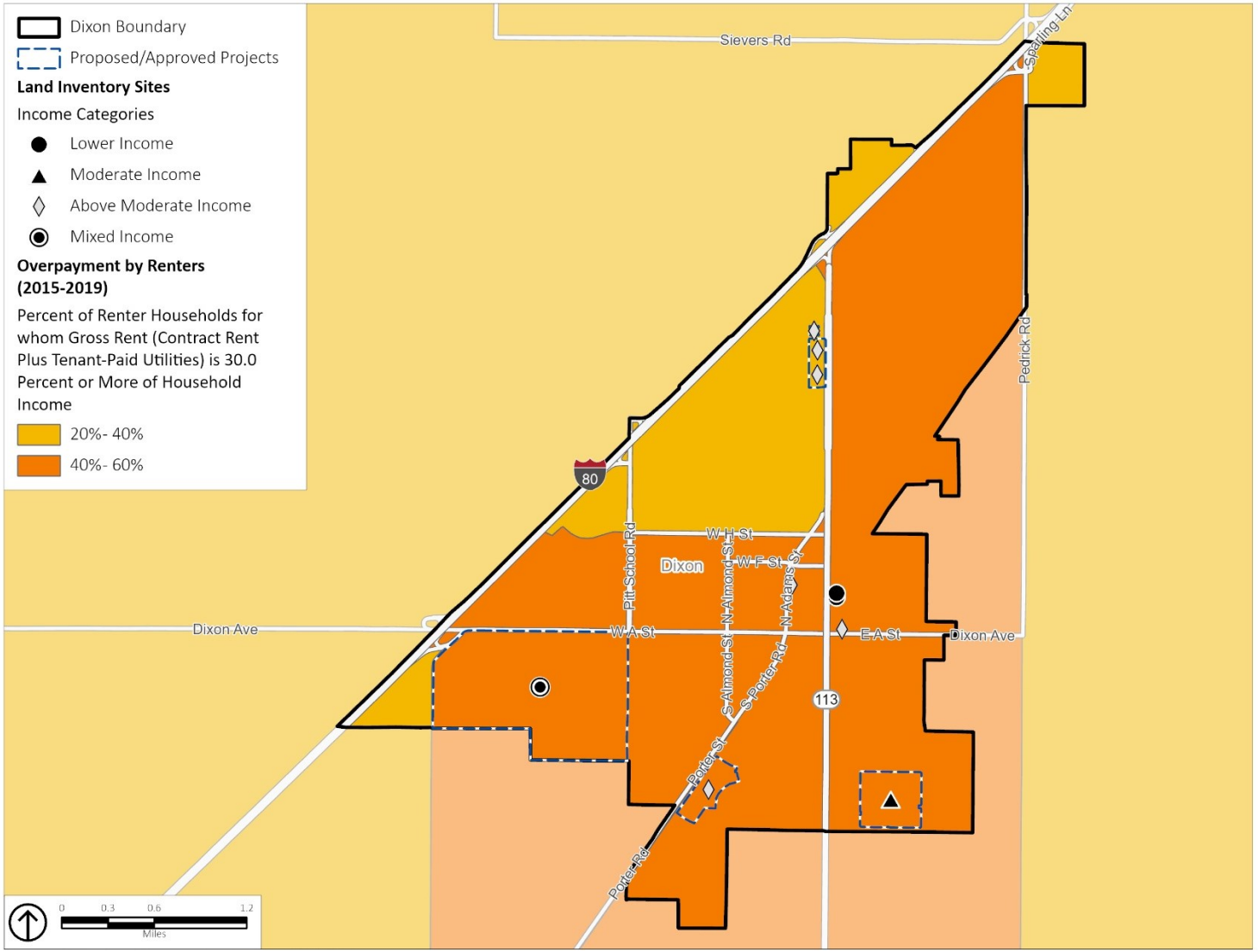
renters are cost burdened (**Figure 3-36, Local Renter Overpayment,** compared to **Figure 3-37, Local Homeowner Overpayment**). Of the cost-burdened households, 63.5 percent are severely cost burdened, which computes to almost one-quarter of renters being at risk of displacement.

Special-needs groups that are disproportionately affected by high housing costs include large families, single-parent households, and seniors. As discussed in the Overcrowding section, large family households often face special housing challenges due to a lack of adequately sized affordable housing available. In Dixon, 16.8 percent of large family households experience a cost burden of 30.0 to 50.0 percent, while 28.8 percent of large households spend more than half of their income on housing. Data also indicates that female-headed, single-parent households comprise 16.8 percent of households in Dixon, of which, 9.7 percent are below the poverty threshold, which indicates these households may have to spend a greater percentage of their income on housing. Seniors, comprising 12.9 percent of Dixon's households, are also a community at risk of displacement. The majority of seniors in Dixon are homeowners. As shown in Table 2-31 in **Appendix 2-Regional Housing Needs Assessment**, Senior Households by Income Level Overpaying for Housing, 26.4 percent of seniors overpay for housing and 10.4 percent are severely cost burdened, constituting 36.8 percent of the total senior households in Dixon. Very low-income seniors constitute 21.2 percent of the total senior population, of which, 62.3 percent are cost burdened and 13.2 percent are severely cost burdened. Additionally, low-income seniors comprise 15.2 percent of total senior households, of which, 28.9 percent are cost burdened and 18.4 percent are severely cost burdened. Although 4.3 percent of seniors are extremely low-income, 92.6 percent of seniors in this income group are severely cost burdened. For seniors making more than the AMI, only 11.5 percent are cost burdened and none 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, overcrowding, or residing in low-resource areas. Residents finding themselves in one of these situations may have had 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:

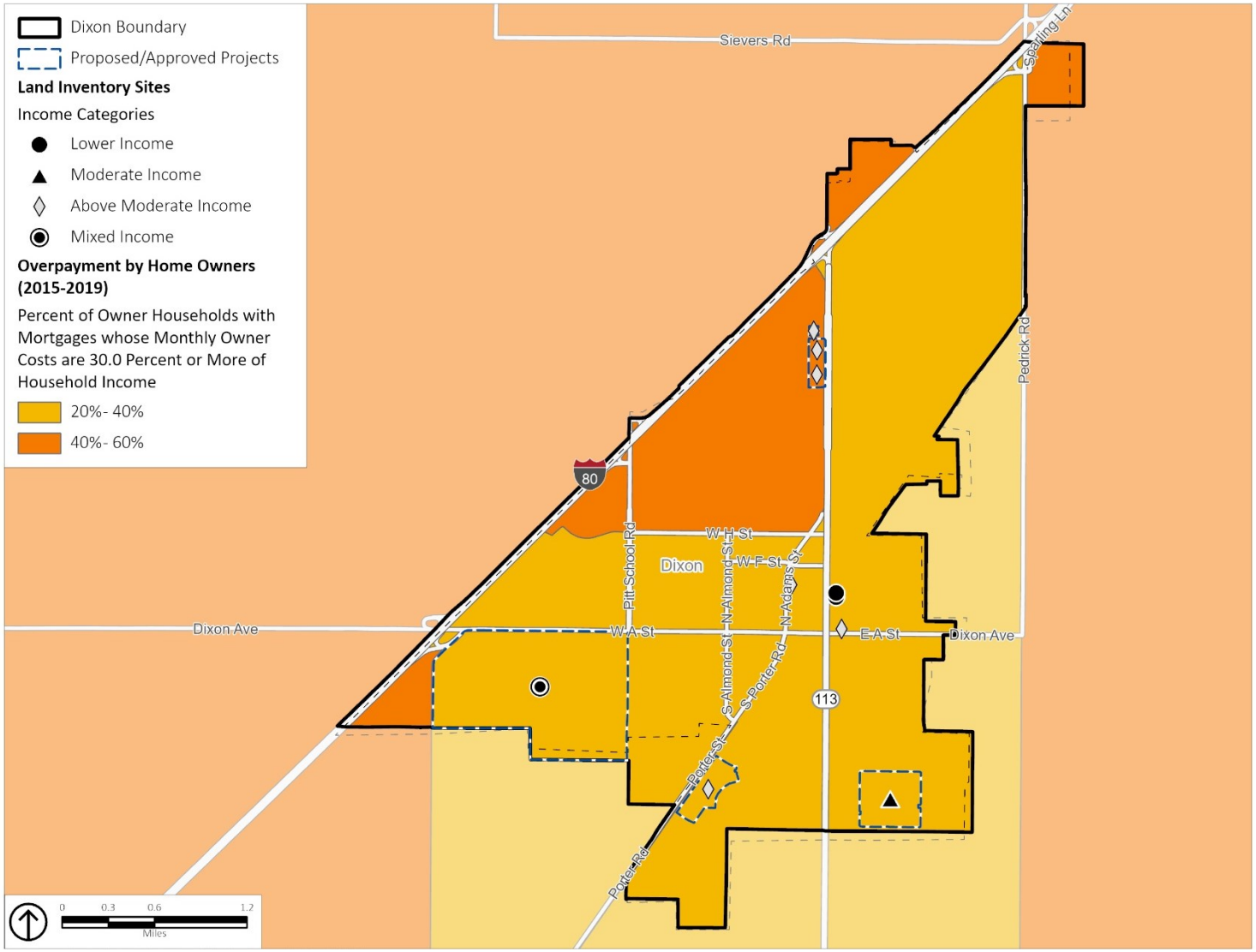
- Allocate all unused Measure B allotments at the end of each 5-year period to affordable housing (**Program 3.2.1**);
- Educate housing providers on benefits of marketing to Section 8 HCVs (**Program 5.4.2**);
- Encourage the construction ADUs, particularly in areas of concentrated affluence or single-family homes (**Program 3.2.3**);
- Develop a program to connect lower-income households with housing opportunities (**Program 7.2.1**); and
- Market availability of the first-time homebuyer assistance program (**Program 6.1.1**).

FIGURE 3-36: RENTER OVERPAYMENT IN DIXON



Source: 2015-2019 ACS; City of Dixon, 2022

FIGURE 3-37: HOMEOWNER OVERPAYMENT IN DIXON



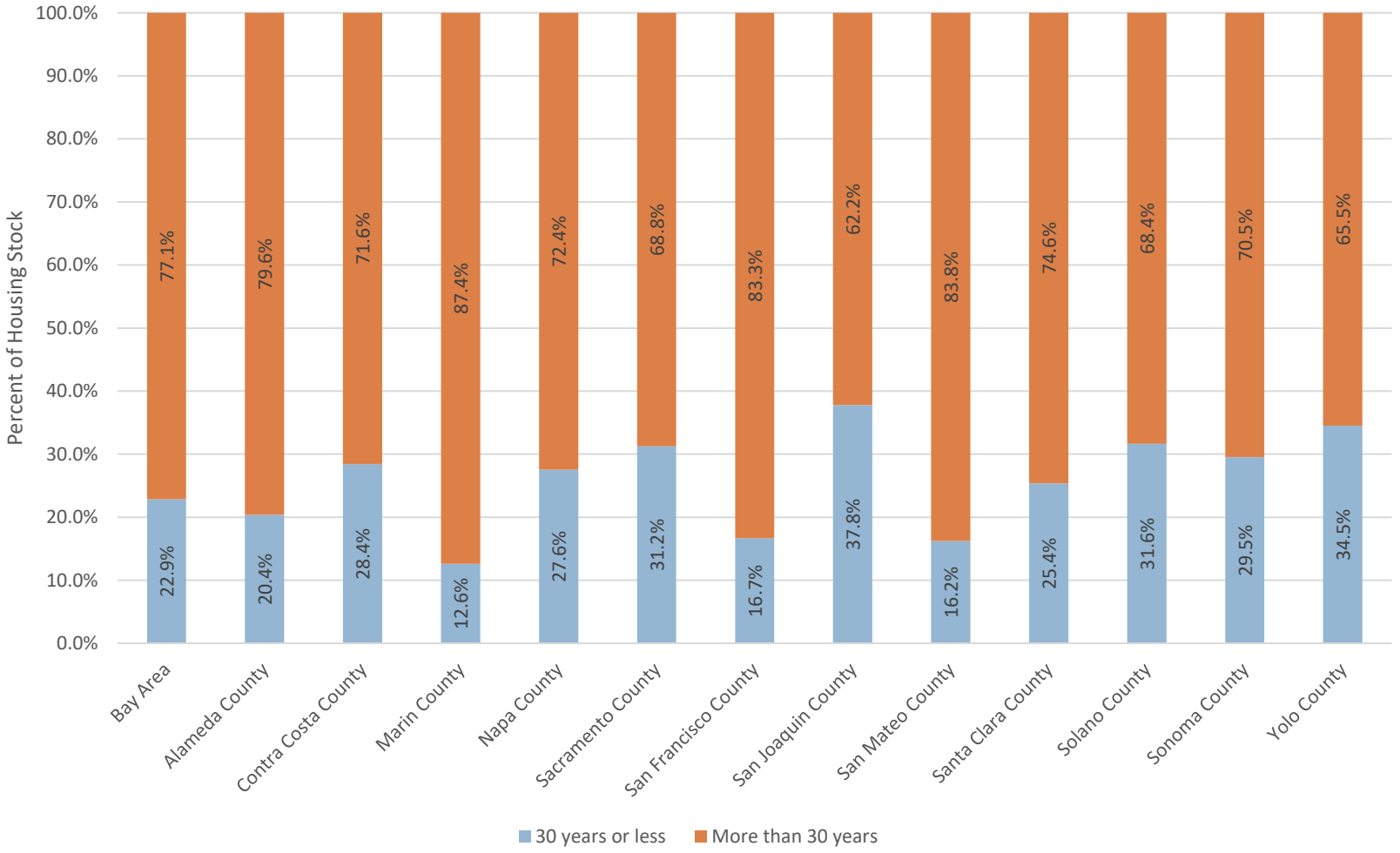
Source: 2015-2019 ACS; City of Dixon, 2022

Substandard Housing

Regional Patterns

As discussed in the **Appendix 2-Regional 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 unhabitable 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 3-38, 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 3-38: AGE OF HOUSING STOCK IN THE REGION



Source: 2015-2019 ACS

Local Patterns

As presented in Table 2-22 in **Appendix 2-Regional Housing Needs Assessment**, Housing Units by Year Structure was Built, almost all of Dixon's housing stock was built prior to 2000, with 66.5 percent built between 1960 and 1999, and well over 50 percent of the units older than 30 years. Given the age of Dixon's housing stock, housing condition may present a risk of displacement for residents. However, in March 2022, the City of Dixon conducted a windshield survey of housing conditions on 283 lots in the city across 3 general areas: the northwest portion of Central Dixon, northwest of N. Adams Street and north of W. F Street; the Hall Memorial Park neighborhood and dwelling units to the north across E. A Street; and the Dixon Northwest Park neighborhood, south of W. F Street and east of N. Almond Street. Of the 283 lots surveyed, 89.2 percent were found to be in sound condition, with the lowest proportion of sound units in the northwest Central Dixon area (72.0 percent of units).

As shown in **Table 3-8, Housing Conditions by Neighborhood Demographics,** the Central Dixon area also had a slightly higher rate of units needing minor repairs, though there was a high percentage of units needing moderate repairs in the Dixon Northwest Park neighborhood. There was one house in each neighborhood that was considered to be dilapidated. **Table 3-8** also compares the characteristics of the population in each of the surveyed areas. As shown, the median income in Central Dixon, where there were the greatest proportion of units in need of some degree of repairs, was the lowest among the surveyed areas. Further, this area had a slightly higher proportion of residents that identify as non-White and a larger population that falls into the low- to moderate-income categories. While the differences between areas were not significant, the greater need for minor repairs in a lower-income area may indicate that households defer maintenance when it does not necessarily impact habitability due to cost or time. These areas were identified for the windshield survey by the Building Department based on concentration of older homes and areas of greater rehabilitation need in the city based on inspections. Based on the results, rehabilitation need even in these areas is relatively low. However, the patterns identified in **Table 3-8** may hold in other neighborhoods, with a greater need for minor repairs in lower- to moderate-income neighborhoods. As such, while there is a relatively small percentage of units in the city that are estimated to be in need repairs as of 2022 (less than 15.0 percent), there is a slightly greater need for repairs or rehabilitation in neighborhoods with lower median incomes. Therefore, the City has identified **Program 1.1.1** to promote the availability of rehabilitation assistance in neighborhoods with comparably lower median incomes, such as through mailers to these neighborhoods or posted information at community gathering spots such as libraries, parks, and other locations.

TABLE 3-8: HOUSING CONDITIONS BY NEIGHBORHOOD DEMOGRAPHICS

	Dixon Northwest Park	Hall Memorial Park	Central Dixon
Housing Conditions			
Sound Condition	80.0%	98.7%	72.0%
Minor Repairs Needed	15.7%	0.0%	24.0%
Moderate Repairs Needed	2.9%	0.6%	2.0%
Full Replacement Needed	1.4%	0.6%	2.0%
Demographic Characteristics			
Non-White Population	47.1%	52.0%	54.5%
Poverty Rate	5.0%	8.9%	8.9%
Median Income	$89,115	$91,319	$64,712
Low- to Moderate-Income Population	36.0%	44.0%	59.0%
Disability Rate	9.0%	13.2%	13.2%

Sources: City of Dixon, 2022; 2015-2019 ACS

Homelessness

In 2022, Housing First Solano, with the support of the Community Action Partnership (CAP) Solano Joint Powers Authority (JPA), 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. In 2022, the survey counted 35 unsheltered residents and no sheltered residents in Dixon, accounting for approximately 3.8 percent of the unsheltered population in Solano County and 3.0 percent of the total homeless population (unsheltered and sheltered). The homeless population in Solano County as a whole has increased from 1,151 persons in 2019 to 1,179 in 2022, though the population peaked at 1,232 in 2017.

Of the total homeless population in Solano County in 2022, approximately 78.0 percent were unsheltered, 73.0 percent had been homeless for less than a year compared to 6.0 percent that had been homeless or more than three years, and 16.5 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.

The 2022 PIT surveyed for the following protected characteristics: veteran status, race and ethnicity, disability status, and age. However, the 2022 PIT does not report the proportion of the homeless population that identifies as each racial or ethnic group. Therefore, **Table 3-9, Demographic Composition of Homeless Population, 2019**, identifies the proportion of each of these protected characteristics from the 2019 PIT compared to the proportion of each jurisdiction's population, to identify whether any protected classes are disproportionately represented as part of the homeless population. 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 Dixon, 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 3-9: 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 3-9: 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. It is likely that these proportions have not changed significantly since 2019, though the City has included Program 4.1.10 to continue to monitor overrepresentation and target resources as needed.

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. Therefore, the City participates in, and offers, several homelessness resources and programs that are available regionally and locally, including:

- Countywide Resources and Services:
    - **Shelter, Inc:** A Bay Area nonprofit focused on assisting residents experiencing or at risk of homelessness through wrap-around services, including assistance in searching for housing, skill building, and more. Shelter, Inc focuses their programs on three primary areas:
        - ***Inspiring People - Preventing Homelessness:*** Through donations, volunteer work, and partnerships with rental property managers and owners, Shelter, Inc. to create opportunities for employment and housing.
        - ***Changing Lives – Ending the Cycle of Homelessness:*** Includes a variety of services including eviction prevention through one-time financial assistance for move-in or stay-in costs, interim housing, long-term housing, and low-income housing. Shelter, Inc. provides case management, employment assistance, and assistance through the housing search process to help individuals and families end their personal challenge with homelessness.
        - ***Ending Homelessness – Providing Affordable Housing:*** Provides ongoing resources and referrals to help reduce the risk of homelessness.

- **Resource Connect Solano:** Provides assessment and referral services for individuals and families experiencing or at risk of homelessness and to identify the most appropriate response and services need to an individuals' needs.
- **211 Solano:** A one-stop-shop to connect Solano County residents with services including food, housing, substance abuse recovery support, medical and emotional counseling and services, and more.
- **Homeless Outreach Partnership and Engagement (HOPE) Team:** Coordinated by the Solano County Behavioral Health Services Department to go to homeless encampments to engage with homeless residents and offer mental health support.
- **Street Medicine Outreach Team:** A branch of the HOPE Team that has a medical team including a medical prescriber, clinician, and a specialist for psychiatric intervention and engagement to provide services in homeless encampments.
- **Beck Mental Health Facility:** Located in Fairfield but available to all Solano County residents, the County is constructing a new mental health residential treatment facility for adults either on jail diversion, homeless, or at risk of becoming homeless.
- **Fair Haven Commons:** Located in Fairfield but available to all Solano County residents, the County is constructing 72 affordable apartments that will include 44 permanently supportive units for homeless residents and those with mental health needs.
- **Sacramento Street Apartments:** Located in Vallejo but available to all Solano County residents, the County is constructing 75 affordable apartments that will include 23 permanently supportive units for homeless residents and those with mental health needs.
- **CAP Solano JPA:** Provides oversite and coordination of homeless services and secures and distributes funding to support projects to end homelessness.
- **Housing First Solano:** Coordinates multi-agency coordination to end homelessness and provides connections to housing, jobs, and medical resources for persons experiencing homelessness.
- **Food Bank of Contra Costa and Solano:** Distributes perishable and non-perishable foods to residents throughout Contra Costa and Solano Counties through partnerships with local foodbanks and service organizations. Programs include the College Pantry Program to serve junior and four-year colleges as well as adult education schools, delivery of fresh produce and shelf-stable pantry staples to local communities through the Community Produce Program and Community Produce

Program Plus, drive through distribution centers for local fresh and non-perishable foods, distribution of lunch and after-school foods to low-income schools through the Farm2Kid Program, provision of healthy foods at elementary through high schools where more than half of students receive free or reduced-price lunch, and a mobile food pharmacy for patients who have prescription for healthy shelf-stable foods from a medical provider. Physical locations are in Vallejo, Fairfield, Rio Vista, and Dixon, with mobile and distribution programs throughout the county.

- Local Resources and Services:
    - **Dixon Family Services:** Provides a range of supportive services for children and families in Dixon, including:
        - Basic Needs Program: Provides assistance low- to moderate-income families facing financial challenges due to job loss or other unexpected expenses that impact ability to pay rent or utilities
        - Food Pantry: Provides supplemental non-perishable groceries to Dixon residents in need and referrals to other local and regional food programs.
        - Outstation for Government Programs: Services as office space or temporary parking lot space for other services for Dixon residents such as Solano County Social Services (i.e., CalWORKS) and the Contra Costa and Solano County Food Bank Free Produce Truck.
        - Information and Referrals: Connects people to services they need that are not currently offered by Dixon Family Services.
        - Safety Net Services Program: Provides assistance with basic needs for Dixon residents without children as funding is available.
    - **Saint Vincent De Paul Food Locker:** Food distribution center out of Sant Vincent de Paul Church.

As the size of the homeless population is very small in Dixon, there are no established encampments or other concentrations of this population. However, the Police Department reports that if homeless person are discovered, they are typically found near off ramps of I-80, along landscaped trails, or, more infrequently, in vehicles parked in underutilized parking lots. To address this issue locally and throughout the region, **Program 4.1.5** has been included to 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 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, eastern Dixon is generally considered "Low-Income/Susceptible to Displacement," while western Dixon is considered to be "Stable Moderate/Mixed Income." However, dramatic increases in home and rental prices have impacted residents throughout Dixon, 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 Dixon increased by 150 percent between December 2012 and December 2021, from $238,000 to $595,000, for an average increase of approximately 16.7 percent annually. The median home price in Dixon is only affordable to above moderate-income households. While rent prices in Dixon have increased at a slower rate than home values, they still present a barrier for some lower-income households. Between 2015 and 2021, the average rent for a 2-bedroom unit, for example, increased from $951 to $1,575 according to a survey of online rent tracking platforms, resulting in an annual average increase of 10.9 percent. Unlike ownership opportunities, the median rent in Dixon in 2021 was affordable to low-income households. This suggests that lower-income renters have greater access to housing in Dixon than many other jurisdictions in the county and region.

While housing costs have increased rapidly, wages have not kept pace. The median income in Dixon has increased approximately 2.0 percent annually, from $69,742 in 2010 to $82,570 in 2019, according to the ACS. The difference in these trends indicates growing unaffordability of housing in Dixon. To address affordability challenges, the City will encourage and incentivize development of affordable housing units, particularly in higher resource areas, will develop a program to connect lower-income residents with affordable housing opportunities, and will market availability of homebuyer assistance programs such as first-time homebuyer programs (**Program 3.1.1, 3.3.2, 6.1.1, and 7.2.1).**

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, the rate of poverty in Dixon is relatively low, with only a slightly higher rate north of W. H Street between I-80 and N. 1st Street. 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 above, 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 below.

History of Development Trends

Dixon was first known as "Silveyville," for the settler who established a halfway house along a well-traveled route between Sacramento and San Francisco at the height of the California Gold Rush in 1852. In 1870, the Central Pacific Railroad (Vaca Valley Railroad) inaugurated its new line through Solano County. However, it bypassed Silveyville, instead crossing the land of Thomas Dickson, a nearby landowner. When local leaders decided to physically relocate Silveyville closer to the railroad, Dickson donated 10 acres of his land for the new depot, and the community was renamed "Dicksonville." With Dickson in charge of the re-location, the Silveyville buildings were raised and loaded on large flat cars with wooden rollers closer to the railroad tracks to the area now known as Downtown Dixon. When the first rail shipment of merchandise from San Francisco arrived in 1872, mistakenly addressed to "Dixon," the spelling stuck. In 1874, the town was officially recorded by Solano County as "Dixon" on the new maps, and incorporated in 1878.

A city ordinance was adopted in 1883 following a fire that nearly wiped out the downtown area, which required building materials to be brick or tin rather than wood – the first design guidelines in Dixon. The rebuilding of the town occurred with expansion along Jackson Street, North Jefferson Street (where the Dixon Methodist Church still stands), and along First and A. Streets. Generating interest in horse harness racing provided further impetus for growth in Dixon with a partnership of businessmen purchasing 20 acres on First Street for a horse racing track and pavilion, now the site of the City's annual May Day celebration. Dixon was also known in the early 1900s as "The Dairy City." During this period, farming emphasized growing crops, primarily alfalfa, essential to successful dairying along with pure water, temperate climate, and clean surroundings, spurring the moniker "Certified Dairy." By 1920, Dixon had over 30 dairy family farmers.

Dixon became a hub for miles of grain, alfalfa, and dairy farming in California. It also has a long history with the sheep industry, hosting an annual LambTown festival, as well as the State Fair. The railroad tracks and I-80 have been the defined development patterns within Dixon for decades following their installation, where the majority of the City's non-residential uses and multifamily housing are located. Over the course of the 20th century, as populations in the state and Bay Area increased, Dixon transitioned into a hybrid agricultural/suburban bedroom community. Until recently, most development has been contained between the two rigid boundaries set by the railroad and the highway. Dixon has continued to see active homebuilding maintained through a regional slowdown, and proximity to Davis and Sacramento, along with available land, suggest potential for further housing growth.[4] There are vacant lots along I-80 and in the northeast quadrant of the city that provide potential for attracting new businesses. The City has been successful in attracting light industrial uses in the northern portion of the city, stimulating the employment base, and subsequently generating a need for additional residential resources at a variety of price points. Additionally, proximity to UC Davis presents potential in the northern quadrant for a mix of medical and research facilities as well as residential villages in a campus environment.

[4] BusinessView, "Dixon, California: Fabulous and affordable". 2019. https://businessviewmagazine.com/dixon-california-fabulous-affordable/.

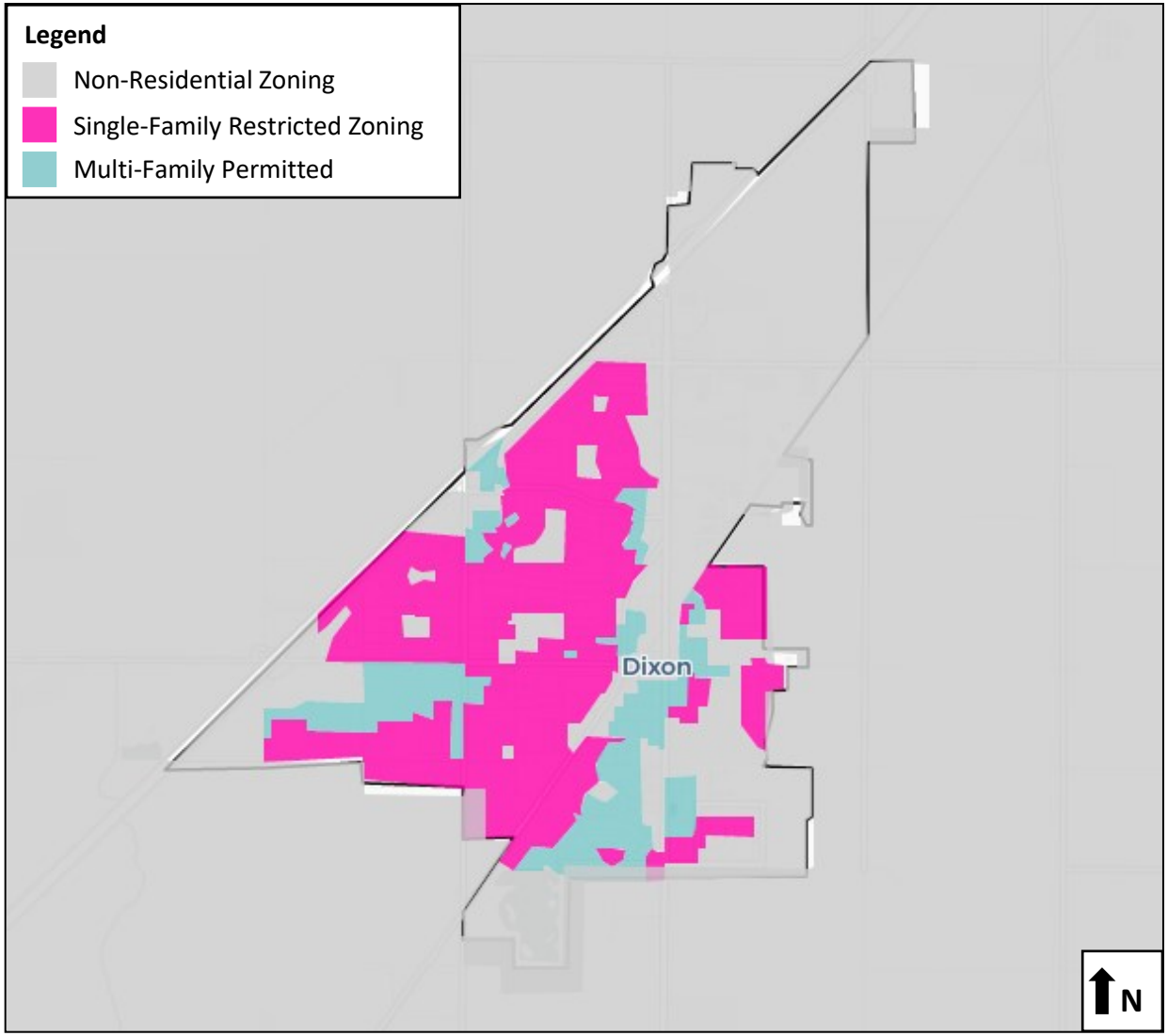
Land Use and Zoning Patterns

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 two jurisdictions of the 101 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 Dixon as having 81.4 percent of developed land area, or 5,458 of the City's 6,708 housing units, designated to single-family unit zoning, categorizing it at a lower level of single-family zoning relative to Bay Area jurisdictions. Conversely, multifamily units (two or more units) make up approximately 18.0 percent of Dixon's housing units. In addition, small pockets of RM-1 zoning, which accommodate two-unit dwellings, typically single-family attached units, are scattered throughout the city at the edges of R-1 zones. While single-family zoning has historically created 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 neighborhoods. As shown in **Figure 3-39, Residential Zoning in Dixon**, areas zoned for multifamily housing in Dixon are primarily found along railroad right-of-way and at the edges of the developed part of the city in the southwest area. 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, although there are only two census tracts in the city designated as low resource and they are developed with single-family unit neighborhoods. This data suggests that multifamily housing, which tends to be more affordable, is limited to areas in the city that currently do not support the highest quality of life. However, there is potential for mixed use with higher-density residential in the downtown and in association with increased employment opportunities in the northeast quadrant. To support and expand access to affordable housing in high opportunity areas, the City as included **Program 3.1.1 and 3.2.3**.

[5] Menendian, Stephen, Samir Gambhir, Karina French, and Arthur Gailes, "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 3-39: RESIDENTIAL ZONING IN DIXON



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 Dixon has been prioritized based on need and available funding, which has prevented disinvestment in any particular area of the city. However, one of the constraints the city faces is a lack of permanent infrastructure in the northeast quadrant to support current and potential development, which is a constraint to provision of additional housing opportunities in the future, which has been addressed through interim solutions to sustain the developments.

However, any infrastructure or facilities in need of improvement are identified for investment in the Dixon Five-Year Capital Improvement Plan (CIP) for Fiscal Years 2017/18 through 2021/22. 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 typically 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 Community Development Block Grants
- 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:

- ADA Compliance Program. The City's ADA specs require additional detail and compliance to meet ADA standards and requirements.

- Climate Change Action Plans (CCAP). The CCAP is a comprehensive roadmap that outlines the specific activities that an agency will undertake to reduce greenhouse gas emissions. Climate action plans build upon the information gathered by greenhouse gas inventories and generally focus on those activities that can achieve the relatively greatest emission reductions in the most cost-effective manner. The CCAP would also serve as a streamlining measure for individual development projects to not have to undergo their own individual greenhouse gas emissions study.
- Zoning Ordinance Update. A comprehensive update to the City of Dixon zoning ordinance and map is needed to: (1) make required amendments to zoning map and text to make consistent with new General Plan 2040 and reflect changes that are a result of the adoption; and (2) modernize and streamline the Zoning Ordinance and Map.
- Southwest Neighborhood Park. Construct a three-acre park serving the southwest area. The park will include open space, picnic area, playground equipment, lighting, and a path system. The project is scheduled to be developed with the southwest area development. The park will maintain 1.2 acres of neighborhood park land per 1,000 residents, as required in the Parks Master Plan and General Plan.
- Southwest Dixon Specific Plan Community Park. Support the development of a 20-acre community park as part of Phase 4 of the buildout of the Southwest Dixon Specific Plan. The park will include open space, recreational equipment and spaces, a pool, and other amenities.

These project areas, among others, improve connections between neighborhoods, availability of and accessibility to community resources and facilities, and more. Dixon will continue public investment throughout its neighborhoods, 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 Dixon includes portions of unincorporated Solano County in tracts that expand beyond city limits.

In 2020, White applicants accounted for 29.3 percent of all mortgage loan applications for home purchase and 45.4 percent of all originated loans in Dixon. While Hispanic and Latinx residents make up 42.4 percent of Dixon's ethnic composition, Hispanic and Latinx applicants made up only 6.5 percent of loan applications and 10.1 percent of originated loans. Black residents represented 1.9 percent of Dixon's racial composition; however, Black applicants made up approximately 1.4 percent of total loan applications and 2.2 percent of all originated loans. While Asian residents represented 5.4 percent of Dixon's racial composition, Asian applicants made up 3.0 percent of loan applicants and 4.6 percent of originated loans. There were no applicants from other racial or ethnic groups, including American Indian, Alaskan Native, Native Hawaiian, or other Pacific Islander, and two or more races. The City plans to address some of these disproportionalities, particularly for Latinx residents, by seeking funding to support local fair housing organizations and other providers that provide linguistically accessible and culturally relevant housing assistance to lower- and moderate-income households and other households with special needs described in **Program 7.2.2**.

In 2020, applicants from Dixon applied for four types of loans for home purchase: conventional, Federal Housing Administration (FHA), Veterans Administration (VA), and United States Department of Agriculture (USDA). Denial rates, shown in **Table 3-10**, indicate that Asian residents were denied conventional and FHA loans at a higher rate than other racial and ethnic groups.

TABLE 3-10: MORTGAGE LOAN DENIAL RATES, DIXON

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	127	34	6	15	0	0	0	182
Denial Rate	7.1%	11.8%	16.7%	20.0%	0.0%	0.0%	0.0%	9.3%
Federal Housing Administration (FHA)								
Total Applications	29	15	3	9	0	0	0	56
Denial Rate	10.3%	6.7%	0.0%	0.0%	0.0%	0.0%	0.0%	7.1%
Veterans Administration (VA)								
Total Applications	59	6	6	5	0	0	1	77

Loan Type	White	Latinx	Black	Asian	Native American or Pacific Islander	American Indian or Alaska Native	Two or More Minority Races	Total
Denial Rate	8.5%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	10.4%
United States Department of Agriculture (USDA)								
Total Applications	1	0	0	0	0	0	0	1
Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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 6.1.1**, 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 7.2.1**).

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 Dixon 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 identifies 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.

- **No-Net-Loss (Government Code Section 65863).** The City has identified a surplus of sites available to meet the Regional Housing Needs Assessment allocation. In total, the City's surplus unit capacity is 510, composed of 17 lower-income units, 86 moderate-income units, and 407 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. Further, the City allows emergency shelters by-right in the ML zone district.
- **Senate Bill (SB) 35 (Government Code Section 65913.4).** The City will comply with 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 6.2.1**).
- **SB 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 or 60 days after adoption of a mitigated negative declaration or an environmental 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 LSNC, and has included Program 7.2.1 to provide biannual training to landlords on fair housing rights and responsibilities with the intent of reducing, or eliminating, discrimination, and consider entering into a consortium with other jurisdictions to contract with FHANC.
- **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 3-12, Factors that Contribute to Fair Housing Issues**.
- **Equal Access (Government Code Section 11135 et seq.).** The City has included Program 7.2.2 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 state, 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 Dixon 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 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 7.2.1**).

Dixon 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, Dixon 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 percent of clients were extremely low, very low, or low income. In addition, 27 percent were Latinx, 13 percent of whom spoke no English, and 20 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 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 Fannie Mae properties, and other foreclosed homes, to ensure they are properly maintained and do not negatively impact the neighborhood they are located in.

Throughout the region, local organizations 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, service providers and fair housing advocates 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.

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 FHEO, which are reported by the origin of the issue.

HUD FHEO reported that eight cases were filed by residents of the City of Dixon between January 2013 and April 2021. No cases were filed against a public entity (i.e., public housing authority, city). Several cases alleged discrimination on multiple bases, resulting in four cases alleging discrimination on the basis of disability, five on the basis of race, and three on the basis of retaliation. Of the eight cases, two were closed after conciliation or a successful settlement, two were closed after the complaint was withdrawn after resolution, and four were closed after FHEO made a no cause determination. In addition to these cases, there were four inquiries made during the same time period, one of which were against public entities. One inquiry was found to not be a valid issue, two did not allege specific bases and were closed after the claimants failed to respond to HUD, and the fourth alleged discrimination on the basis of disability but the claimant decided not to pursue it further. While there were not many discrimination cases reported to HUD during this eight-year period, the most common issues raised were discrimination based on disability and race, reflecting feedback received from FHANC and LSNC that disability cases were the most common that their organizations handled. The City has identified **Program 7.2.1** 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.

Sites Inventory Analysis

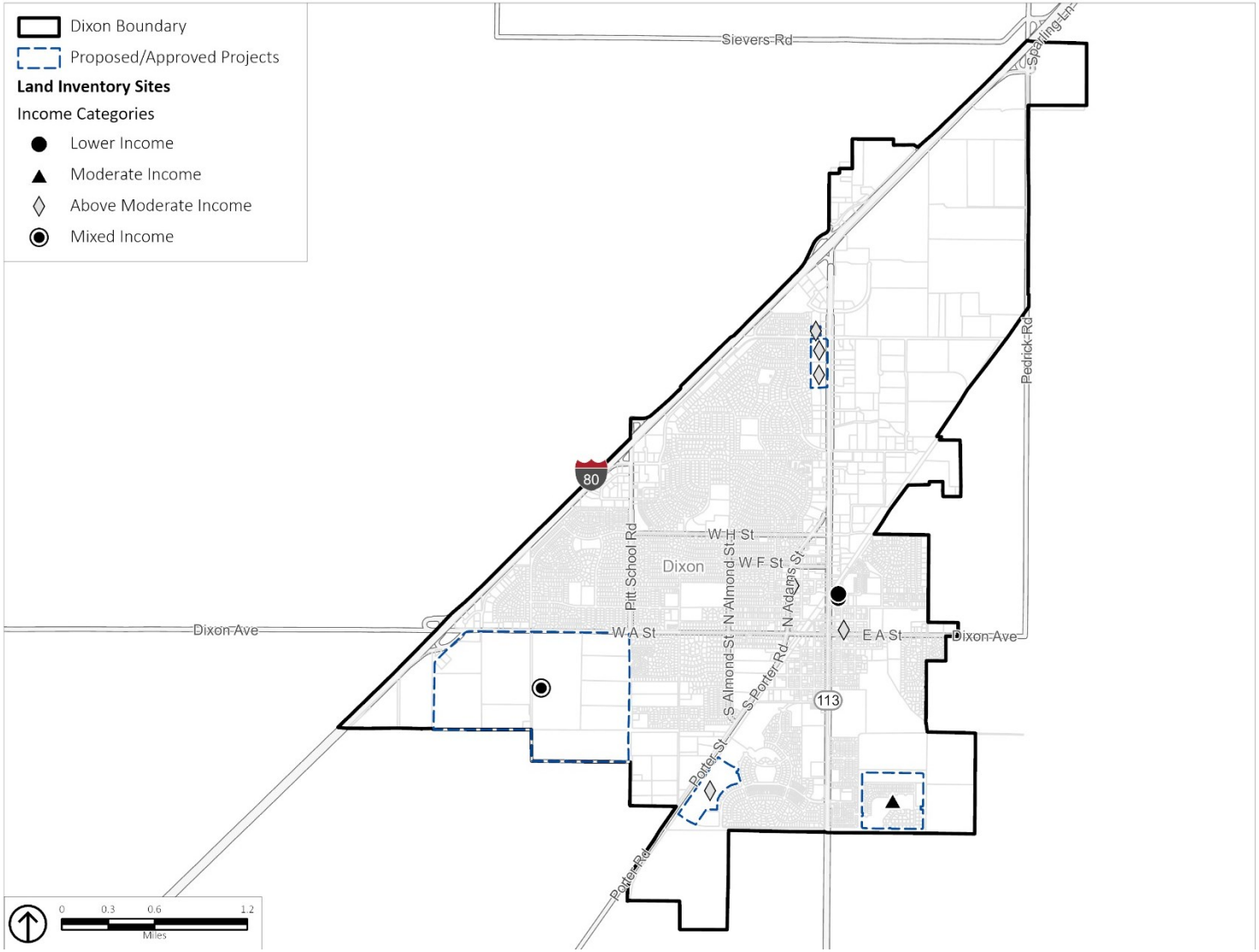
The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity, and to fostering inclusive communities where all residents have access to opportunities. This is particularly important for lower-income households. Government Code Section 65583(c)(10)(A) added a new requirement for housing elements to analyze the location of lower-income sites in relation to areas of high opportunity. As discussed throughout this Assessment of Fair Housing, Dixon contains a range of census tracts with low, moderate, high, and highest resource access according to the HCD/TCAC Opportunity Area maps. This suggests that economic outcomes for Dixon households vary depending on the part of the city where a household is located. Areas with higher

designations are located north of West A Street, west of North 1st Street (SR 113) in block groups with higher median incomes, and the vicinity of major interchanges with I-80 where the majority of the City's commercial and service amenities are located. As described throughout this assessment, Dixon has a distinct pattern of income distribution, with potentially better access to opportunities for households residing in the city's higher-income areas. To confirm if the sites identified in the Housing Element inventory will affirmatively further fair housing, the City examined geographic distribution of sites as they relate to a range of indicators of fair housing.

Potential Effect on Patterns of Integration and Segregation

Capacity for 826 total units, including 192 lower-, 148 moderate, and 586 above-moderate income units, has been identified to meet the City's RHNA. Most of the identified capacity is within approved project sites, some of which are final phases of larger developments. As shown on **Figure 3-40, Land Inventory Sites**, and **Table 3-11**, **Land Inventory Site Capacity**, the site identified to accommodate the majority of the lower-income RHNA is located as part of a mixed-income neighborhood in the approved Homestead Phase 2B project in the southwestern corner of the city, with capacity for 180 lower-income units, and 128 above moderate-income units. In addition, capacity for 11 lower-income units on vacant sites are identified north of Dixon Avenue and east of West A Street, providing a total of 192 lower-income units.

FIGURE 3-40: LAND INVENTORY SITES



Source: City of Dixon, September 2022

Capacity for 145 moderate-income units is spread throughout the southern half of the city on moderate/above moderate mixed-income sites, with capacity identified in the Homestead villages, in the Valley Glen Orchards neighborhood and one in the Sutton at Parklane development. Sites with capacity for 581 above moderate-income sites are identified throughout the southern half of the city within approved projects in the Homestead neighborhoods in both low/moderate/above moderate and moderate/above-moderate mixed-income developments, and additional capacity for above moderate-income units within the Valley Glen Orchards III project. Additionally, three sites are identified with approved capacity for 144 above moderate-income units in the vicinity of the North 1st Street and I-80 interchange in the northwestern portion of the city.

TABLE 3-11: LAND INVENTORY SITE CAPACITY

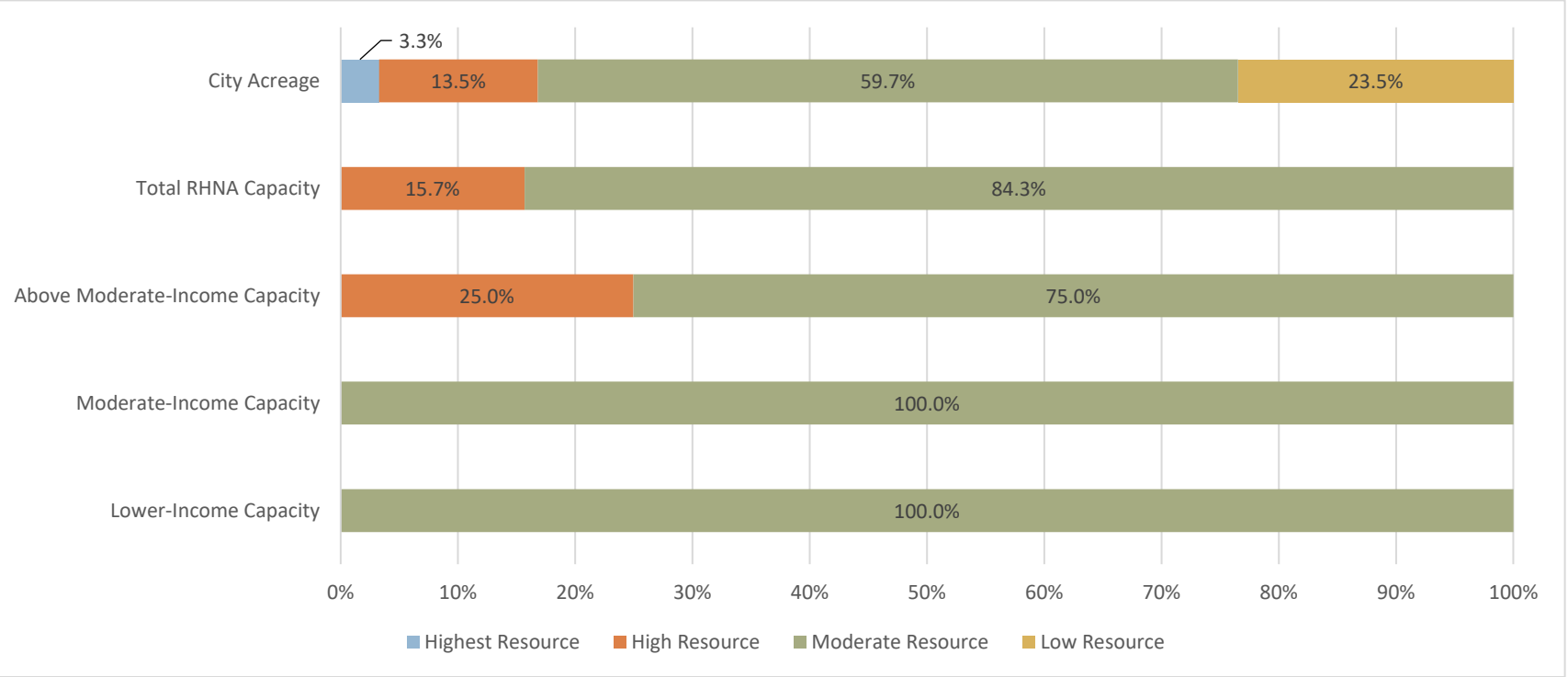
Approved Projects	Location	Approved Capacity	Affordability
Homestead	South of A Street between I-80 and Pitt School Road.	180 88 396	Lower Moderate Above Moderate
Lincoln Square	Mixed-use development west of North 1st Street, south of Vaughn Road, with access to the intersection of SR 113 and I-80, designated as high resource	100	Above Moderate
Assisted Living on North Lincoln St.	Corridor mixed-use project west of North 1st Street, south of Vaughn Road, with access to the intersection of SR 113 and I-80, designated as high resource	44	Above Moderate
Sutton at Parklane	Located south of Columbia Drive and north of Parkway Boulevard, near Dixon High School and Hall Memorial Park, and is part of new development occurring at Dixon's southeastern edge, designated as moderate resource.	57	Moderate
Valley Glen Orchards III	Phase 4 of project, east of Porter Street, north of Parkway Boulevard, which is designated moderate resource.	41	Above Moderate
Lower-Income Capacity		**180**	
Moderate-Income Capacity		**145**	
Above Moderate-Income Capacity		**581**	
Total Approved Project Capacity		**906**	

Vacant Land	Location	Approved Unit Capacity	Affordability
2 sites – one unit per site	West A Street near the intersection with South 1st Street in vicinity of city center, designated as moderate resource.	2	Above Moderate
1 site – one unit	Valley Glen Orchards vacant site within existing single-family residential neighborhood designated as moderate resource.	1	Moderate
2 sites – multiple units per site	North of Dixon Avenue and east of West A Street, in the vicinity of city center, designated as moderate resource.	5 6	Lower
Lower-Income Capacity		11	
Moderate-Income Capacity		1	
Above Moderate-Income Capacity		2	
Total Vacant Land Capacity		**14**	
Total Capacity			
Lower-Income Capacity		**192**	**Lower**
Moderate-Income Capacity		**148**	**Moderate**
Above Moderate-Income Capacity		**586**	**Above Moderate**
Total Approved/Pending Project and Vacant Site Unit Capacity		**926**	

Source: City of Dixon, September 2022

As discussed in the analysis of displacement risk, Dixon is a relatively small city in terms of acreage, with four points of access from main city arterials and I-80. The City is primarily a bedroom community for Vacaville to the south and Davis to the north. There is a small City Center area north and south of East A Street along North and South 1st Street, with the major commercial and services amenities located near the intersections of North 1st Street and Pitt School Road with I-80. Other non-residential uses are found along the main arterials of Pitt School Road. The Kaiser Permanente Medical Center and major commercial and services facilities are located less than eight miles to the south of Dixon in the City of Vacaville. The sites to meet the RHNA identify development opportunities on vacant land, infill on residential sites and corridor mixed-use on vacant commercial properties. As indicated by the above site capacity summary, the majority of the sites are within approved projects, and all of the lower-income sites are located within a moderate resource designation, as shown on **Figure 3-41, Percent Unit Capacity and City Acreage by TCAC Resource Area Designation**.

FIGURE 3-41: PERCENT UNIT CAPACITY AND CITY ACREAGE BY TCAC RESOURCE AREA DESIGNATION



Source: TCAC/HCD, 2021; City of Dixon, 2022

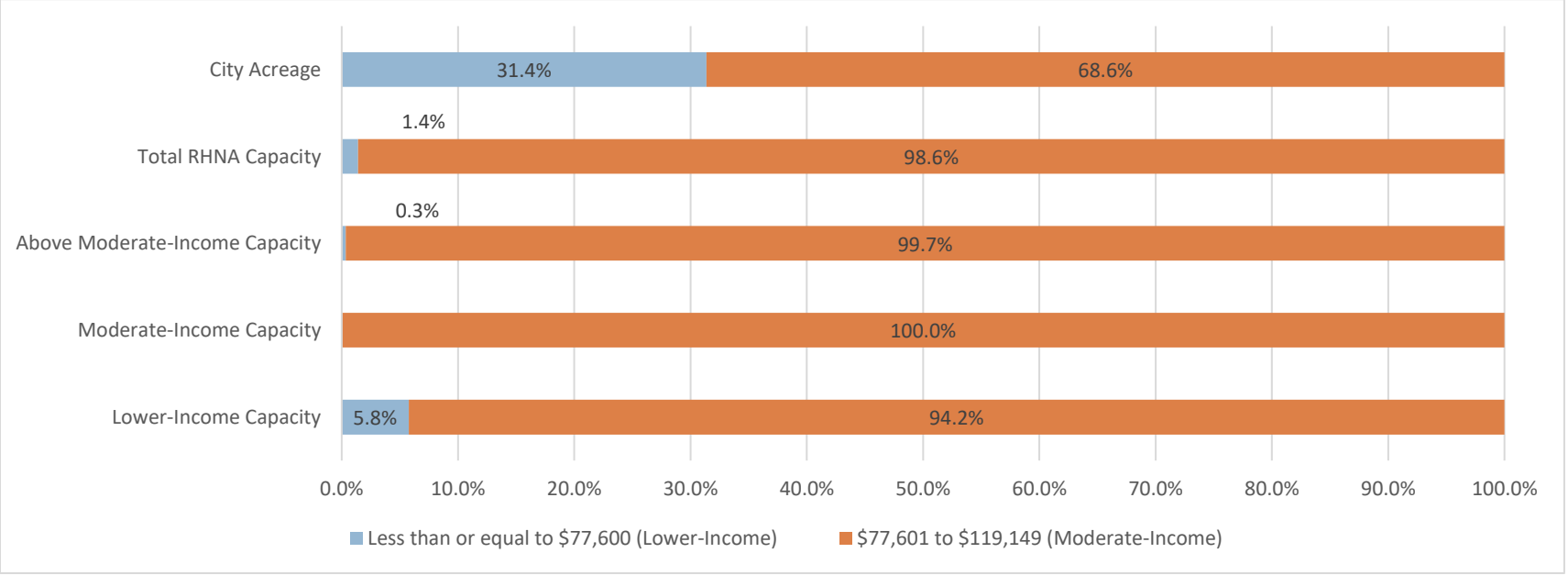
Income

In Dixon, the southern and eastern areas are primarily moderate resource areas, with high and high resource areas in the center of the city adjacent to I-80. Low resource areas are designated in the Pembroke Way South neighborhood between Stratford Avenue and West H. Street, west of North 1st Street and east of Parkgreen Drive, and south of W. A Street between Pitt School Road and South Almond Street/Porter Street in the Homestead development. The Pembroke Way South neighborhood consists of single-family and multifamily residential dwellings, adjacent to non-residential uses along North 1st Street to the east. As there is no vacant land available in this neighborhood, no sites have been identified in this low resource area. The low resource designation in the southern portion of the Homestead development may be partially attributed to the fact that at the time the TCAC mapping was conducted, portions of this tract consisted of vacant land and much of the housing stock was constructed but not yet occupied, as the median income falls within the moderate-income range, poverty status is 5.0 percent, and there are no high concentrations of communities of color or other indicators often associated with low resource designations. However, no sites have been identified in this tract as this portion of the project is already under construction.

The approved siting of 180 lower-income units in the Homestead Phase 2B mixed lower- and above moderate-income neighborhood will increase housing mobility opportunities near I-80 that may alleviate pressure on the existing lower-income housing stock in the city that has resulted in renter overpayment and will aid in preventing displacement of residents from the community. The 128 above moderate-income unit sites will facilitate a mixed-income neighborhood and serve as a mechanism for achieving income integration, as well as providing additional housing mobility opportunities for above moderate-income residents. By identifying sites to meet the lower-income RHNA in a mixed-income "village" in the previously undeveloped southern portion of the community in close proximity to I-80, the City aims to combat potential income segregation spurred by the siting of a greater proportion of affordable multifamily developments in portions of the city east of Porter Road. This distribution will also increase the housing opportunities for higher-income households in newly developing neighborhoods while integrating socioeconomic groups. Additionally, it addresses the lack of affordable housing opportunities in the city that may have resulted in existing patterns of renter overpayment and lower-income household concentration, as well as the prevalence of more affordable single family homeowner and renter opportunities being located in older residential neighborhoods which may be in greater need of regular maintenance The Homestead Phase 2B lower-income unit potential will also help to expand the availability of housing mobility opportunities for special needs populations, such as single female-headed households, at a price point and of appropriate size to accommodate unique needs. Furthermore, the City has identified capacity for 44 above moderate-income units for disabled/and or seniors with special needs populations (Assisted Living on North Lincoln Street) within close proximity to major shopping, services and amenities near the intersection of I-80 and SR 113.

As shown in **Figure 3-42, Percent Unit Capacity and City Acreage by Median Income**, the City has identified a capacity for a portion of the units in the Sites Inventory in areas that have lower median incomes and higher rates of overcrowding and overpayment. Dixon's highest-income block groups, which have median incomes in the moderate-income category, are adjacent to I-80 and account for approximately 68.6 percent of the city's land area, although no block groups exceed a median household income of $105,694. These highest-income block groups coincide with tracts of TCAC/HCD's highest-resource designation. Approximately 31.4 percent of the city's acreage falls within the household lower-income category below $77,600. Almost the entirety of the RHNA capacity (98.6 percent) is identified within moderate-income block groups. There are no areas in the city with above moderate-incomes, nor are there any very low-income tracts with a median income falling below $55,000. While approximately 5.8 percent of the lower-income capacity has been identified in areas with lower median incomes, these sites aim to reduce displacement risk for residents in these areas that may face a shortage of affordable options currently. Therefore, as shown in **Figure 3-42**, the distribution of sites will facilitate mixed-income communities without concentrating lower-income units in lower-income areas.

FIGURE 3-42: PERCENT UNIT CAPACITY AND CITY ACREAGE BY MEDIAN INCOME



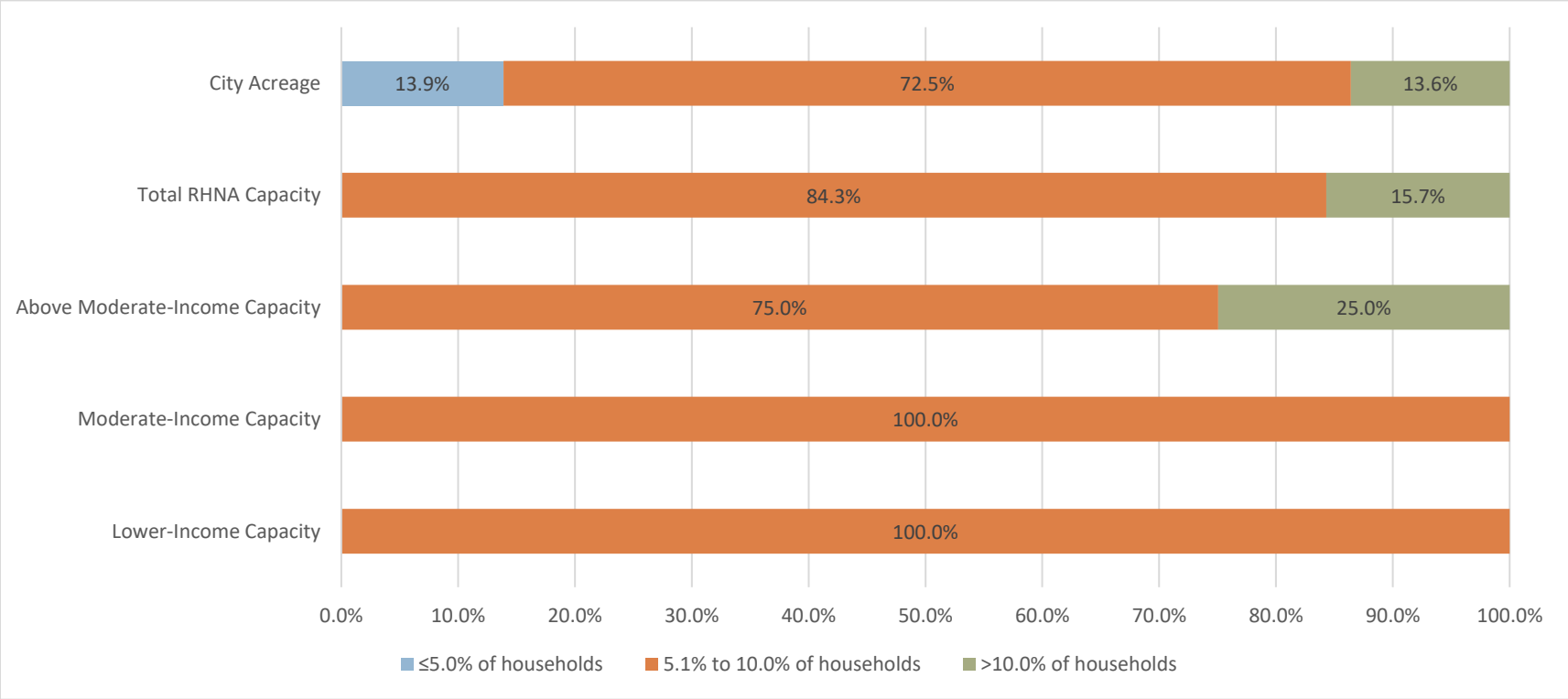
Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which the median income falls into the above moderate-income category.

The lower income block groups, situated along both sides of North 1st Street, and including the moderate-income block group in the far southeast corner of the city (in which Dixon High School and Hall Memorial Park are located) are also the sites of all but one of the city's existing affordable multifamily complexes. Capacity for lower-income units (94.2 percent) is identified in primarily moderate median income areas, undeveloped portions of the city, rather than as infill on vacant sites in lower-income block group areas. By identifying an approved site in the Homestead community with capacity for 180 lower-income units within a moderate-income block group, which also accommodates a projected mix of 88 moderate-income units and 396 above moderate-income units, the city will promote the opportunity for mixed-income and more integrated neighborhoods while minimizing additional concentration of lower-income households in areas where existing affordable housing stock is located. Further, the identification of remaining lower-income capacity (5.8 percent) on two sites in the vicinity of the Second Street Senior Apartments, in the low-income block group at the upper edge of the city center area, will help alleviate a shortage of affordable units in the area and provide housing mobility for those at risk of displacement from overpayment, overcrowding, housing condition issues, or disability constraints experienced in current housing. All but two units of identified capacity for above moderate-income households is on sites within moderate-income block groups, as well as 100 percent of the moderate-income RHNA capacity.

In Dixon, 10.7 percent of households make less than 30.0 percent area median income (AMI), which is considered extremely low-income. Rates of poverty are below 10.0 percent in most Dixon census tracts, although the tract bounded by I-80 to the west, North 1st Street to the east, and West H Street to the south, is an exception, with a poverty rate of 15.7 percent. Although median incomes range between $81,182 to $93,467 in this area, this tract is also home to the Lincoln Creek Apartments, an affordable housing development, and several other multifamily developments that may house residents experiencing poverty at a higher rate than in surrounding detached unit neighborhoods. Low rates of poverty in most of Dixon may indicate that high costs of housing are a barrier to access for lower-income households seeking housing in the city, forcing these households to seek housing in more affordable areas within the county or region. As shown by **Figure 3-43, Percent Unit Capacity and City Acreage by Poverty Rate**, rates of poverty below 5.0 percent are found in 13.9 percent of the total acreage, with poverty rates between 5.1 and 10.0 percent comprising 72.5 percent of the city's acreage. The remaining 13.6 percent of the city acreage falls within the northwestern tract with a poverty rate of 15.7 percent, as previously discussed. The inclusion of 144 above moderate-income sites (25.0 percent of above moderate-income capacity and 15.7 percent of total RHNA) in the lower-income, higher poverty rate block group just south of the interchange of I-80 and North 1st Street, as well as 35 above moderate-income single-family units in the Valley Glen Orchards III neighborhood within a lower-income block group, helps integrate higher-income households into these areas where a concentration of lower-income households currently exists. This will promote income integration in the Valley Glen community where three existing affordable multifamily complexes, with a total of 214 affordable units, have contributed to the concentration of lower-income households. All of the lower- and moderate-income unit capacity is identified on sites with poverty rates below 10.0 percent.

FIGURE 3-43: PERCENT UNIT CAPACITY AND CITY ACREAGE BY POVERTY RATE



Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which the median income falls into the above moderate-income category.

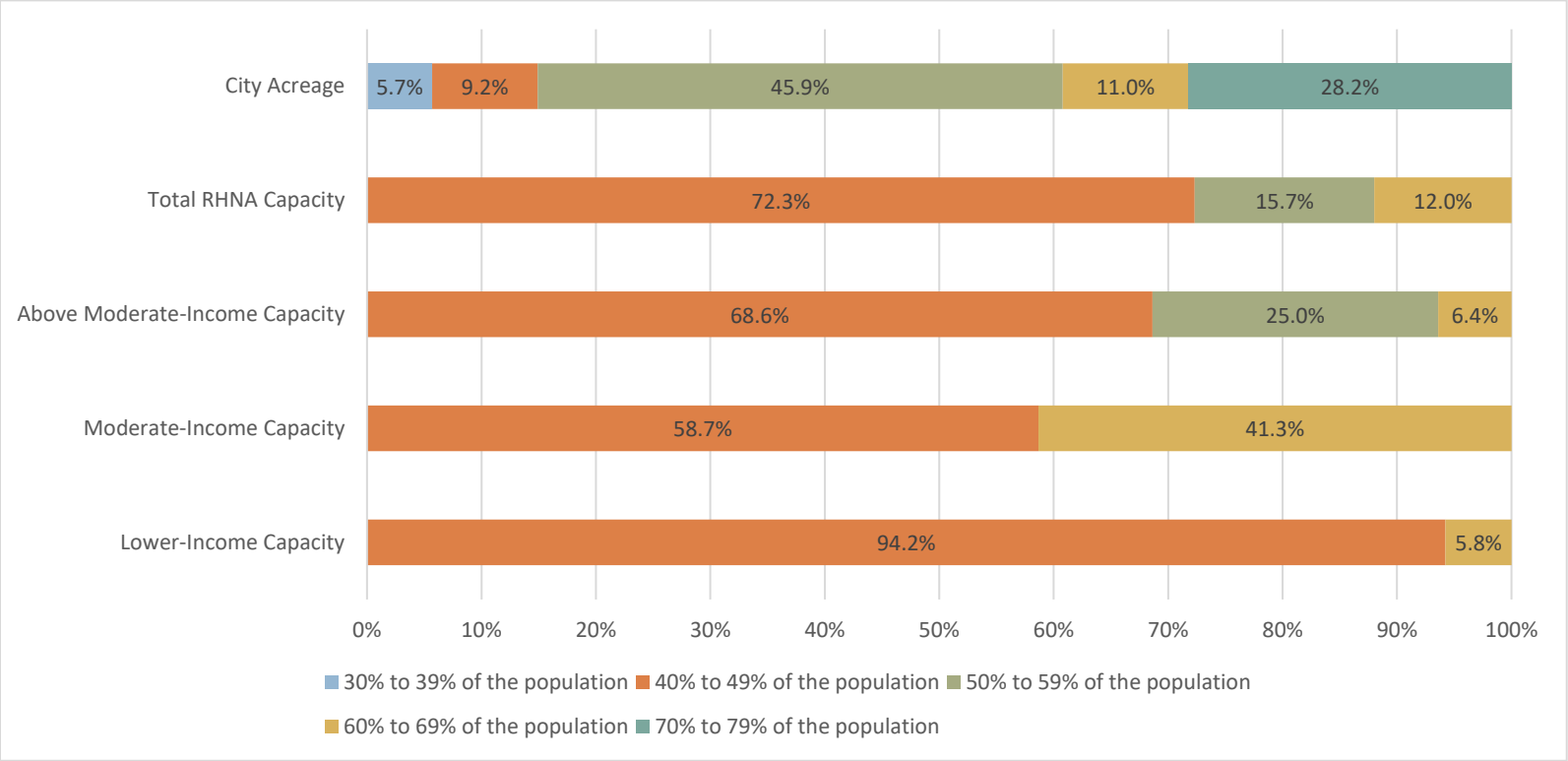
As the entire city has been designated as low and moderate-income, site locations facilitate housing mobility opportunities for lower-income households in both mixed-income development and vacant site infill, both providing main arterial access to I-80 for accessing regional commercial and services, as well as commercial, services and amenities in the city center and at intersections of main arterials and I-80. Overall, this income distribution is intended to enhance equal access to housing for all income categories, promote housing opportunities in integrated neighborhoods, and improve TCAC resource designation scores.

Race and Ethnicity

As discussed previously, Dixon is a relatively diverse community compared to neighboring Solano County jurisdictions, with no block groups having less than a 37.7 percent non-White population. The City's largest demographic groups, with almost equal proportions, are White non-Hispanic, and Hispanic-Latinx. All of Dixon's relatively lower-income census tracts also contain its most diverse neighborhoods, which tend to be found closer to non-residential uses. The city's three most diverse block groups are found in low- and moderate-resource areas. However, the identified site for 180 lower-income units is not located in an area of concentration of any particular minority demographic, and moderate- and above-moderate income housing sites introduce mixed-income housing opportunities throughout many of Dixon's more diverse neighborhoods to facilitate integration.

Additional lower- and moderate-income units in the city will improve access to housing in the city for residents who would otherwise be priced out of the housing market or experience a cost-burden, a category that has historically included communities of color. As shown in **Figure 3-44, Percent Unit Capacity and City Acreage by Non-White Population**, 39.2 percent of the city acreage has a non-White population above 60.0 percent, primarily in the Valley Glen community and the eastern side of the city north of East A Street with the highest concentration in the northeast block group adjacent to the city's industrial and non-residential uses. Almost one-half (45.9 percent) of the city acreage falls in areas with a non-White population between 50.0 and 59.0 percent, including the city center and Sutton at Parklane neighborhoods and the northwestern SR 113 tract. The Homestead sites are identified within the 9.2 percent of the city with a non-White population between 41.0 and 50.0 percent. No sites are identified in the remaining 5.7 percent of the city acreage below 40.0 percent non-White population.

FIGURE 3-44: PERCENT UNIT CAPACITY AND CITY ACREAGE BY NON-WHITE POPULATION



Source: Esri, 2018; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which less than 38.0 percent or more than 71.0 percent of the population identifies as non-White.

Approximately 72.3 percent of the total RHNA capacity for lower-, moderate-, and above moderate-income units are identified on sites in the Homestead villages, and also include the lower-income sites just north of the city center, within this higher diversity index percentile range. However, the diversity score reflects primarily the more concentrated populations within the portions of these block groups which are currently developed. The remainder of these block groups are comprised of vacant land, including agricultural and vacant lands outside of the city limits. All of the lower-income unit capacity has been identified on sites with diversity index scores above the 75th percentile; 59.3 percent of moderate-income unit capacity falls in the diversity index sites above the 75th percentile, and 75.0 percent of above

moderate-income unit capacity, including two infill units. In contrast, 25.0 percent of the above moderate-income unit capacity is identified on three sites in the block group near the interchange of I-80 and SR 113 with a diversity index score within the 65th and 75th percentile, and 40.7 percent of moderate-income unit capacity has been identified in sites with a diversity index score between the 65th and 75th percentile within the Sutton at Parklane development.

In total, the city will introduce 145 moderate-income units, 180 lower-income units, and 581 above moderate-income units, a total of 906 units, in areas where non-White populations comprise between 41.0 to 60.0 percent of the total population in an effort to promote mobility opportunities in all neighborhoods and provide housing options that may result in increased diversity and inclusion for future residents. There is capacity for 11 lower-income units, 37 above moderate-income units, and 1 moderate-income infill unit on a site with a Non-White population between 61.0 and 80.0 percent. The distribution of sites is intended to enhance equal access to housing for communities of color populations and promote integrated neighborhoods by including units for a range of incomes.

Disability

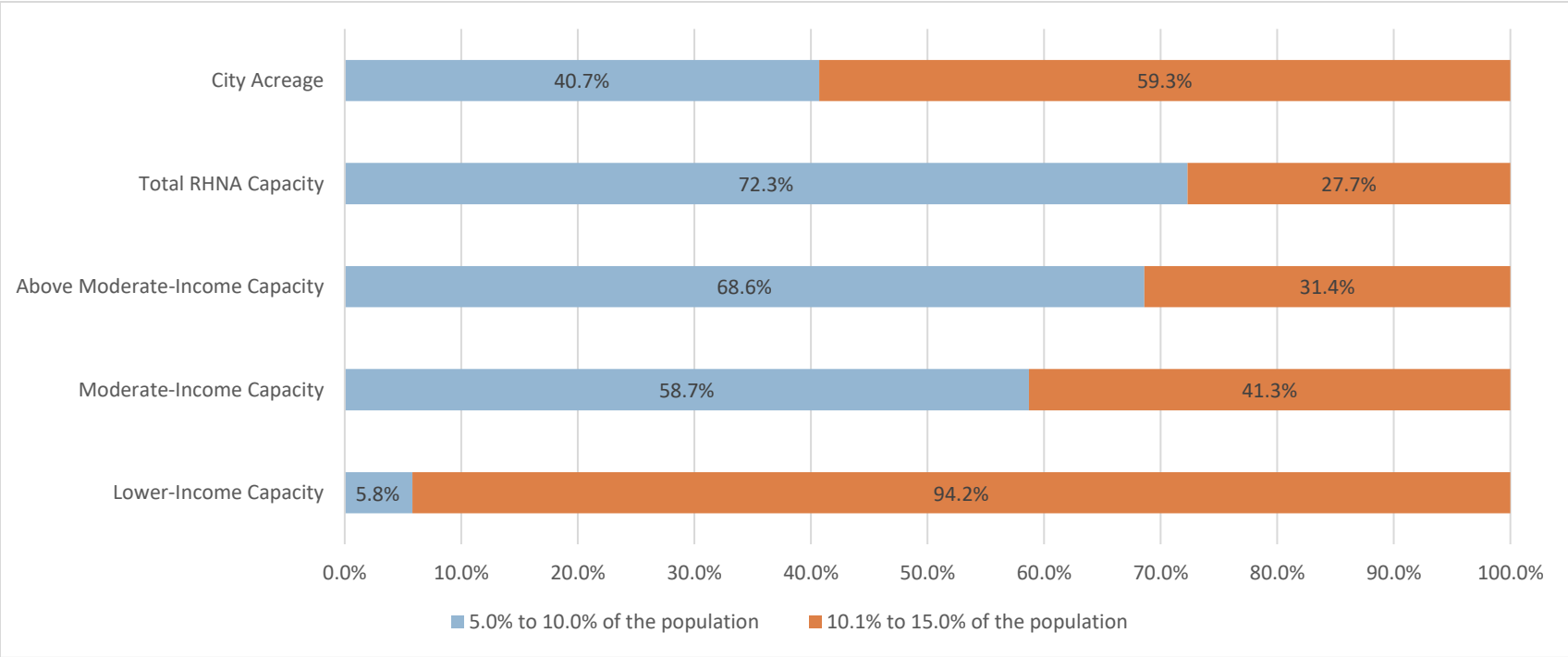
Approximately 11.1 percent of Dixon's population lives with one or more types of disabilities, with rates ranging between 9.0 to 13.2 percent. ACS data indicates that a higher proportion of residents who are living with a disability are residing in moderate-resource and lower-income areas, where they may have more limited access to opportunities. Higher proportions of persons with a disability generally corresponds with the location of six of the eight existing affordable housing complexes, of which two are age-restricted.

In the northwestern tract of the city, 10.0 percent of the total tract population has one or more disabilities. Although seniors comprise only 7.7 percent of the total population in this tract, 23.1 percent are living with a disability, which is equivalent to 17.8 percent of the total population with disabilities. Similarly, 23.4 percent of the seniors residing within the Homestead tract experience a disability, however, seniors comprise 16.5 percent of the Homestead tract population. Although 9.0 percent of the total population of this tract experiences a disability, 43.2 percent are seniors. Approximately 13.2 percent of the total population of the tract encompassing the city center vacant land sites, and the Valley Glen and Sutton at Parklane projects experience a disability. The Heritage Commons and Second Street senior apartments are located within this tract. Similar to the Homestead tract, 16.3 percent of the population are seniors, however, 38.6 percent of the senior population reports a disability, which is 47.2 percent of the total disabled population in this tract, potentially correlating to the existing affordable senior residences.

As shown on **Figure 3-45, Percent Unit Capacity and City Acreage by Disability Rate**, the City has identified a capacity for 644 approved mixed-income units in the Homestead tract with the overall 9.0 percent disability rate, comprising 72.3 percent of the RHNA capacity. Approximately 27.7 percent of the remaining RHNA capacity is identified on sites within tracts with over 10.0 percent of the population experiencing disabilities. This includes capacity for 144 approved above moderate-income units, of which 44 units are an assisted living project, in the northwestern tract with a disability rate just over 10.0 percent and a lower proportion of seniors, and in the

southeastern portion of the city with the highest proportion of disabled persons, as well as the highest incidence of seniors with disabilities in the vicinity of the city center, Valley Glen Orchards III and the Sutton at Parklane development.

FIGURE 3-45: PERCENT UNIT CAPACITY AND CITY ACREAGE BY DISABILITY RATE



Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which less than 9.0 percent or more than 13.2 percent of the population has a disability.

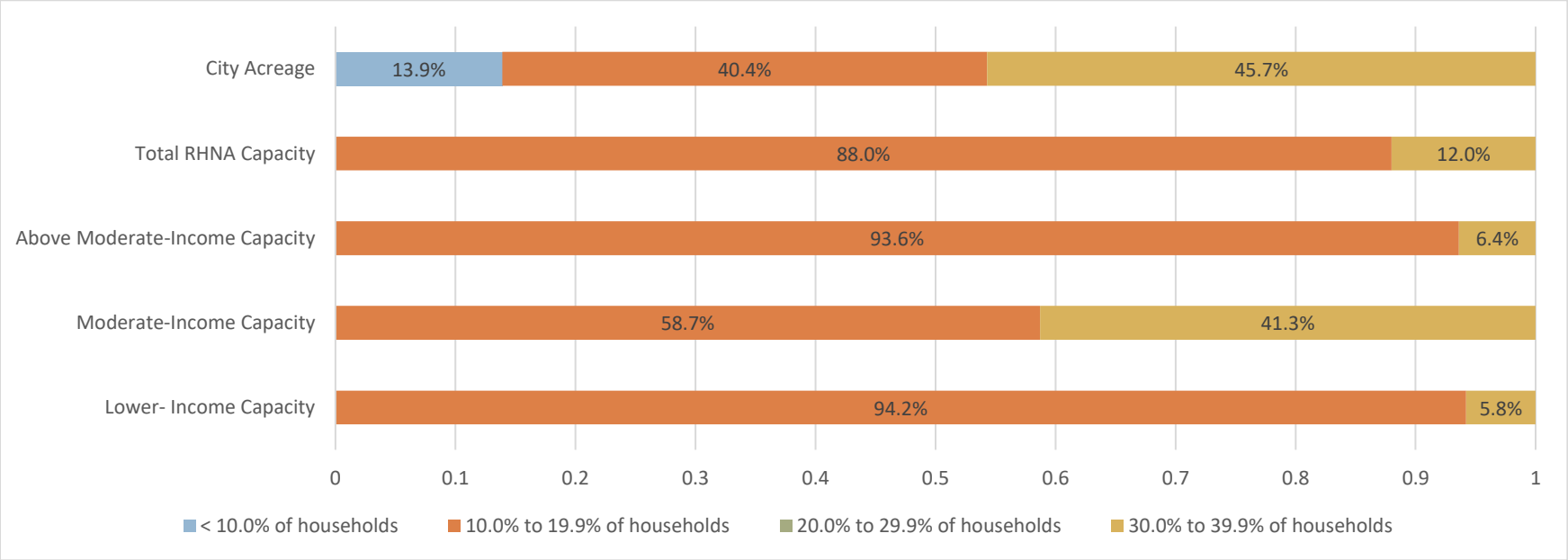
This distribution is intended to improve accessibility for lower-income individuals with disabilities to new housing opportunities that are required to comply with current development standards and Americans Disabilities Act (ADA) standards and which will help to improve access for and accommodate the needs of persons living with disabilities, who, often being seniors and on a fixed income, benefit from close access to services and amenities as well as proximity to transit. Additionally, above moderate-income units, some for assisted living, provide mobility opportunities for higher-income persons with disabilities.

Familial Status

As previously discussed, some areas of Dixon have a higher rate of female-headed households with children and no spouse or partner present, and elderly households living alone. Female-headed households with children and no spouse or partner (16.8 percent of households) often face particular challenges to housing access and are at elevated risk of displacement. Approximately 8.2 percent of female-headed households include children and have incomes below the poverty line. Constituting 45.7 percent of total city acreage, including the block groups east of SR 113, and two block groups along the west side SR 113, including the Valley Glen neighborhood, have rates of female-headed households between 30.0 and 39.9 percent of total households. These portions of the city encompass the older residential areas surrounding the city center, and contain the majority of the city's industrial, institutional and heavy commercial uses, as well as six out of the eight affordable housing complexes in Dixon. This indicates that lower-income households in this category may have more limited access to housing opportunities in their affordability and size range.

Similar to other indicators of fair housing, 88.0 percent of the RHNA capacity is identified on sites in the southern portions of the city within the Homestead community and in the northwestern high resource tract in which female-headed households with children comprise between 10.0 to 19.9 percent of total households (**Figure 3-46, Percent Unit Capacity and City Acreage by Percent of Children in Female-Headed Households**). The remaining RHNA capacity is identified on sites on the southeastern tracts of the city in which above 30.0 percent of the households are headed by single females with children. The City has dispersed mixed-income housing capacity across the western side of the city to meet the RHNA, increasing the opportunities for female-headed households currently experiencing overpayment and/or overcrowding, to acquire affordable, and adequately sized housing, as well as increasing mobility opportunities for moderate and higher-income single female-headed households from within and outside of the city to find appropriate units within Dixon. In areas with the highest concentration of female-headed households, 11 lower-income (5.8 percent of lower-income unit capacity) and 62 moderate-income (41.3 percent of moderate-income capacity) units are identified, along with 37 above moderate-income units (6.4 percent of above moderate-income unit capacity) to decrease competition for housing within these neighborhoods and facilitate mixed-income areas. Furthermore, the City has identified 94.2 percent of the lower-income units (180), 58.7 percent of the moderate-income units (88), and 540 above moderate-income units (93.6 percent) on sites in the Homestead community and I-80/SR 113 vicinity, so female-headed households of any economic status will have access to new housing opportunities. By adding moderate and above-moderate units throughout the city, and particularly by co-locating lower-income units with these moderate and above moderate units to provide access to existing and new amenities and resources, Dixon will become more accessible to female-headed households with children and no spouse or partner present, as well as other single-parent households or lower-income families.

FIGURE 3-46: PERCENT UNIT CAPACITY AND CITY ACREAGE BY PERCENT OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS



Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which less than 0.9 percent or more than 131.4 percent of children live in female-headed households.

Approximately 14.8 percent of households in the city consist of residents living alone. Many of these households are seniors (12.9 percent of Dixon's households) who are often more socially isolated from the rest of the community, and they may lack communication or transportation access and social connections, thereby making access to supportive housing and resources more difficult. Elderly households often have a fixed income as well, which limits their financial resources and housing choices. Approximately 37.2 percent of the total senior households in Dixon are cost-burdened, particularly lower-income seniors of which 72.9 percent are cost burdened. As discussed in the disability analysis above, the sites distribution is intended to expand housing mobility opportunities for lower-income households and alleviate cost burden in areas of higher elderly populations. Increasing affordable housing opportunities and integration will be achieved by encouraging above moderate-income, moderate-income, and lower-income housing throughout the city.

Potential Effect on Access to Opportunity

Mobility

As previously discussed, 30.1 percent of households in Dixon are renters. The rental vacancy rate is 8.0 percent, while the ownership unit vacancy rate is 0.6 percent. The very low ownership unit vacancy rate indicates a shortage of for-sale homes available in Dixon. While renters are the minority tenure in the city, HCV holders represent 9.5 percent of the renter-occupied housing units in the northwestern tract, and 7.5 percent in the lower-income eastern tract where the Valley Glen and Heritage neighborhoods, and the city center is located, as well as the majority of non-residential and industrial uses. As the Homestead project has not yet been built, there are no HCV households located here. Previous analysis suggests that even with high vacancy rates, many units may be unattainable to lower-income households without governmental subsidizes.

The sites identified to meet the lower-income RHNA in the city are in the Homestead community which has access to the city center, I-80, and commercial amenities on Pitt School Road and I-80 juncture. These 180 approved lower-income units are co-located with a total of 396 projected above moderate-income units and 88 projected moderate-income units in a multiple village community, to ensure that all sites for lower-income units are placed such that they will provide integrated income communities for these households. The sites identified to meet the RHNA is the eastern side of the city include capacity for approved 60 moderate-income units in the Sutton at Parklane neighborhood, two moderate-income infill units, and 35 approved above moderate-income units in the Valley Glen Orchards III community within a lower-income block group. Also, within a lower-income block group, capacity for an additional 11 lower-income units is located at the north side of the city center, along with two above moderate-income infill units.

In the northwestern tract with the highest rate of voucher users, capacity for 144 above moderate-income units on three sites is identified within mixed-use corridor developments along SR 113 to maximize access to commercial uses and proximity to I-80. Therefore, the mixed-use zoning will affirmatively further fair housing through construction of above moderate-income units for more income-integrated neighborhoods to provide housing and economic mobility opportunities.

The sites identified to meet the RHNA will provide lower-, moderate-, and above-moderate-income opportunities in the southern portions of the city, with above moderate-income units identified in the moderate-income northwestern tract, which will facilitate additional housing mobility opportunities for lower-income households with or without HCV assistance.

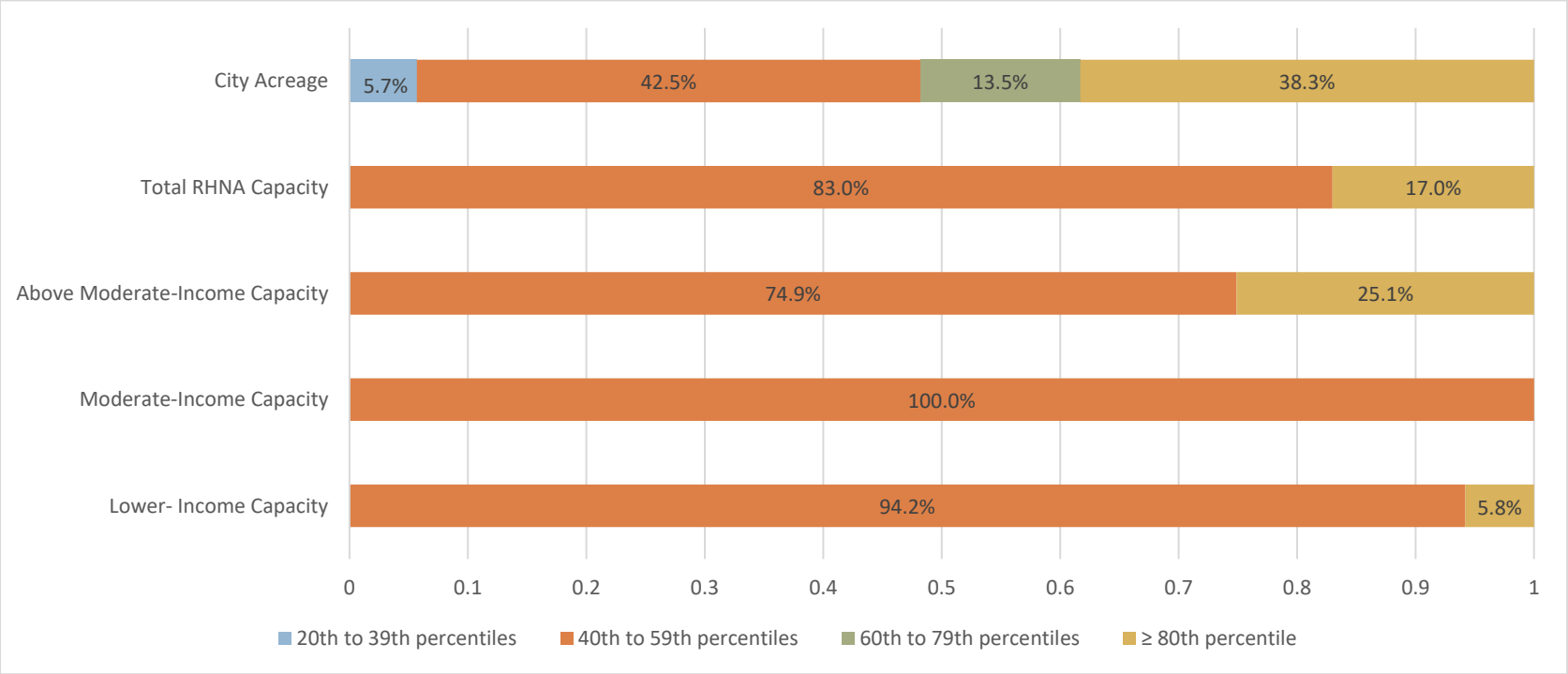
Employment Opportunities

As discussed in this assessment, the closest proximity to jobs in the City of Dixon is in the northern-most portion, supported by a concentration of commercial and industrial areas. The remainder of the city is predominantly residential with commercial uses incorporated through lower-intensity uses, with proximity decreasing toward the southern border. According to LODES data, over 86.0 percent of employed residents in Dixon commute to areas outside of the city for work, and only approximately a third of Dixon residents live within 10 miles of their place of employment. The jobs-household ratio is 0.9, suggesting a slight shortage of jobs compared to households. The dominance of residential uses in Dixon reflects the relatively low scores for HUD's Jobs Proximity Index, particularly in the central and southern predominantly residential neighborhoods.

The combination of employment factors in Dixon indicates that the jobs in the city may not meet the needs of residents, based on those commuting out of the city, while the housing stock presents a barrier to those employed in the city, based on the jobs-household ratio.

As shown in **Figure 3-47, Percent Unit Capacity and City Acreage by Jobs Proximity Index Score**, the City has identified the greatest capacity (83.0 percent of the RHNA capacity) for lower-, moderate-, and above moderate-income units (94.2, 100.0 and 74.9 percent of their total capacities, respectively) in areas which have a score between the 40 and 59th percentile relating to proximity to jobs. As previously discussed, according to LODES data, approximately 86.4 percent of employed residents in Dixon commute to areas outside of the city for work. Although 42.5 percent of the total city acreage falls within this 40 to 59th percentile range, the majority of this unit capacity is located within sites in the Homestead, Valley Glen and Parklane communities. Proximity to employment opportunities within the city can be accessed via main arterial roadways, and direct access to I-80 at the West A Street interchange supports direct access to commercial and service employment opportunities in nearby Vacaville to the south and Davis to the north. The remaining RHNA capacity is sited areas scoring above the 80th percentile. The inclusion of above moderate-income capacity (25.1 percent) just south of junction of SR 113 and I-80 provides higher-income residents and previous into-town commuters access to above moderate-income housing units to support employment opportunities in the town that were not available previously. The approved 144 above-moderate unit capacity in the northern tract also support direct access to commercial and service employment opportunities in nearby Vacaville and Davis via I-80. An additional 5.8 percent of lower-income unit capacity is identified just north of the city center businesses, as well as two above moderate-income units. This distribution will support all income households by providing them with housing that supports mobility and access to employment opportunities.

FIGURE 3-47: PERCENT UNIT CAPACITY AND CITY ACREAGE BY JOBS PROXIMITY INDEX SCORE



Source: 2014-2017 HUD; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which the Jobs Proximity Index score is less than 37 or greater than 98.

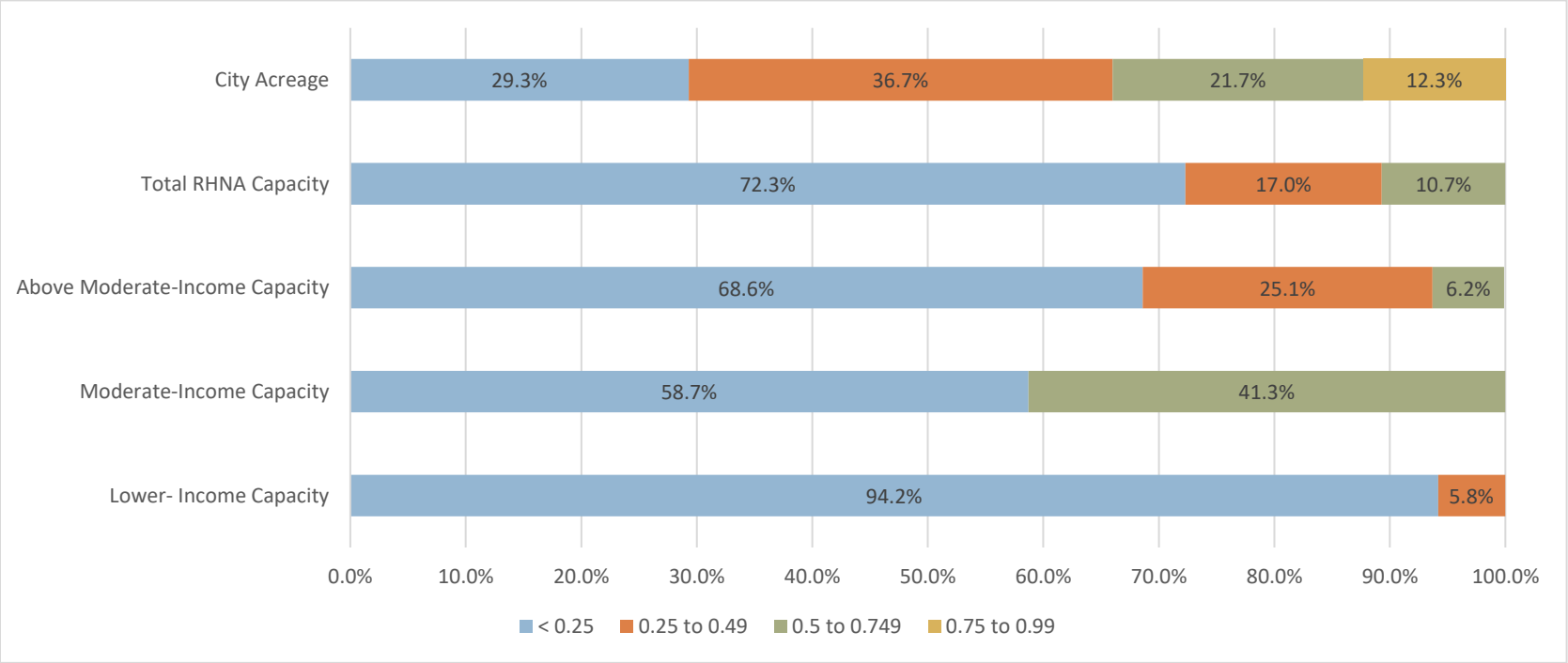
Educational Opportunities

According to the DOE, most Dixon schools are below the state educational standards for ELA and mathematics at each grade level. The relatively low ELA and math scores among all schools, however, indicates that students generally have access to similarly performing schools, regardless of income, although areas with higher proportions of single female-headed households did show a lower expected educational outcome, scoring in the 29th percentile. While the performance scores and educational outcomes do not heavily indicate disproportionate access to educational opportunities between neighborhoods within the city, the relatively low scores suggest limited access to proficient schools compared to other areas of the state.

As shown in **Figure 3-48, TCAC Educational Domain Scores**, the existing patterns of access to opportunity related to economic and educational resources indicate that 29.3 percent of the city's acreage falls within the lowest education domain percentile, 36.7 percent falls within a slightly higher performing percentile, and 21.7 percent falls between the 50th and 75th percentile. Only 12.3 percent of the city's land scored over the 75th percentile. In contrast, 72.3 percent of the RHNA capacity is located on sites scoring in the lowest percentile range, correlating to the Homestead villages sites. However, this tract contains land outside of the city boundaries which is primarily in agricultural use, which likely affected scoring.

Prior analysis suggests that educational outcomes often correlate with lower incomes and increased diversity, among other factors. Therefore, the potential for 180 lower-income units in the Homestead community, with an additional identified capacity for a mix of 396 above moderate-income units (68.6 percent of above moderate-income unit capacity) and 88 moderate-income units (58.7 percent of moderate-income unit capacity) within the villages, promotes affordable housing units in a neighborhood with potential for increased educational domain scores in the tract associated with integration of income levels. Additionally, the 100 units of approved above moderate-income future housing (25.1 percent of above moderate-income capacity) in the northwestern tract, although the sites are within a lower educational outlook area with scores between the 25th and 50th percentile, will have access to the adjacent higher educational opportunities in schools along I-80. As 44 of the total 144 units in this tract are approved for an assisted living facility, access to educational opportunities may not be a relevant factor. The remaining 6.2 percent of above moderate-income unit capacity is located within the Valley Glen community with a moderately positive educational outcome score between the 50th and 75th percentile, as well as 41.3 percent of the moderate-income unit capacity within the Sutton at Parklane development. RHNA capacity has been identified in areas that facilitate housing mobility opportunities for lower-income households, and also so that all schools can benefit from increased diversity and income-integration to raise educational outcomes. Overall, however, current and future residents across the city will have fairly equivalent access to educational opportunities.

FIGURE 3-48: PERCENT UNIT CAPACITY AND CITY ACREAGE BY TCAC EDUCATIONAL DOMAIN SCORE



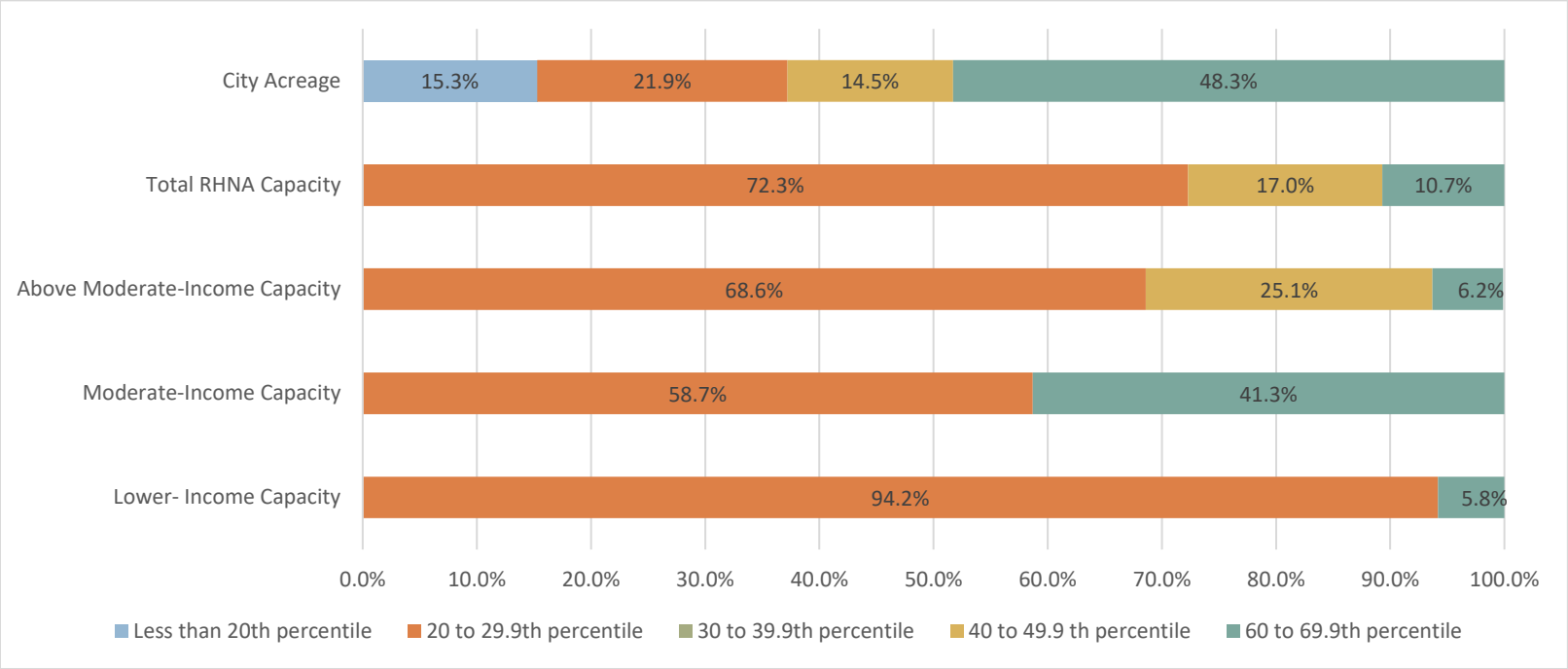
Source: TCAC/HCD, 2021; City of Dixon, 2022

Environmental Health

According to TCAC/HCD, the eastern portion of the City of Dixon has an environmental score in the 62nd percentile, and the western portion west of SR 113 to the southern boundary, inclusive of the Homestead village community is in the 43rd percentile. The far western portion south of W. H Street is in the 29th percentile. Lower scores in the southern portion of the city are likely due to proximity to low scoring agricultural uses outside of city limits, including pesticides, groundwater threats, hazardous waste, impaired waters, and solid waste. Although site capacity for 644 units (70.2 % of RHNA) have been approved in the Homestead community, these conditions have been managed so as to not negatively impact residents of Dixon. No sites are identified in the 29th percentile area.

As shown in **Figure 3-49, Percent of Unit Capacity by TCAC Environmental Domain Scores,** approximately 72.3 percent of the RHNA capacity is identified in the lower scoring acreage, and 17.0 percent of the RHNA capacity is located on sites within the 40th to 49th percentile. The remaining capacity, 10.7 percent, is identified on sites scoring within the 60th to 69th percentile range. According to TCAC Environmental Domain percentile scores, the Homestead community tract falls within the 21.9 percent of city acreage that falls within the 20th to 29th percentile, which indicates a positive environmental outcome. The northwest tract, comprising 14.5 percent of the city acreage, scores within the 40th to 49th percentile, likely attributed to proximity to I-80, a higher rate of poverty and farming practices on adjacent agricultural lands. The higher score between the 60th and 69th percentile is found on 48.3 percent of the city's acreage in the eastern portion of Dixon, where 35 above moderate-income Valley Glen Orchards III unit capacity has been identified; 60 moderate-income unit capacity is identified at the Sutton at Parklane neighborhood; and 11 lower-income, two moderate-income, and two above moderate-income unit capacity on vacant parcels is identified near the city center. The higher score is based on both population characteristics and pollution burden due to proximity to industrial uses. While this area does not qualify as a disadvantaged community, there may be a concentration of a potential number of factors including lower incomes, high diversity, relatively low rates of educational attainment, and a high rate of unemployment as well as increased exposure to hazardous waste, groundwater threats, older homes conditions and lead in housing. While these factors may not reflect all neighborhoods in east Dixon, they do represent an area of potential concern regarding fair housing and disproportionate exposure to environmental hazards and a concentration of vulnerable populations. However, the identification of 6.2 percent (35 units) of above moderate-income units in the Valley Glen Orchards III project and two units on vacant parcels near the city center, as well as 41.3 percent (60 units) of moderate-income units in the Sutton at Parklane neighborhood will facilitate income integration, which may be a factor contributing to the higher score, in the 60 to 69th percentile areas.

FIGURE 3-49: PERCENT OF UNIT CAPACITY BY TCAC ENVIRONMENTAL DOMAIN SCORES



Source: TCAC/HCD, 2021; City of Dixon, 2022

Note: There are no areas within the City of Dixon in the TCAC Environmental Domain score is less than the 28th percentile or greater than the 61st percentile.

Potential Effect on Displacement Risk

Overcrowding

Overall, 7.6 percent of households in Dixon are considered overcrowded; a rate that is higher than the county average, with 1.9 percent of total households considered severely overcrowded. Overall, overcrowding in Dixon presents a greater risk of displacement for renter households than owner households with the highest occurrence in centrally located older subdivisions and areas east of North and South 1st Street. Previous analysis suggests that overall, overcrowding does not necessarily correlate to the incidence of households in poverty in Dixon. Overcrowding in the Homestead community area is the lowest in the city at 2.1 percent, with overcrowding rates at 4.6 percent in the northwestern tract, and 5.5 percent in the eastern tract. The city has identified 94.2 percent of the lower-income unit capacity, 58.7 percent of the moderate-income unit capacity, and 68.9 percent of the above moderate-income unit capacity within the Homestead community, therefore providing housing mobility opportunities for households of all incomes experiencing overcrowding in other areas of the city. Approximately 25.0 percent of the above moderate-income RHNA unit capacity is identified in the northwest tract within the mixed-use North 1st Street corridor area. The remaining 6.1 percent above moderate-income unit capacity, as well as 41.3 percent of moderate-income unit capacity, and 5.8 percent of lower-income capacity is identified in the eastern tract with the highest rate of overcrowding, which helps relieve pressure on the existing inventory of housing units in that area to meet needs of residents experiencing overcrowding while remaining in their own familiar neighborhood. Overall, the mix of income housing opportunities identified in the sites inventory will help to facilitate additional affordable and market rate housing mobility opportunities at a range of sizes and locations for those few households that are currently experiencing overcrowding.

Overpayment

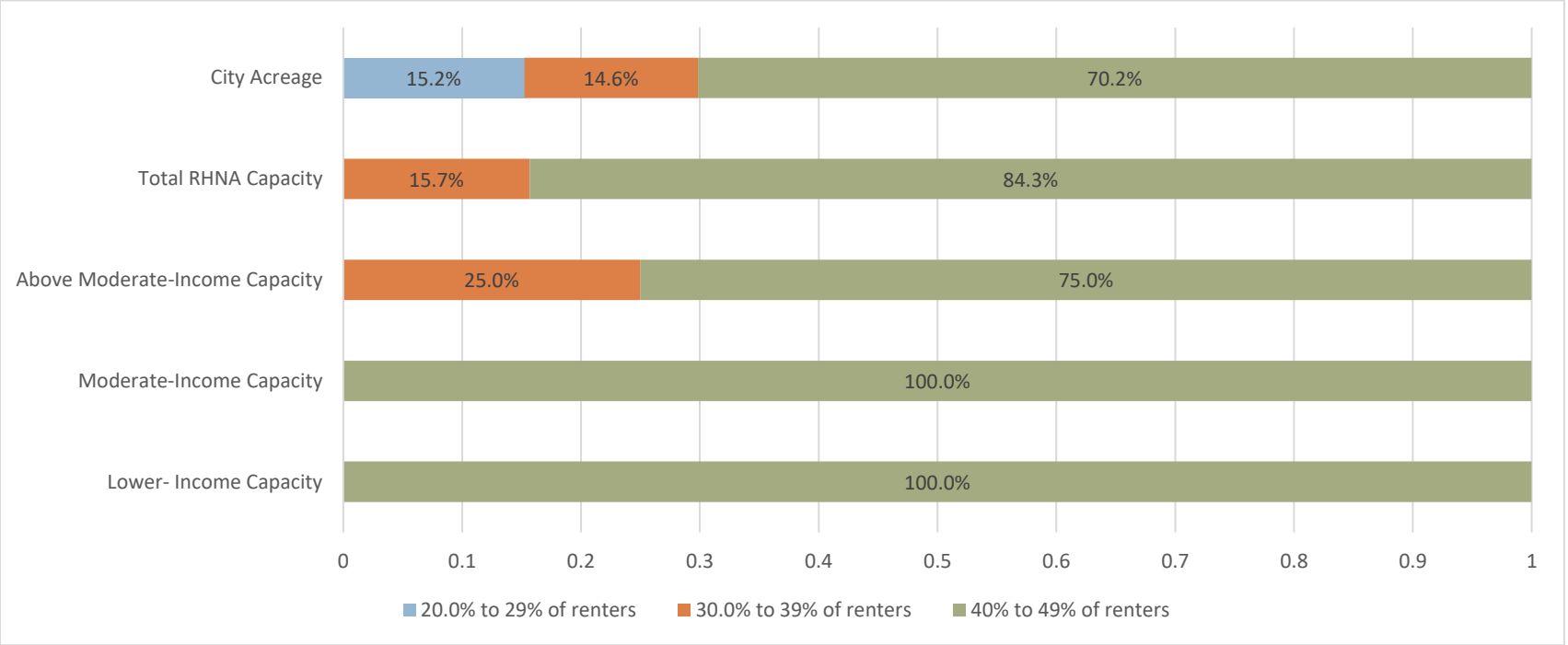
Approximately 30.4 percent of all homeowners are overpaying for housing; in contrast, 50.1 percent of all renters are cost burdened, and, in most circumstances, overpayment is closely tied to income, with lower-income renters experiencing the highest incidence of overpayment. The northwestern Sunset Avenue tract—containing the Dover Terrace North, Tolenas Park, Dover, and Country Mobile Home Park neighborhoods, the Breezewood affordable multifamily complex, and Country Club Apartments—has a poverty rate of 12.5 percent, and although renter households account for just 34.0 percent of the total households, this area has the highest rate of rental overpayment at 61.5 percent, as well as a 30.8 percent homeowner overpayment rate. Rental overpayment decreases below 40.0 percent in the easternmost neighborhoods and is 45.3 percent in the Homestead community. Overall, there also appears to be a correlation between areas of high diversity and rental overpayment.

As shown in **Figure 4-50, Percent Unit Capacity and City Acreage by Renter Overpayment**, and **Figure 4-51, Unit Capacity and City Acreage by Homeowner Overpayment**, 70.2 percent of the city's acreage has renter overpayment rate over 40.0 percent and homeowner overpayment rates between 20.0 and 29.0 percent categories. Approximately 14.6 percent of city acreage has rates of 30.0 to 39.0 percent of renter overpayment and homeowner overpayment rates above 50.0 percent. Remaining city acreage distribution includes 15.2 percent with rates of renter overpayment below 29.0 percent, and homeowner overpayment rates between 40.0 and 49.0 percent. The majority of RHNA units, regardless of income category, have been identified on sites in areas in which approximately 20.0 to 29.0 percent of homeowners and over 40.0 percent of renters are overpaying for housing. The remainder of the unit capacity is identified on sites where renter overpayment is between 30.0 to 39.0 percent, and over 50.0 percent of homeowners overpay.

The Homestead sites have the approved capacity for 68.9 percent of above moderate-income units, and the Valley Glen Orchards III project has an additional 6.1 percent above moderate-income unit capacity in areas where over 40.0 percent of renters overpay for housing and 20.0 to 29.0 percent of homeowners overpay for housing. The remaining 25.0 percent of above moderate-income unit potential is located on three sites in the Sunset Avenue area where 30.0 to 39.0 percent of renters and over 50.0 percent of homeowners overpay for housing. The Homestead sites have the capacity for 58.7 percent moderate-income units, and the approved Sutton at Parklane project has an additional 40.0 percent above moderate-income unit capacity, plus two moderate-income infill unit sites, in areas where over 40.0 percent of renters overpay for housing and 20.0 to 29.0 percent of homeowners overpay for housing. All of the lower-income site capacity is located in the southern portion of the city where over 40.0 percent of renters overpay for housing and 20.0 to 29.0 percent of homeowners overpay for housing, with 96.8 percent of the capacity in the Homestead community and the remainder just north of the city center. However, the homeowner overpayment rate where the two sites with an 11-unit capacity (2.6 percent of lower-income unit capacity) by the city center is over 50.0 percent.

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. Additionally, the site capacity and distribution of units by income category will facilitate mobility opportunities for all households.

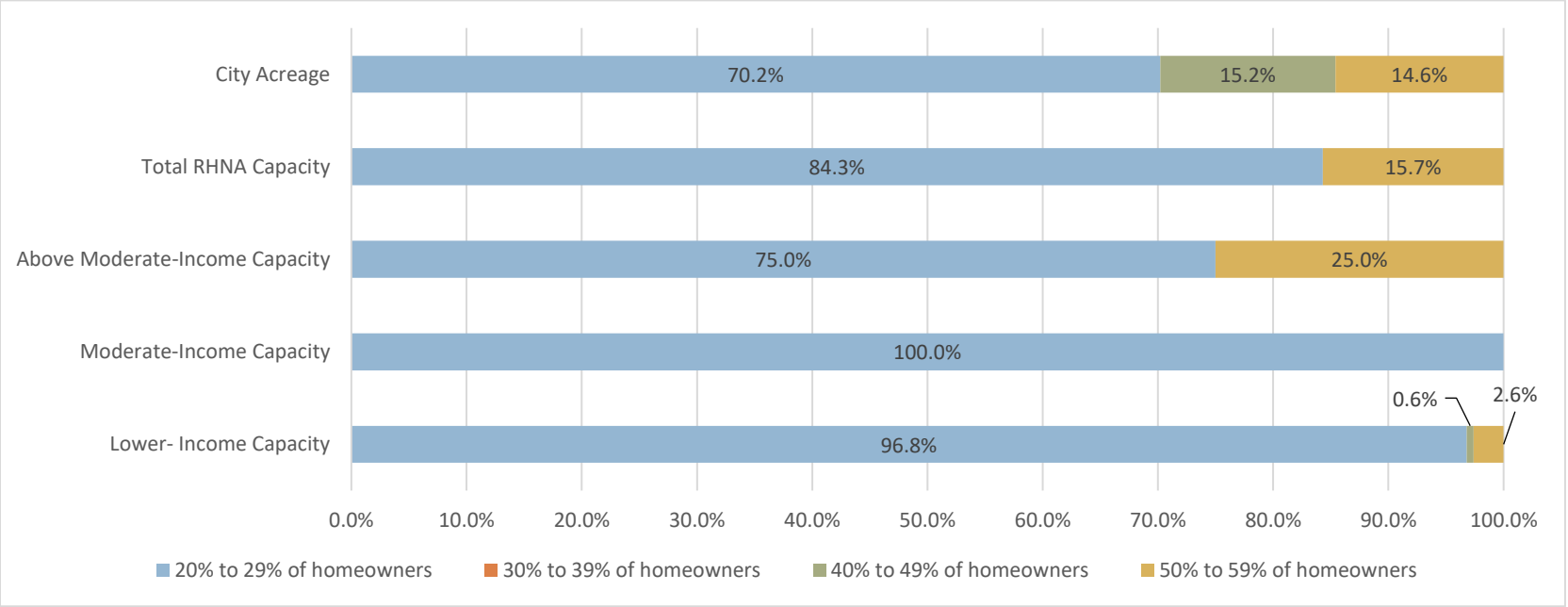
FIGURE 4-50: PERCENT UNIT CAPACITY AND CITY ACREAGE BY RENTER OVERPAYMENT



Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which fewer than 21.8 percent or more than 45.3 percent of renters are overpaying for housing.

FIGURE 4-51: UNIT CAPACITY AND CITY ACREAGE BY HOMEOWNER OVERPAYMENT



Source: 2015-2019 ACS; City of Dixon, 2022

Note: There are no areas within the City of Dixon in which fewer than 21.7 percent or more than 50.7 percent of homeowners are overpaying for housing.

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 3-12, Factors that Contribute to Fair Housing Issues**. While there are several strategies identified to address the fair housing issues, the most pressing issues are displacement risk for lower-income and minority households due to rising housing costs and barriers to homeownership. Prioritized contributing factors are **bolded** in **Table 3-12** 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 **Section 4, Goals, Policies, and Programs**.

TABLE 3-12: FACTORS THAT CONTRIBUTE TO FAIR HOUSING ISSUES

AFH Identified Issues	Contributing Factors	Meaningful Actions
Concentration of non-White households in lower resource areas	Availability of more affordable housing options **High cost of housing paired with historic discrepancies in homebuying power for persons of color**	***Encourage construction of ADUs, particularly in areas of concentrated affluence and/or single-family homes (Program 3.2.3)*** ***Allocate unused Measure B housing allotments to affordable housing at the end of each 5-year period (Program 3.1.1)*** ***Advertise availability of first-time homebuyer assistance (Program 6.1.1)*** Improve community awareness of Solano Mobility programs to increase accessibility to all areas of the city (Program 7.2.1)

AFH Identified Issues	Contributing Factors	Meaningful Actions
Disproportionate access to homeownership opportunities	**Rising cost of rents and home prices that outpaces wage increases** Barriers to homeownership, particularly for first-time buyers, such as down payment costs **Dominance of single-family housing, typically a more expensive option** **Very low ownership vacancy rate**	Pursue funding to support affordable development (Program 5.4.1) ***Continue financial assistance programs for down payment, closing costs, and secondary financing to low- and moderate-income first-time homebuyers (Program 6.1.1)*** ***Distribute information about affordable homeownership and rental opportunities in the (Program 7.2.1)*** ***Work with local developers, such as Urban Habitat, to facilitate ownership opportunities that help lower-income households build equity (Program 7.2.1)***
Displacement risk due to economic burdens	**Shortage of affordable housing options** **Limited variety in housing types and sizes** High overcrowding among renters, possibly due to housing costs and sizes	***Allocate unused Measure B housing allotments to affordable housing at the end of each 5-year period (Program 3.1.1)*** Encourage the construction Accessory Dwelling Units (ADUs), particularly in areas of concentrated affluence and/or single-family homes (Program 3.3.2) ***Incentive development of housing to meet a range of needs (4.1.1)*** Educate housing providers on benefits of marketing to Section 8 HCVs (Program 5.4.2) Develop a program to connect lower-income households with housing opportunities (Program 7.2.1)

AFH Identified Issues	Contributing Factors	Meaningful Actions
Shortage of services for persons with disabilities	**Shortage of accessible units** Potential discrimination based on disability Disproportionate proximity to services within walking distance or transit **Costs of accessibility modifications** **Limited public transportation, currently concentrated along I-80 and First Street**	***Provide repair and rehabilitation assistance for lower-income households, including assistance making mobility modifications (Programs 1.1.1)*** ***Incentivize projects that include accessible units (Program 4.1.1)*** Encourage "universal design" in new development throughout the city (Program 4.1.2) ***Provide education to landlords and property managers on requirements to address reasonable accommodation requests and discriminatory actions (Program 7.2.1)*** Improve community awareness of Solano Mobility programs to increase accessibility to all areas of the city (Program 7.2.1)
Potentially disadvantaged community in eastern portion of the city	**High environmental pollution score compared to other neighborhoods** Concentration of poverty Low educational attainment among adults in this area Comparably high rates of unemployment **Concentration of older homes in varying conditions** **High costs of home repairs**	Provide rehabilitation assistance for lower-income households (Program 1.1.1) ***Target marketing of financial assistance programs in areas of greatest need (Programs 5.4.2 and 6.1.1)*** ***Work with Solano County to identify best practices to reduce indirect impacts of agricultural uses (Program 7.2.1)***

Source: City of Dixon, 2022