
HOUSING ELEMENT APPENDICES

APPENDIX 1 – PUBLIC OUTREACH AND ENGAGEMENT

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INTRODUCTION

The Solano County Regional Early Action Planning (REAP) Housing Element Collaborative completed public outreach at the local and regional levels as part of the regional Solano County Collaborative effort to encourage community involvement and comply with the requirements of state law. These efforts included:

- Project Website
- Stakeholder Consultations
- Housing Element Introduction Workshops
- Housing Needs Assessment Workshops
- Fair Housing Workshops
- Developer Workshops
- Community Survey

PROJECT WEBSITE

The Solano County Housing Element Collaborative project website, www.Solhousingelements.com, is a clearinghouse for all information related to the project, with information in English, Spanish and Tagalog. Community members can visit the site to access all public materials; learn about the latest project updates and opportunities to get involved; sign up for email updates; and submit comments directly. The website also includes recordings of all past meetings.

The project website also includes direct links to each of the Solano County Collaborative jurisdictions' websites to promote each city's and the county's specific outreach, share updates, and highlight upcoming opportunities for involvement, including individual Housing Element meetings. The project web page launched in March 2022 and is regularly updated to reflect ongoing community input opportunities and advertise draft work products.

STAKEHOLDER CONSULTATIONS

To ensure that each jurisdiction solicits feedback from all segments of the community, consultations were conducted with service providers and other stakeholders who represent different socioeconomic groups.

From December 2021 through April 2022, staff consulted with 10 stakeholders from 8 organizations that provide services in the Solano County region to obtain input on housing needs and programs. All stakeholders provided feedback via one-on-one interviews or with email responses. Representatives from the following organizations were interviewed:

- North Bay Housing Coalition, December 9, 2021
- Community Action Partnership Solano, Joint Powers Authority (JPA), 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
- North Bay Regional Center (NBRC) in April 2022

In each consultation, the stakeholders were asked all or some of the following questions, depending on the type of organization interviewed:

- **Opportunities and Concerns:** What 3 top opportunities do you see for the future of housing in this jurisdiction? What are your 3 top concerns for the future of housing in this jurisdiction?
- **Housing Preferences:** What types of housing do your clients prefer? Is there adequate rental housing in this jurisdiction? 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? What are the unmet housing needs in this jurisdiction?
- **Housing Conditions:** How would you characterize the physical condition of housing in this jurisdiction? What opportunities do you see to improve housing in the future?
- **Equity and Fair Housing:** 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?
- How has COVID affected the housing situation?

Based on conversations with the Community Action Partnership Solano JPA, there is a need for more permanent supportive housing programs with wrap-around services to support unhoused individuals, populations with mental illness, and the growing number of low-income families. Stakeholders suggested that the Cities and the County leverage the existing momentum in the stakeholder organizations to create a permanent supportive housing program, where the jurisdictions can pool their resources together and equally distribute projects. One stakeholder disclosed that they have funding for assisting jurisdictions with needed affordable housing but finding adequate sites is the barrier. Stakeholders also identified that there are substantial racial disparities in housing among communities of color, recommending that jurisdictions 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.

Based on a conversation with Fair Housing service providers, there is a need for fair housing education among landlords and tenants, specifically on the topics of enforcement of fair housing laws and rental discrimination practices. Stakeholders encouraged the jurisdictions to contract with fair housing

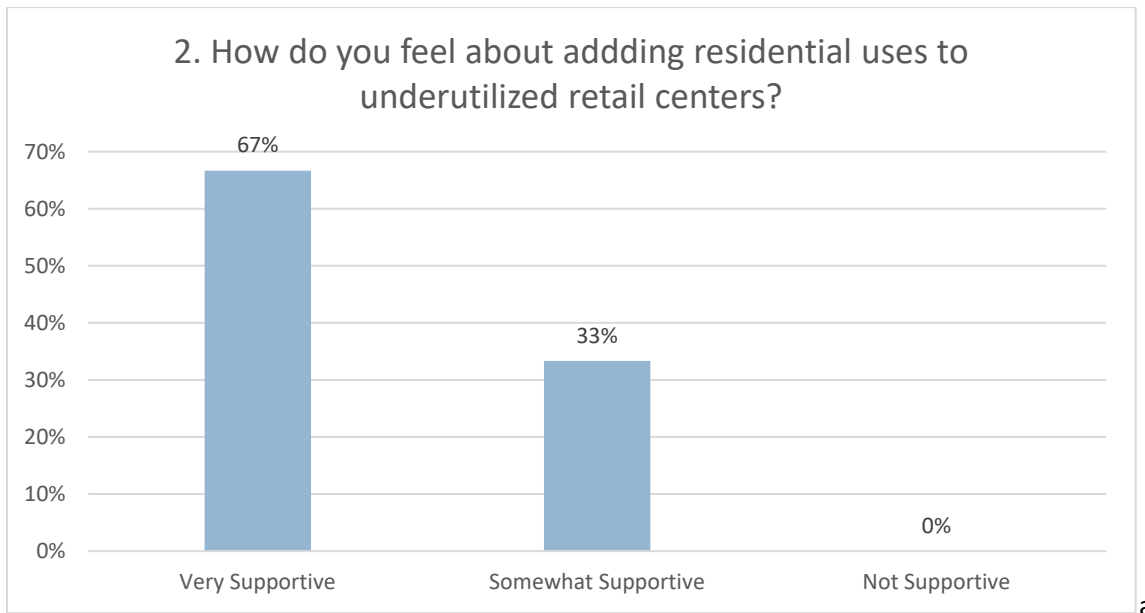
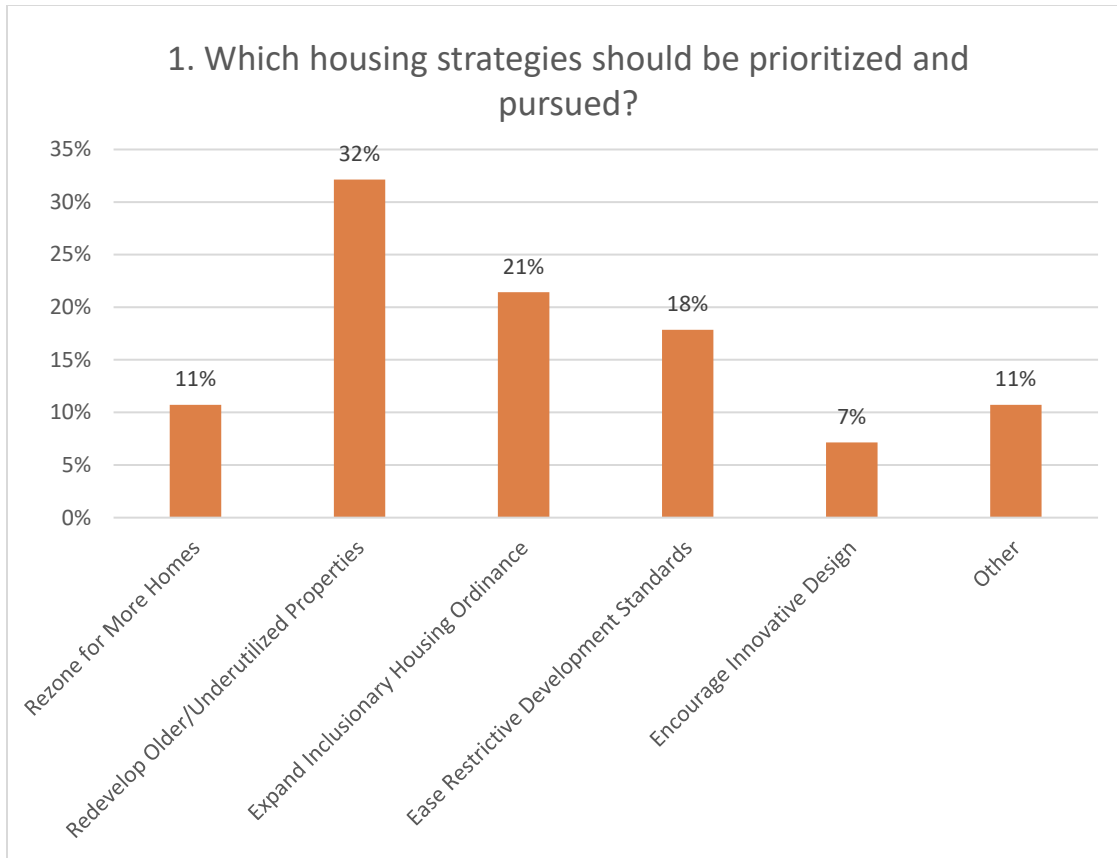
providers to offer services such as housing resources and tenant protections to vulnerable populations such as seniors, low-income seniors, and disabled residents. Stakeholders also identified that single-family housing stock in need of rehabilitation should be acquired, repaired and rented to supplement the affordable housing shortage.

A demand that was stressed among all stakeholders was the need for more affordable housing and homeownership opportunities. Strategies for achieving this include community land trusts and mixed-use housing. Stakeholders voiced that seniors have experienced isolation as result of the COVID-19 pandemic and are in need of socialization. Housing that supports wrap-around services and is located near transit routes was identified as a strategy. Stakeholders also identified the cost of land as a barrier to developing affordable housing.

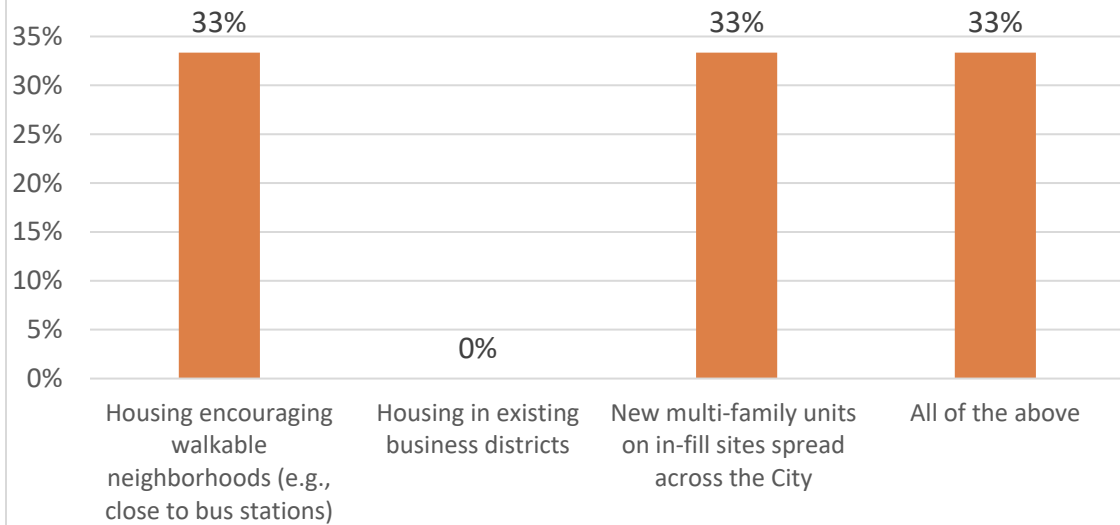
Representatives from the North Bay Regional Center and North Bay Housing Coalition expressed that residents with intellectual disabilities typically require supportive services (case management, grocery delivery, and/or other services) to be successful and may even require that a caretaker live with them. As a result, there is a need for more one- to two-bedroom affordable housing units. The lack of affordable housing in the region makes it hard to find affordable one- and two-bedroom units.

HOUSING ELEMENT INTRODUCTION WORKSHOPS

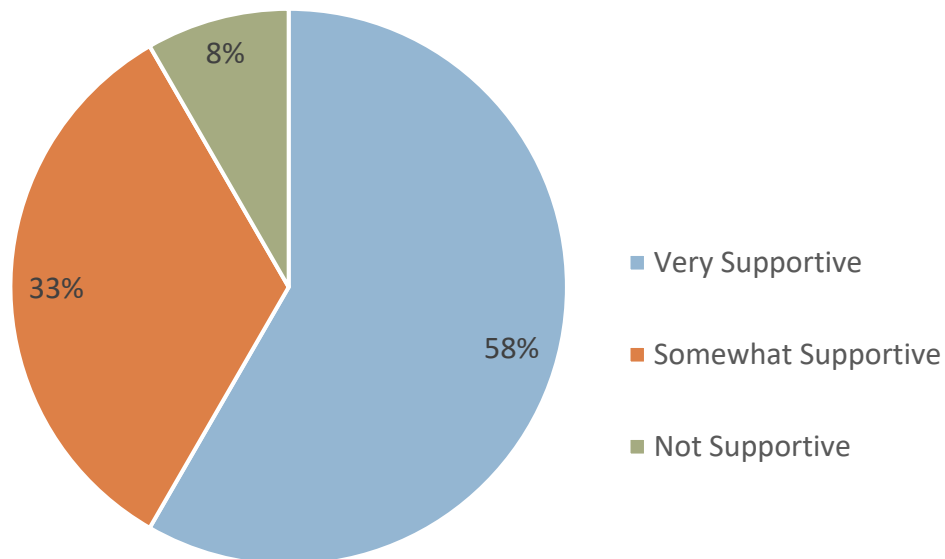
The Solano County Housing Element Collaborative made diligent efforts to encourage public and stakeholder participation in the Housing Element update process at the regional and local scale. The first two workshops introduced the Housing Element requirements and process and were held during the lunch hour on Wednesday, January 26, 2022, and the evening of Thursday, January 27, 2022. There were 13 participants in attendance at the January 26 meeting, and 9 participants in attendance at the January 27 meeting. The Housing Element Introduction workshops were advertised with flyers in English, Spanish, and Tagalog. The workshops were conducted virtually to ensure accessibility for residents throughout the county and in response to the COVID-19 pandemic. The focus of these meetings was to provide high level demographic information and an overview of the Regional Housing Needs Allocation (RHNA) and to solicit input from stakeholders and the public regarding housing needs and opportunities. Polling was conducted as part of each workshop. The combined results are summarized in the following charts.



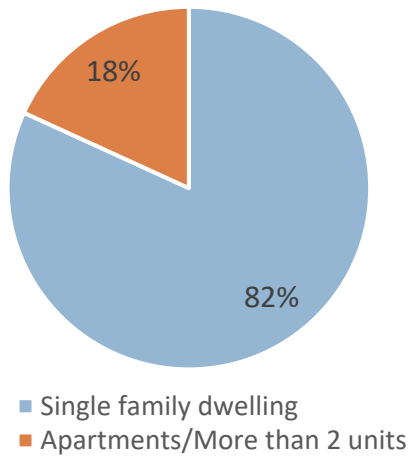
3. What is the most important consideration for location?



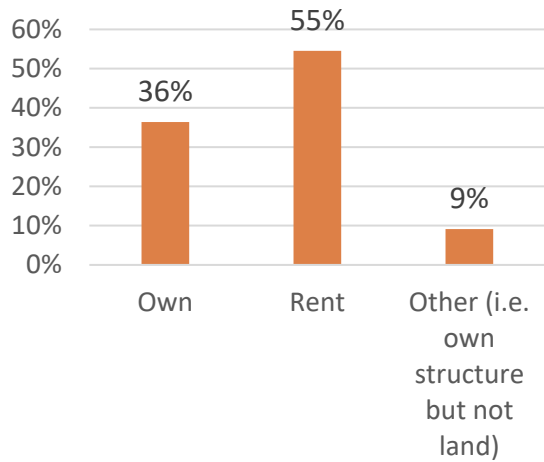
4. How do you feel about replacing underperforming/obsolete businesses (e.g., big box retail stores) with residential uses and/or community serving uses in retail or office centers?



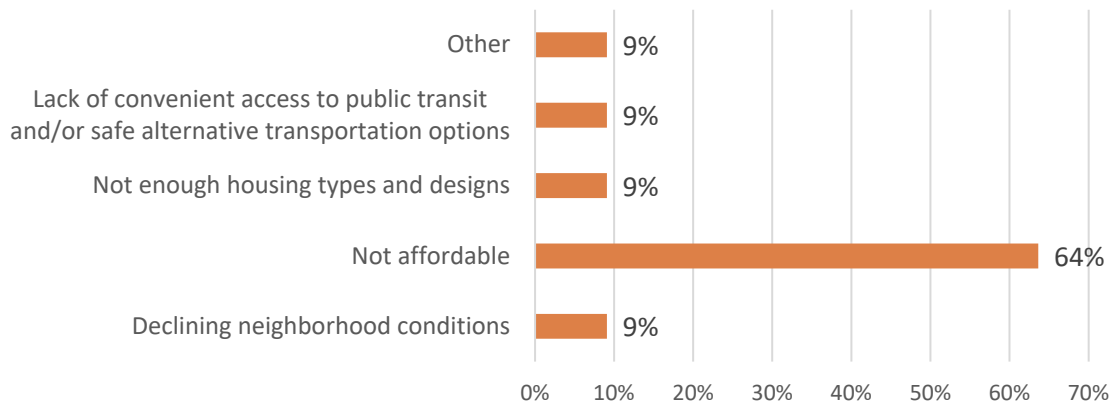
5. What type of housing do you live in?



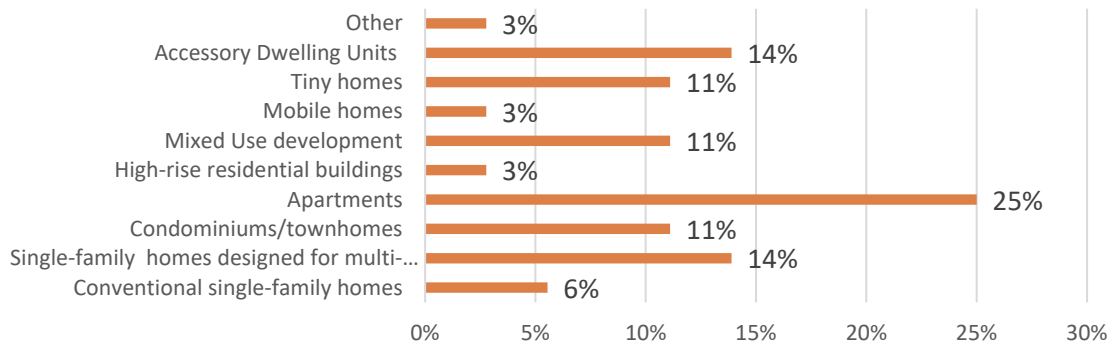
6. Do you own or rent your home?



7. What do you consider the biggest issue related to housing?



8. What type of housing is needed?

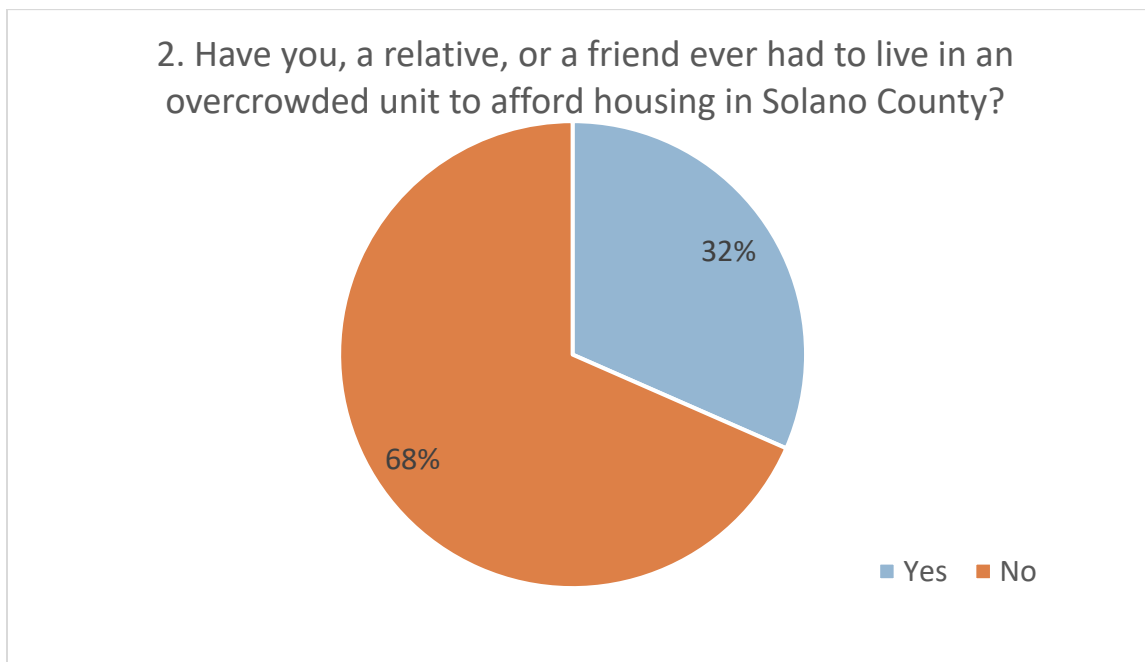
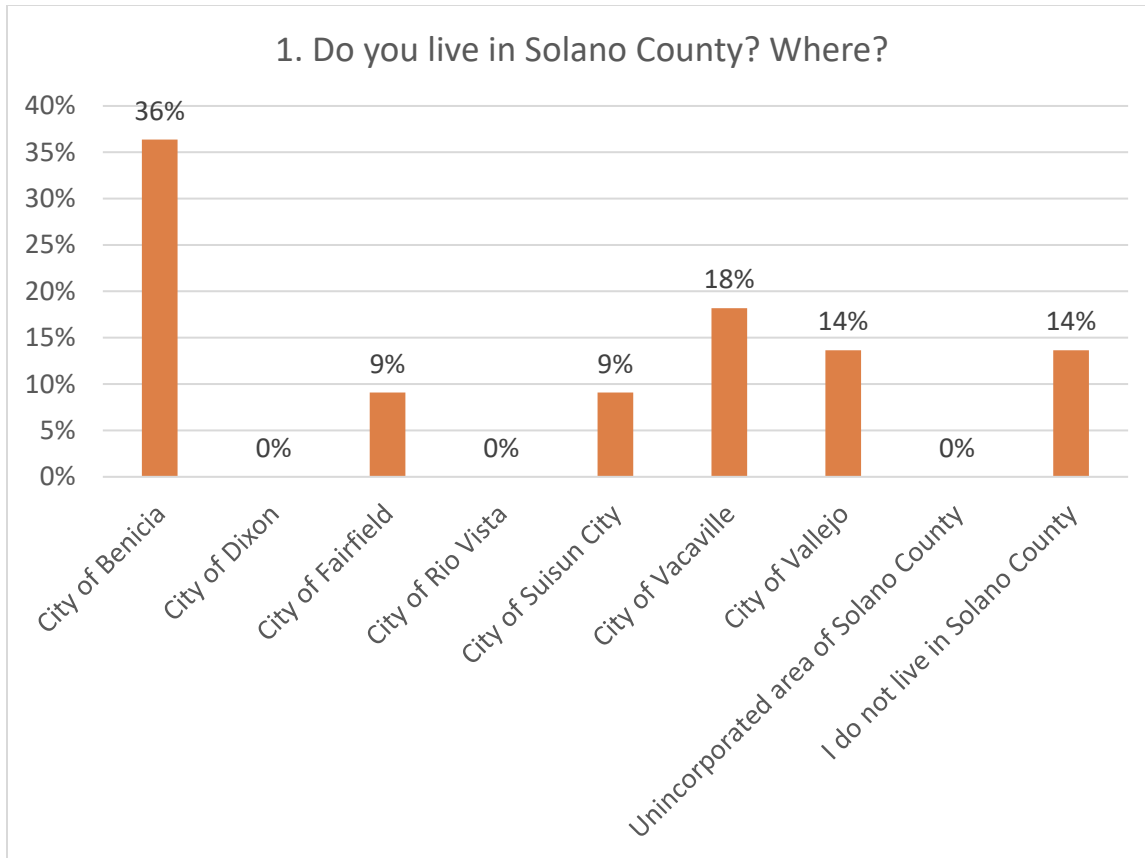


HOUSING NEEDS ASSESSMENT WORKSHOPS

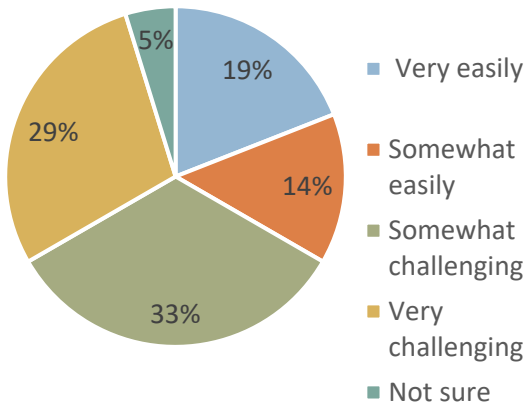
The Solano County Housing Element Collaborative held two virtual workshops to present the findings of the Housing Needs Assessment section of the Housing Element. The two workshops were advertised with flyers in English and Spanish. The workshops were conducted virtually to ensure accessibility for residents throughout the county and in response to the COVID-19 pandemic. The meetings were held on Wednesday, March 30, during the lunch hour and in the evening. Nineteen participants attended the lunch workshop, and eight participants attended the evening meeting. Spanish translation was offered at both meetings. The presentation included statistics and initial findings from the Housing Needs Assessment for individual jurisdictions as well as for Solano County as a whole. Participants identified teachers as a group with housing needs and were interested in identifying strategies for supporting Community Land Trusts, and for helping seniors to age in place. Participants were also interested in learning more about the consequences jurisdictions face if they do not meet their RHNA, and the methodologies used for identifying overcrowded units.

FAIR HOUSING WORKSHOPS

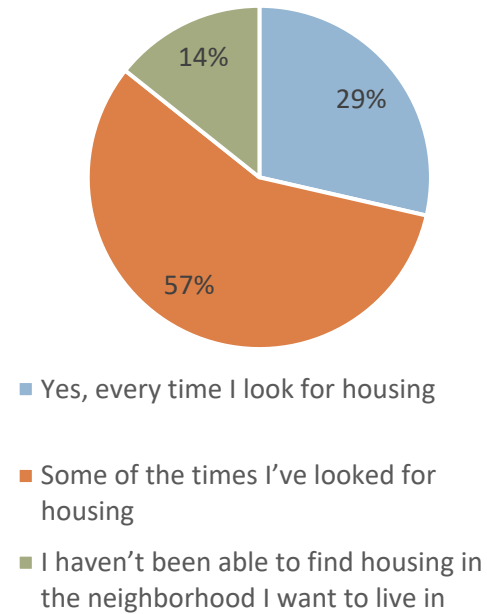
On June 1, 2022, the Solano County Housing Element Collaborative held two virtual Fair Housing Workshops to present an overview of the requirements of the new Affirmatively Furthering Fair Housing (AFFH) Requirement (AB 686) in the Housing Element, and to gather feedback from participants on their experiences with fair housing barriers they may have encountered. One workshop was held over the lunch hour, and one was held in the evening to offer two opportunities for participation. Across both workshops, 86 percent were attendees from the Solano County region. The remaining 14 percent noted that they did not live in Solano County but had some other interest in the Housing Element process. Polling was conducted to gather feedback and input on fair housing concerns in the county. The results are summarized in the following charts.



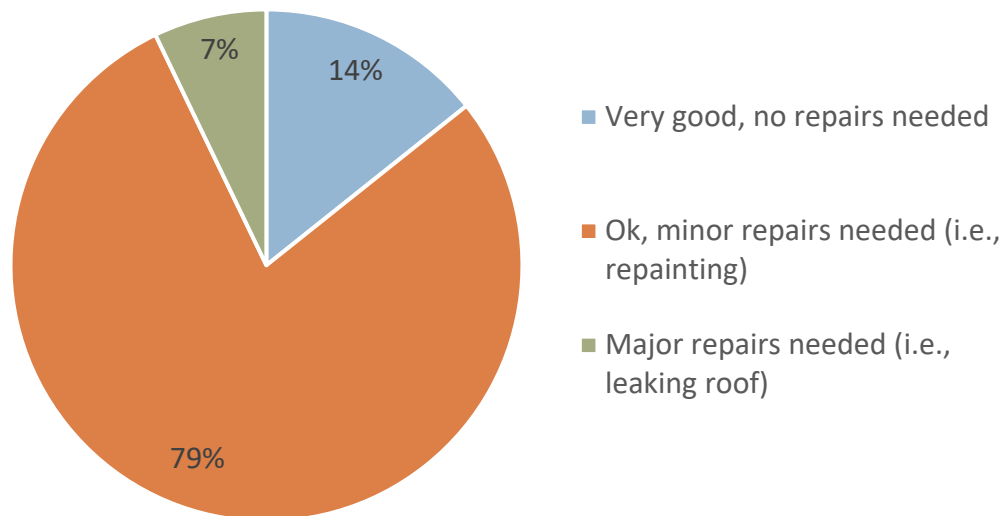
3. Can you easily change your housing situation if needed? (i.e., there are other units available that fit your need based on prize, price, etc.)

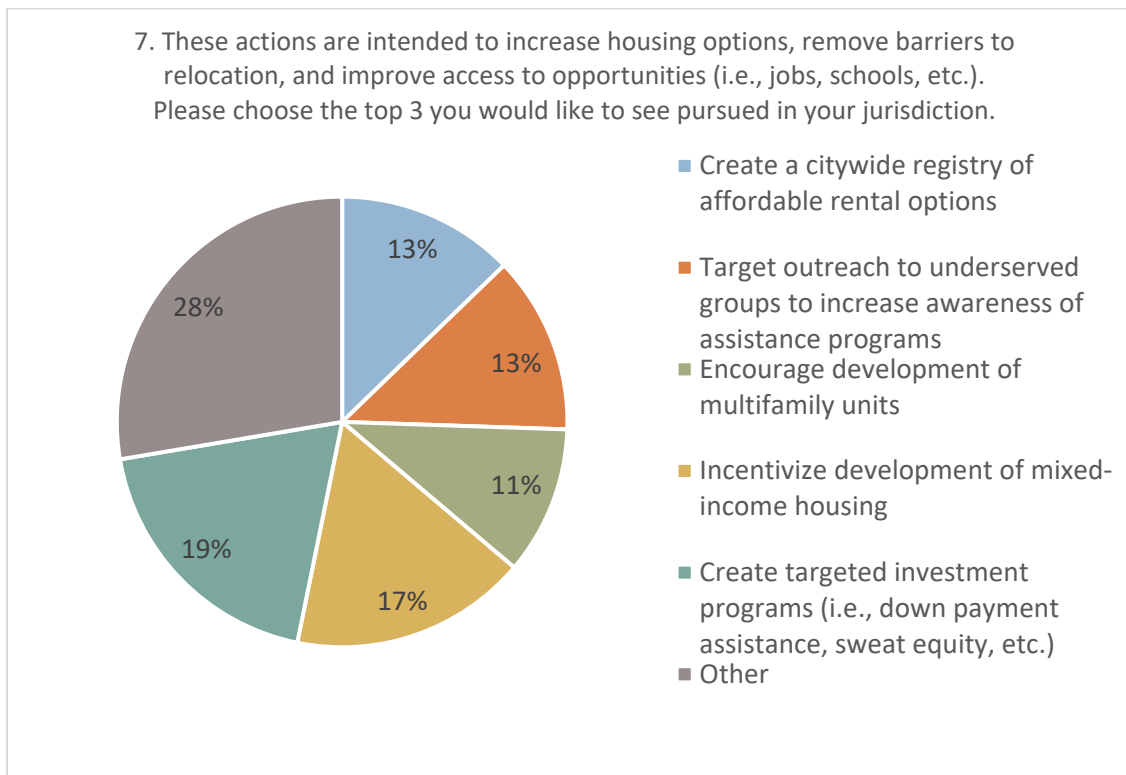
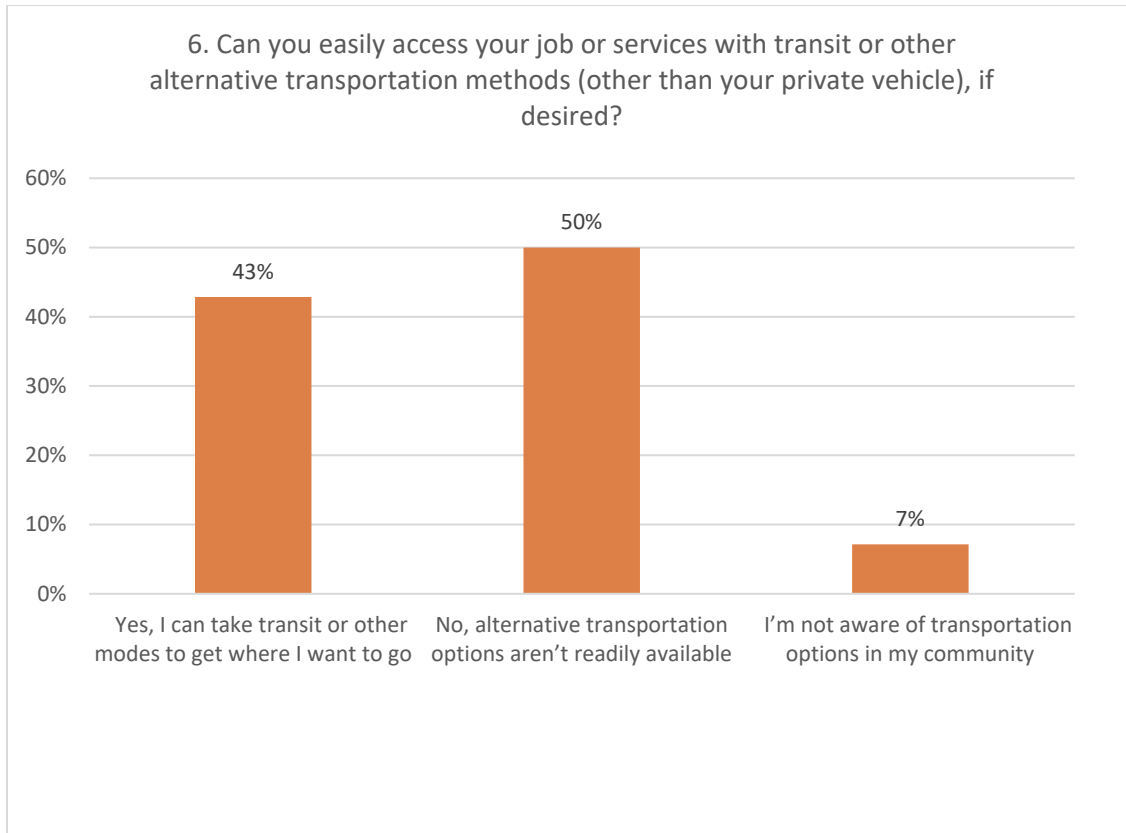


4. Have you been able to find housing in a neighborhood or community of your choice?



5. How would you rate the condition of your home?





DEVELOPER WORKSHOP

A summary will be included once the workshop is complete.

HOUSING SURVEY

In March 2022, the Solano County Housing Element Collaborative launched a housing survey to gather information on housing needs and concerns in the county. The survey was available on the Solano County Housing Element Collaborative website from March 17, 2022, to June 16, 2022. A countywide email blast was sent three separate times reminding residents of the survey. In addition, each City and the County announced the survey on their individual websites and through their individual distribution lists. The survey was available in English, Spanish, and Tagalog.

The housing survey yielded 156 survey responses, 1 of which was completed in Spanish (only 1 percent of the responses were in Spanish, even though 16.4 percent of residents countywide speak only Spanish). Among respondents, approximately 65 percent lived in the City of Benicia; 9 percent in the City of Suisun City; and the remaining 18 percent resided in the cities of Dixon, Fairfield, Rio Vista, Vacaville, and Vallejo and the unincorporated county. About 44 percent of respondents worked in Solano County and 55 percent worked outside of the county. Approximately 29 percent of respondents have lived in their homes for more than 20 years, and 78 percent lived in a single-family home. About half of respondents (52 percent) said their homes were not in need of repairs, and 35 percent answered that their homes needed minor repairs (peeling paint, chipped stucco, etc.). The majority of participants (56 percent) would like to see more small and affordable single-family homes built; 46 percent of respondents said they would like to see more senior housing; and 35 percent would like to see accessory dwelling units.

Participants were asked to select the top three greatest barriers to the availability of adequate housing. The following were the top barriers identified:

- 64 percent cited issues related to high prices in rents
- 35 percent cited sales price
- 21 percent cited lack of adequate infrastructure such as water, sewer, electricity, and internet
- 55 percent of respondents cited roadway improvements
- 44 percent of respondents cited enhancing livability of neighborhoods

Additionally, participants were asked to prioritize population groups based on who needs more housing and support services in Solano County. The responses were ranked as follows:

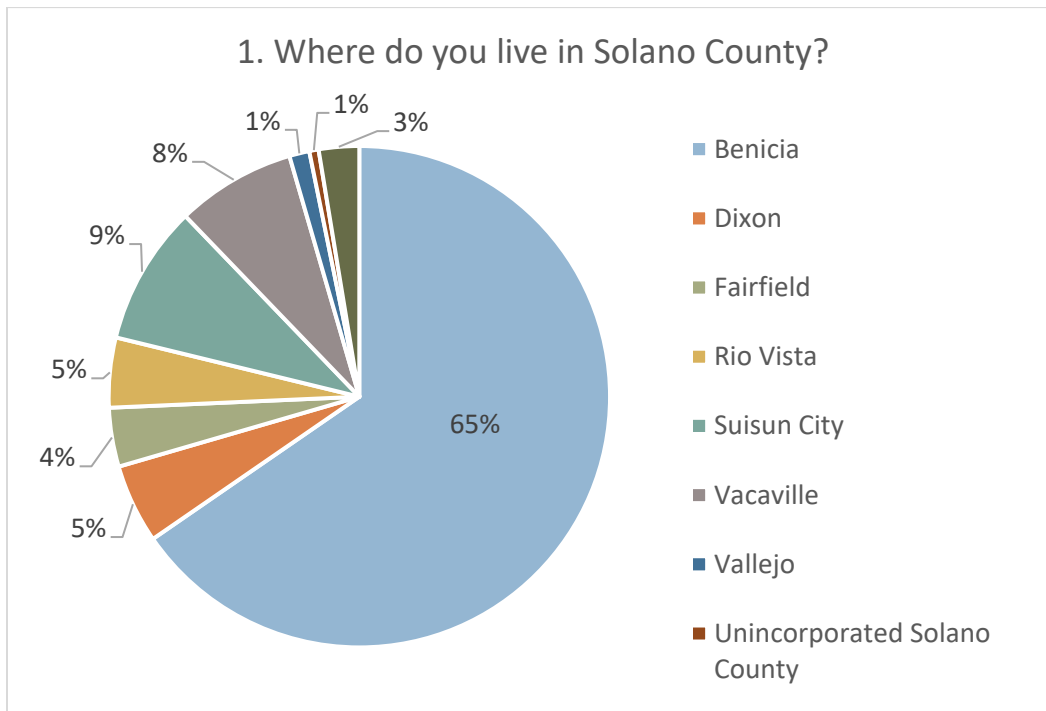
- 37 percent selected seniors
- 32 percent cited homeless individuals
- 20 percent selected persons with disabilities

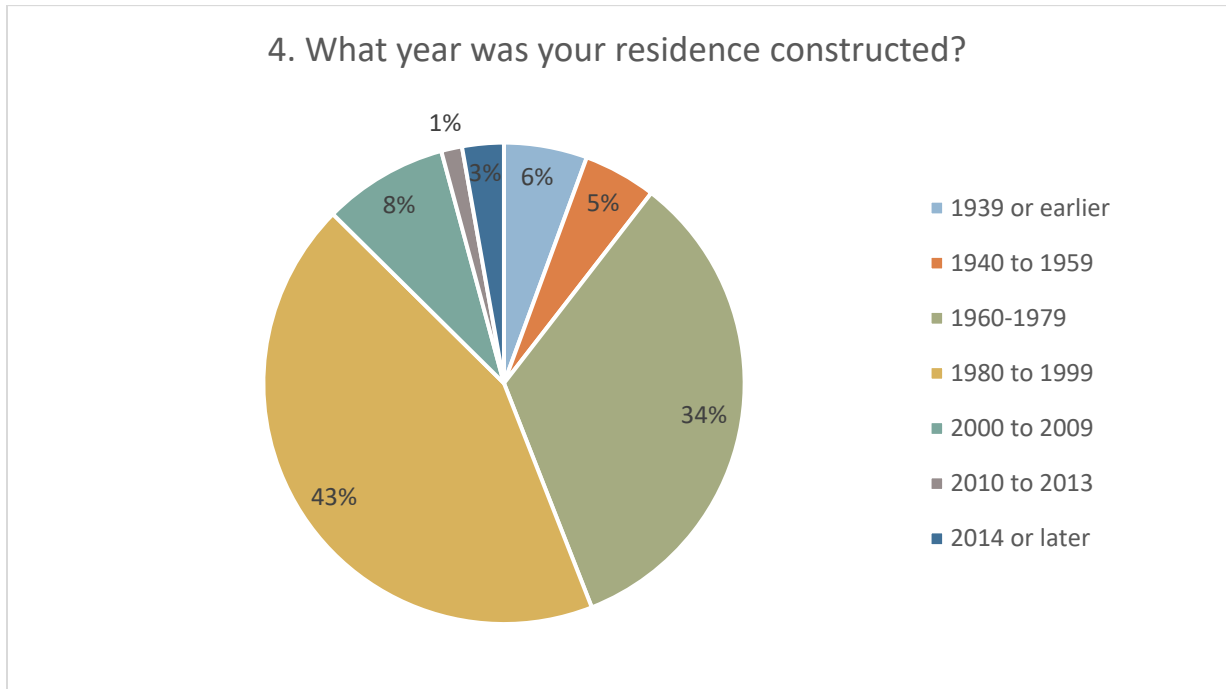
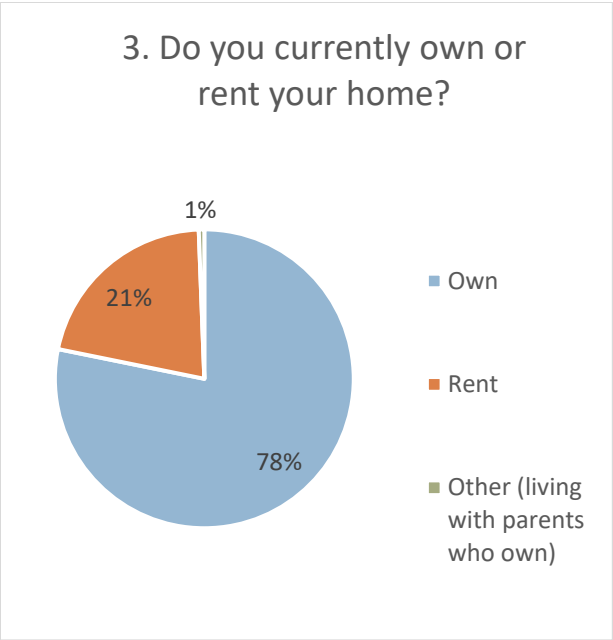
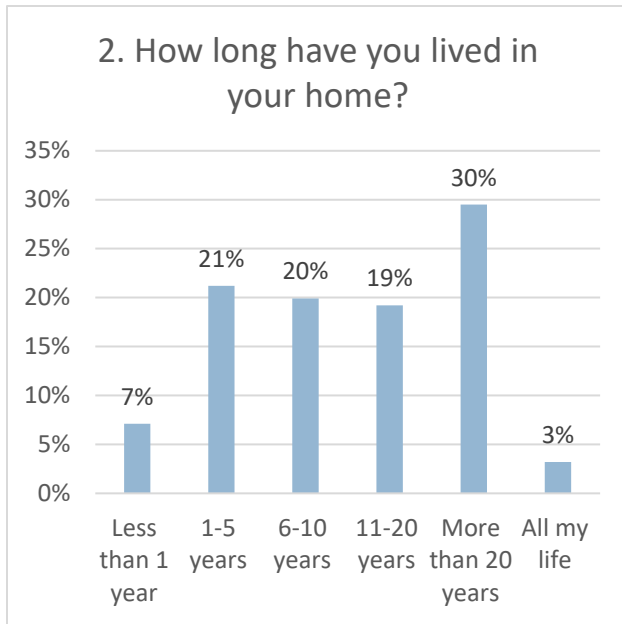
These additional comments were received:

- Cities should explore community land trusts to provide more homeownership opportunities.

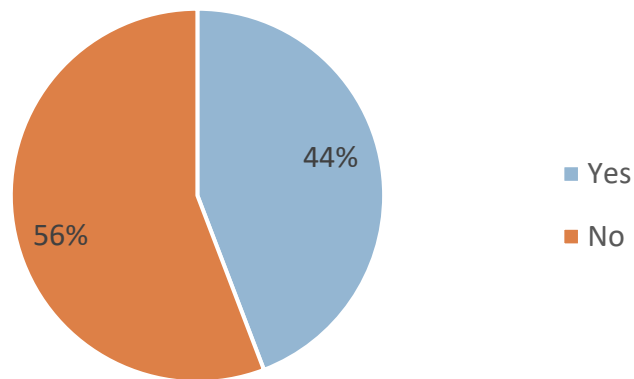
- More green spaces, parks and such are needed, to provide the neighborhood with much-needed mental-health benefits of nature. Equity, fair housing, complete neighborhoods, improving connectivity between housing and jobs and services are priorities.
- The diversification of housing being built is important, such as by including duplexes or medium density housing. Improving connectivity between housing and jobs and services are priorities.
- Preservation of green and open space is important.
- There are needs for affordable rentals for young adults and/or students.
- Evacuation needs, building equity for disadvantaged communities and promoting environmental justice are priorities.

The following charts summarize the 156 responses to the housing survey.

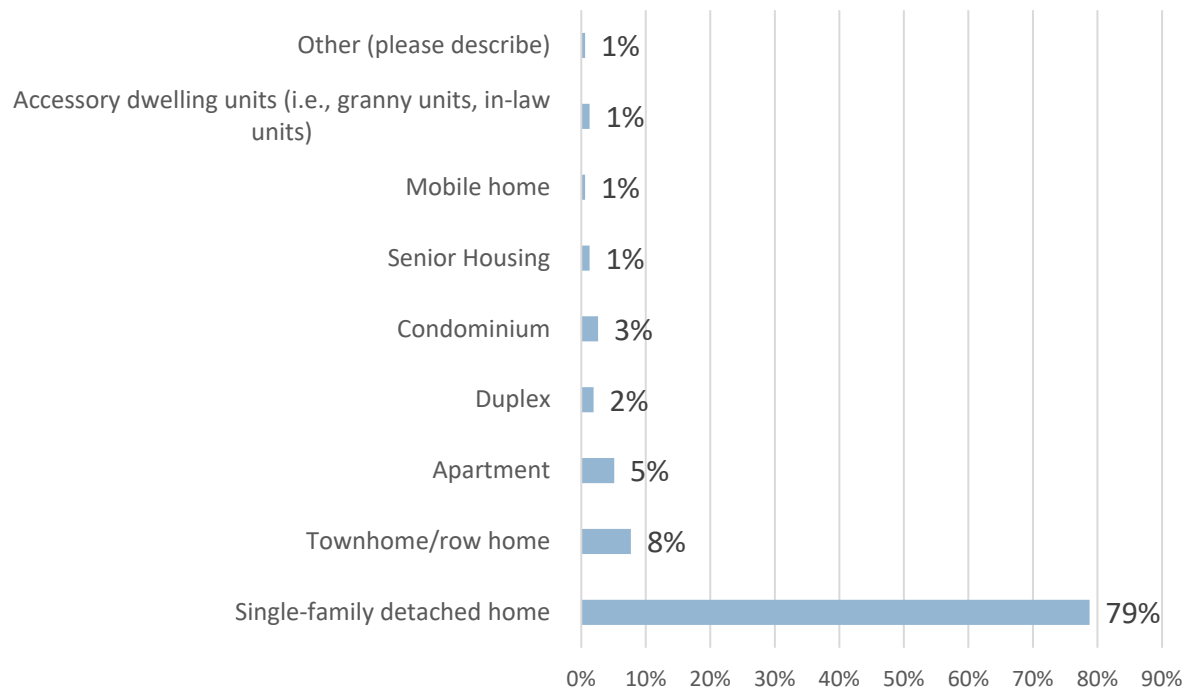




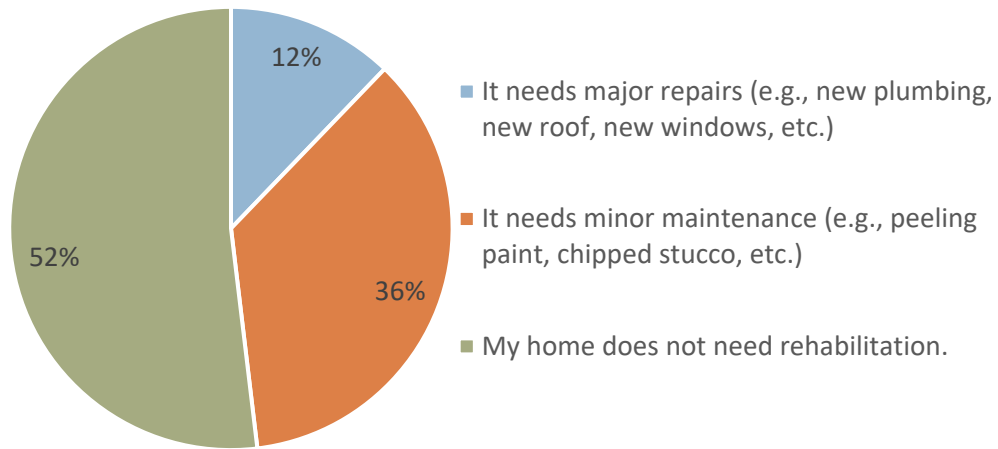
5. Do you work in Solano County?



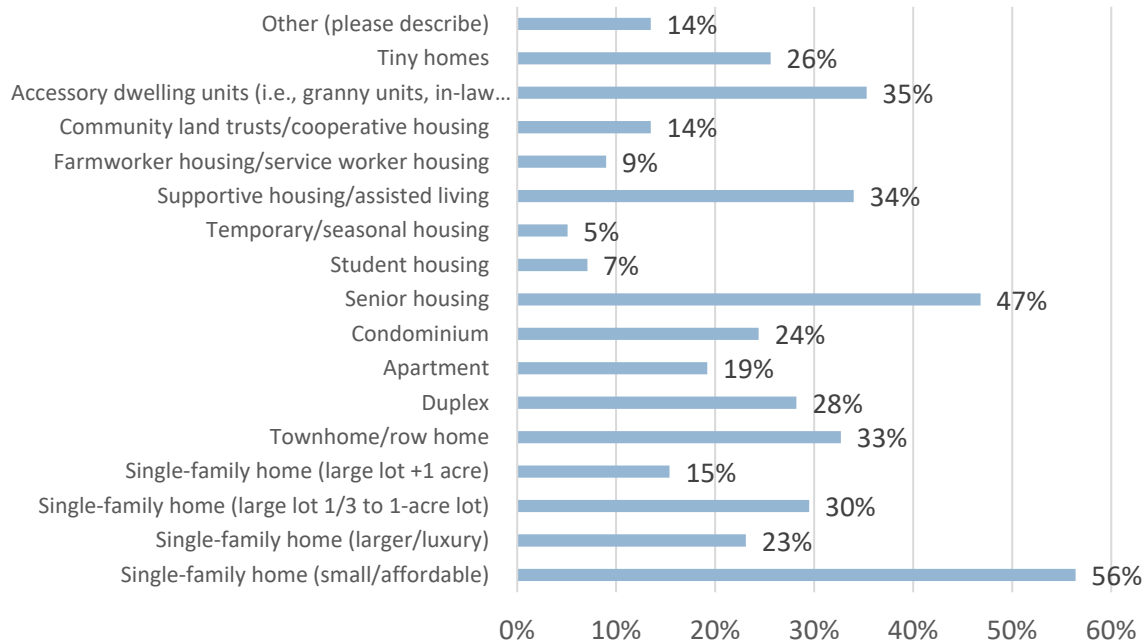
6. What type of housing do you currently live in?



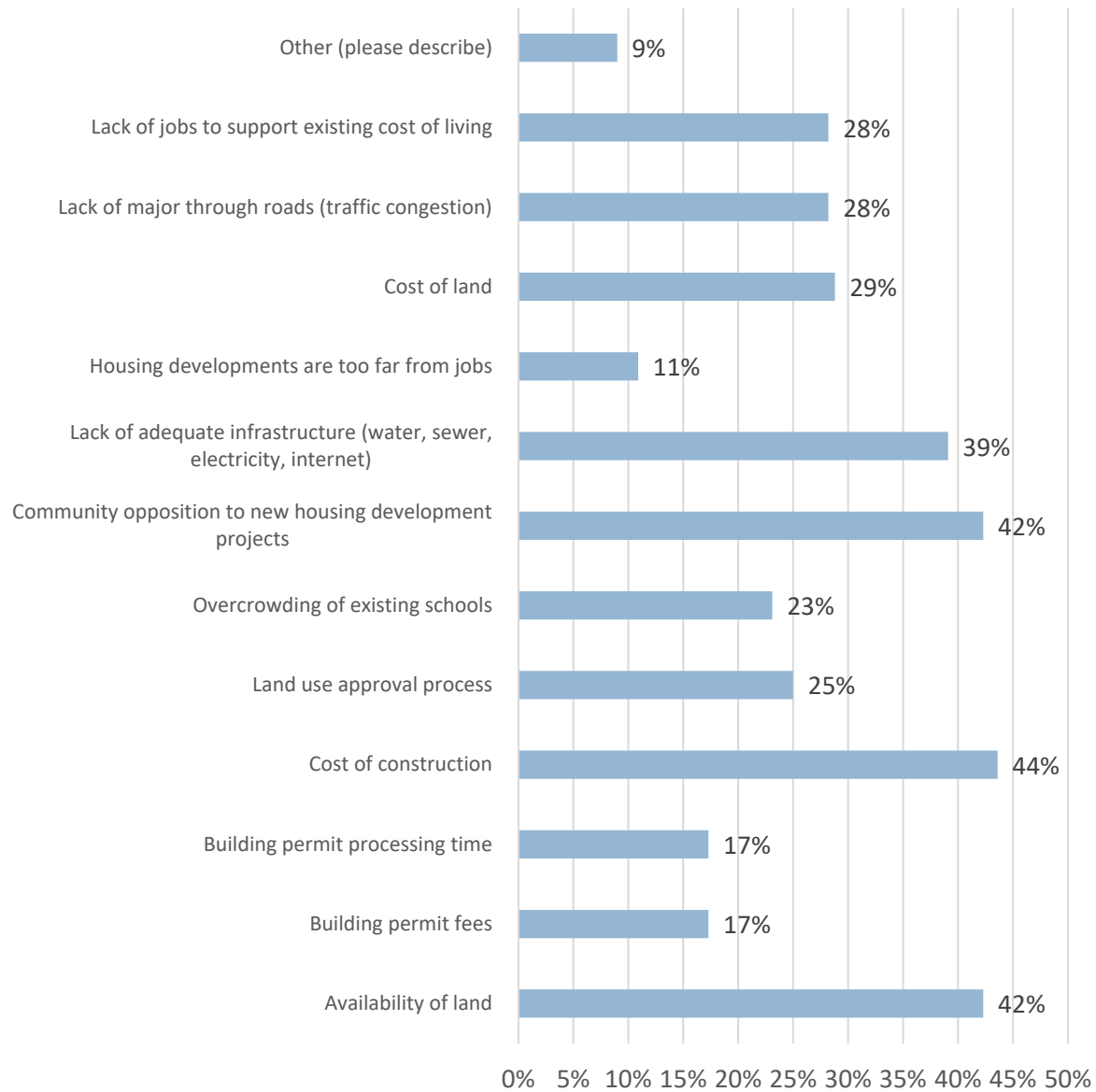
7. How would you rate the physical condition of your home?



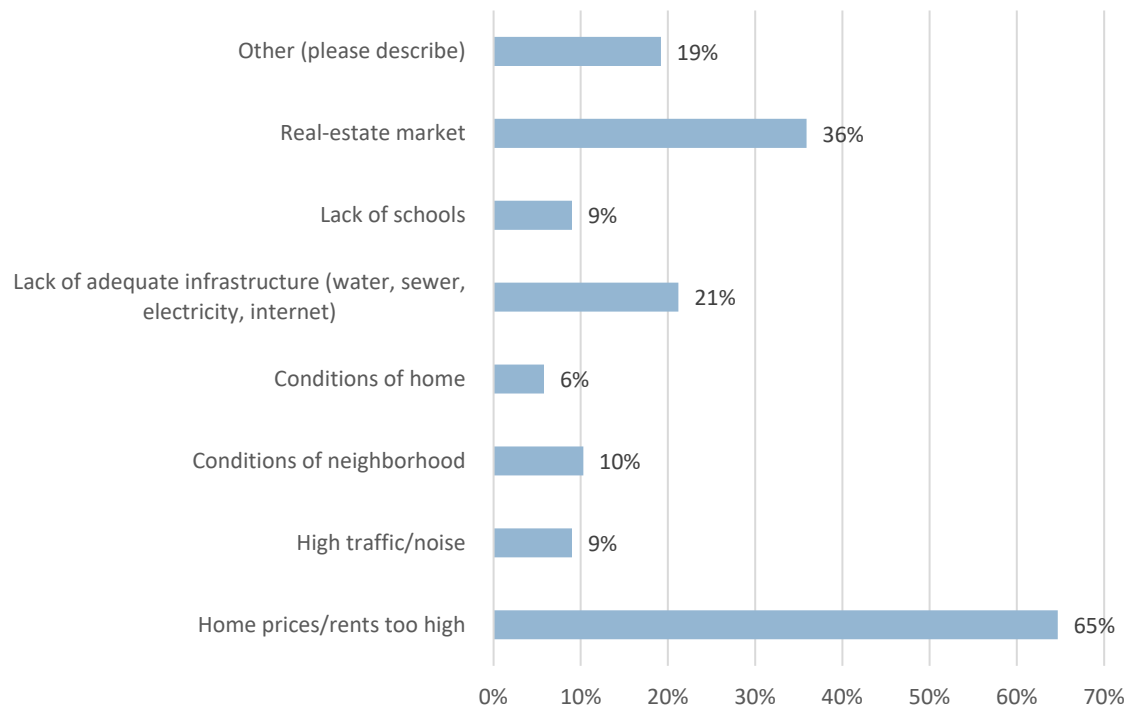
8. What type of housing would you like to see built in your community?



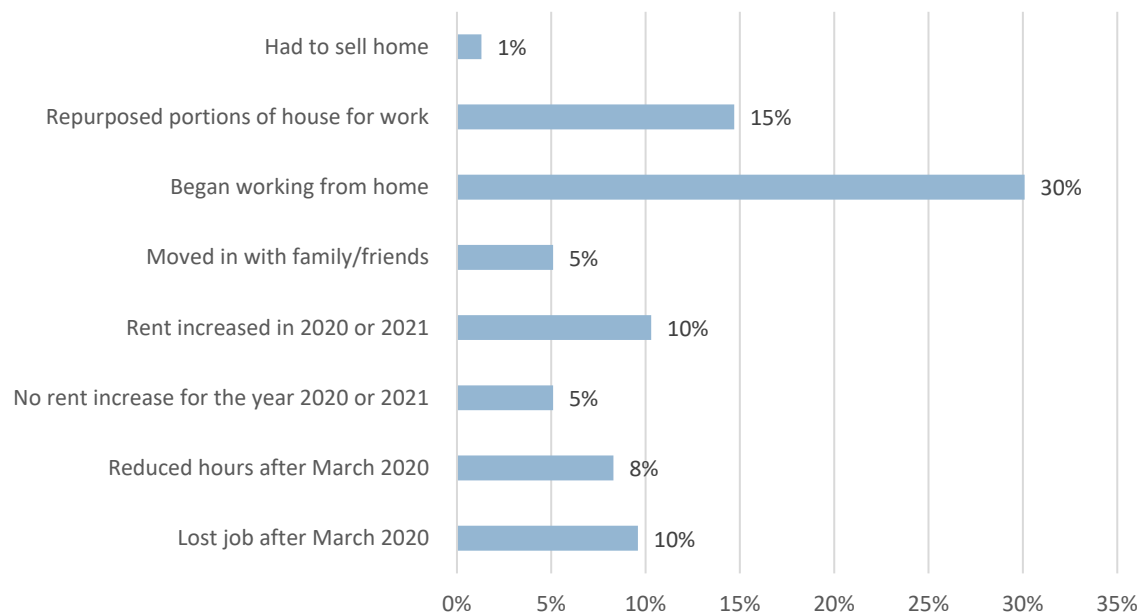
9. What do you think are the greatest barriers to building additional housing in your community?



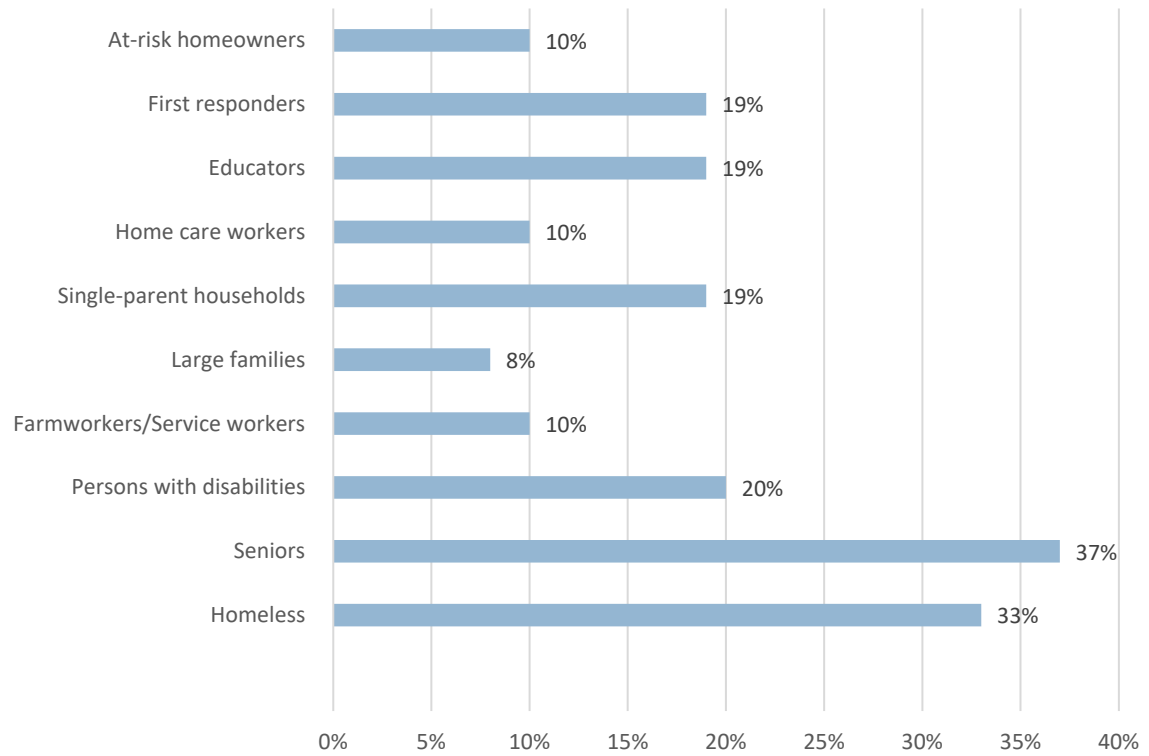
10. What are your greatest barriers to obtaining housing in your community?



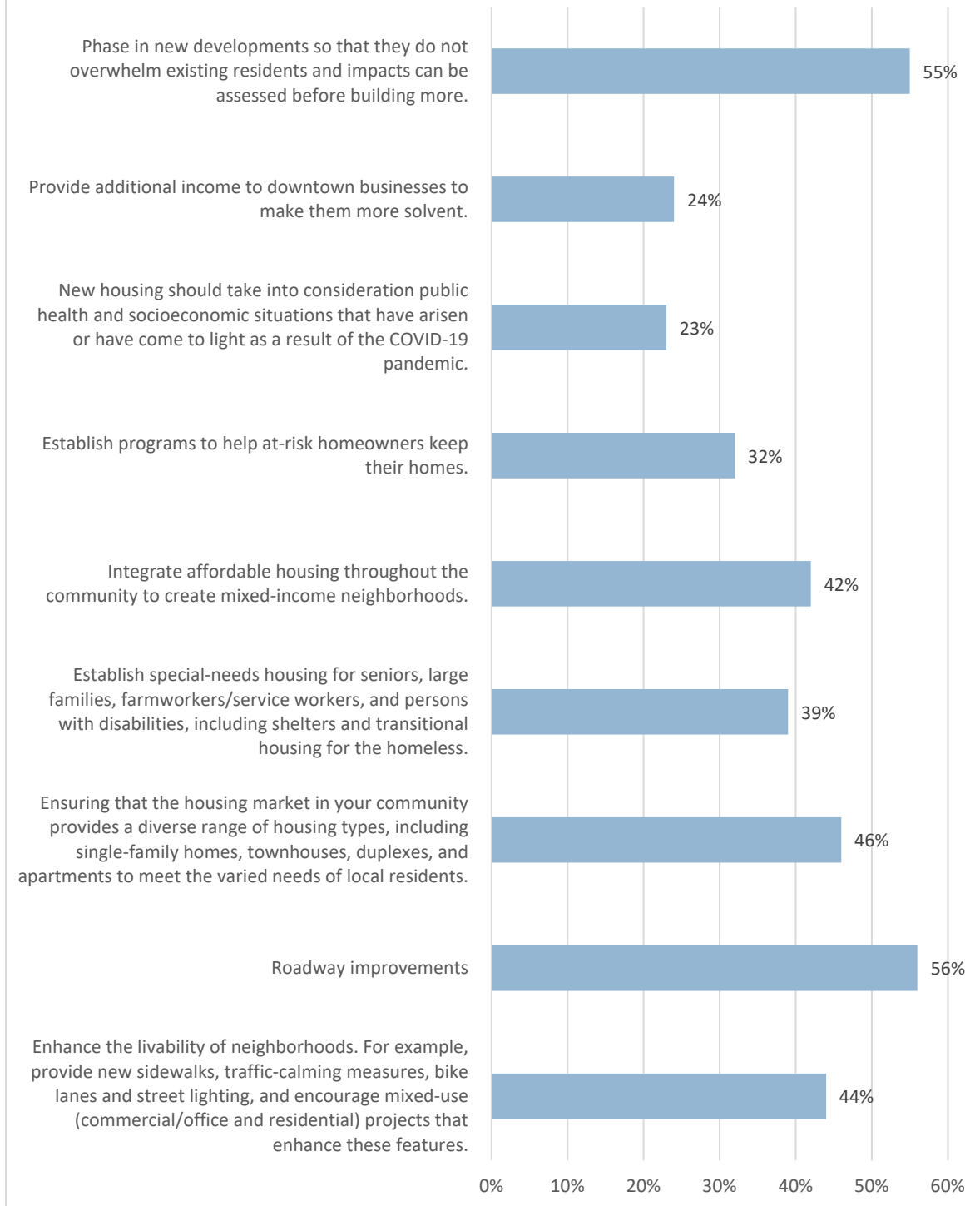
11. Have you experienced a change in your housing/economic situation due to the COVID-19 pandemic?



12. Prioritize the following population groups based on who needs more housing and support services in Solano County.



13. How important is each of the following concerns to you or to the people you represent in your organization?



APPENDIX 2 – REGIONAL HOUSING NEEDS ASSESSMENT

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INTRODCUTION

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

REGIONAL EFFORT

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

DATA SOURCES

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

POPULATION CHARACTERISTICS

POPULATION TRENDS

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

TABLE 2-1 POPULATION GROWTH TRENDS, 2000-2021

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

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

AGE CHARACTERISTICS

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

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

TABLE 2-2 POPULATION BY AGE, 2019

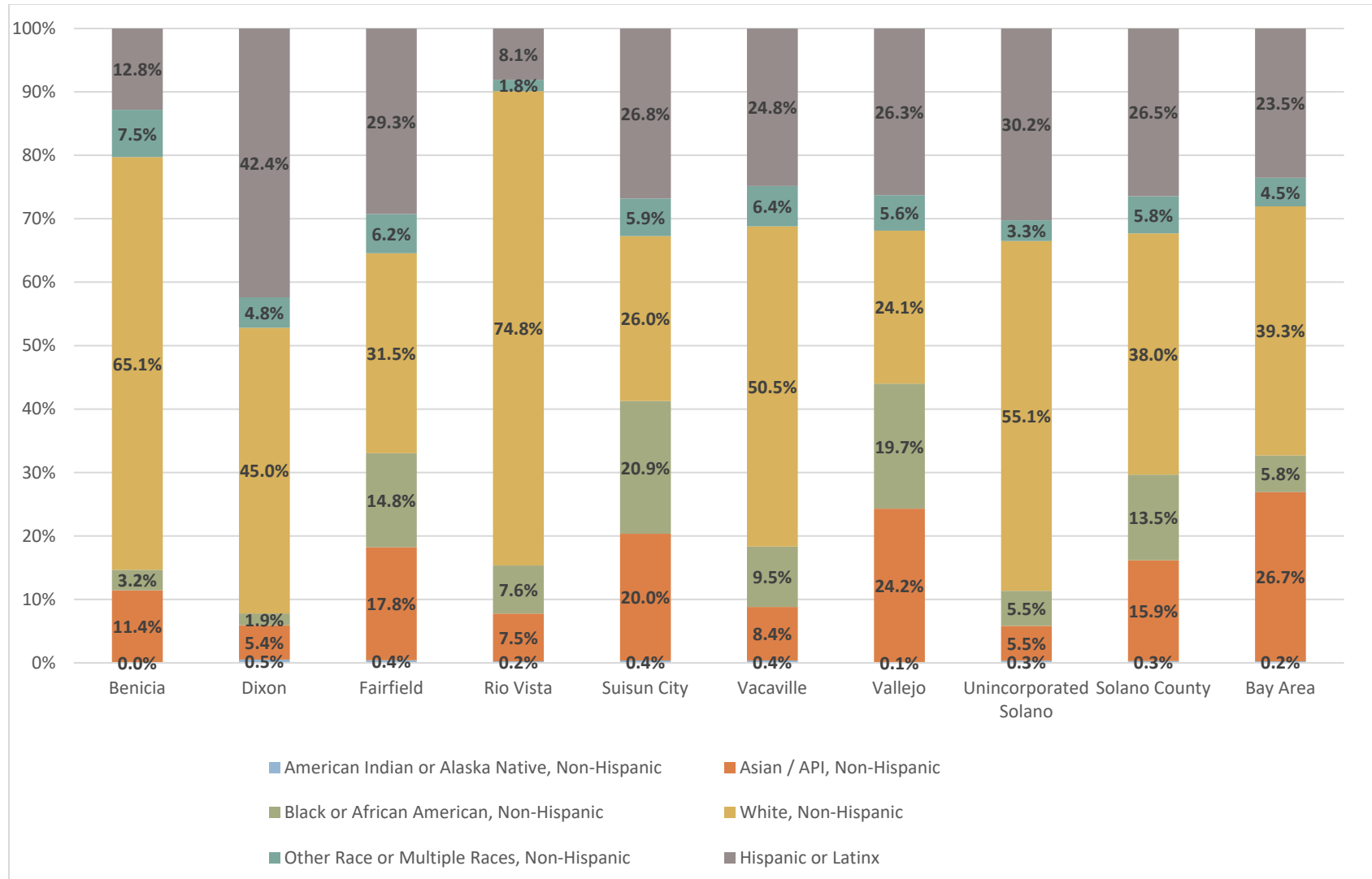
| Geography | Age 0-4 | Age 5-14 | Age 15-24 | Age 25-34 | Age 35-44 | Age 45-54 | Age 55-64 | Age 65-74 | Age 75-84 | Age 85+ | Median Age |
|------------------------------|---------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------------|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

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

RACE AND ETHNICITY

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

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



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

HOUSEHOLD CHARACTERISTICS

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

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

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

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

HOUSEHOLD TYPES AND SIZE

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

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

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

TABLE 2-3 HOUSEHOLD TYPE, 2019

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

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

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

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

TABLE 2-4 HOUSEHOLDS BY CHILDREN PRESENT, 2019

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

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

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

TABLE 2-5 HOUSEHOLDER BY RACE, 2019

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

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

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

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

TABLE 2-6 HOUSEHOLDS BY SIZE, 2019

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

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

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

OVERCROWDING

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

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

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

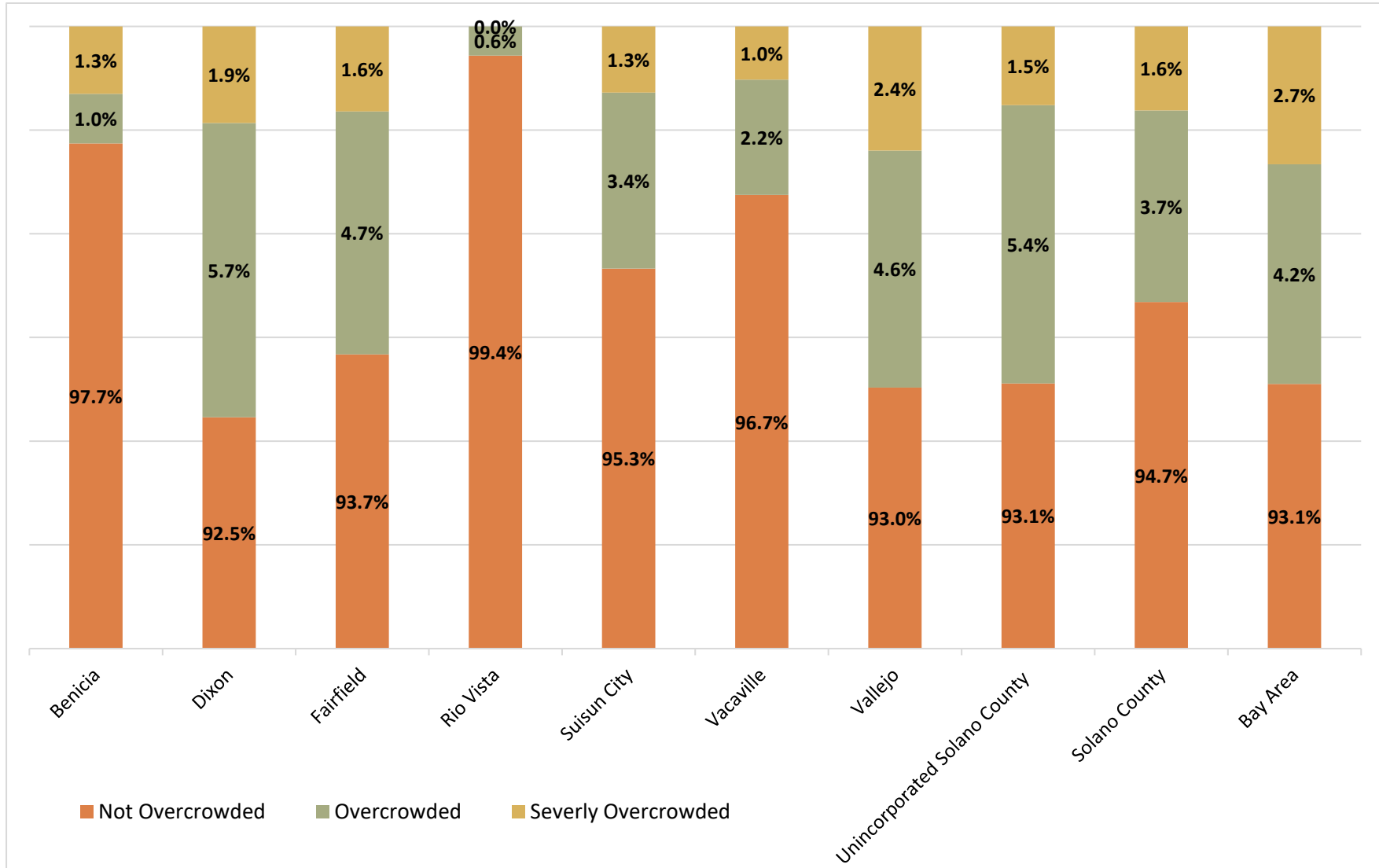
TABLE 2-7 OVERCROWDING BY TENURE, 2015-2019

| Geography | Owner Occupied Households | | Renter Occupied Households | | Total Households | |
|-------------|---------------------------|----------------------|----------------------------|----------------------|------------------|----------------------|
| | Overcrowded | Severely Overcrowded | Overcrowded | Severely Overcrowded | Overcrowded | Severely Overcrowded |
| Benicia | 20 | 58 | 88 | 89 | 108 | 147 |
| | 0.2% | 0.7% | 2.8% | 2.8% | 1.0% | 1.3% |
| Dixon | 90 | 14 | 254 | 99 | 344 | 113 |
| | 2.1% | 0.3% | 13.9% | 5.4% | 5.7% | 1.9% |
| Fairfield | 402 | 123 | 1,320 | 480 | 1722 | 603 |
| | 1.8% | 0.6% | 8.8% | 3.2% | 4.7% | 1.6% |
| Rio Vista | 0 | 0 | 27 | 0 | 27 | 0 |
| | 0.0% | 0.0% | 3.0% | 0 | 0.6% | 0.0% |
| Suisun City | 116 | 80 | 200 | 39 | 316 | 119 |
| | 2.0% | 1.4% | 5.7% | 1.1% | 3.4% | 1.3% |
| Vacaville | 378 | 51 | 349 | 285 | 727 | 336 |
| | 1.9% | 0.3% | 2.8% | 2.3% | 2.2% | 1.0% |
| Vallejo | 710 | 214 | 1,213 | 793 | 1,923 | 1,007 |

| Geography | Owner Occupied Households | | Renter Occupied Households | | Total Households | |
|------------------------------|---------------------------|----------------------|----------------------------|----------------------|------------------|----------------------|
| | Overcrowded | Severely Overcrowded | Overcrowded | Severely Overcrowded | Overcrowded | Severely Overcrowded |
| | 3.0% | 0.9% | 6.5% | 4.2% | 4.6% | 2.4% |
| Unincorporated Solano County | -- | -- | -- | -- | -- | -- |
| | -- | -- | -- | -- | -- | -- |
| Solano County | 1,791 | 624 | 3,747 | 1806 | 5,538 | 2,430 |
| | 1.9% | 0.7% | 6.5% | 3.1% | 3.7% | 1.6% |

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

FIGURE 2-2 OVERCROWDING SEVERITY, 2019



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

TABLE 2-8 OVERCROWDING BY RACE, 2019

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

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

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

INCOME DEFINITIONS AND INCOME LIMITS

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

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

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

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

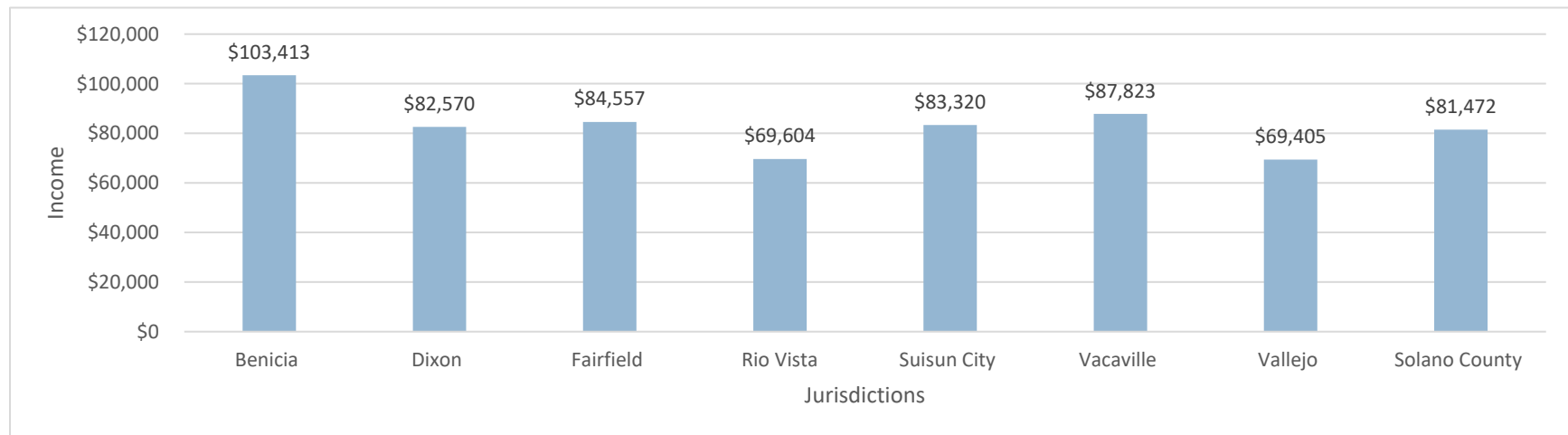
| Income Category | Persons Per Household | | | | |
|-----------------|-----------------------|----------|-----------|-----------------|-----------|
| | 1 | 2 | 3 | 4 | 5 |
| Extremely Low | \$20,450 | \$23,350 | \$26,250 | \$29,150 | \$31,500 |
| Very Low | \$34,000 | \$38,850 | \$43,700 | \$48,550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

Source: HCD State Income Limits for Solano County, 2021

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

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

FIGURE 2-3 MEDIAN HOUSEHOLD INCOMES IN SOLANO COUNTY



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

TABLE 2-10 HOUSEHOLDS BY HOUSEHOLD INCOME, 2017

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

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

Overpayment

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

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

TABLE 2-11 OVERPAYING BY TENURE, 2015-2019

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

Solano County Regional Housing Element Collaborative
Appendix 2 – 2023-2031 Regional Housing Needs Assessment

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

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

Lower-Income Households Overpaying

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

EMPLOYMENT CHARACTERISTICS

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

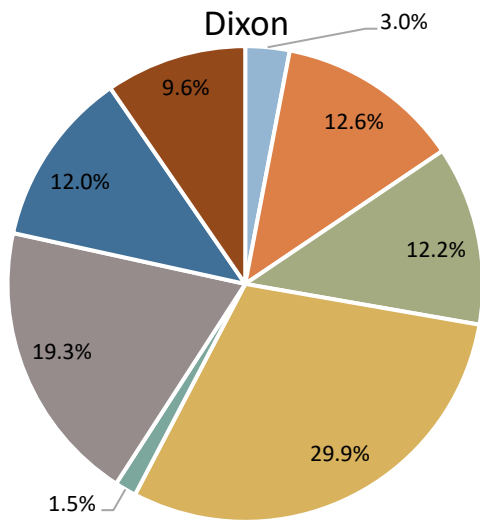
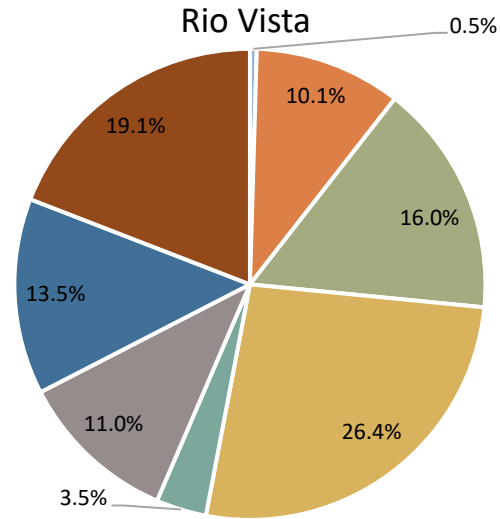
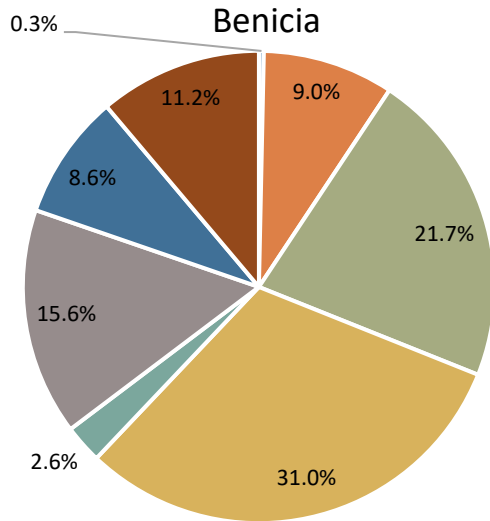
EMPLOYMENT BY INDUSTRY

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

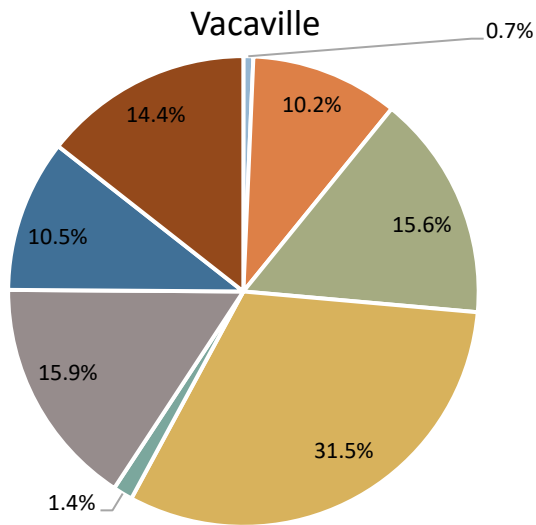
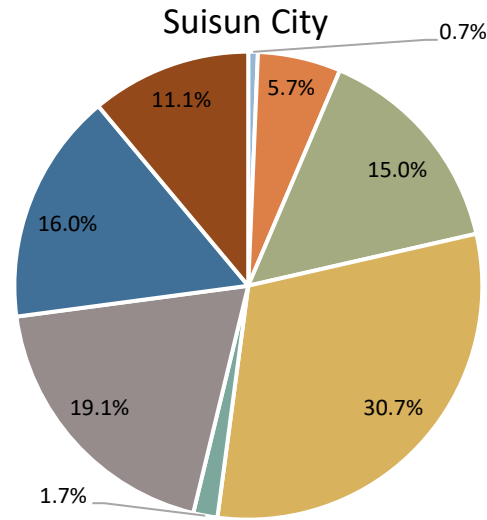
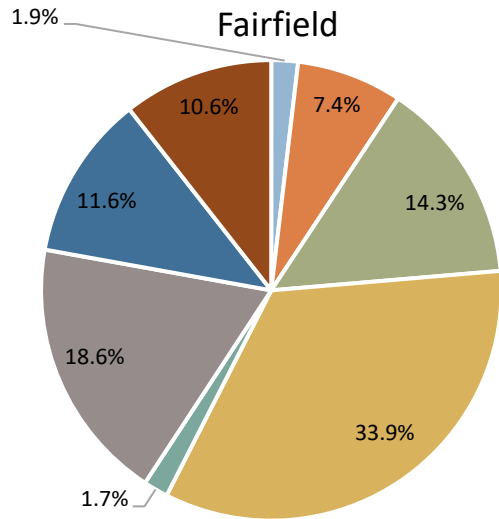
Table 2-15 and **Figure 2-4** shows employment by industry for each jurisdiction. In the following analysis, “residents” refers to those in the civilian, employed population aged 16 and older. Residents of Benicia are most commonly employed in the health and educational services, and financial and professional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

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

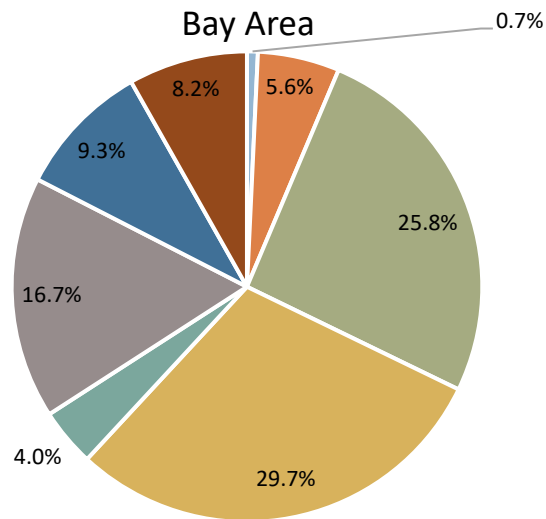
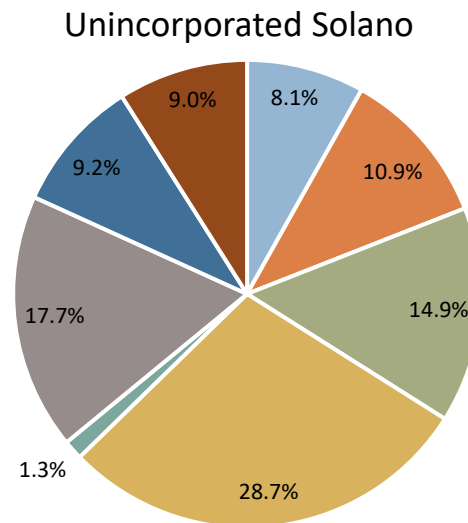
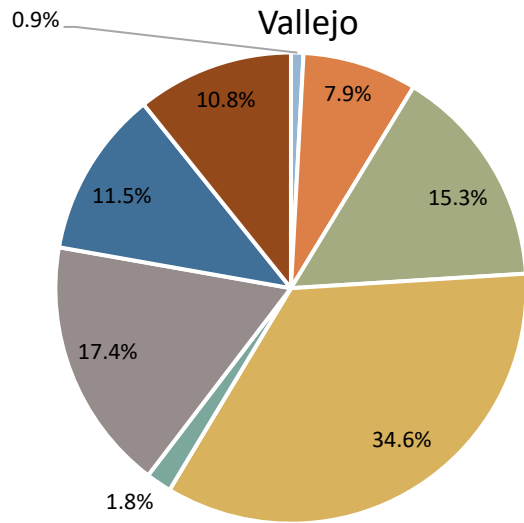
FIGURE 2-4 EMPLOYMENT BY INDUSTRY



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



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



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

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

| Geography | Agriculture & Natural Resources | Construction | Financial & Professional Services | Health & Educational Services | Information | Manufacturing, Wholesale & Transportation | Retail | Other | Total |
|------------------------------|---------------------------------|--------------|-----------------------------------|-------------------------------|-------------|---|--------------|--------------|----------------------|
| Benicia | 49 | 1,322 | 3,199 | 4,564 | 386 | 2,291 | 1,260 | 1,641 | 14,712 |
| | <i>0.3%</i> | <i>9.0%</i> | <i>21.7%</i> | <i>31.0%</i> | <i>2.6%</i> | <i>15.6%</i> | <i>8.6%</i> | <i>11.2%</i> | <i>100.0%</i> |
| Dixon | 299 | 1,250 | 1,214 | 2,981 | 146 | 1,922 | 1,192 | 956 | 9,960 |
| | <i>3.0%</i> | <i>12.6%</i> | <i>12.2%</i> | <i>29.9%</i> | <i>1.5%</i> | <i>19.3%</i> | <i>12.0%</i> | <i>9.6%</i> | <i>100.0%</i> |
| Fairfield | 1,021 | 4,043 | 7,802 | 18,424 | 943 | 10,113 | 6,302 | 5,757 | 54,405 |
| | <i>1.9%</i> | <i>7.4%</i> | <i>14.3%</i> | <i>33.9%</i> | <i>1.7%</i> | <i>18.6%</i> | <i>11.6%</i> | <i>10.6%</i> | <i>100.0%</i> |
| Rio Vista | 12 | 260 | 413 | 682 | 89 | 283 | 347 | 493 | 2,579 |
| | <i>0.5%</i> | <i>10.1%</i> | <i>16.0%</i> | <i>26.4%</i> | <i>3.5%</i> | <i>11.0%</i> | <i>13.5%</i> | <i>19.1%</i> | <i>100.0%</i> |
| Suisun City | 95 | 833 | 2,177 | 4,445 | 242 | 2,767 | 2,324 | 1,604 | 14,487 |
| | <i>0.7%</i> | <i>5.7%</i> | <i>15.0%</i> | <i>30.7%</i> | <i>1.7%</i> | <i>19.1%</i> | <i>16.0%</i> | <i>11.1%</i> | <i>100.0%</i> |
| Vacaville | 295 | 4,430 | 6,778 | 13,714 | 591 | 6,908 | 4,565 | 6,277 | 43,558 |
| | <i>0.7%</i> | <i>10.2%</i> | <i>15.6%</i> | <i>31.5%</i> | <i>1.4%</i> | <i>15.9%</i> | <i>10.5%</i> | <i>14.4%</i> | <i>100.0%</i> |
| Vallejo | 496 | 4,530 | 8,834 | 19,956 | 1,016 | 10,036 | 6,619 | 6,205 | 57,692 |
| | <i>0.9%</i> | <i>7.9%</i> | <i>15.3%</i> | <i>34.6%</i> | <i>1.8%</i> | <i>17.4%</i> | <i>11.5%</i> | <i>10.8%</i> | <i>100.0%</i> |
| Unincorporated Solano County | 780 | 1,045 | 1,431 | 2,754 | 129 | 1,700 | 883 | 863 | 9,585 |
| | <i>8.1%</i> | <i>10.9%</i> | <i>14.9%</i> | <i>28.7%</i> | <i>1.3%</i> | <i>17.7%</i> | <i>9.2%</i> | <i>9.0%</i> | <i>100.0%</i> |
| Solano County | 3,047 | 17,713 | 31,848 | 67,520 | 3,542 | 36,020 | 23,492 | 23,796 | 206,978 |
| | <i>1.5%</i> | <i>8.6%</i> | <i>15.4%</i> | <i>32.6%</i> | <i>1.7%</i> | <i>17.4%</i> | <i>11.3%</i> | <i>11.5%</i> | <i>100.0%</i> |
| Bay Area | 30,159 | 226,029 | 1,039,526 | 1,195,343 | 160,226 | 670,251 | 373,083 | 329,480 | 4,024,097 |
| | <i>0.7%</i> | <i>5.6%</i> | <i>25.8%</i> | <i>29.7%</i> | <i>4.0%</i> | <i>16.7%</i> | <i>9.3%</i> | <i>8.2%</i> | <i>100.0%</i> |

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

UNEMPLOYMENT

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

FIGURE 2-5 UNEMPLOYMENT RATE (2021)



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

LABOR FORCE TRENDS

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

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

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

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

Source: Employment Development Department, 2018

Notes:

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

HOUSING STOCK CHARACTERISTICS

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

HOUSING TYPE

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

TABLE 2-17 HOUSING TYPE, 2021

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

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

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

HOUSING TENURE

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

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

TABLE 2-18 HOUSING TENURE, 2019

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

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

VACANCY RATE

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

TABLE 2-19 VACANCY RATE BY OCCUPANCY STATUS, 2021

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

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

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

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

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

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

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

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

HOUSING CONDITIONS

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

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

TABLE 2-21 HOUSING UNITS BY YEAR STRUCTURE WAS BUILT

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

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

LOCAL KNOWLEDGE ON HOUSING CONDITIONS

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

TABLE 2-22 PERCENTAGE OF HOUSING NEEDING REHABILITATION

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

Source: Solano County jurisdictions, 2022

HOUSING PRODUCTION

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

TABLE 2-23 HOUSING PERMITTING 2015-2020

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

Source: HCD 5th Cycle Annual Progress Report Permit Summary

HOUSING COST AND AFFORDABILITY

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

Sales Prices

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

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

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

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

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

TABLE 2-25 MEDIAN SALES PRICE, 2021

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

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

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

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

Rental Prices

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

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

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

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

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

TABLE 2-27 RENTAL RATES, 2021

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

Source: Zillow and Realtor.com, 2021

*Data for Unincorporated Solano County was not available.

Housing Affordability

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

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

TABLE 2-28 HOUSING AFFORDABILITY BY INCOME LEVEL

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

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

Notes:

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

SPECIAL-NEEDS POPULATIONS

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

SENIORS

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

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

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

TABLE 2-29 SENIOR HOUSEHOLDS BY INCOME AND TENURE

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

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

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

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

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

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

Solano County Regional Housing Element Collaborative
Appendix 2 – 2023-2031 Regional Housing Needs Assessment

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

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

PERSONS WITH DISABILITIES

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

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

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

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

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

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

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

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

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

TABLE 2-32 DISABILITY BY TYPE, 2015-2019

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

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

PERSONS WITH DEVELOPMENTAL DISABILITIES

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

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

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

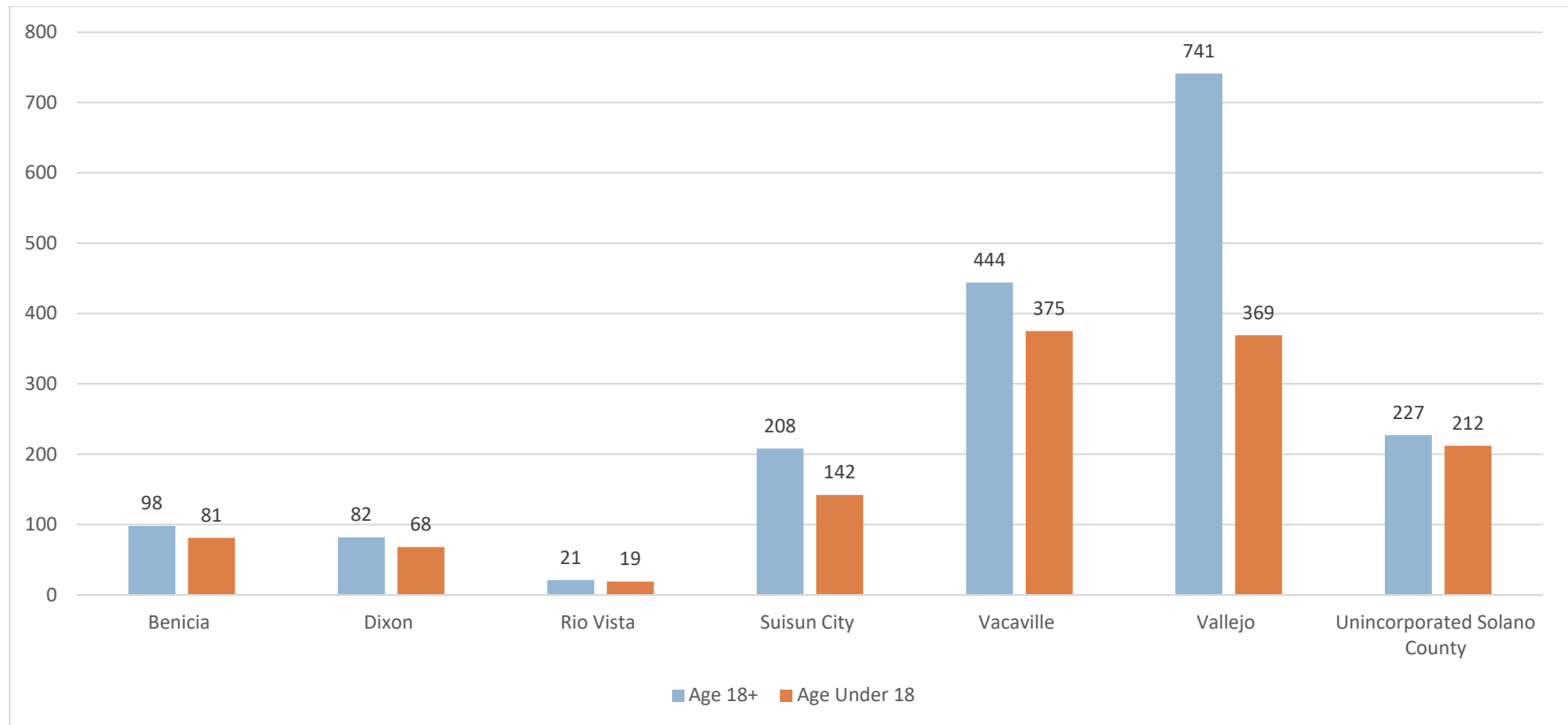
A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, rentals in combination with Section 8 Housing Choice Vouchers, special programs for home purchase, HUD housing, and Senate Bill 962 homes (Senate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

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

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

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

FIGURE 2-6 POPULATION WITH DEVELOPMENTAL DISABILITIES BY AGE



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

TABLE 2-33 POPULATION WITH DEVELOPMENTAL DISABILITIES BY RESIDENCE

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

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

LARGE HOUSEHOLDS

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

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

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

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

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

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

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

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

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

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

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

SINGLE-PARENT HOUSEHOLDS

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

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

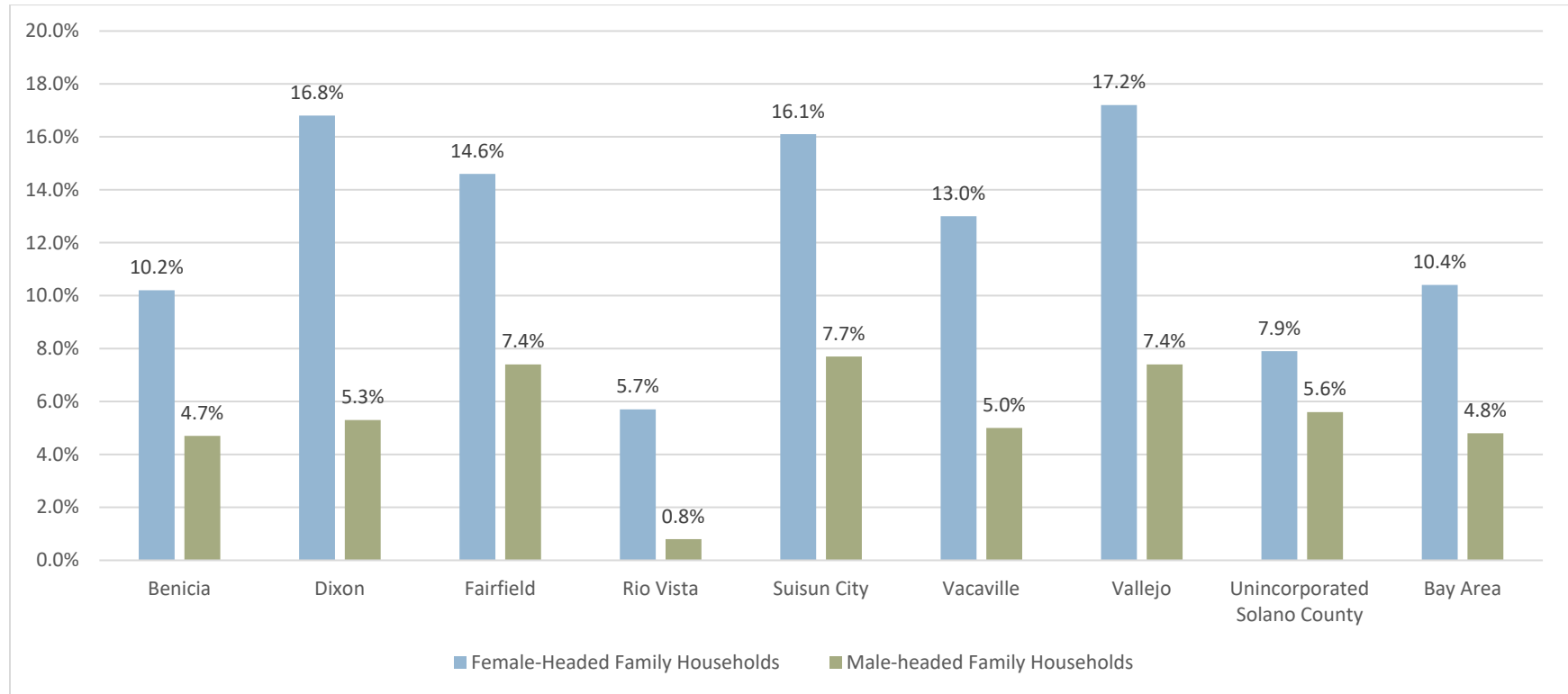
Single-parent households, particularly those headed by women, are likely to have greater demand for childcare and other social services than two-parent households. As shown in **Figure 2-8**, an average of about 75 percent of female-headed households in poverty have one or more children and conversely,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

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

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

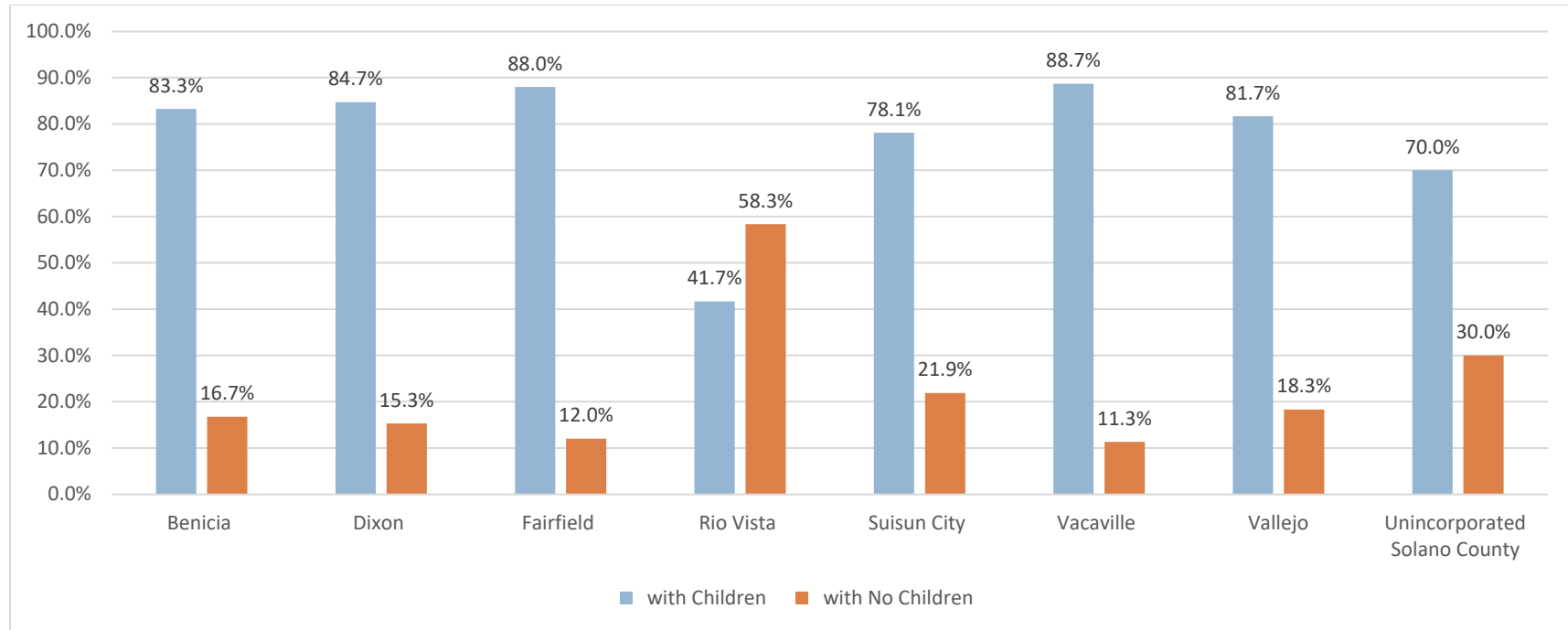
Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

FIGURE 2-7 SINGLE-PARENT HOUSEHOLDS



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

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



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

FARMWORKERS

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

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

EXTREMELY LOW-INCOME HOUSEHOLDS

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

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

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

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

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

HOMELESS

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

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

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

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

TABLE 2-37 CHARACTERISTICS FOR THE POPULATION EXPERIENCING HOMELESSNESS

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

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

TABLE 2-38 LOCAL KNOWLEDGE ON PERSONS EXPERIENCING HOMELESSNESS

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

Sources: Solano County jurisdictions, March and June 2022

¹Local Police Department

²Resource Connect Solano

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

TABLE 2-39 STUDENTS IN LOCAL PUBLIC SCHOOLS EXPERIENCING HOMELESSNESS

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

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

ANALYSIS OF AT-RISK HOUSING

As required by California Government Code Section 65583, the Housing Element must analyze the extent to which below-market rate units are at risk of converting to market-rate housing. If there are at-risk units, the element should include programs to encourage preservation of these units or to replace any that are converted to market rate. The units to be considered are any units that were constructed using federal assistance programs, state or local mortgage revenue bonds, redevelopment tax increments, in-lieu fees or an inclusionary housing ordinance, or density bonuses. Housing is considered to be “at risk” if it is eligible to be converted to non-low-income housing due to: (1) the termination of a rental subsidy contract, (2) mortgage prepayment, or (3) the expiration of affordability restrictions. The time period applicable in making this determination is the 10-year period following the last mandated update of the Housing Element, which, in this case with all jurisdictions in Solano County, is January 31, 2023. There are currently 351 units at risk of converting to market rate in the next 10 years (each project at risk is denoted in bold in **Table 2-40**).

Inventory of Affordable Units

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

TABLE 2-40 ASSISTED UNITS AT RISK OF CONVERSION

| Name | Address | Total Units | Affordable Units | Funding | Affordability Expiration |
|--|------------------------|-------------|------------------|---------|--------------------------|
| BENICIA | | | | | |
| Casa de Vilarrasa II | 921 E 4th St | 24 | 24 | HCD | 2016 |
| The Calms at Burgess Point | 91 Riverview Terrace | 56 | 55 | LIHTC | 2074 |
| Total Units | | 80 | 79 | | |
| Total Units At-Risk of Converting | | | 24 | | |
| DIXON | | | | | |
| Bristol Apartments | 1550 Valley Glen Drive | 102 | 101 | LIHTC | 2060 |
| Second Street Senior Apartments | 211 East D Street | 81 | 80 | LIHTC | 2061 |

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| Name | Address | Total Units | Affordable Units | Funding | Affordability Expiration |
|---|---------------------------|-------------|------------------|------------------|--------------------------|
| Lincoln Creek Apartments | 1395 North Lincoln Street | 172 | 141 | LIHTC | 2060 |
| Moonlight Apartments | 425 West Chestnut Street | 56 | 55 | LIHTC; USDA | 2064 |
| Heritage Commons | 191 Heritage Lane | 59 | 59 | LIHTC; CalHFA | 2067 |
| Valley Glen Apartments | 1830 Gold St. | 59 | 58 | LIHTC; USDA | 2067 |
| Heritage Commons Phase 2 | 193 Heritage Lane | 60 | 59 | LIHTC | 2068 |
| Heritage Commons Phase III | 197 Heritage Lane | 44 | 43 | LIHTC | 2074 |
| Dixon Manor | 1270 Linford Lane | 32 | 6 | CalHFA | 2031 |
| Total Units | | 665 | 602 | | |
| Total Units At-Risk of Converting | | | 6 | | |
| FAIRFIELD | | | | | |
| Bennington Apartments (AKA Sheffield Green) | 2780 North Texas Street | 132 | 27 | CalHFA | 2024 |
| Avery Parks (AKA Quail Terrace) | 2000 Claybank Road | 136 | 33 | CalHFA | 2025 |
| Woodsong Village Apartments | 2999 North Texas Street | 112 | 110 | LIHTC | 2027 |
| Parkway Plaza | 188 E. Alaska Ave | 100 | 99 | HUD | 2030 |
| Kennedy Court | 1401 Union Ave | 32 | 32 | LIHTC | 2050 |
| Sunset Manor Apartments | 855 East Tabor Avenue | 148 | 146 | LIHTC | 2052 |
| Woodside Court Apartments | 555 Alaska Avenue | 129 | 127 | LIHTC | 2053 |
| Fairfield Vista Apartments | 201 Pennsylvania Avenue | 60 | 59 | LIHTC | 2053 |
| Dover Woods Senior Apartments | 2801 Dover Avenue | 200 | 198 | LIHTC | 2058 |
| Hampton Place / Gateway Village | 2000 Pennsylvania Avenue | 56 | 55 | LIHTC; HCD | 2058 |
| Union Square II | 608 Kennedy Court | 24 | 24 | LIHTC; HCD | 2059 |
| Fairfield Heights Apartments | 1917 Grande Circle | 52 | 51 | LIHTC | 2060 |

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| Name | Address | Total Units | Affordable Units | Funding | Affordability Expiration |
|---|-------------------------|--------------|------------------|------------------|--------------------------|
| Laurel Gardens Apartments | 201 East Alaska Avenue | 30 | 29 | LIHTC; HCD | 2062 |
| Senior Manor | 1101 Union Ave. | 84 | 83 | LIHTC | 2063 |
| Signature at Fairfield | 1189 Tabor Avenue | 93 | 92 | LIHTC; CalHFA | 2065 |
| Monument Arms Apartments | 261 East Alaska Avenue | 92 | 88 | LIHTC; HUD | 2069 |
| Sunset Creek Apartments | 840 E. Travis Boulevard | 76 | 75 | LIHTC | 2072 |
| Fairfield Apartments (Parkside Villa Apartments & Rockwell Manor Apartments) - Site A | 1650 Park Lane | 128 | 126 | LIHTC; HUD | 2073 |
| One Lake Family Apartments | | 190 | 188 | LIHTC | 2074 |
| Total Units | | 1,874 | 1,642 | | |
| Total Units At-Risk of Converting | | | 269 | | |
| RIO VISTA | | | | | |
| Casitas Del Rio Apartments | 250 St. Joseph Street | 40 | 39 | LIHTC; USDA | 2059 |
| Total Units | | 40 | 39 | | |
| Total Units At-Risk of Converting | | | 0 | | |
| SUISUN CITY | | | | | |
| Village II | 506 Civic Center Blvd | 106 | 105 | LIHTC; HUD | 2065 |
| Cottonwood Creek Apartments | 202 Railroad Avenue | 94 | 93 | LIHTC; HCD | 2062 |
| Breezewood Village Apartments | 1359 Worley Road | 81 | 80 | LIHTC | 2062 |
| Total Units | | 281 | 278 | | |
| Total Units At-Risk of Converting | | | 0 | | |
| VACAVILLE | | | | | |

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| Name | Address | Total Units | Affordable Units | Funding | Affordability Expiration |
|--|------------------------|-------------|------------------|------------------|--------------------------|
| Twin Oaks Apartments | 2390 Nut Tree Road | 46 | 46 | LIHTC; HUD | 2067 |
| Vacaville Autumn Leaves | 2470 Nut Tree Rd | 56 | 56 | HUD | 2039 |
| Vacaville Gables | 100 Gables Ave. | 65 | 64 | LIHTC | 2052 |
| Saratoga Senior Apartments | 1101 Burton Drive | 108 | 107 | LIHTC; CalHFA | 2053 |
| Vacaville Meadows | 131 Gable Avenue | 65 | 50 | LIHTC | 2055 |
| Vacaville Hillside Seniors | 454 Markham Ave | 15 | 12 | LIHTC | 2055 |
| Saratoga Senior Apartments Phase II | 1151 Burton Drive | 120 | 119 | LIHTC | 2056 |
| Lincoln Corner Apartments | 130 Scoggins Court | 134 | 101 | LIHTC; HCD | 2058 |
| Rocky Hill Apartments & Bennett Hill Apartments (Site A) | 225 Bennett Hill Court | 64 | 63 | LIHTC | 2068 |
| Callen Street Apartments | 1355 Callen Street | 66 | 65 | LIHTC | 2068 |
| Rocky Hill Veterans | 582 Rocky Hill Road | 39 | 38 | LIHTC; HCD | 2075 |
| Meadows Court / Holly Lane Apartments (Site A) | 531 Rocky Hill Rd | 82 | 80 | LIHTC | 2070 |
| Alamo Garden Apartments | 1501 Alamo Drive | 182 | 181 | LIHTC | 2071 |
| Pony Express Senior Apartments | 220 Aegean Way | 60 | 59 | LIHTC | 2074 |
| Total Units | | 1102 | 1041 | | |
| Total Units At-Risk of Converting | | | 0 | | |
| VALLEJO | | | | | |
| Longshore Cove Apartments | 201 Maine Street | 236 | 234 | LIHTC; HUD | 2073 |
| Carolina Heights | 135 Carolina Street | 152 | 151 | LIHTC; HUD | 2070 |
| Marina Tower | 601 Sacramento Street | 151 | 150 | LIHTC; HUD | 2060 |

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| Name | Address | Total Units | Affordable Units | Funding | Affordability Expiration |
|--|--|--------------|------------------|--------------------------|--------------------------|
| Marina Towers Annex | 575 Sacramento Street | 57 | 56 | LIHTC; HUD; CalHFA | 2056 |
| Casa De Vallejo Apartments | 1825 Sonoma Blvd. | 136 | 136 | LIHTC; HUD | 2060 |
| Ascension Arms | 301 Butte St | 75 | 42 | HUD | 2029 |
| Seabreeze Apartments | 100 Larissa Ln | 184 | 71 | HUD | 2036 |
| Redwood Shores | 400 Redwood Street | 120 | 119 | HUD | 2037 |
| Friendship Estates Apartments | 2700 Tuolumne Street | 76 | 74 | LIHTC | 2052 |
| Solano Vista Senior Apartments | 40 Valle Vista Avenue | 96 | 95 | LIHTC | 2072 |
| Sereno Village Apartments | 750 Sereno Drive | 125 | 124 | LIHTC | 2057 |
| Bay View Vista Apartments | 445 Redwood Street | 194 | 192 | LIHTC | 2055 |
| Avian Glen | 301 Avian Drive | 87 | 85 | LIHTC; HCD | 2064 |
| Temple Art Lofts | 707 Main Street | 29 | 28 | LIHTC | 2067 |
| Harbor Park Apartments | 969 Porter Street | 182 | 73 | LIHTC | 2070 |
| Total Units | | 1,900 | 1,630 | | |
| Total Units At-Risk of Converting | | | 42 | | |
| UNINCORPORATED SOLANO CO. | <i>No Federal or State Assisted Developments</i> | | | | |

Sources: California Housing Partnership, Preservation Database 2021.

Preservation Resources

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

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

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

Qualified Entities

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

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

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

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

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

Strategies for Preserving Affordable Housing

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

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

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

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

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

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

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

Cost of Preservation Versus Replacement

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

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

Funding Sources for Preservation

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

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

Federal Programs

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

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

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

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

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

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

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

State Programs

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

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

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

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

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

Program Efforts to Preserve At-Risk Units

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

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

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

PROGRAMS TO ADDRESS IDENTIFIED NEEDS

The City has identified specific housing needs as a part of the preparation of the Housing Needs Assessment. **Table 2-41** summarizes the identified need and the program reference to address the need detailed in the Housing Element.

TABLE 2-41 PROGRAMS TO ADDRESS IDENTIFIED NEEDS

| Identified Need | Housing Element Program Number |
|--|--|
| Housing Conditions | Program 1.1.1, Program 1.2.1 |
| Renter Households | Program 6.6.1, Program 7.2.1 |
| Senior Population (65+) | Program 4.1.1, Program 7.2.1 |
| Persons with Disabilities | Program 4.1.1, Program 4.1.2, Program 5.3.1, Program 7.2.1 |
| Large Households | Program 4.1.1, Program 5.6.1 |
| Female and Single Parent Households | Program 4.1.1 |
| Farmworkers | Program 4.1.3, Program 5.4.1 |
| Extremely Low-Income Households | Program 4.1.1, Program 4.1.3, Program 5.3.1, Program 5.4.1 |
| Persons Experiencing Homelessness | Program 4.1.1, Program 4.1.3, Program 4.1.5 |
| Housing At-Risk of converting to market rate | Program 2.2.1 |

Source: City of Dixon, August 2022

APPENDIX 3 – ASSESSMENT OF FAIR HOUSING

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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 3-11, 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

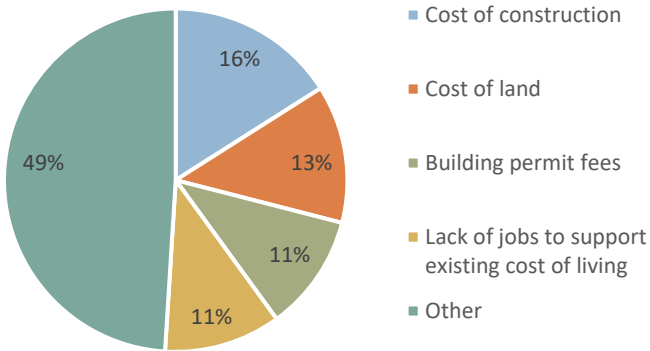
Regional Outreach Efforts

Workshops

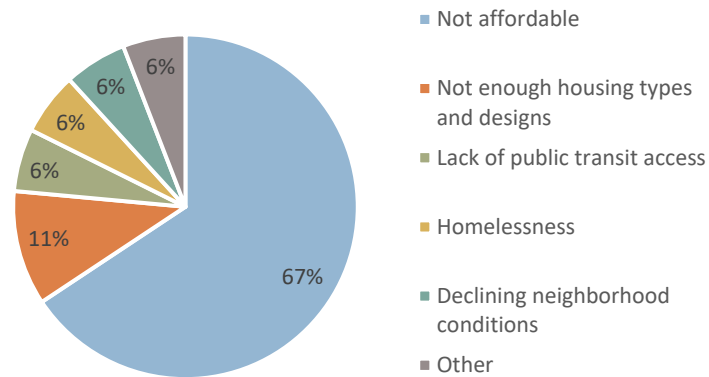
As discussed in the Public Participation section, the Solano County Collaborative took diligent efforts to encourage public and service provider participation, particularly service providers for vulnerable populations, in the Housing Element update process at both the regional and local scale. These 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.

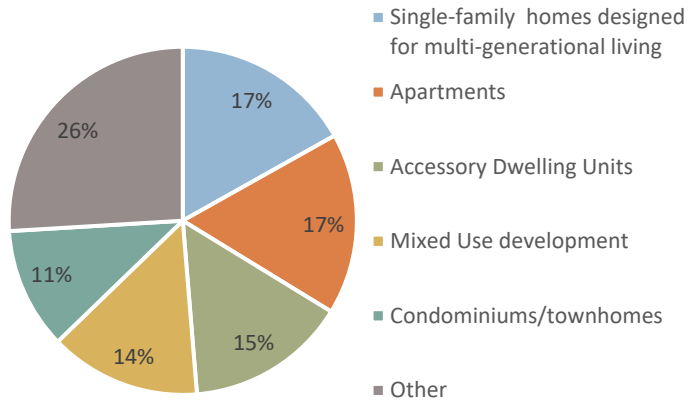
What are the greatest barriers to providing housing in your community?



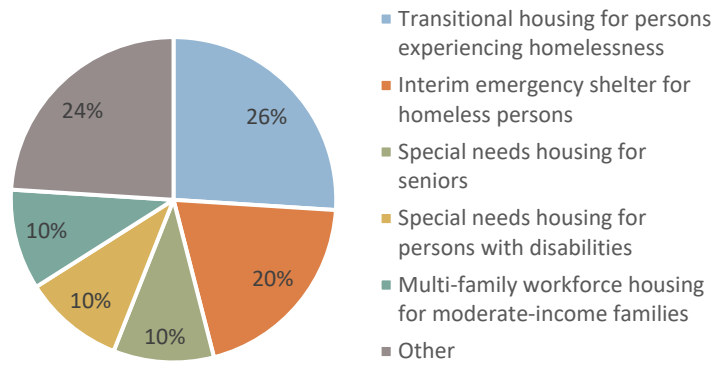
What do you consider the greatest issue related to housing?



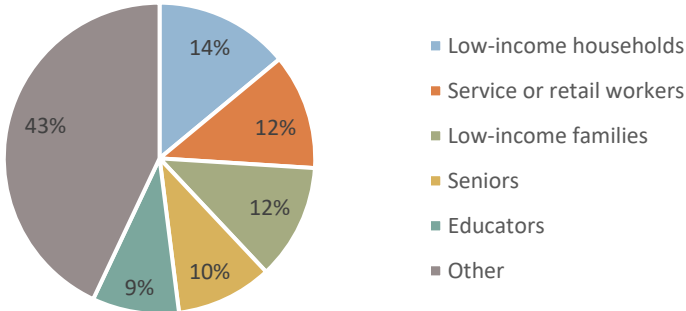
What types of housing would you like to see more of?



What populations are most in need of housing?



What populations do you believe are underserved?



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.

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.

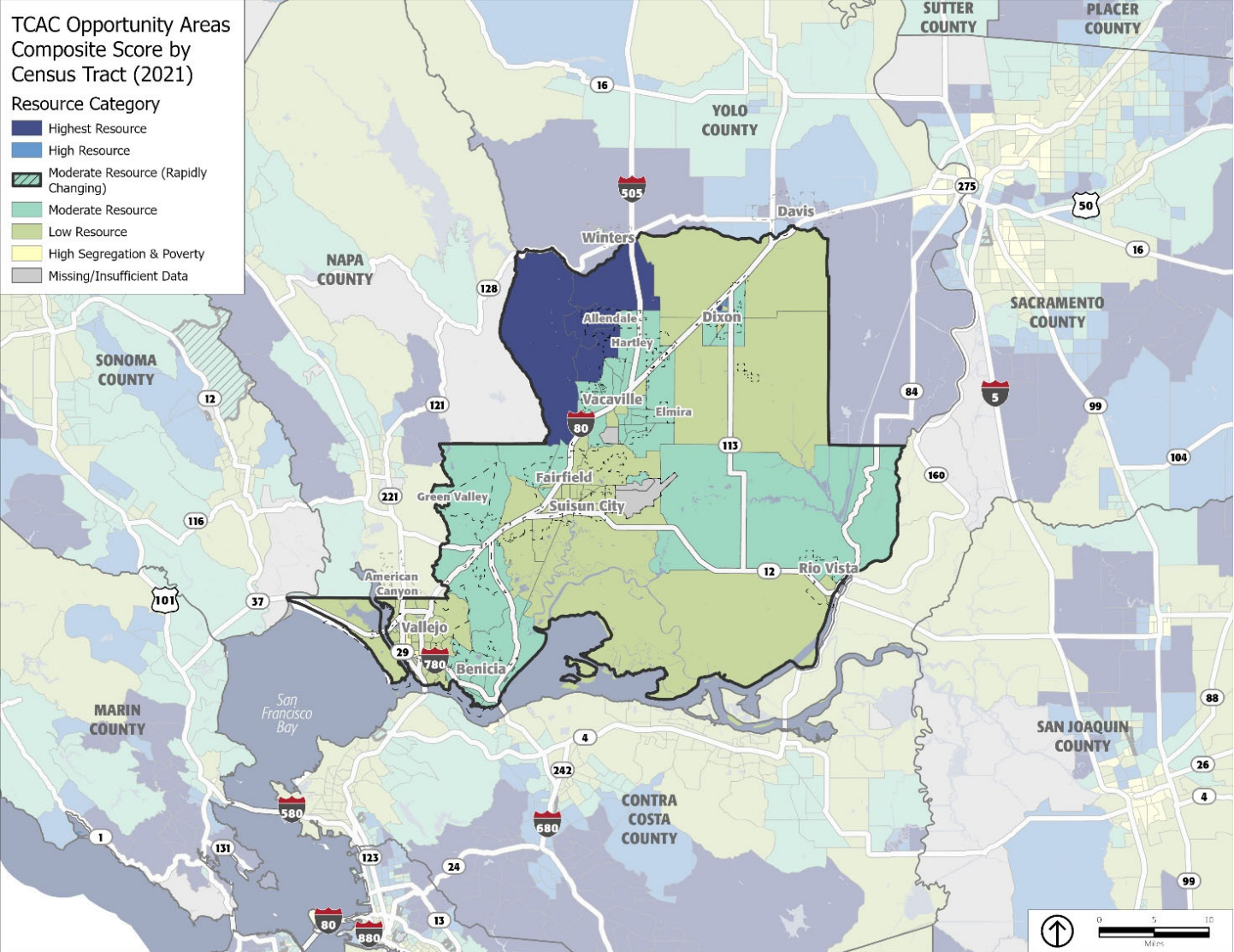
The TCAC/HCD Opportunity Maps can help to identify areas within the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs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

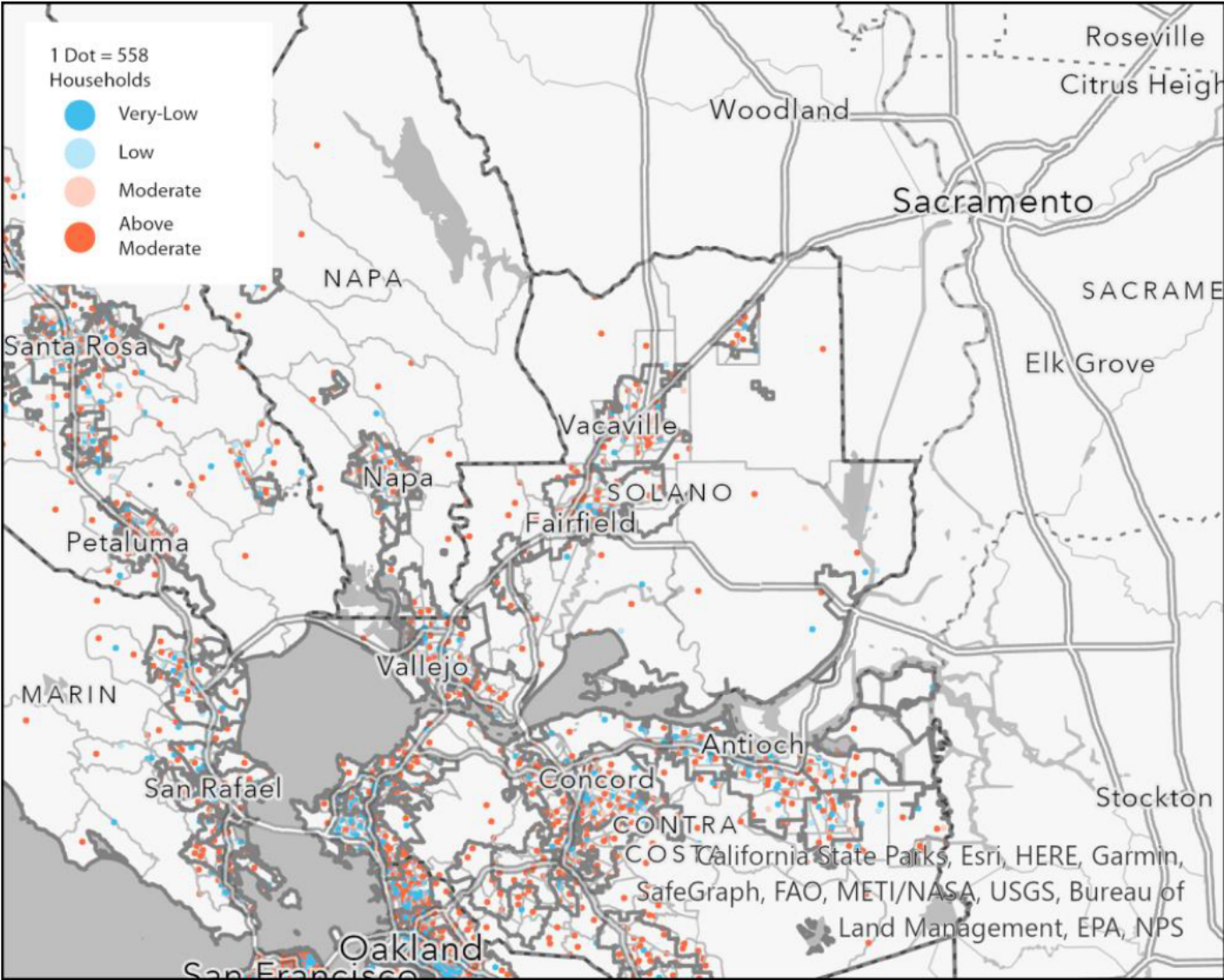
Segregation exists when there are concentrations of a population, usually a protected class, in a certain area. Segregation can result from local policies to the availability and accessibility of housing that meets the needs of that population, or a community culture or amenity that attracts the population.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

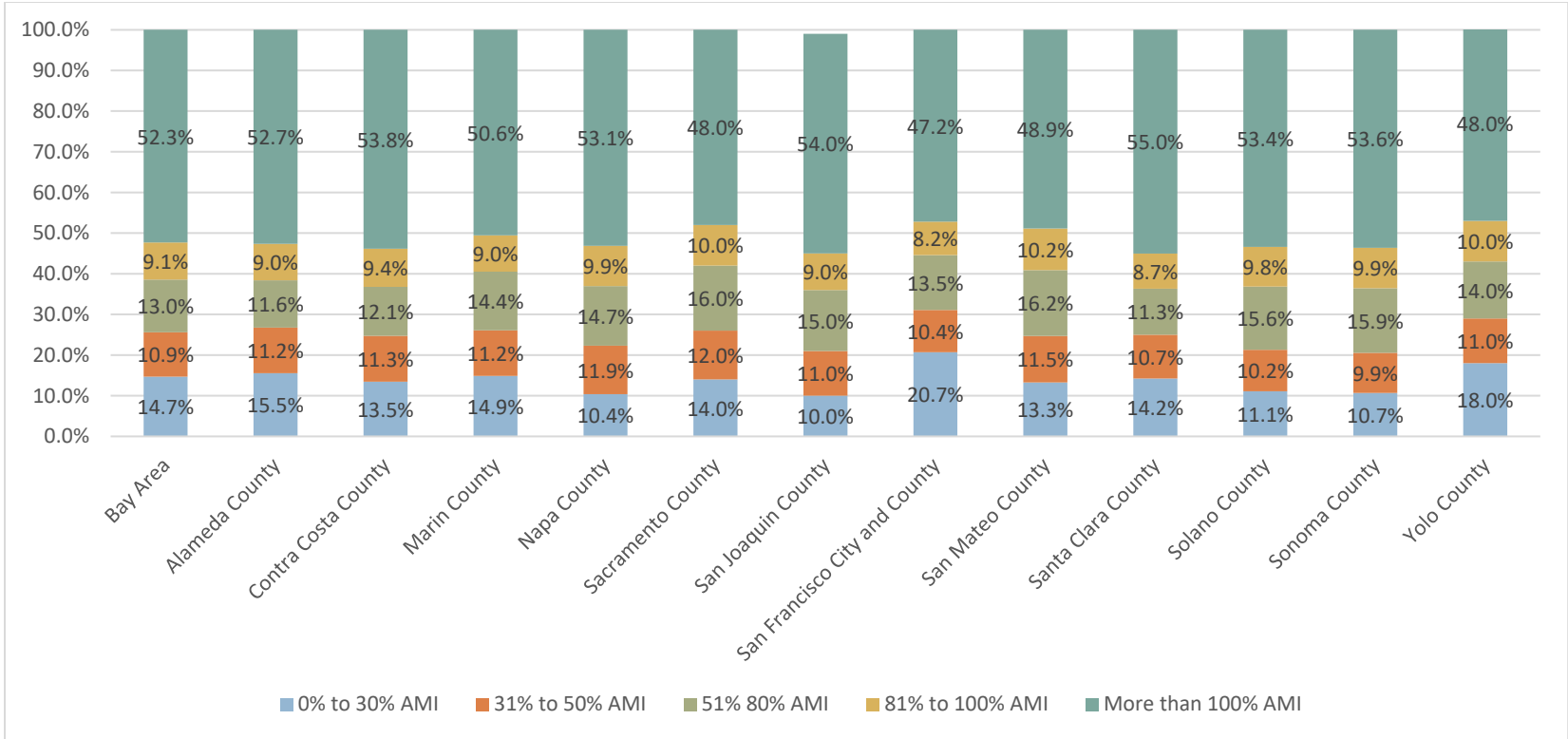
FIGURE 3-2: INCOME DOT MAP



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

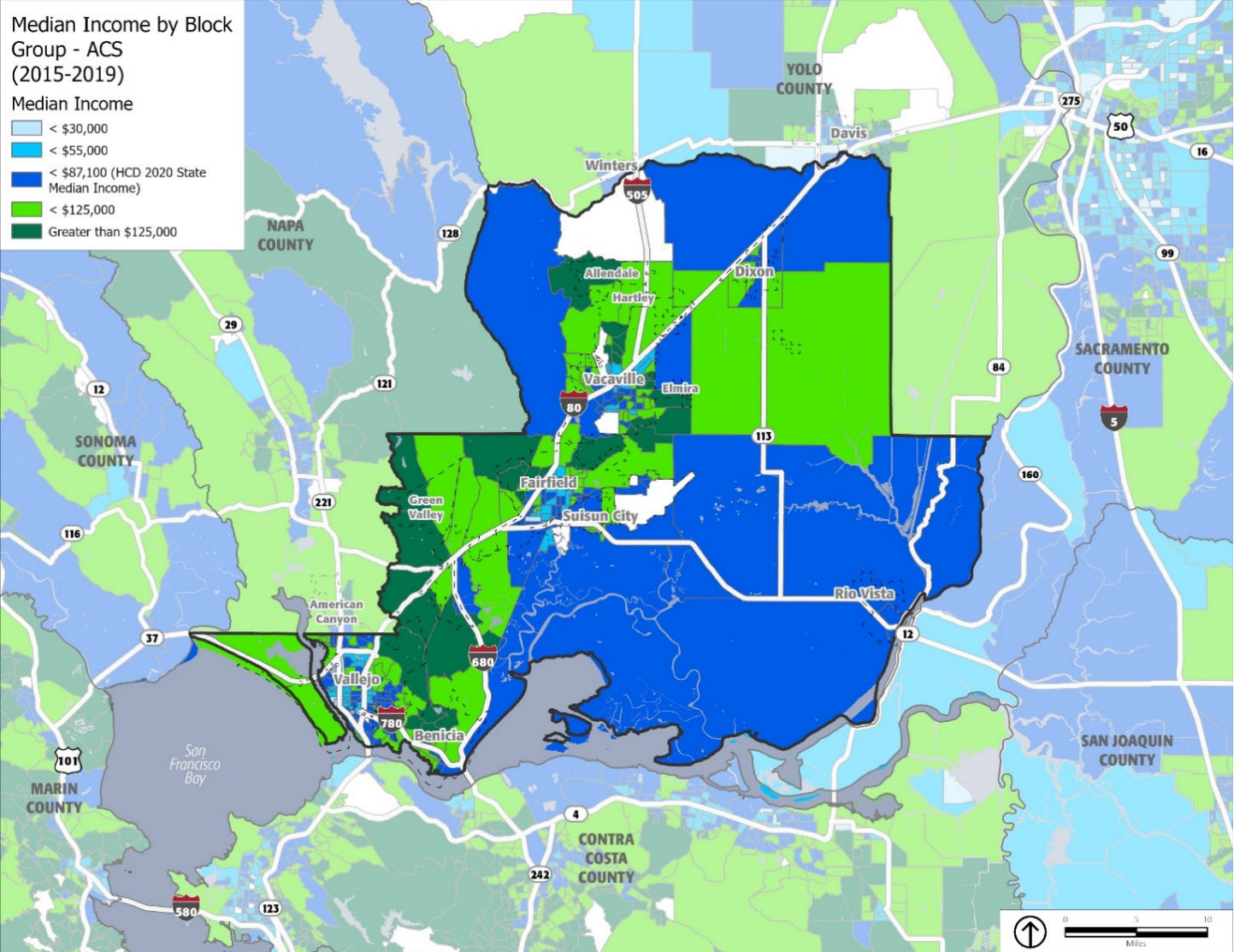
When comparing income groups between Bay Area counties and neighboring Sacramento region counties (**Figure 3-3, Income Groups in Surrounding Region**), patterns in Solano County closely mirror many of the Bay Area counties, supporting the patterns shown in **Figure 3-2, Income Dot Map. Figure 3-4, Regional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

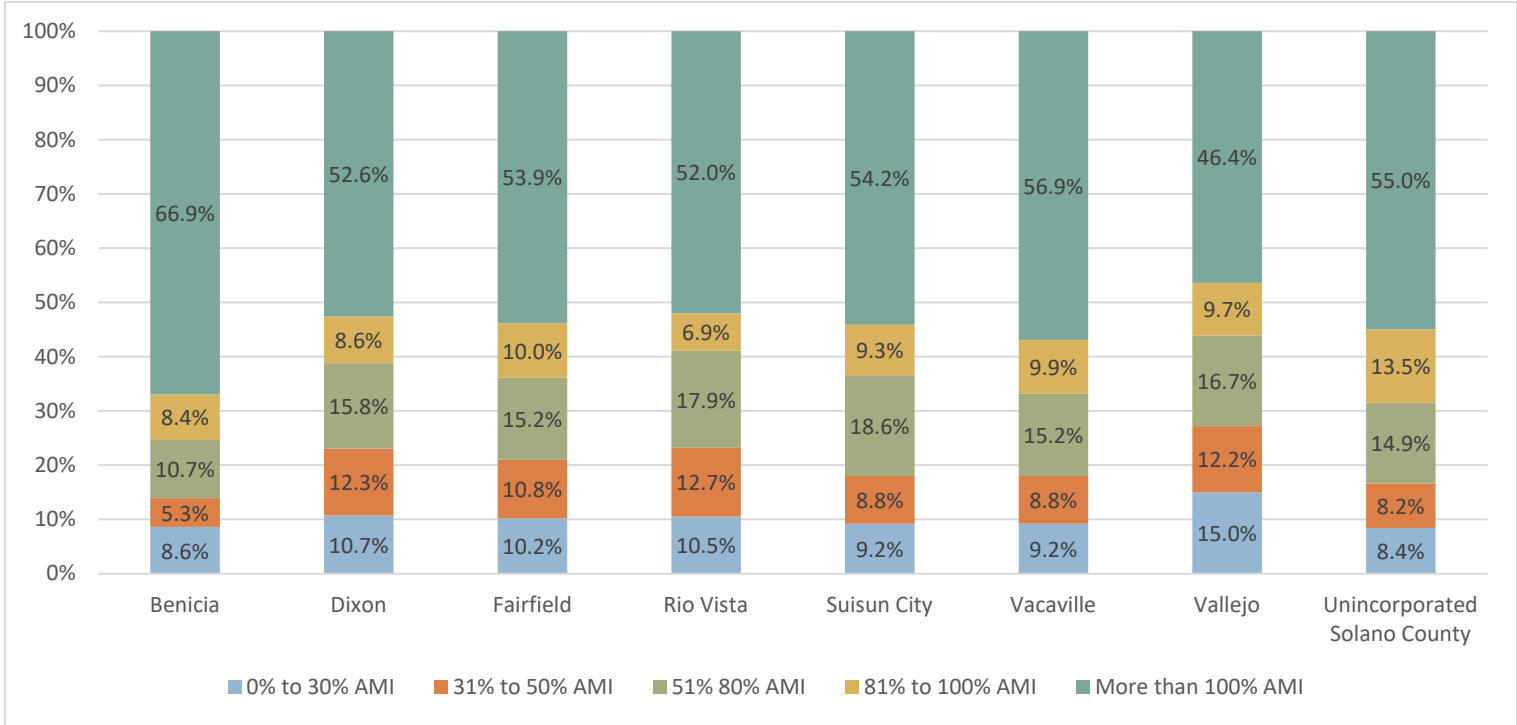
FIGURE 3-4: REGIONAL MEDIAN INCOME



Source: 2015-2019 ACS

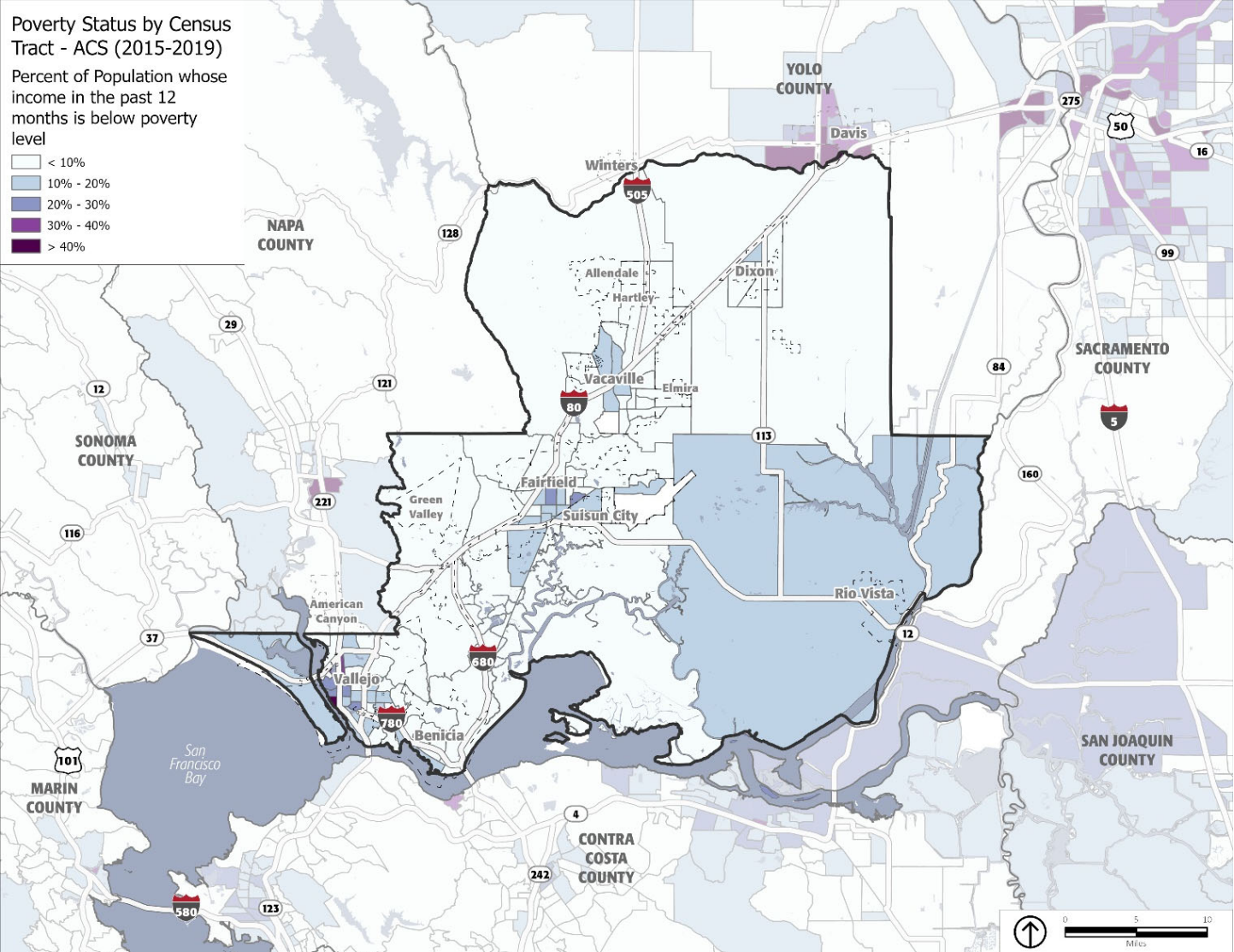
Within Solano County, the City of Benicia has the largest proportion of moderate- and above moderate-income households, earning more than 100.0 percent of the Area Median Income (AMI) (Figure 3-5, Income Groups within Solano County Jurisdictions). The distribution of income groups within Solano County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

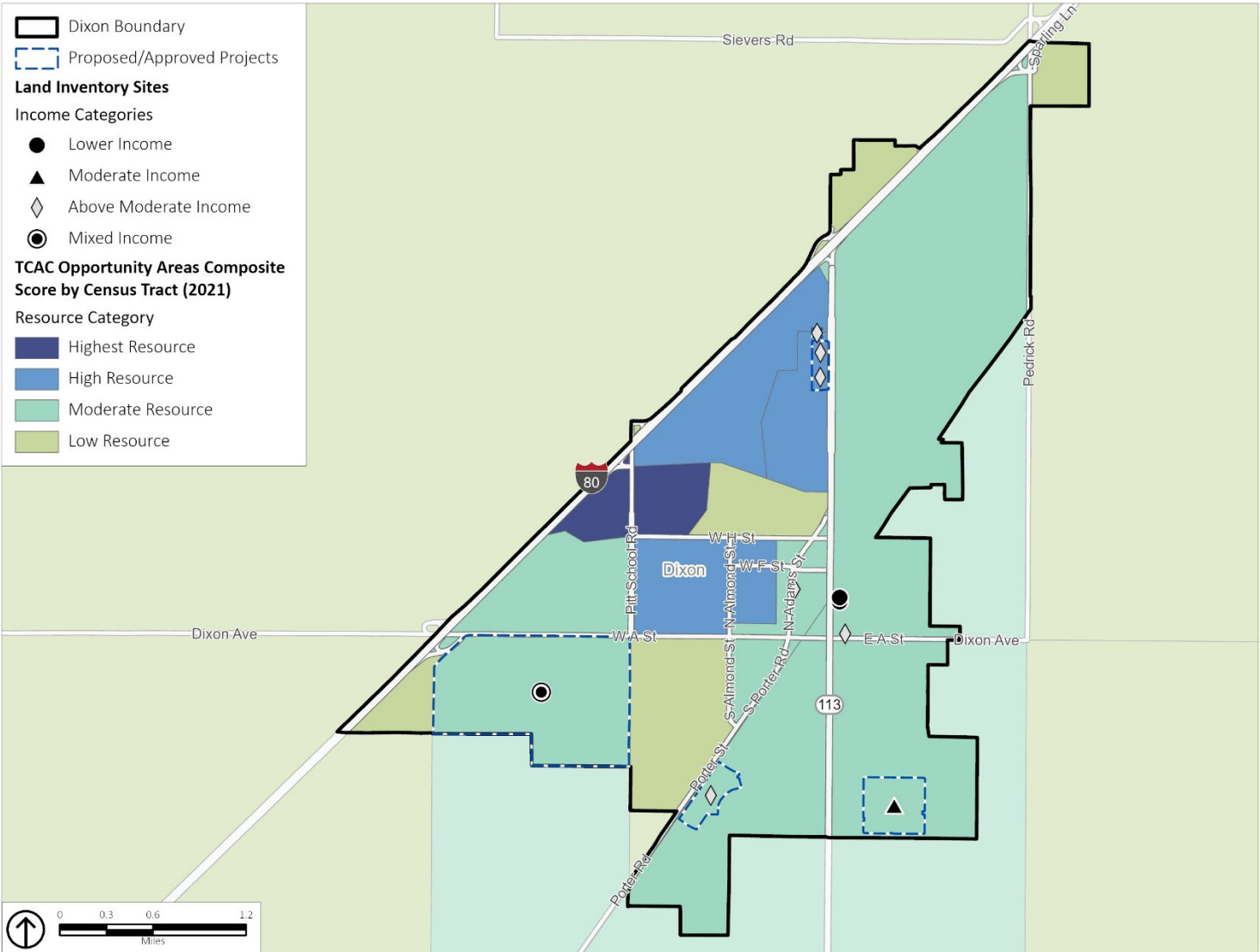
Dixon contains a range of census tracts with low, moderate, high, and highest resource access according to the HCD/TCAC Opportunity Area scale (**Figure 3-7, Local TCAC/HCD Opportunity Areas**). This data suggests that economic outcomes for Dixon households vary depending on the part of the city where 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. This area contains block groups with incomes ranging between \$81,182 to \$93,467, which is relatively average to high for the city, but 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 single-unit residences. 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

¹ ABAG MTC Housing Needs Data Report, 2021

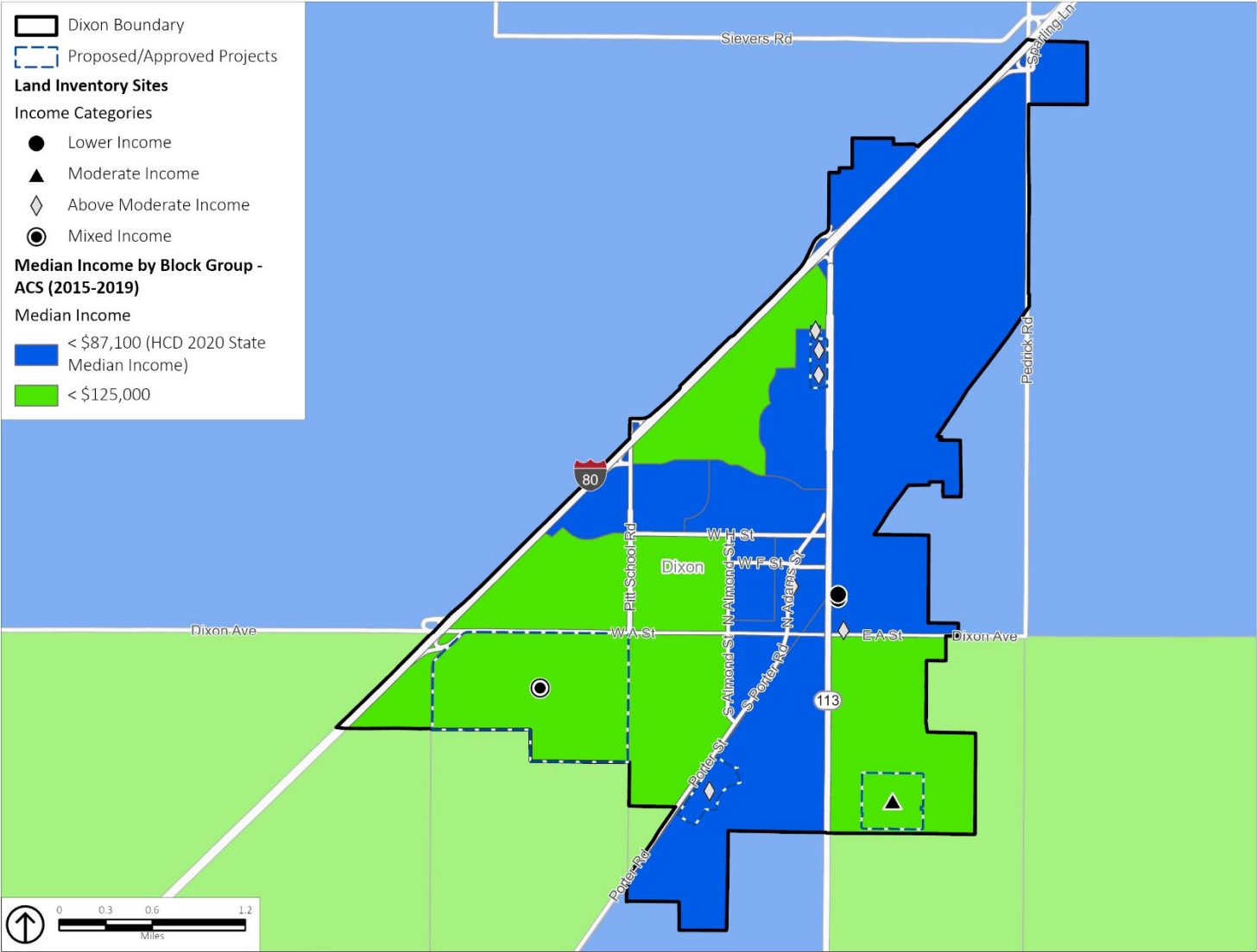
affordable housing in high-resource areas where housing cost is a barrier to access. To improve access to areas of high opportunity for lower-income households, the City will continue to work with potential developers to support construction of high-density housing in areas with higher median income and greater access to opportunity to facilitate economic mobility for lower-income residents.

FIGURE 3-7: LOCAL TCAC/HCD OPPORTUNITY AREAS



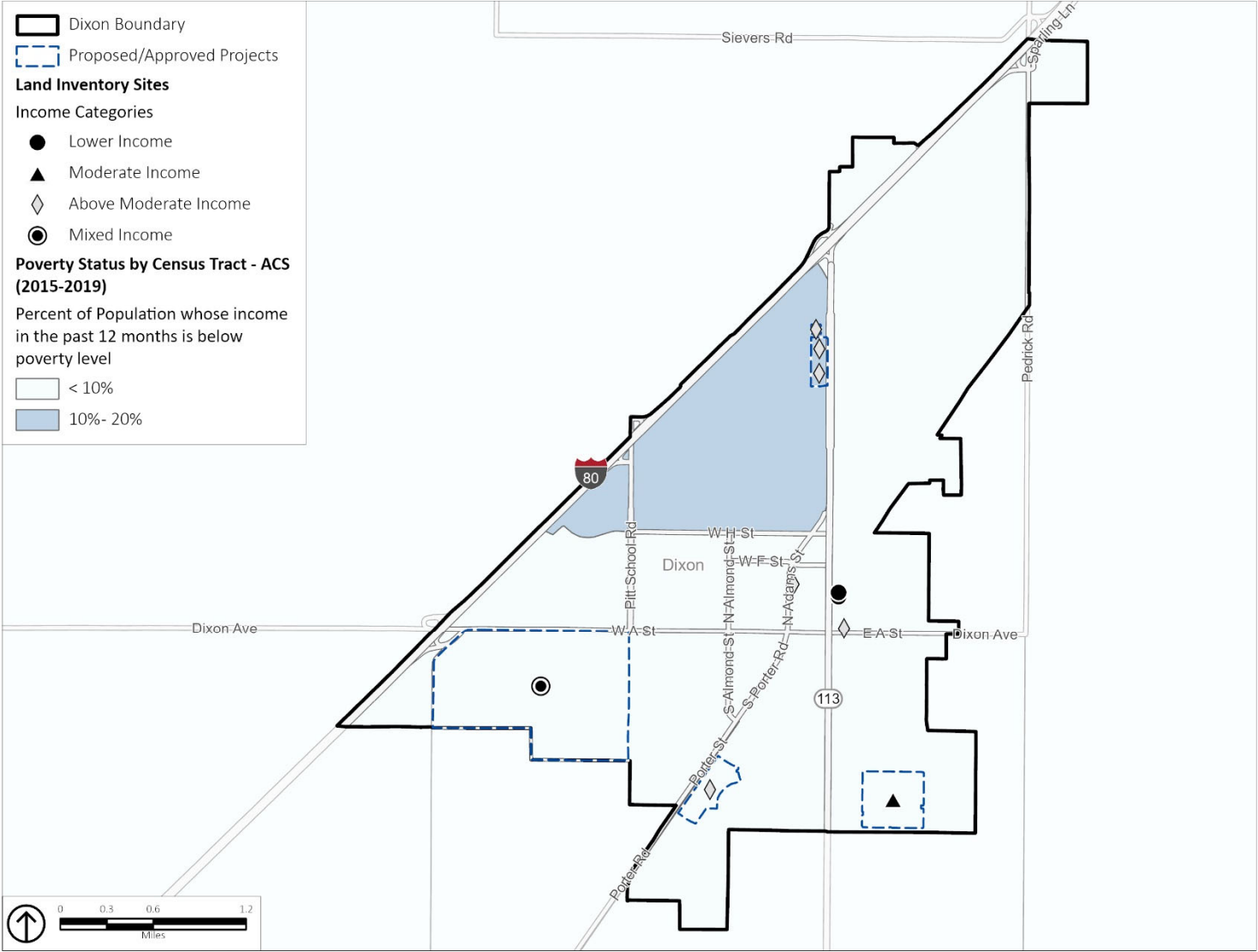
Source: TCAC/HCD, 2021; City of Dixon, 2022

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

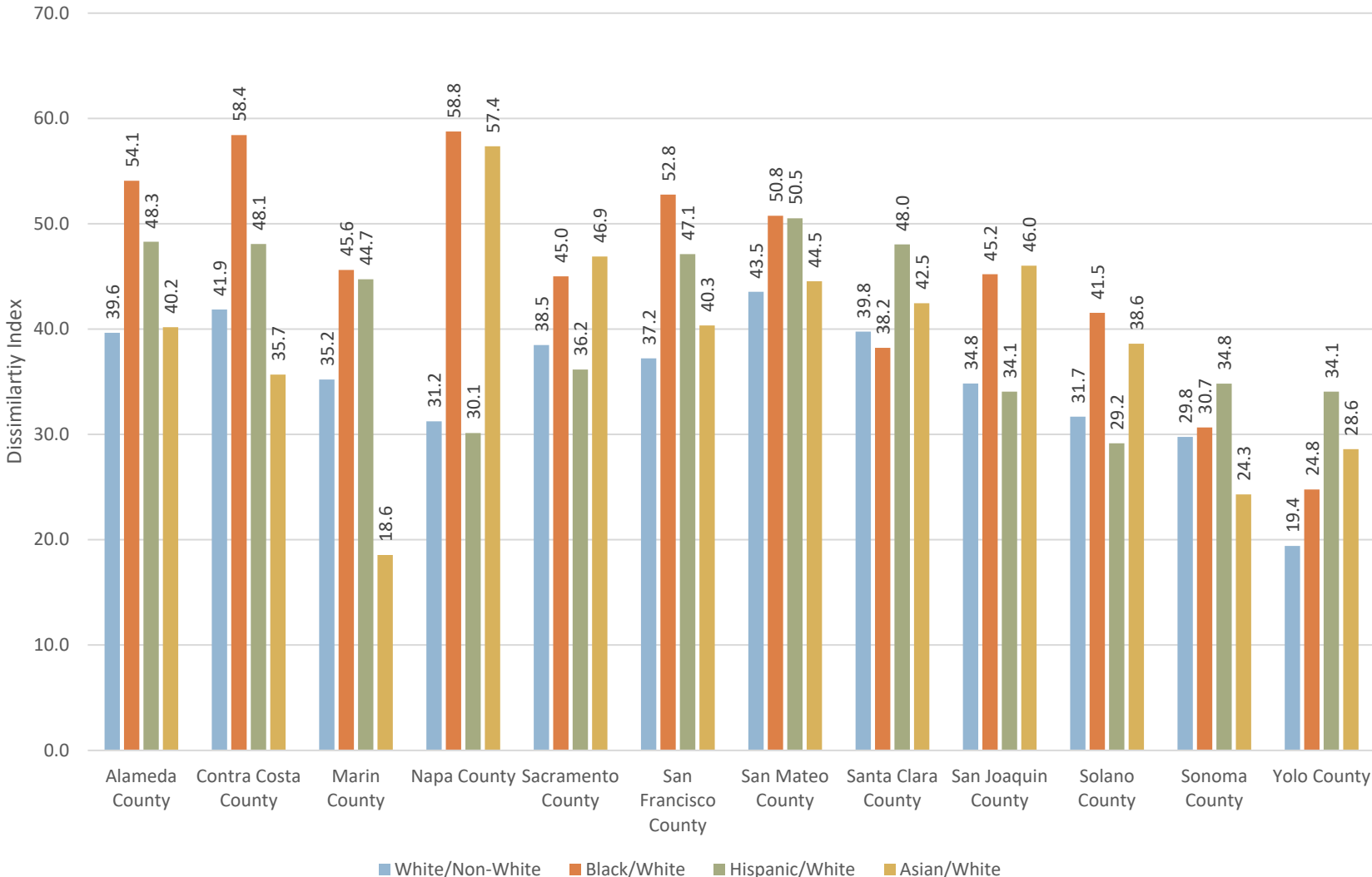
Racial and Ethnic Characteristics

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, indices 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.

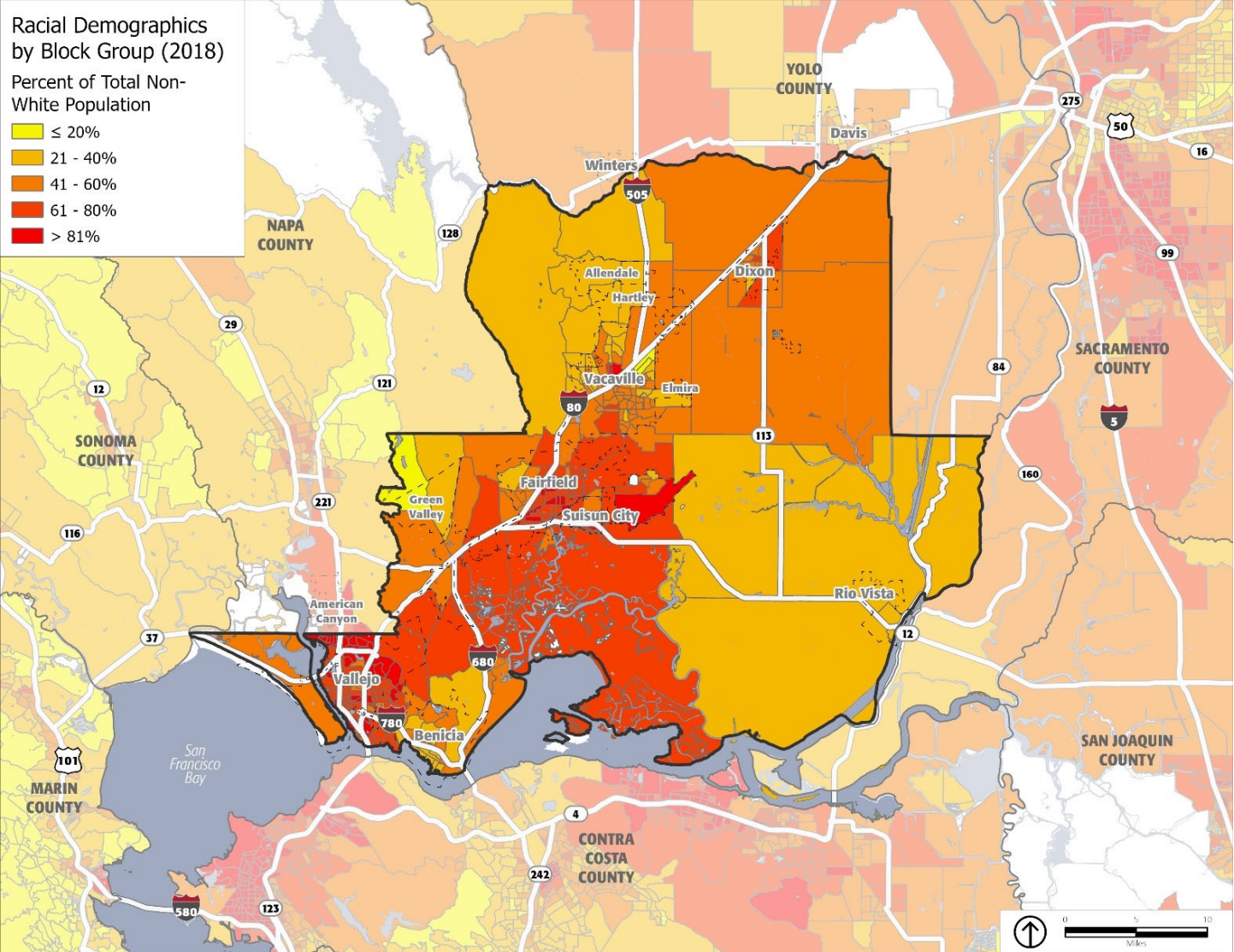
FIGURE 3-10: DISSIMILARITY INDICES IN THE REGION



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

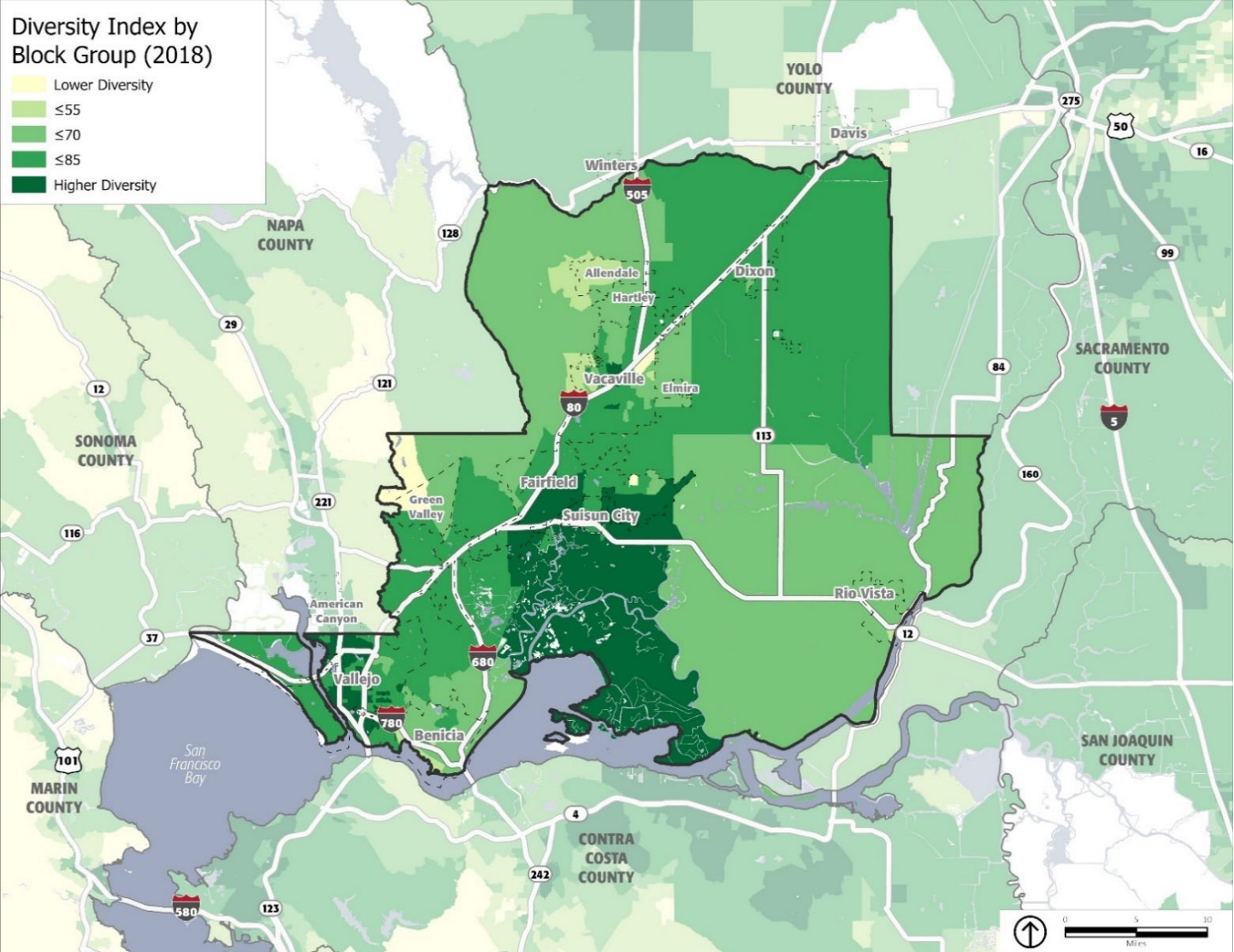
While Solano County has relatively low dissimilarity indices compared to the region and surrounding counties, the population is predominantly White in most areas, with the exception of areas within the cities of Vallejo, Fairfield, and Dixon (**Figure 3-11, Regional Racial Demographics**). **Figure 3-11** 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

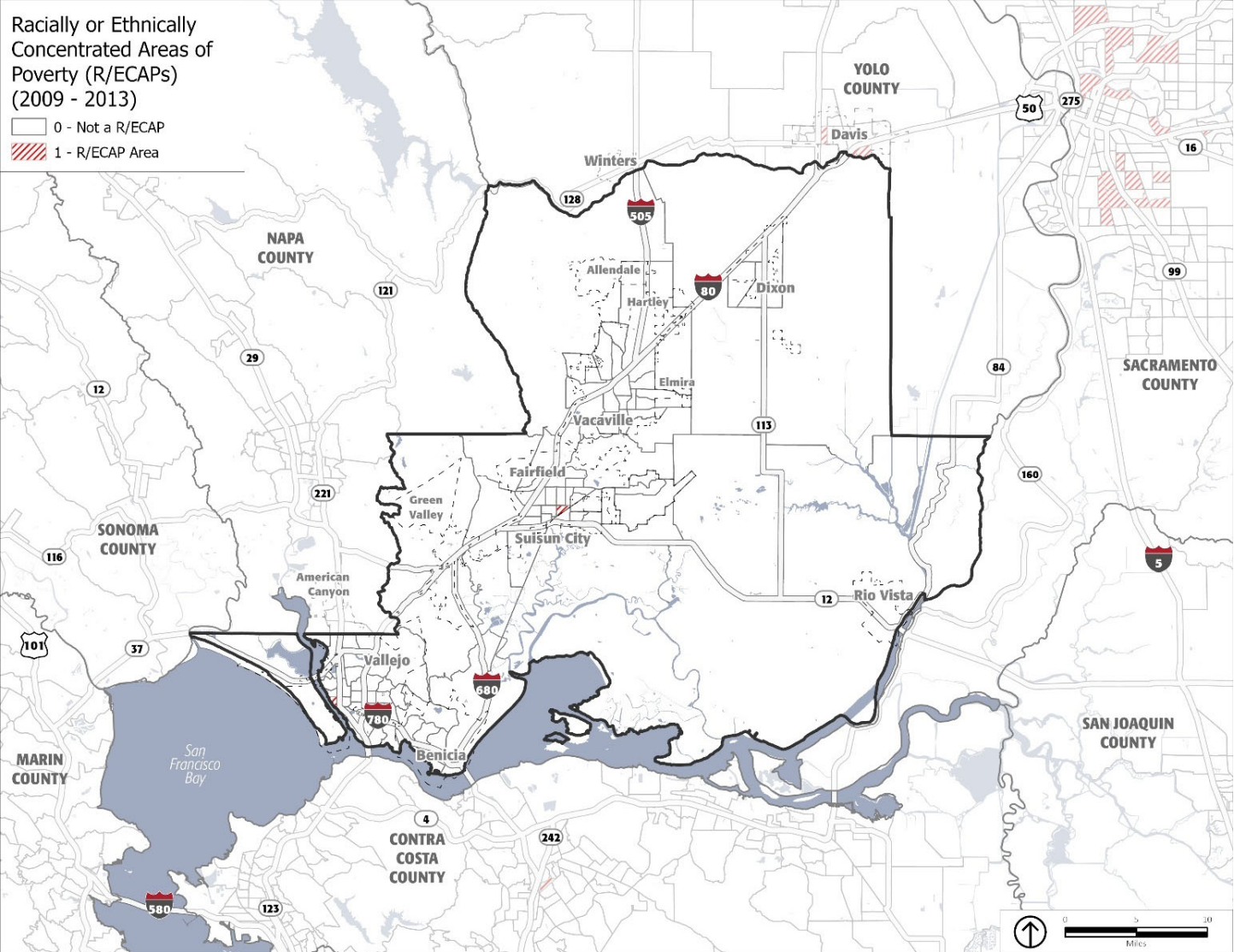
FIGURE 3-12: REGIONAL DIVERSITY INDEX



Source: Esri, 2018

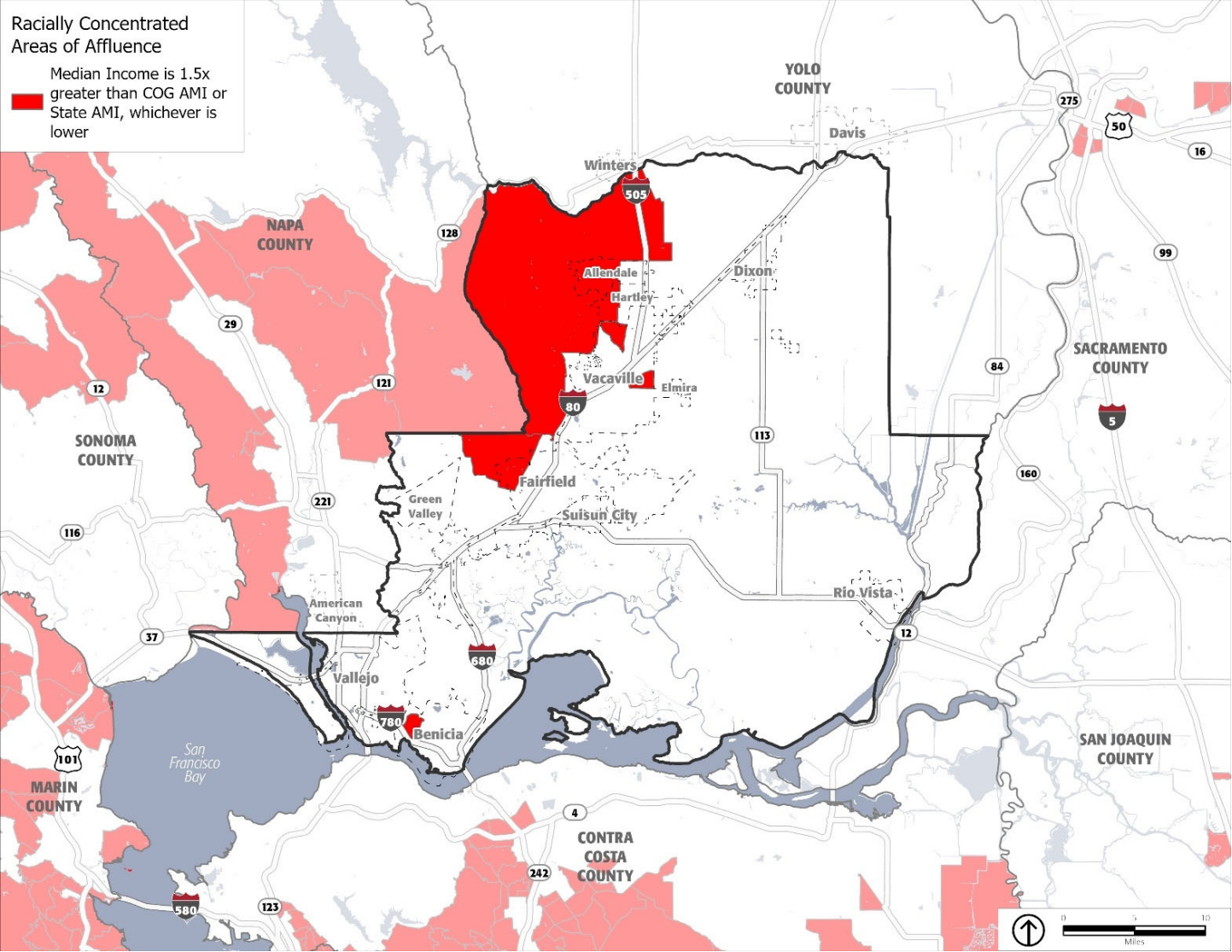
Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by HUD as an area in which 50.0 percent or more of the population identifies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

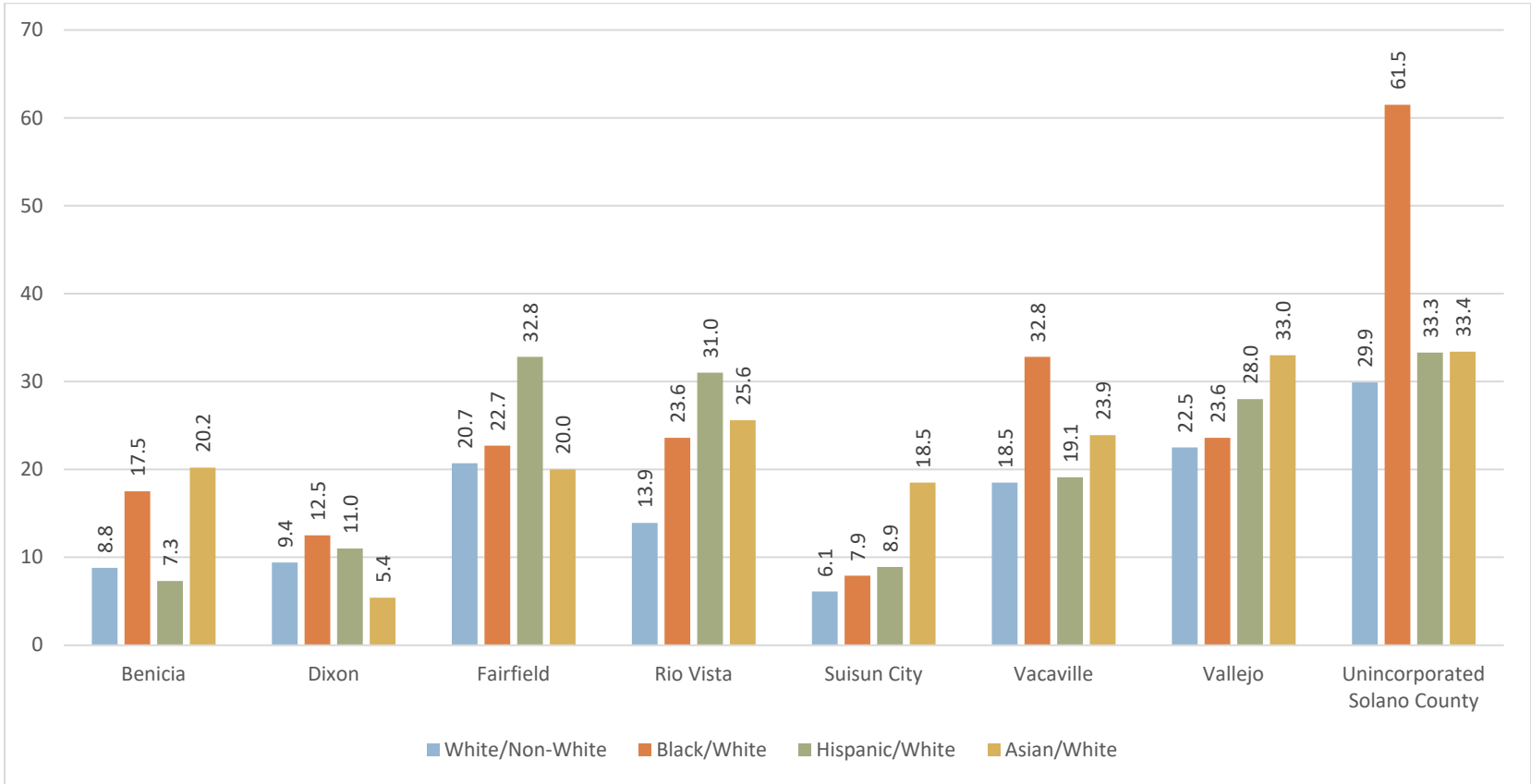
FIGURE 3-14: REGIONAL RCAAS



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

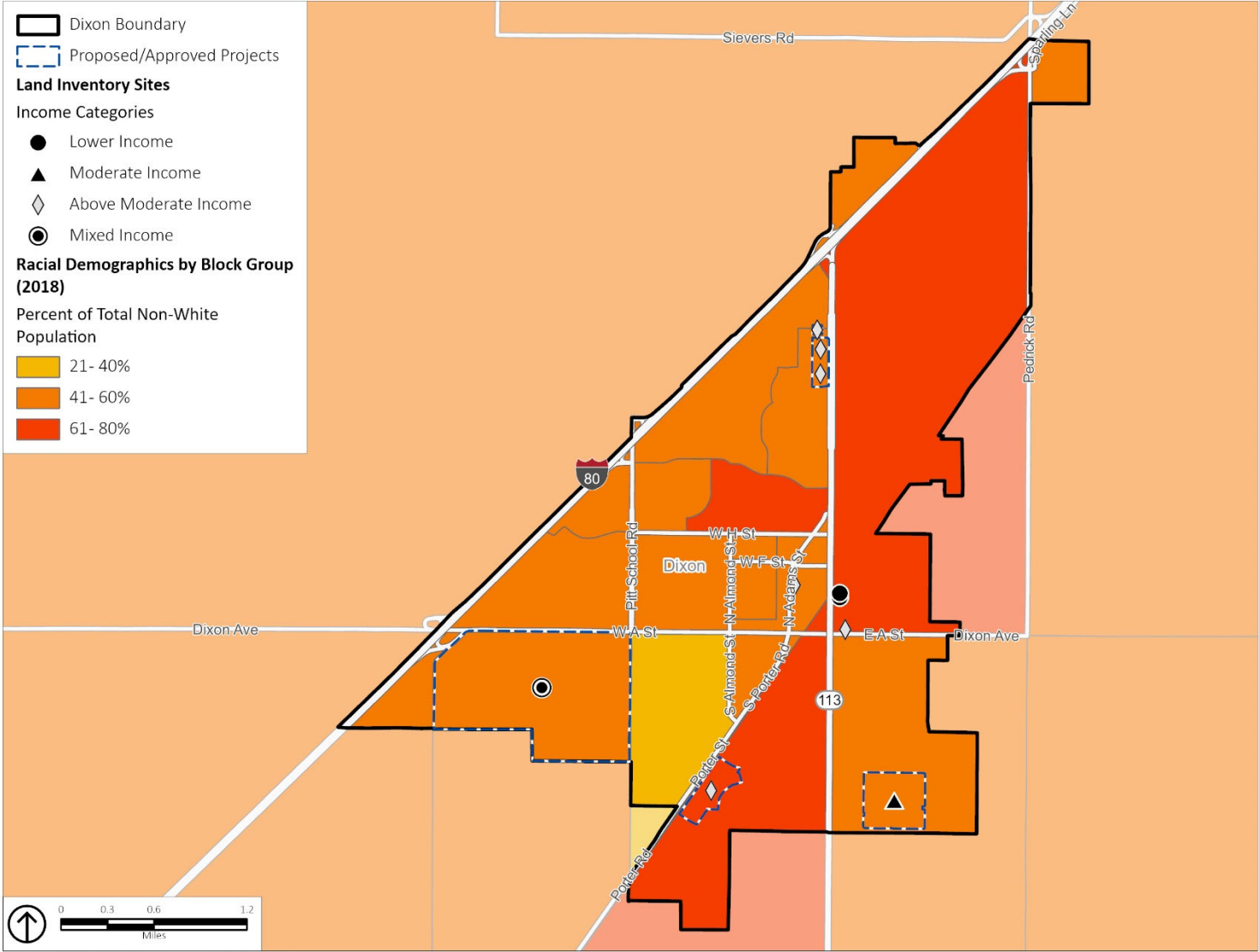
Dixon’s largest demographic group is White non-Hispanic, comprising 45.0 percent of the city’s population. Hispanic residents not identifying as White comprise 17.7 percent; however, all Hispanic-identifying residents, including those identifying as White Hispanic, together comprise 42.4 percent of the 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. 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 (**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

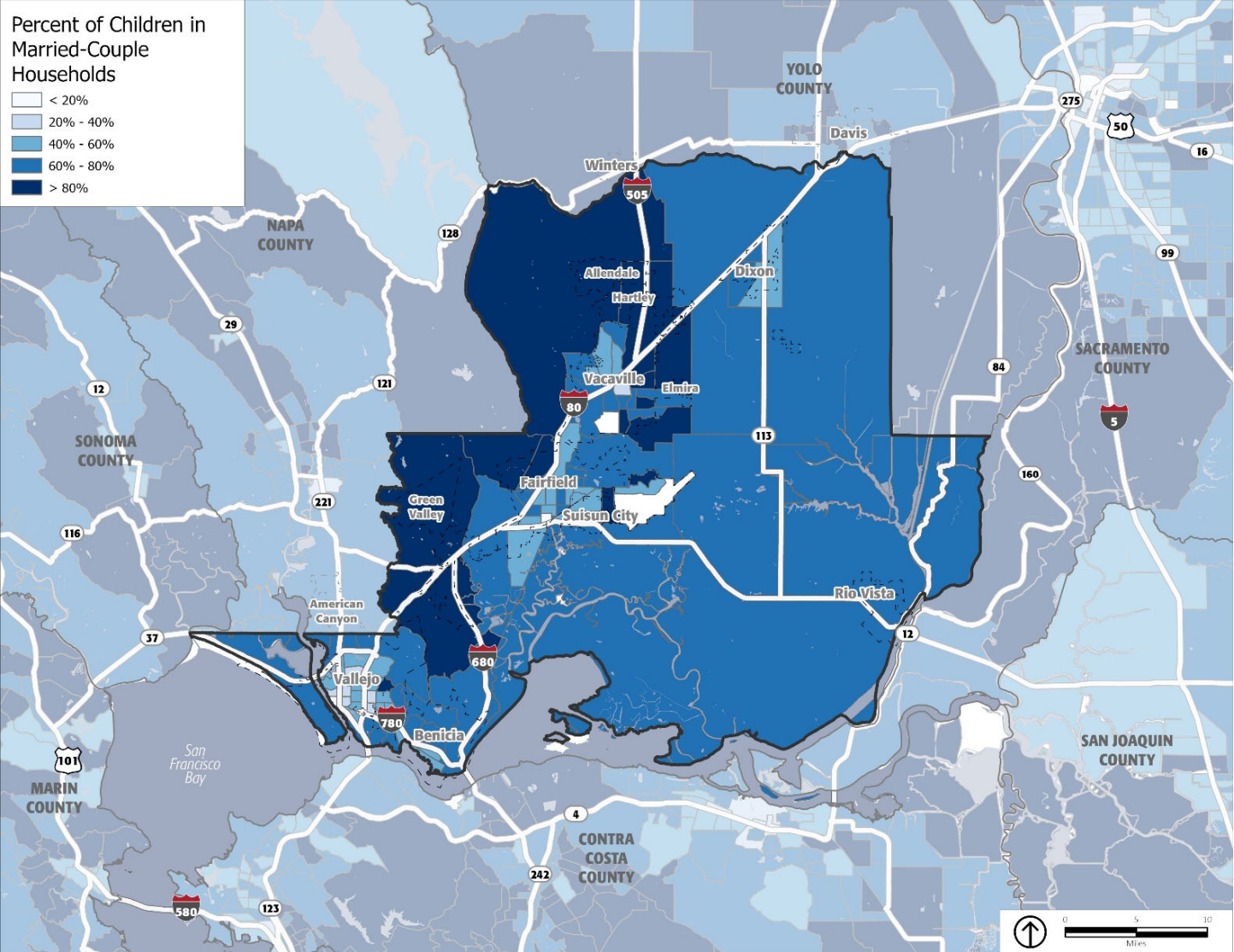
*Cases that were withdrawn by the complainant without resolution, resulted in a no cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total

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 from urban centers.

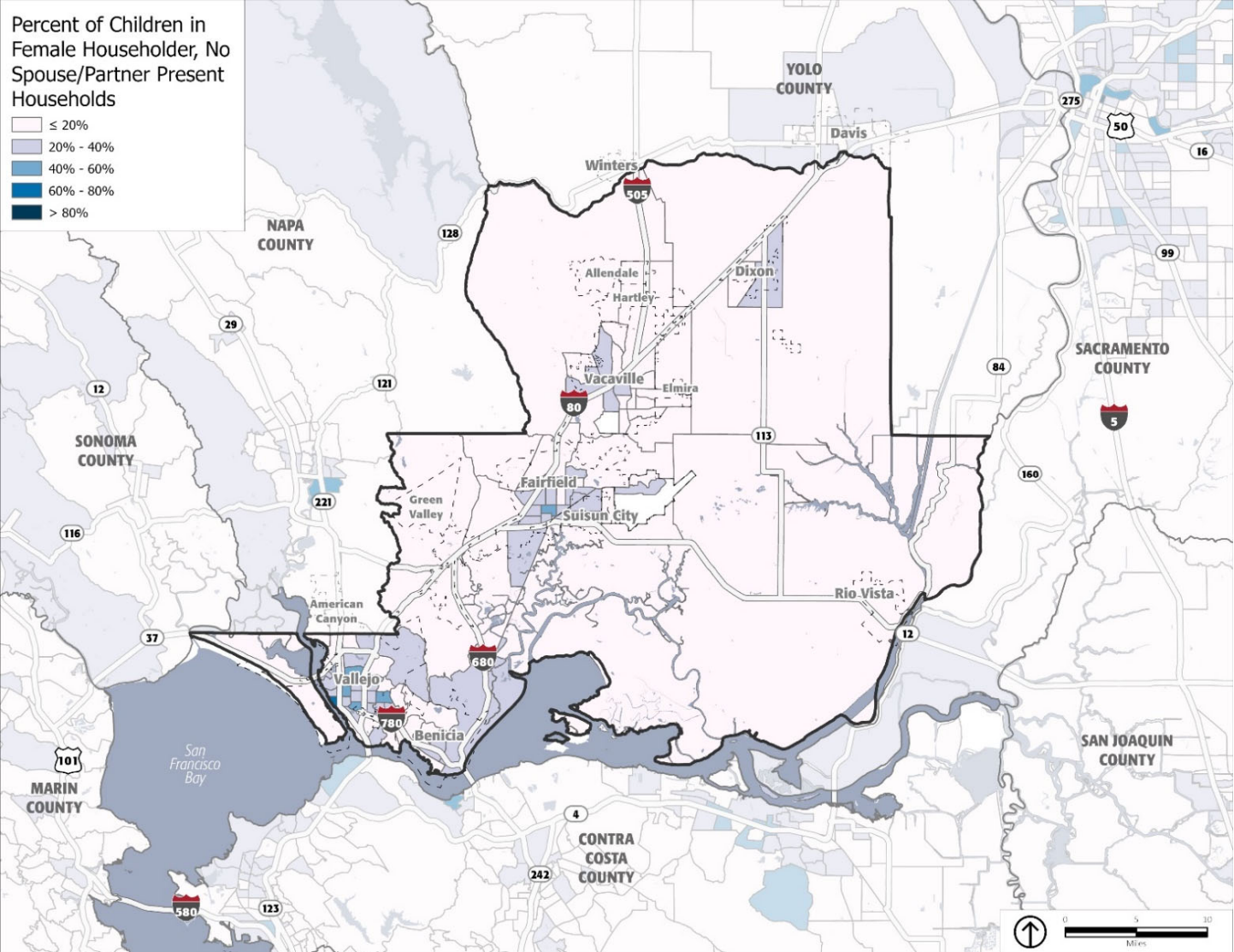
Within Solano County, the highest concentration of female-headed households is in the City of Vallejo, with one pocket in the City of Fairfield. In line with this, these cities also have the lowest concentrations of married couple households with children, which is the dominant family type in the northeastern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

FIGURE 3-17: 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



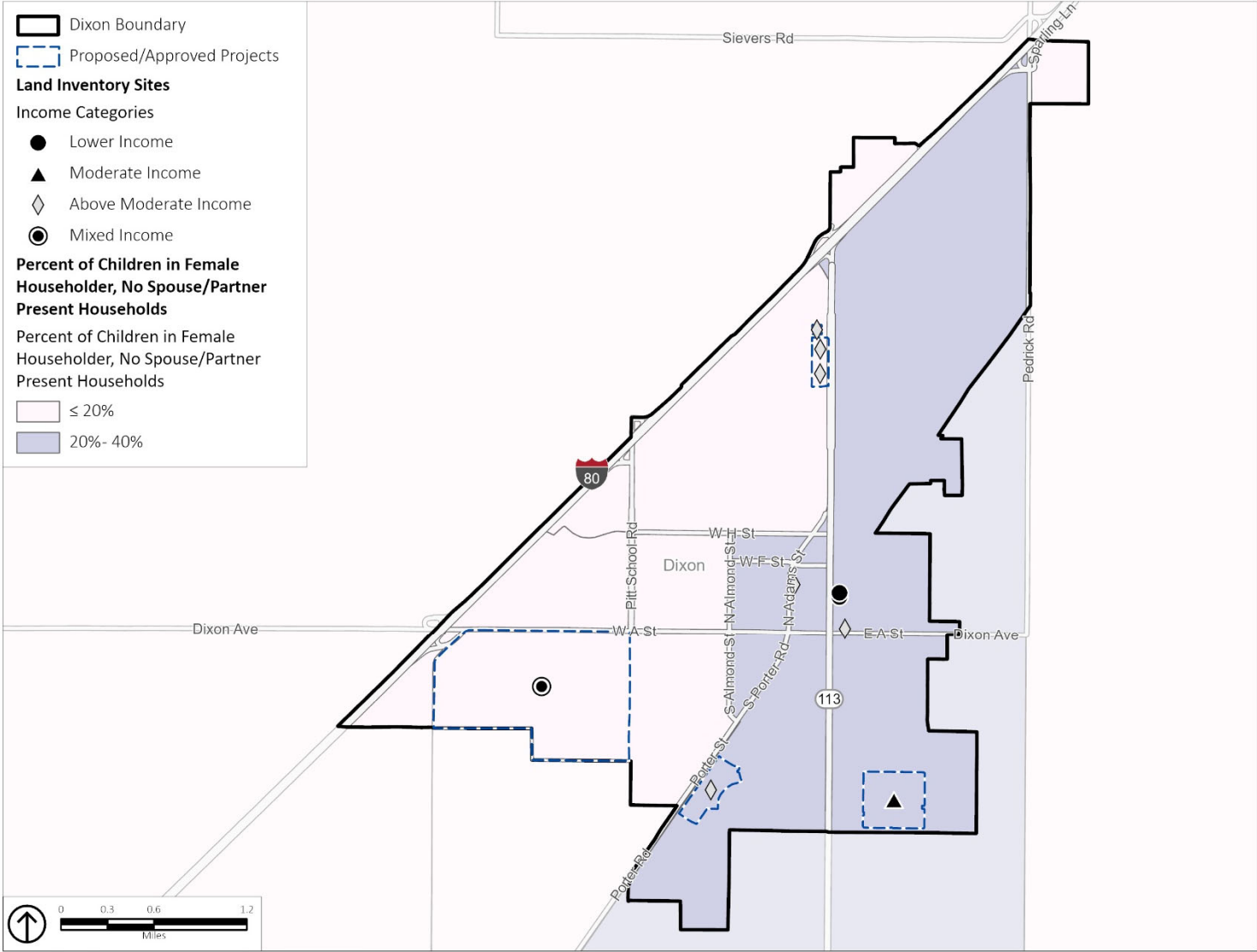
Source: 2015-2019 ACS

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 – 63.4 percent of these households (645 households) include children, and 8.2 percent include children and have household incomes below the poverty line (83 households). The rate of single-parent female-headed households with children as a percentage of total households in each census tract ranges from 10.0 to 31.0 percent citywide (**Figure 3-19, Single-Parent Female Headed Households with Children in Dixon**). Census tracts where the rate of such households is greater than 20.0 percent coincide 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 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. This data indicates that there are fewer single-parent, female-headed households with children in Dixon’s high and highest-resource areas, and that households in this category, primarily in moderate-resource areas, have lesser access to opportunities than other households in the city. The City will implement **Program 3.1.1 and 3.2.3** 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



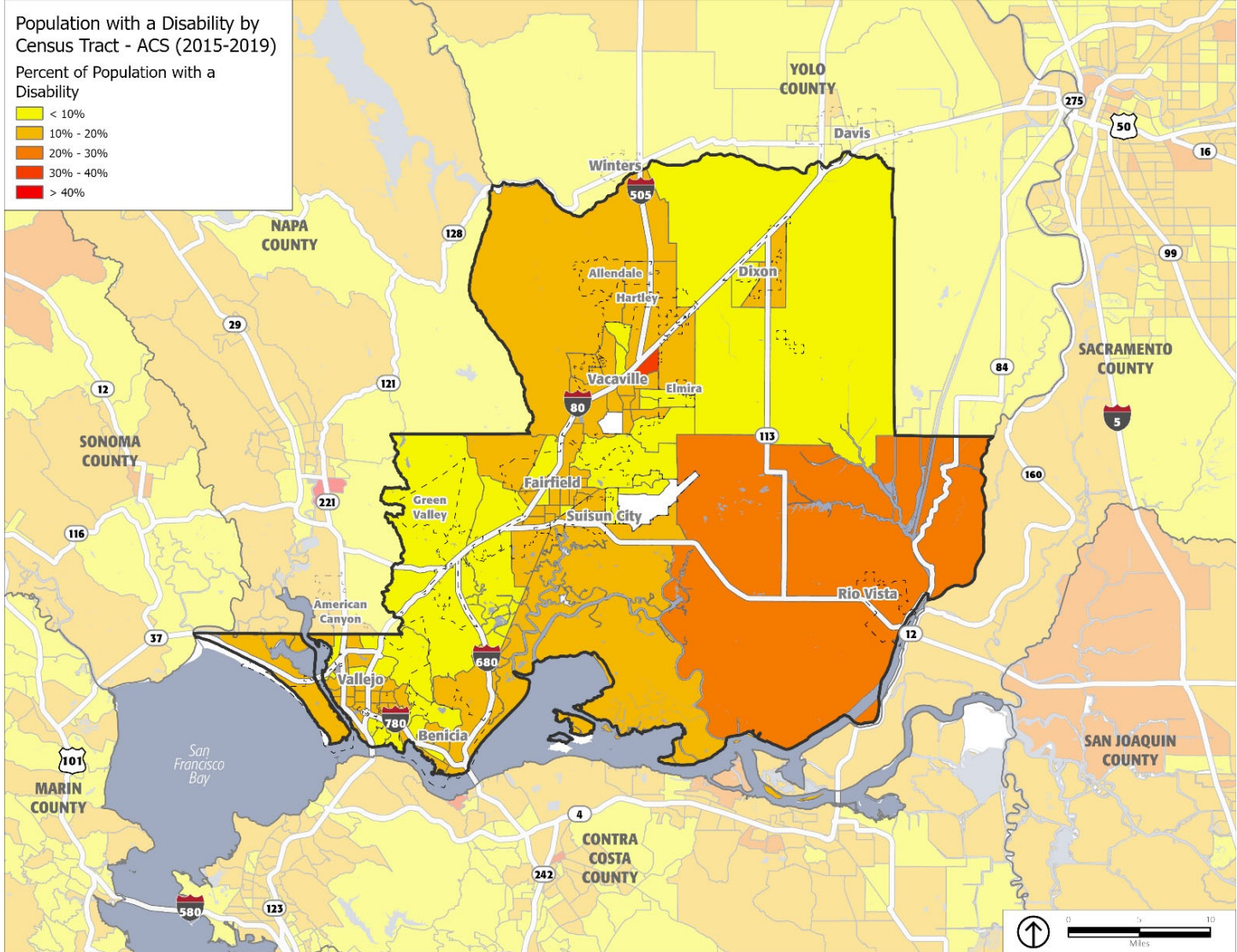
Source: 2015-2019 ACS

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

Source: 2015-2019 ACS

The characteristics of the population with a disability in Solano County closely reflects patterns throughout the Bay Area (**Figure 3-20, 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).

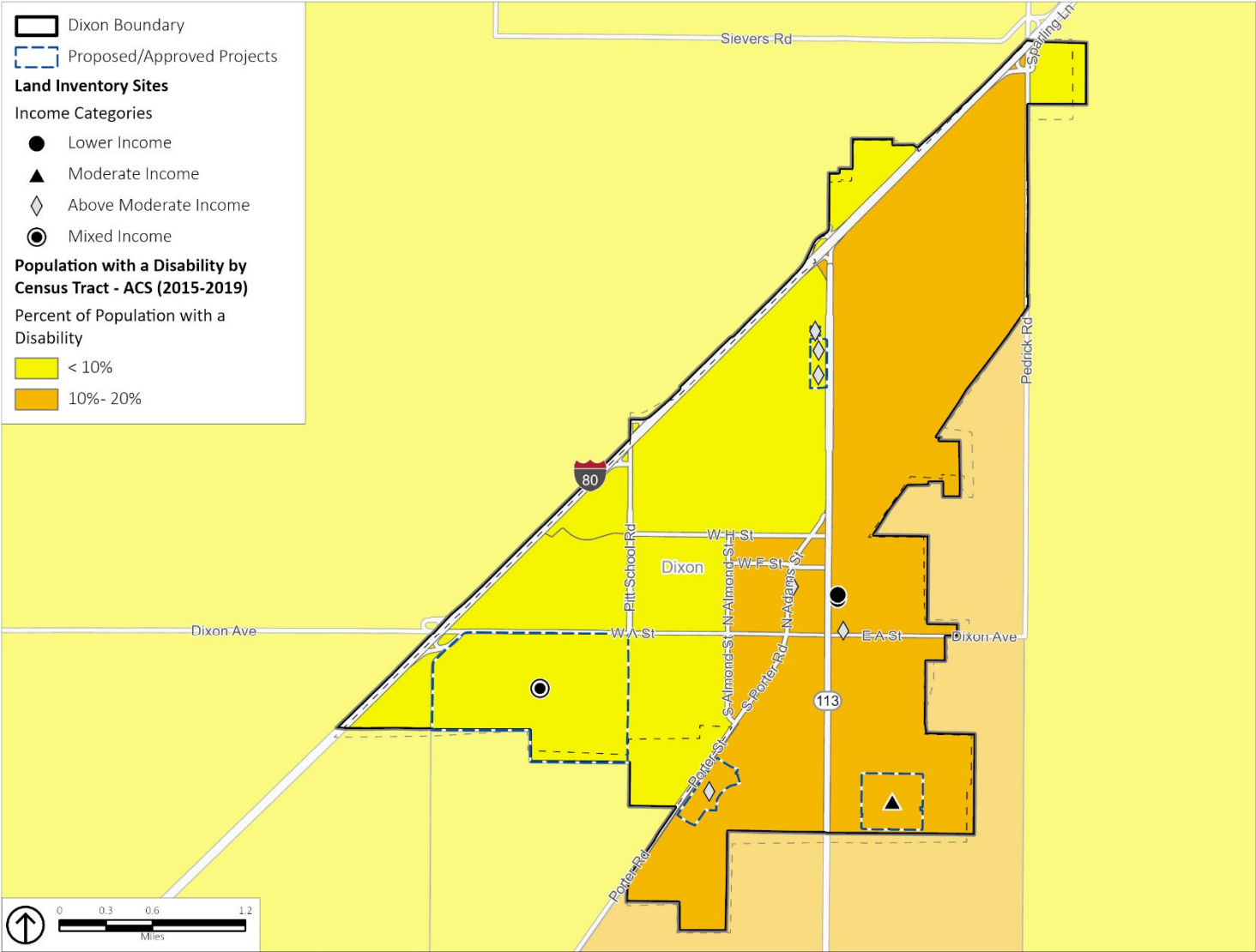
Local Patterns

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.

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

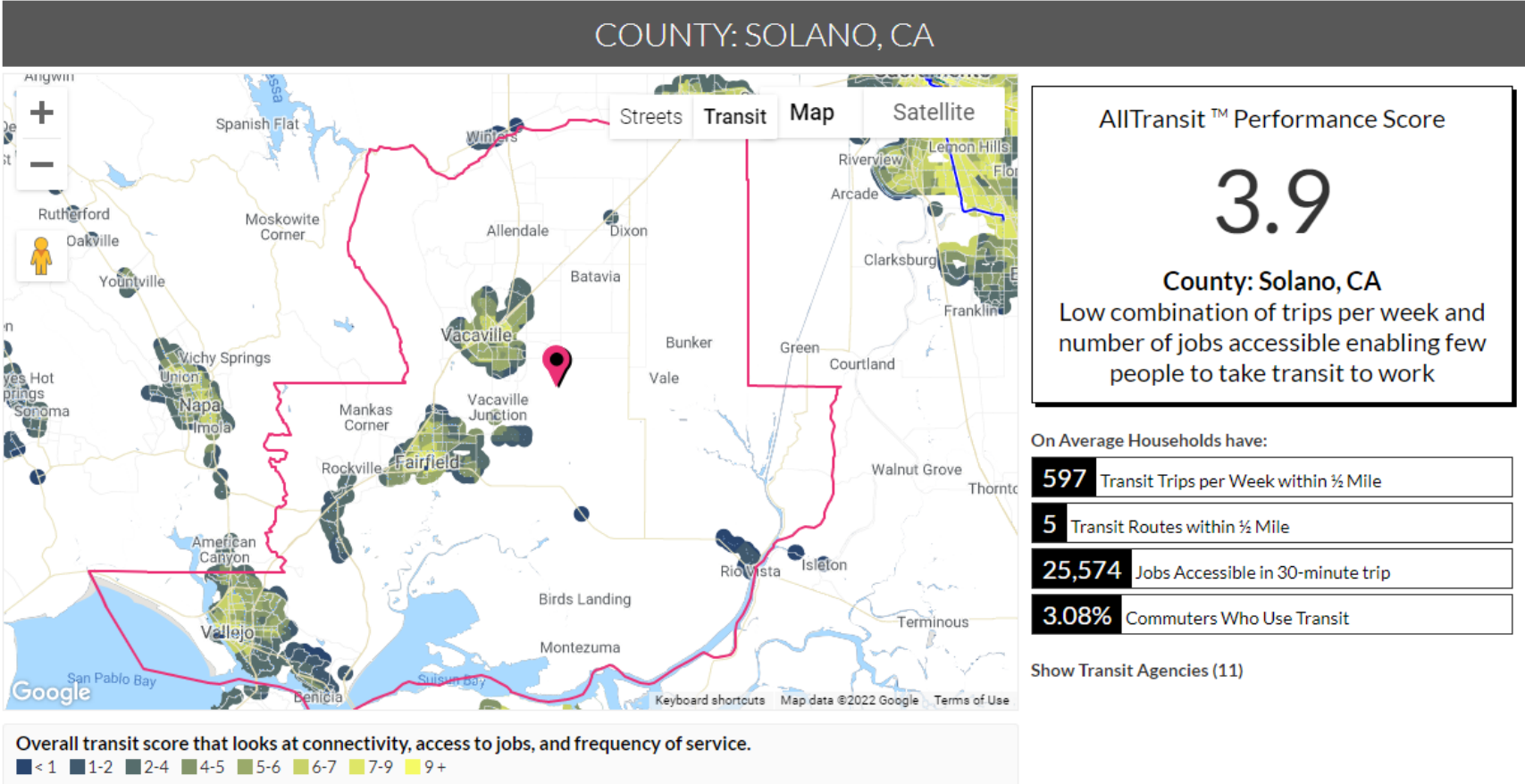
Transit Mobility

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

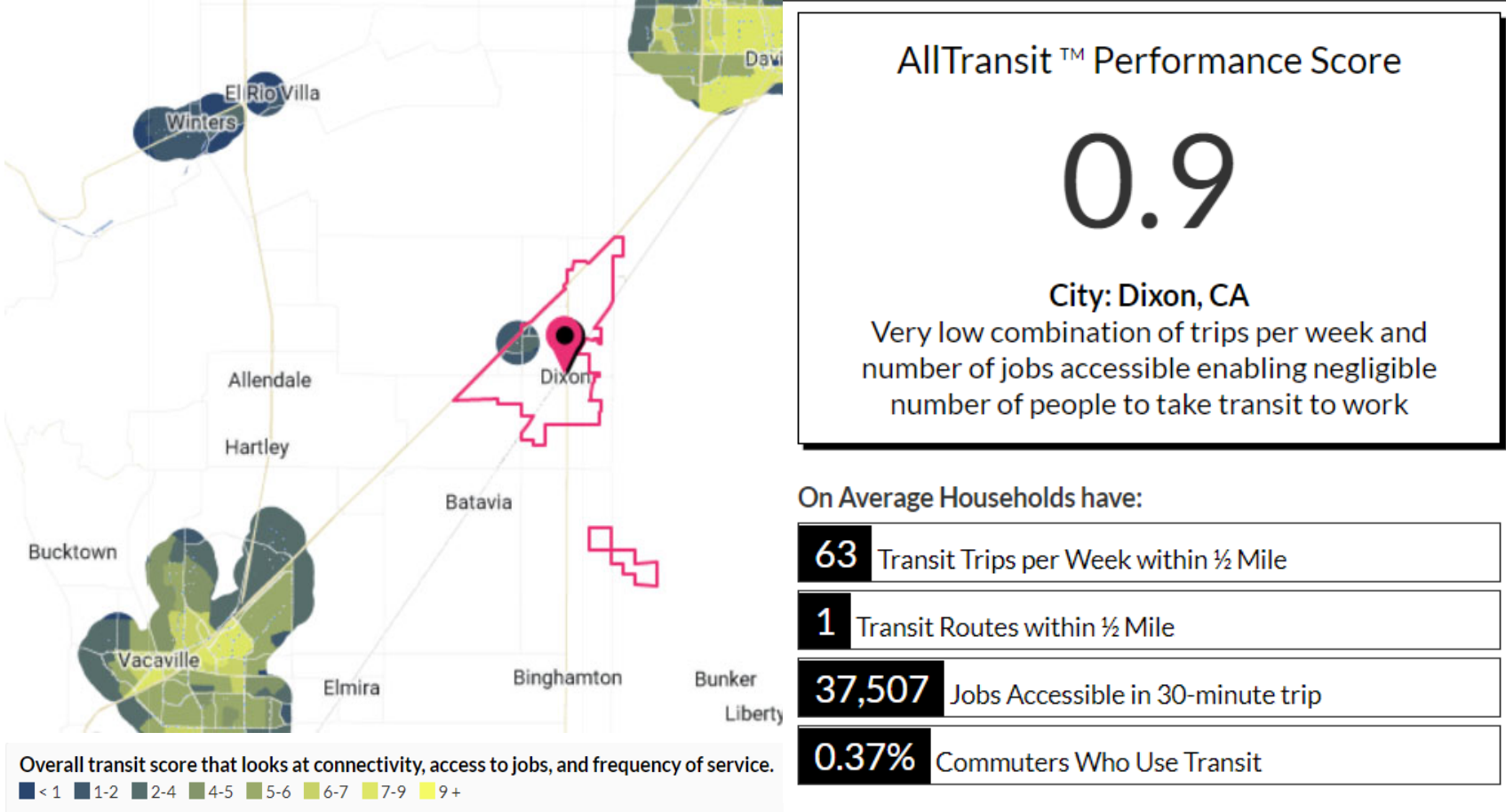
In addition to standard fixed routes offered by each transportation agency, there are several specialized programs available as well. SolTrans offers the Subsidized Lyft Program that pays a portion of Lyft rides throughout the City of Benicia and to the Springstown Center in Vallejo for seniors, veterans, 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 Read-Ride, which provides curb-to-curb transit during the weekdays. More information on the Dixon Read-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



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 subsidies. 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.

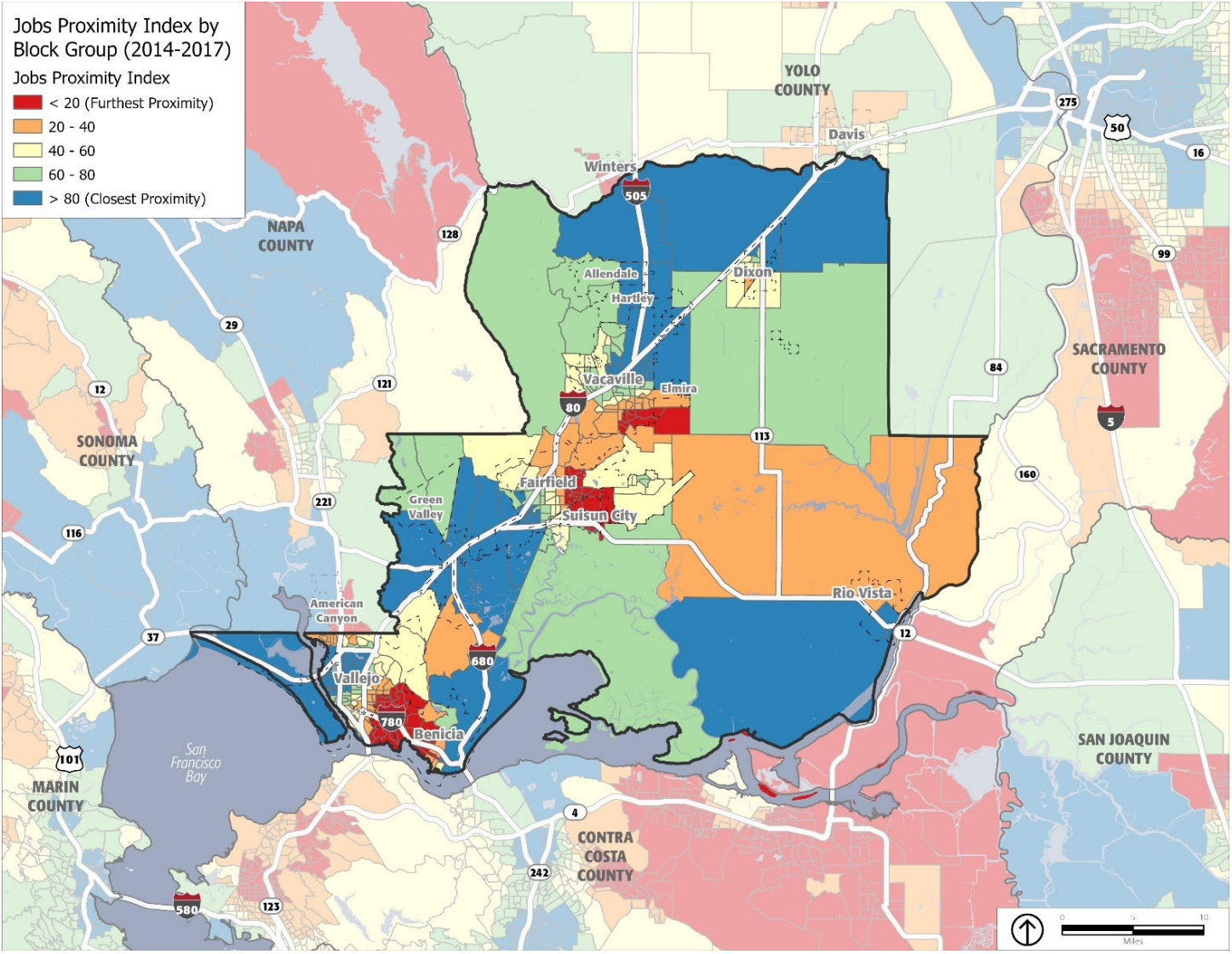
Employment Opportunities

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.

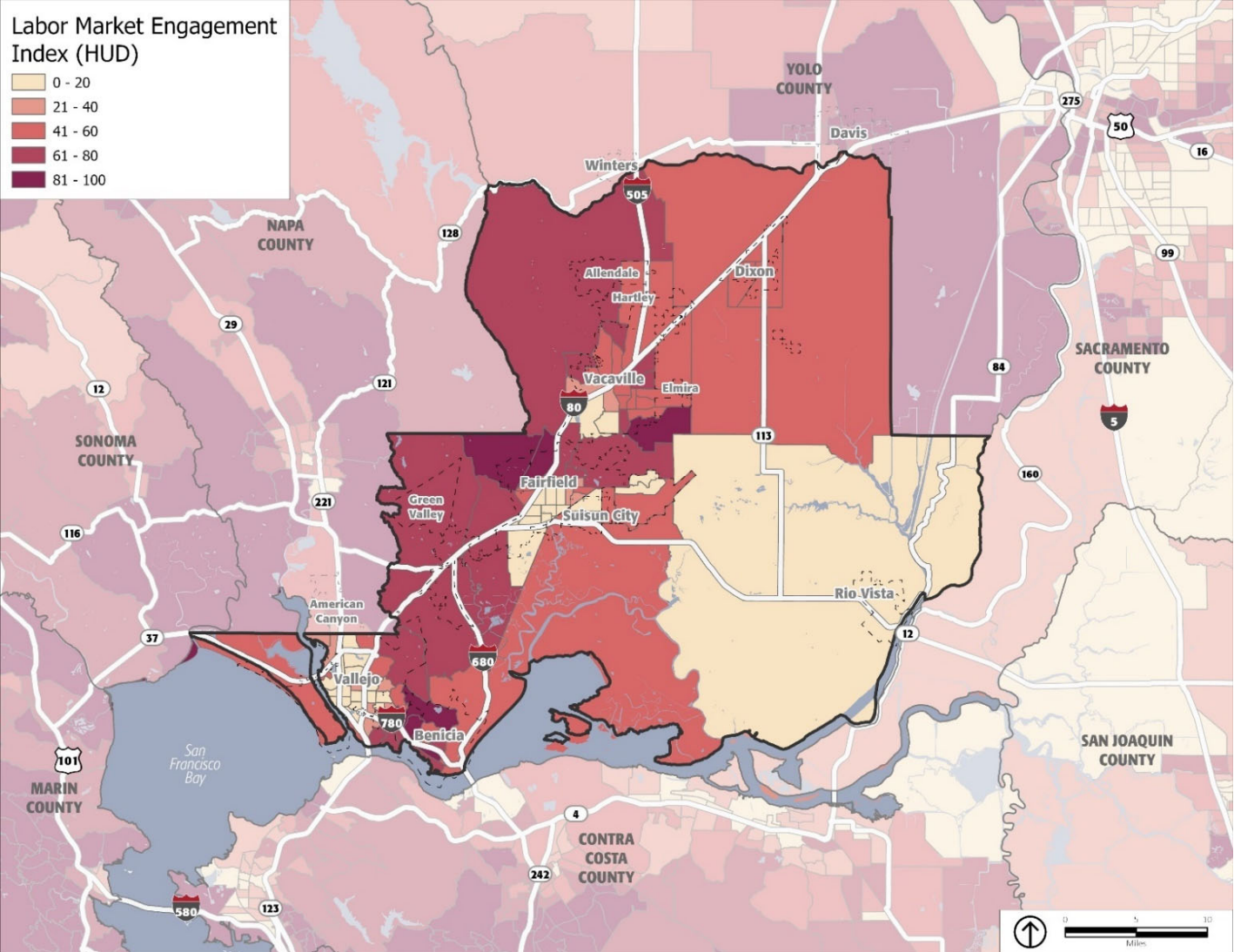
According to these indices, Solano County has more consistent proximity to jobs but lower labor force engagement than many other counties in the ABAG region (**Figure 3-24, Regional Jobs Proximity**, and **Figure 3-25, Regional Labor Market Engagement**). Labor force engagement patterns in Solano County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

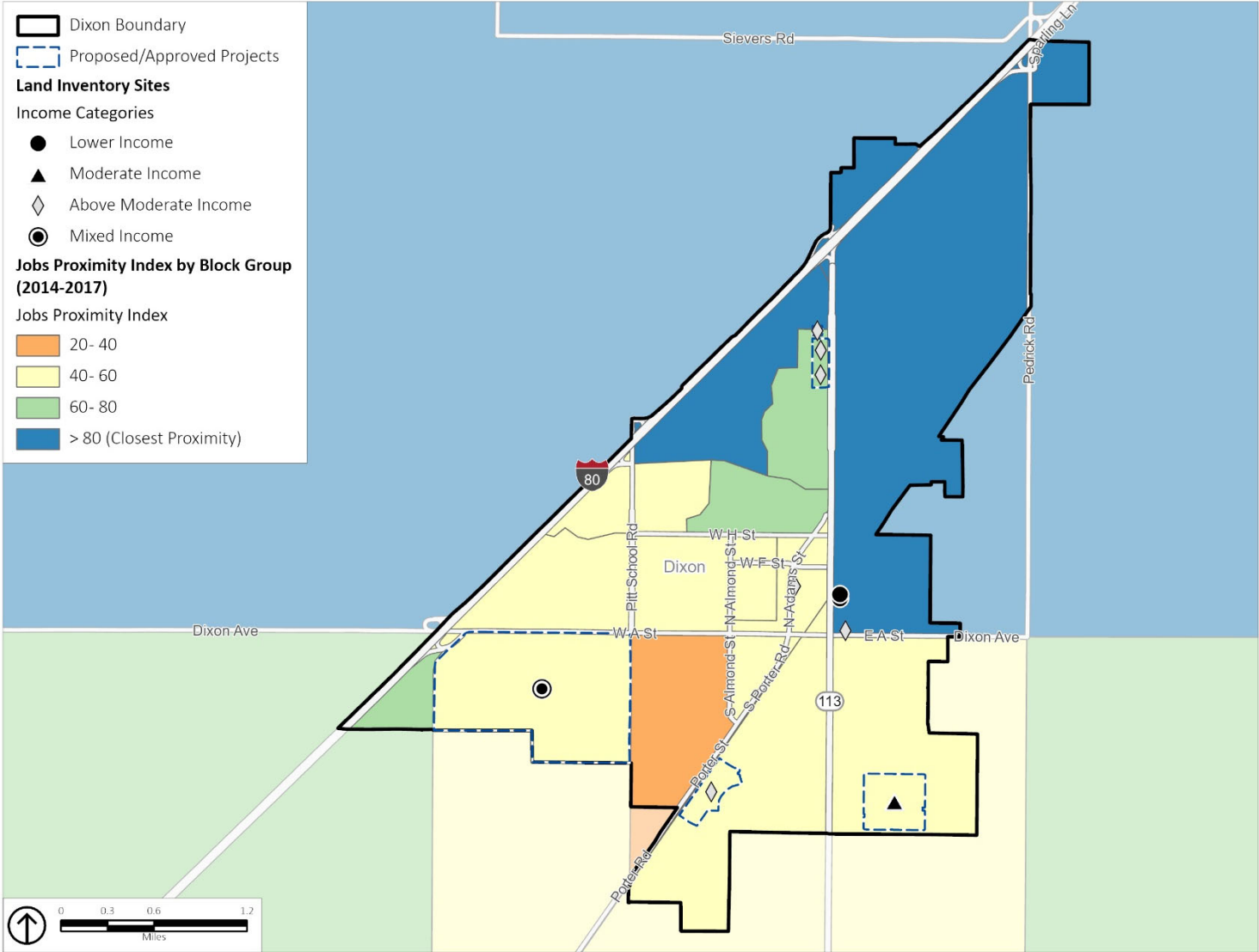
Solano County appears to have sufficient housing for those jobs in the county, but still has a slightly higher rate of persons that commute into the county than the region overall.

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

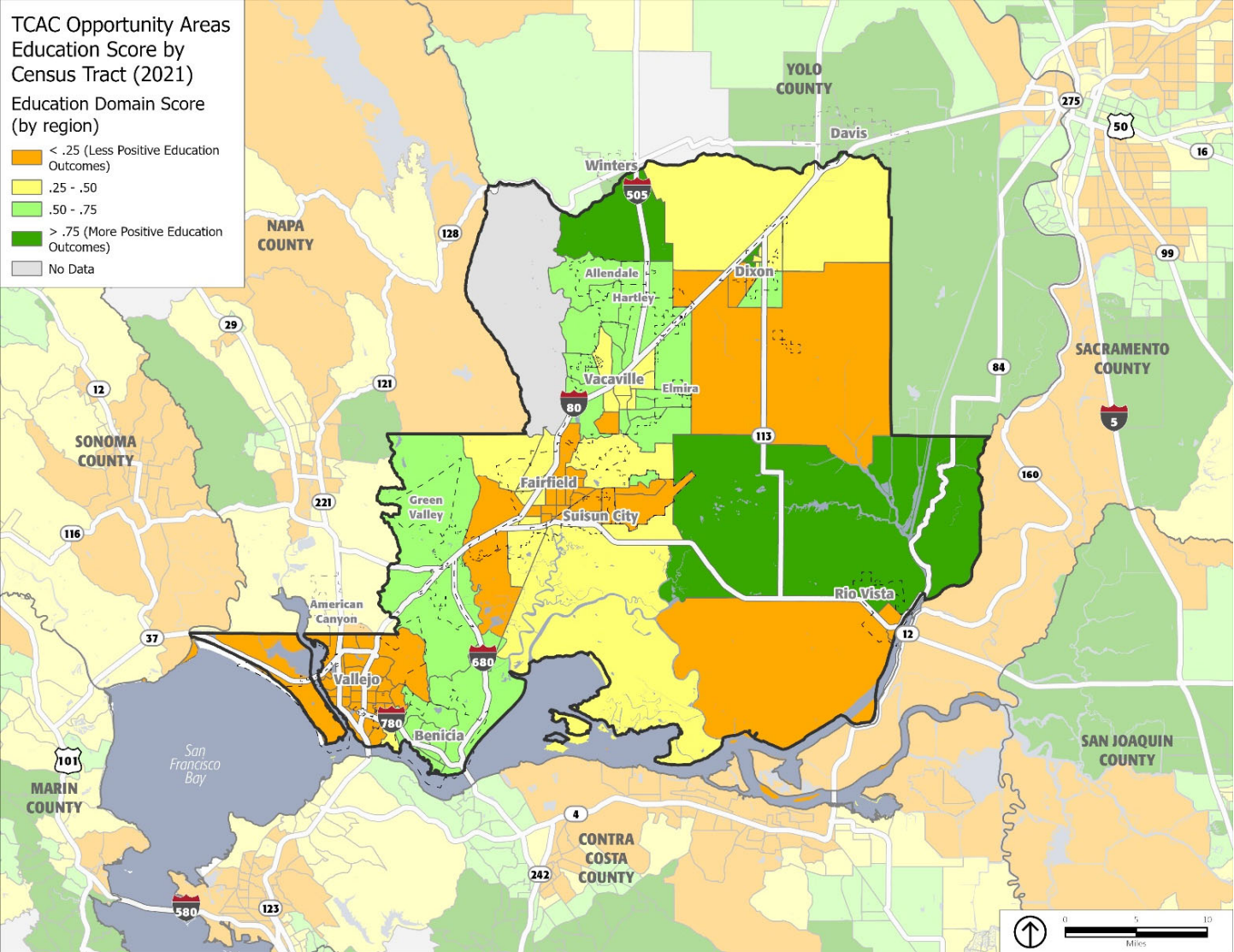
Regional Patterns

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.

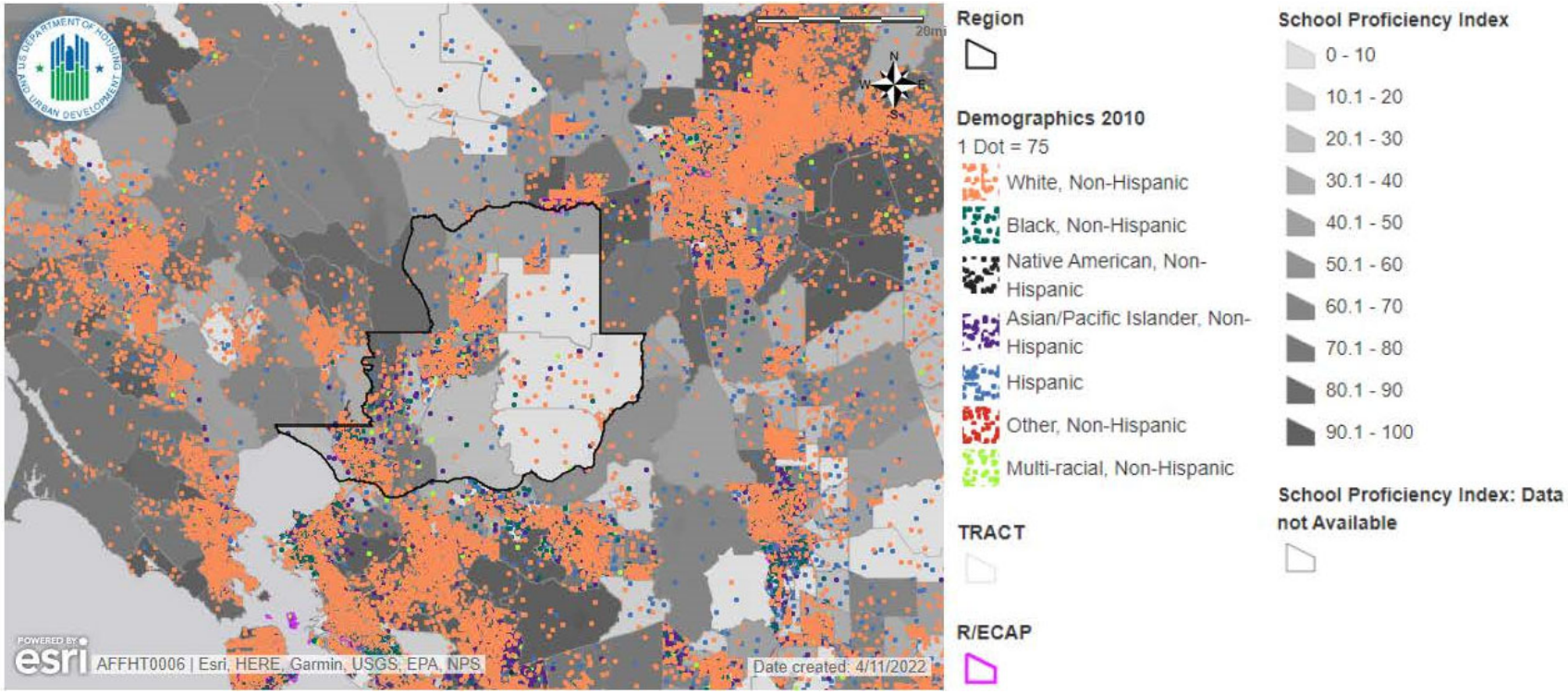
FIGURE 3-27: REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



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 Counties. 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 performance of the entire district by focusing resources on student populations which may be homeless, foster youth, or socioeconomically disadvantaged.

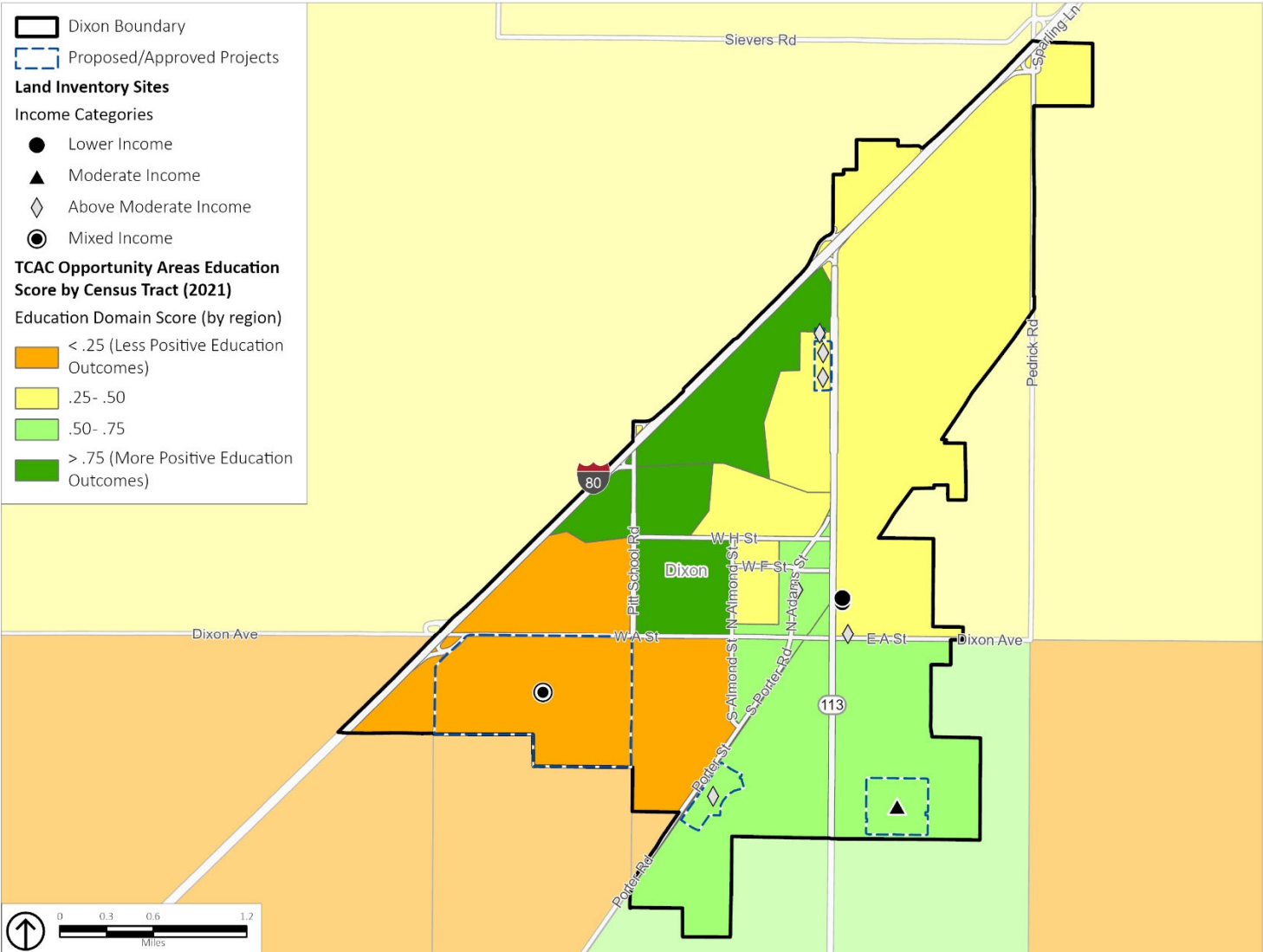
TABLE 3-7: PERFORMANCE SCORES FOR DIXON UNIFIED SCHOOL DISTRICT, 2019

| 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

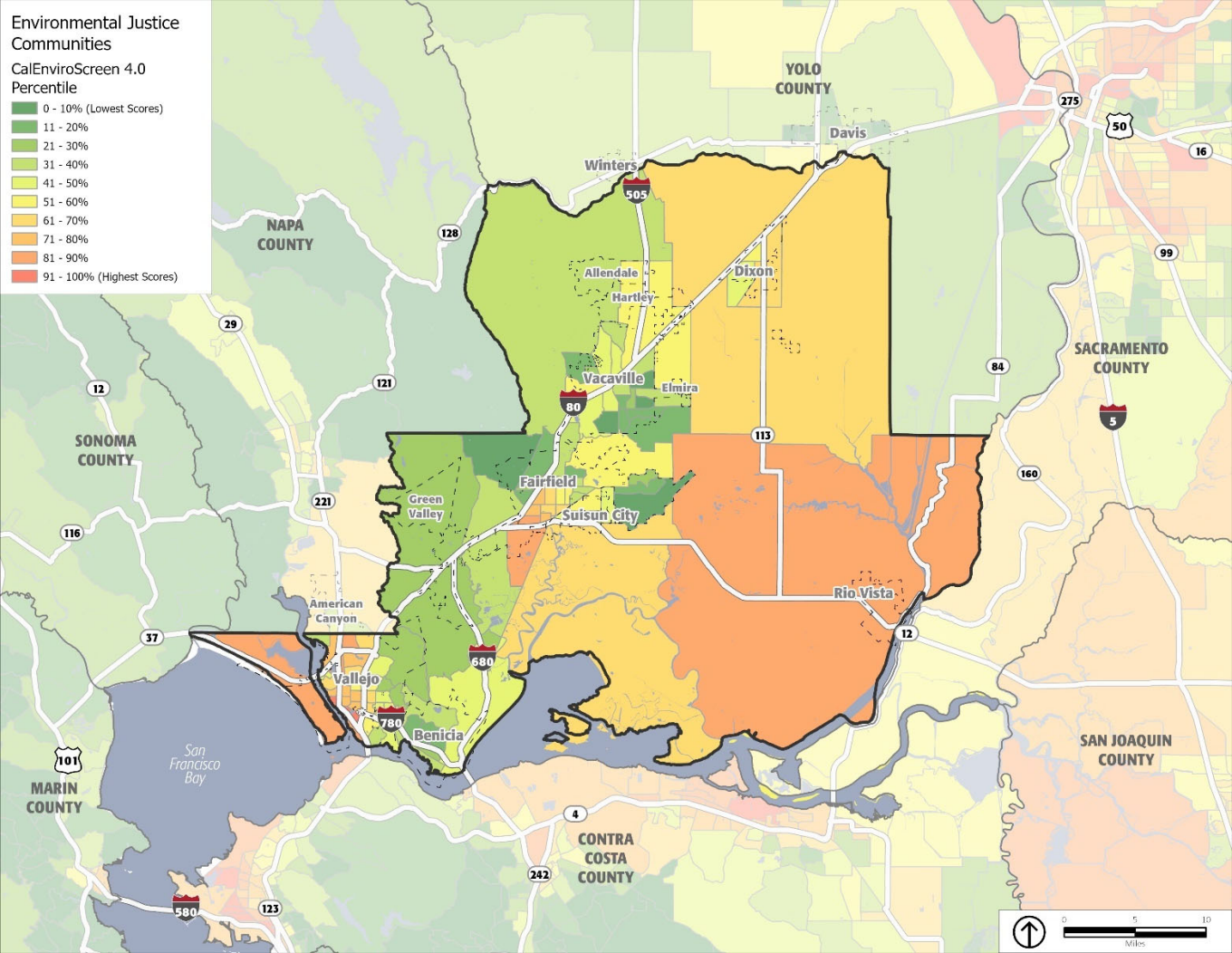
Environmental Health

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



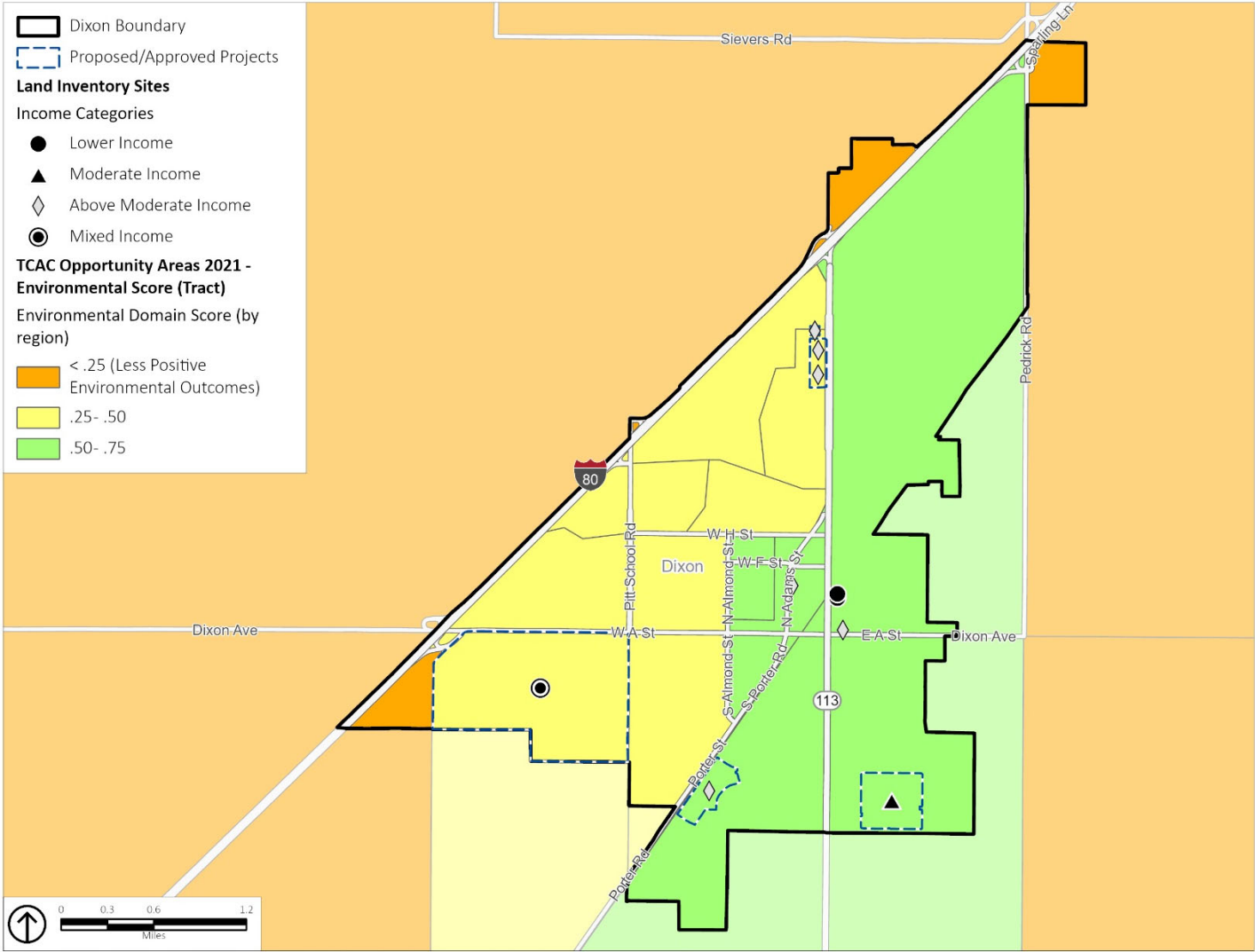
Source: OEHHA, 2021

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 is a significant concentration of poverty, low rates of educational attainment, and a high rate of unemployment as well as increased exposure to hazardous waste, groundwater threats, 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. The City has included **Programs 1.1.1 and 7.2.1** to reduce these issues, including:

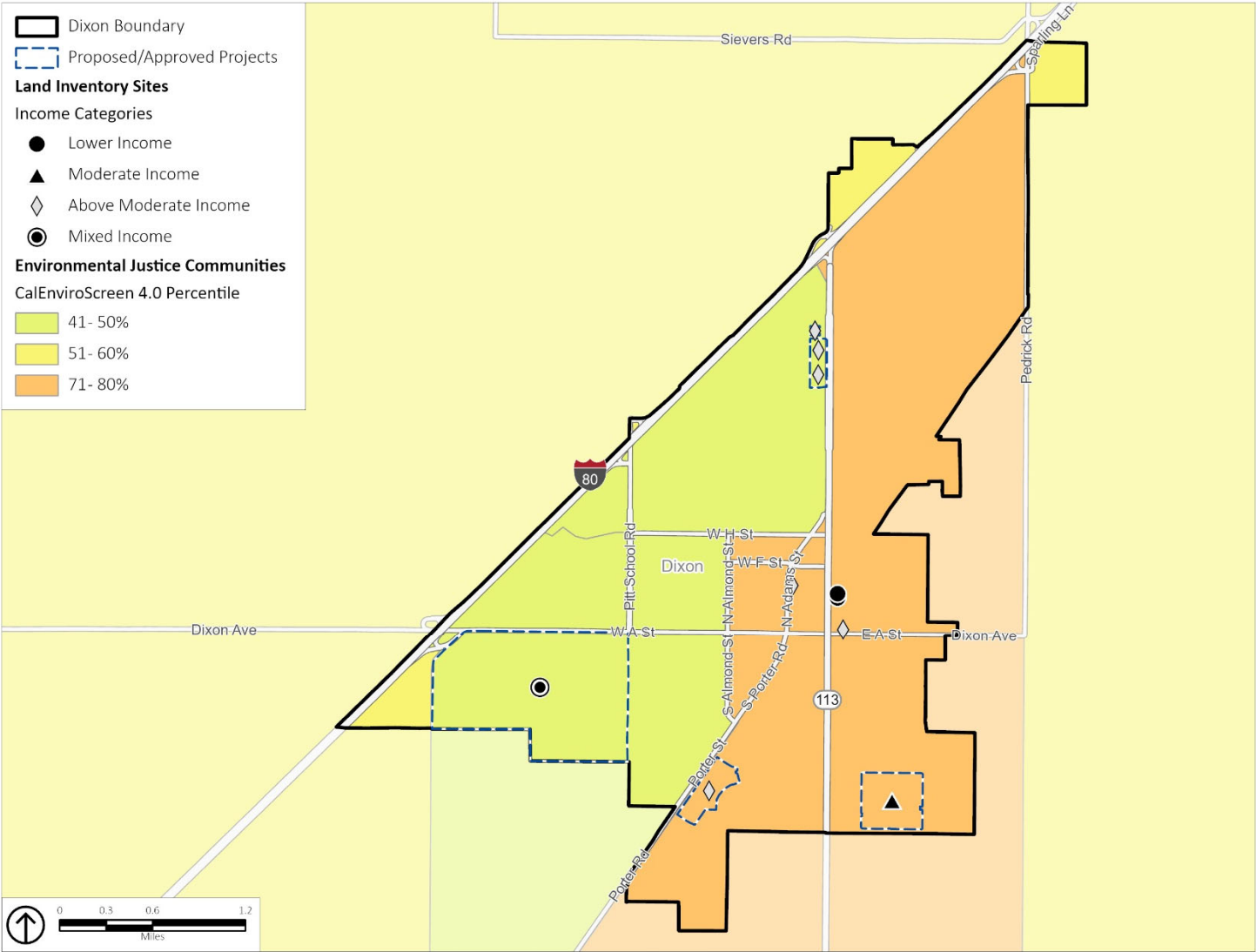
- Market rehabilitation assistance, which includes replacing lead-based paint, for lower-income households;
- Evaluate transitional buffers or screening between residential and major transportation corridors, heavy industrial, or agricultural uses in new development;
- Work with Solano County to reduce 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 Read-Ride, a public dial-a-ride transit system that provides curbside-to-curbside 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), Read-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

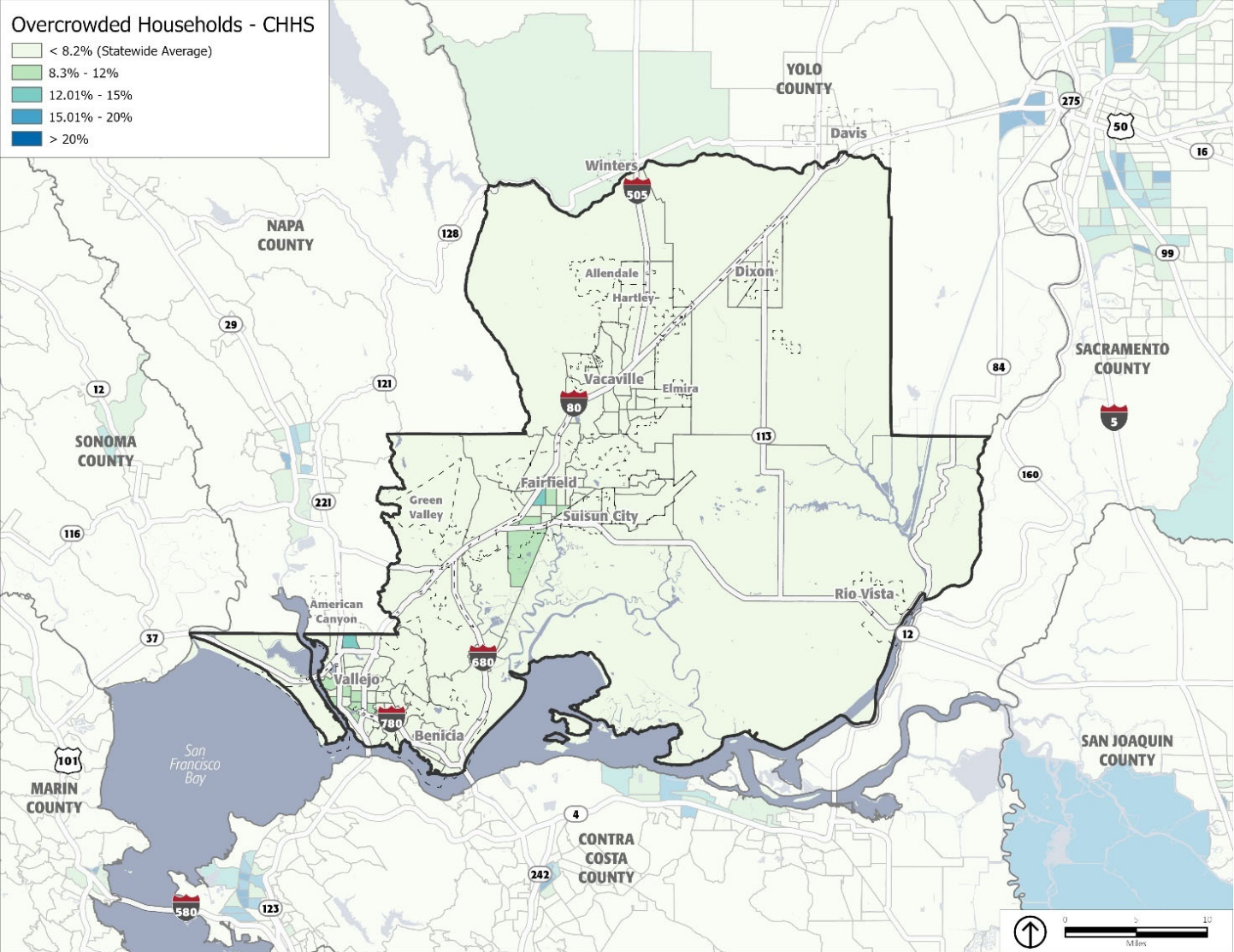
Overcrowding

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.

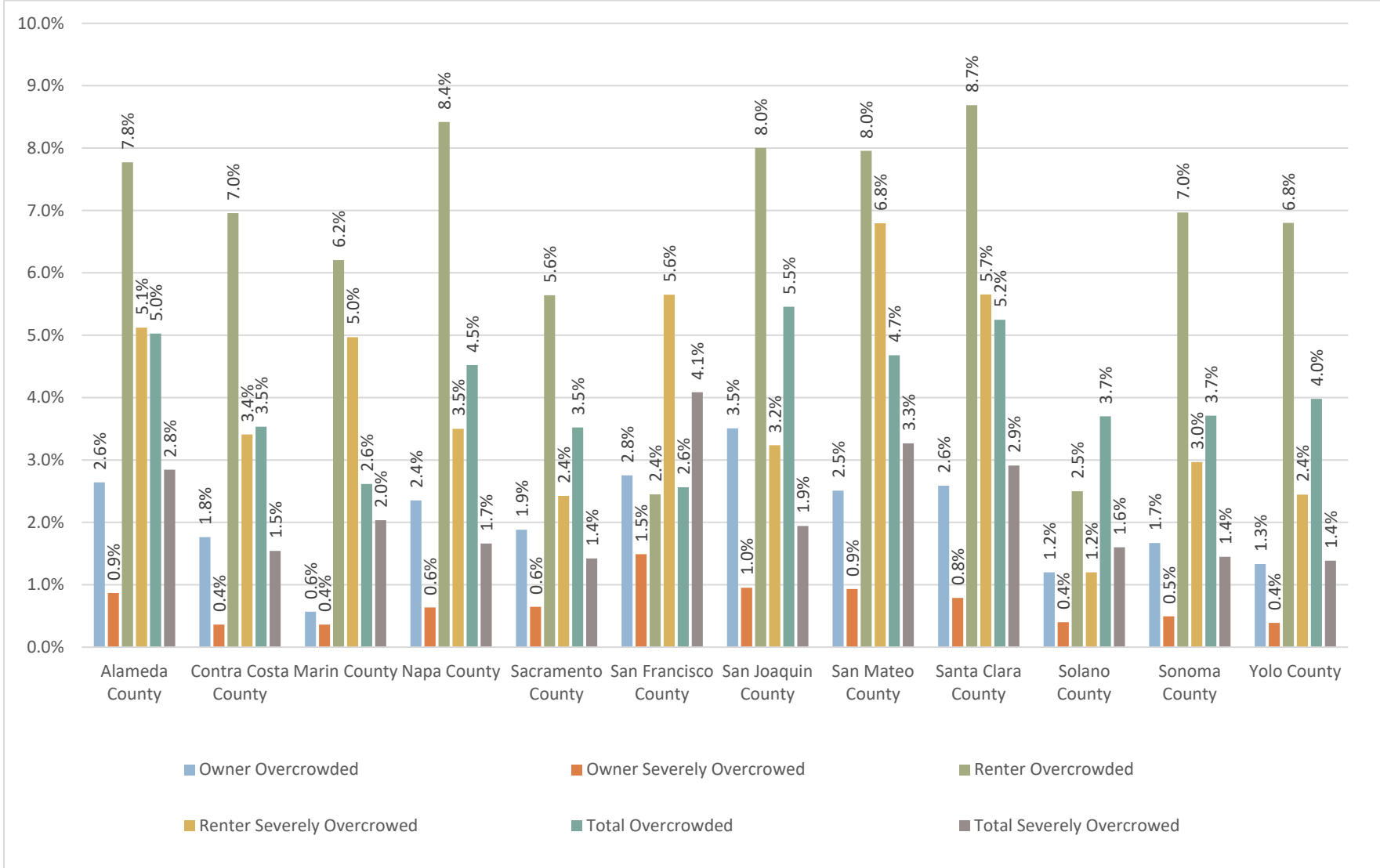
In Solano County, as shown in **Table 2-7, Overcrowding by Tenure**, of **Appendix 2-Regional Housing Needs Assessment**, approximately 3.7 percent of households experience overcrowding and 1.6 percent experience severe overcrowding. Overcrowding is a slightly greater problem among renter-occupied households, 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.

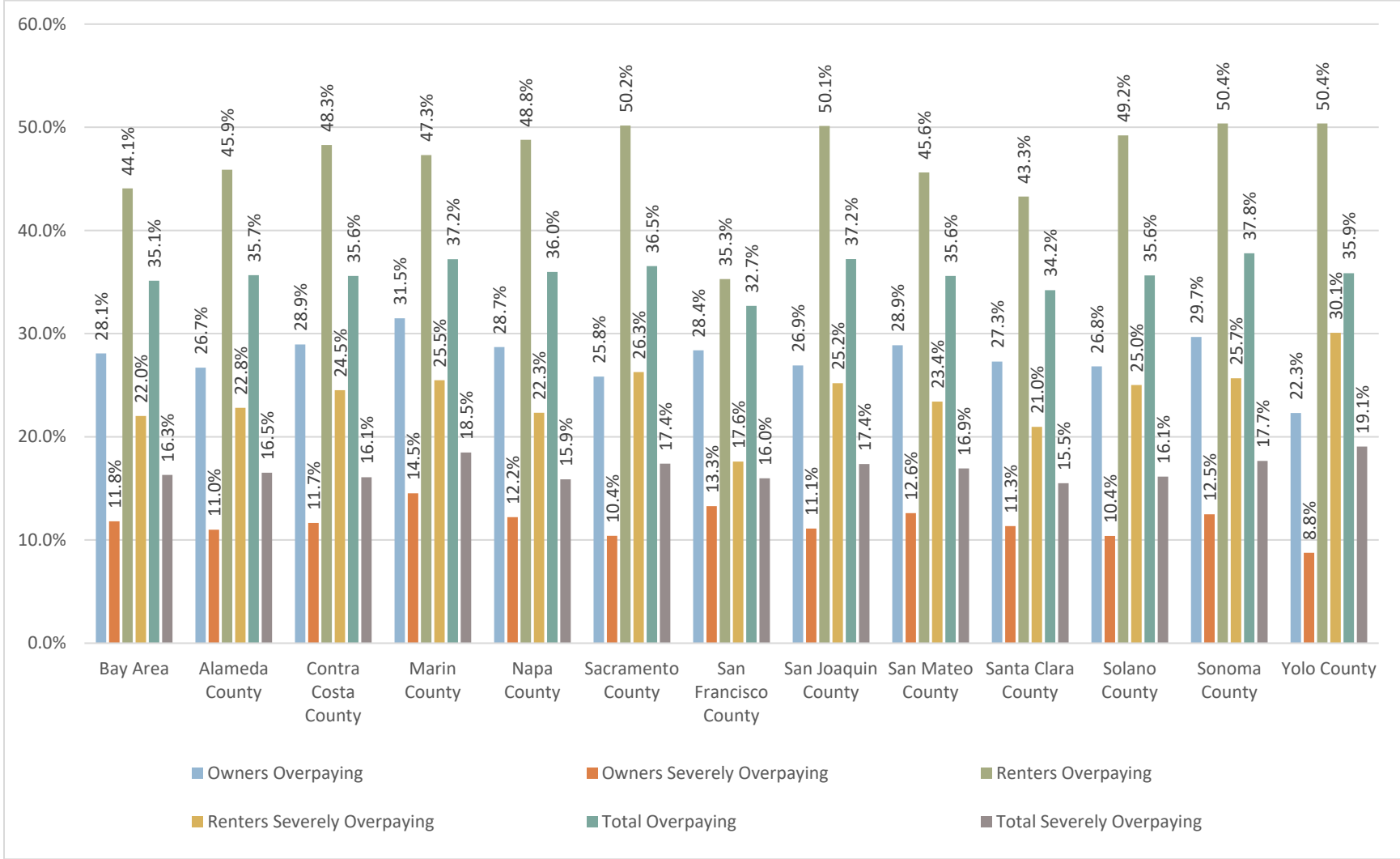
While there are no geographic areas of concentrated overcrowding in Dixon, any household that is experiencing overcrowding, with the possible exception of households with children sharing a room by choice, has a disproportionate need for affordable housing units and is at risk of displacement from their 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 severely 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

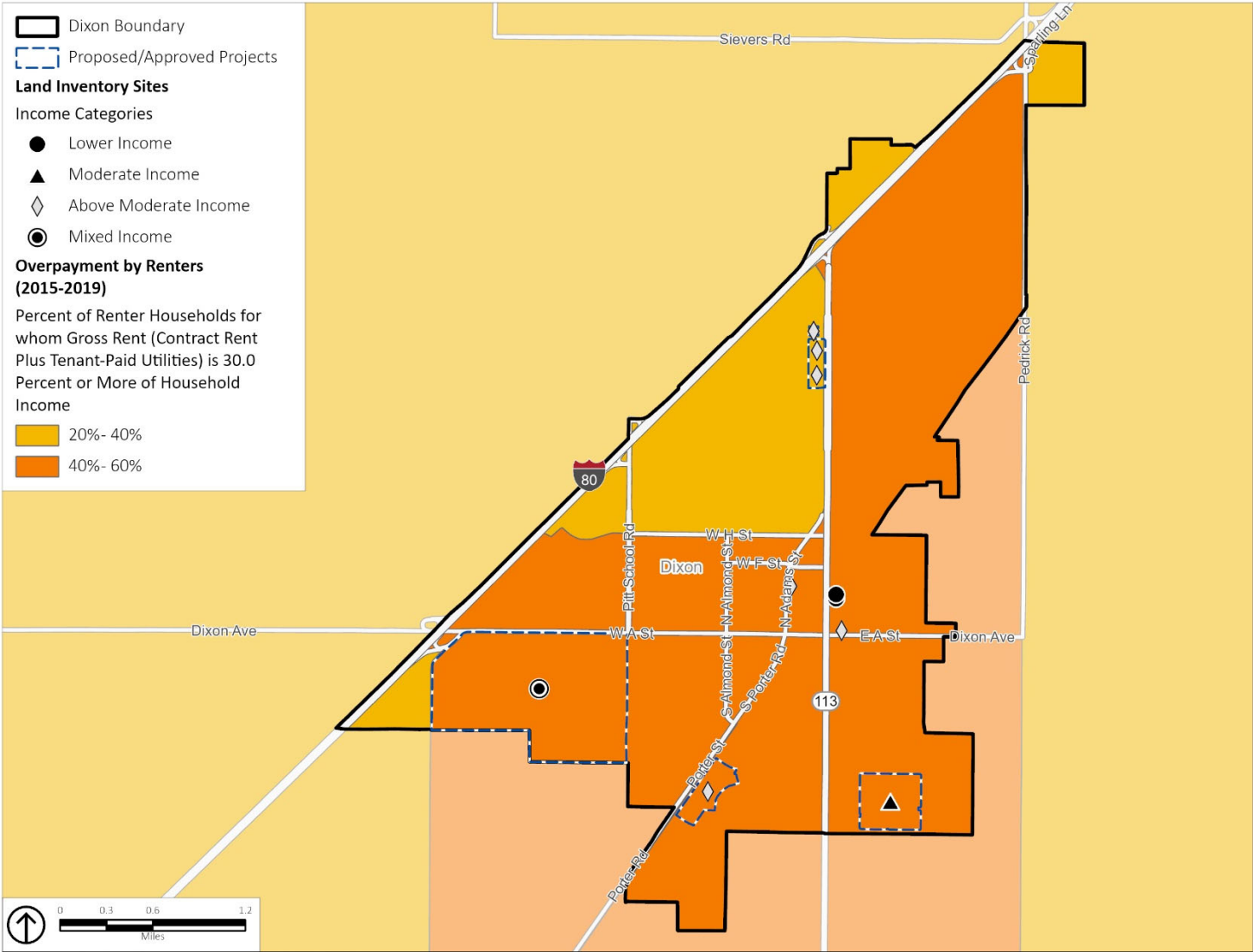
renters are cost burdened (**Figure 3-36, Local Renter Overpayment**, compared to **Figure 3-37, Local Homeowner Overpayment**). Of the cost-burdened households, 63.5 percent are severely cost burdened, which computes to almost one-quarter of renters being at risk of displacement.

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:

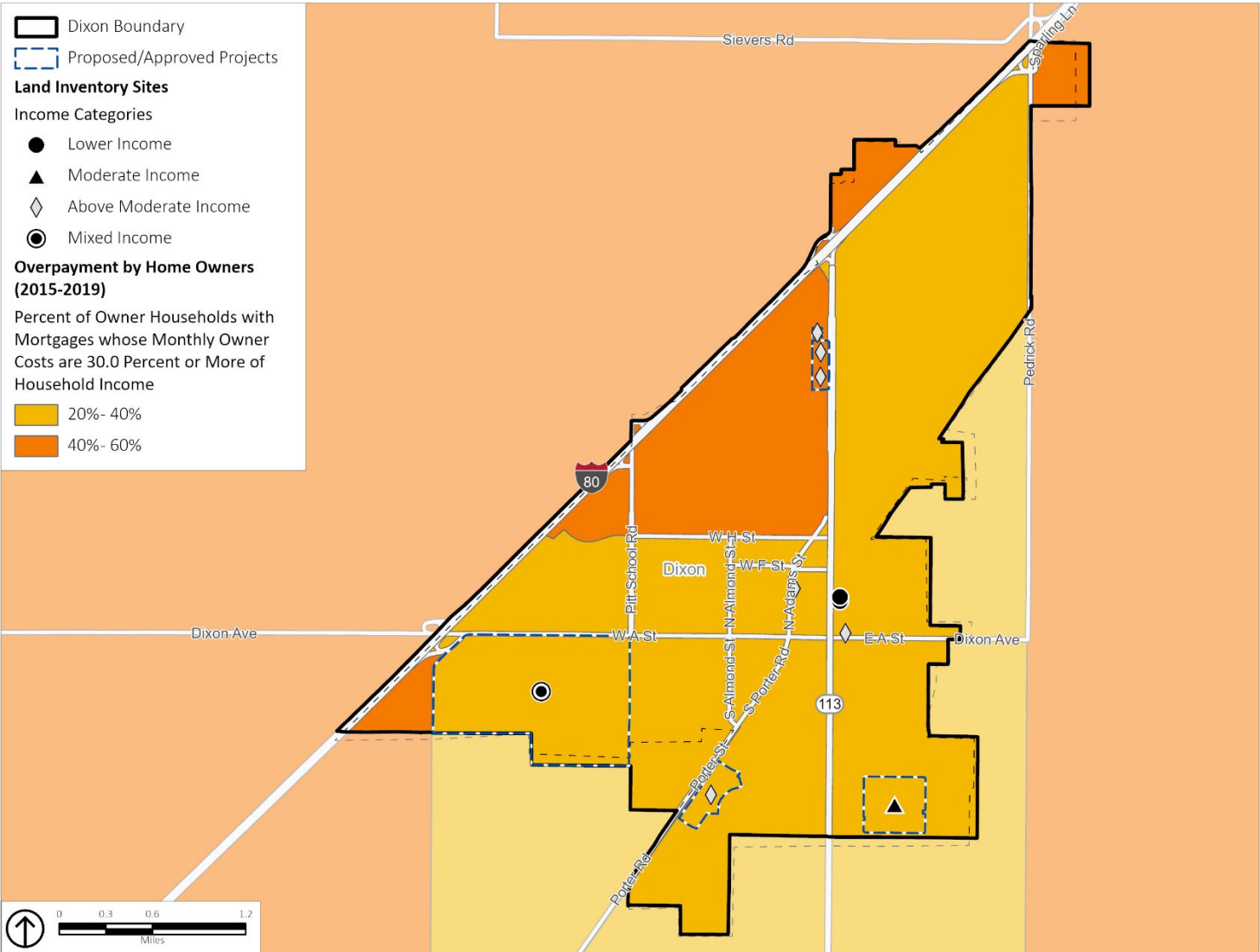
- Allocate all unused Measure B allotments at the end of each 5-year period to affordable housing (**Program 3.2.1**);
- Educate housing providers on benefits of marketing to Section 8 HCVs (**Program 5.4.2**);
- Encourage the construction ADUs, particularly in areas of concentrated affluence or single-family 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



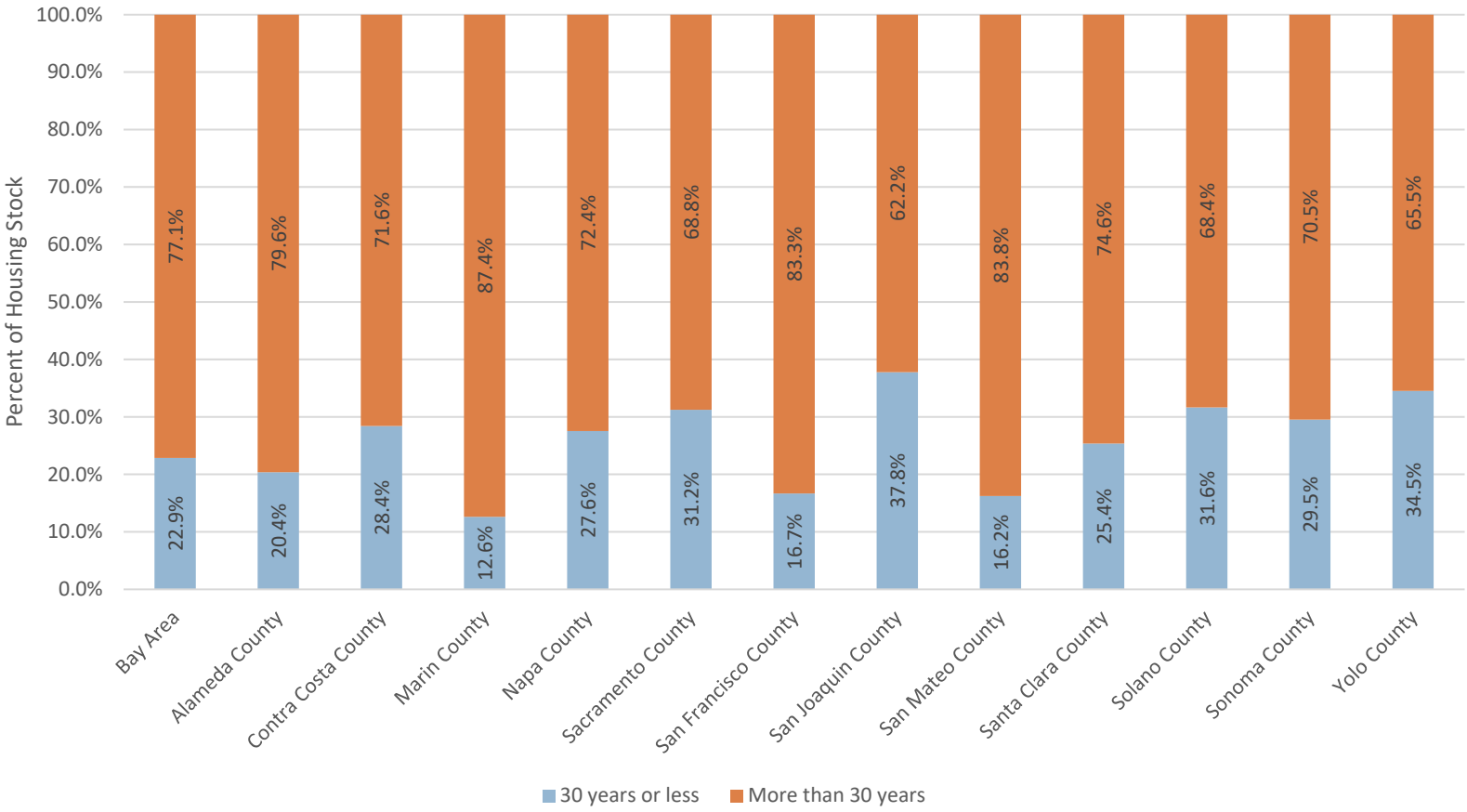
Source: 2015-2019 ACS; City of Dixon, 2022

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 uninhabitable or if property owners must vacate the property to conduct repairs. As housing units age, they deteriorate without ongoing maintenance, which can present a fair housing issue for occupants, reduce property values, and discourage private reinvestment in neighborhoods dominated by substandard conditions. Typically, housing over 30 years is more likely to need repairs or rehabilitation than newer units. As shown in **Figure 3-38, 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 Figures 2, Housing Conditions Survey Results in the Constraints section, this neighborhood 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. The median income in the Hall Memorial Park neighborhood was \$91,319, compared to \$64,712 in northwest Central Dixon and \$72,583 in the Dixon Northwest Park neighborhood. This indicates that, while there is a relatively small percentage of units in the city that need repairs (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.

Homelessness

In 2019, 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. However, due to the COVID-19 pandemic, in 2021, the CAP Solano JPA conducted a PIT survey of sheltered individuals through a demographic questionnaire sent to all emergency shelters and transitional housing providers. The 2021 Sheltered PIT survey reported 397 homeless individuals, an increase from 230 in 2020 and 219 in 2019. The 2019 PIT counted both sheltered and unsheltered individuals and found 1,151 homeless persons living in Solano County, an increase of 69 since 2015, though the population peaked at 1,232 in 2017. Of the total homeless population in 2019, many reported sleeping in more than one Solano County incorporated jurisdiction during the previous year. Approximately 53.0 percent had stayed in Fairfield for at least one night, 50.0 percent in Vallejo for at least one night, 22.0 percent in Vacaville, 14.0 percent in Vallejo, 4.0 percent in Rio Vista, 4.0 percent in Benicia, and 3.0 percent in Dixon. The total of these exceeds 100 percent as some individuals moved around during the year and reported sleeping in multiple jurisdictions. The homeless population in the unincorporated area was not reported. Table 2-39 in **Appendix 2-Regional**

Housing Needs Assessment, Local Knowledge on Persons Experiencing Homelessness, reports the estimates, provided by local service providers or police departments on the size of the homeless population in each jurisdiction within Solano County.

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

The 2019 PIT surveyed for the following protected characteristics: gender identity, sexual orientation, veteran status, race and ethnicity, disability status, and age. **Table 3-8, Demographic Composition of Homeless Population, 2019**, identifies the proportion of each of these protected characteristics compared to the proportion of each jurisdiction's population, to identify whether any protected classes are disproportionately represented as part of the homeless population. However, while gender identity and sexual orientation were reported, this information is not collected for the general population and cannot be used for a comparison of demographic composition. The percentages for a protected characteristic population in **bold** are overrepresented in the homeless population compared to that jurisdiction's total population. It is worth noting that, given the small proportion of the homeless population that reported sleeping in Vallejo, Rio Vista, Benicia, and Dixon, and without a report for the unincorporated county, it is unlikely that all protected characteristics are represented in the homeless populations of these jurisdictions. However, without data available at the jurisdiction level, it is assumed that the percentages of each protected class apply to the local homeless population.

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

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

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

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

Homelessness is often a cross-jurisdictional issue, as represented by individuals reporting sleeping in multiple jurisdictions within the year. To address this issue throughout the region, Program 4.1.10 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, 3.2.3, 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/>.

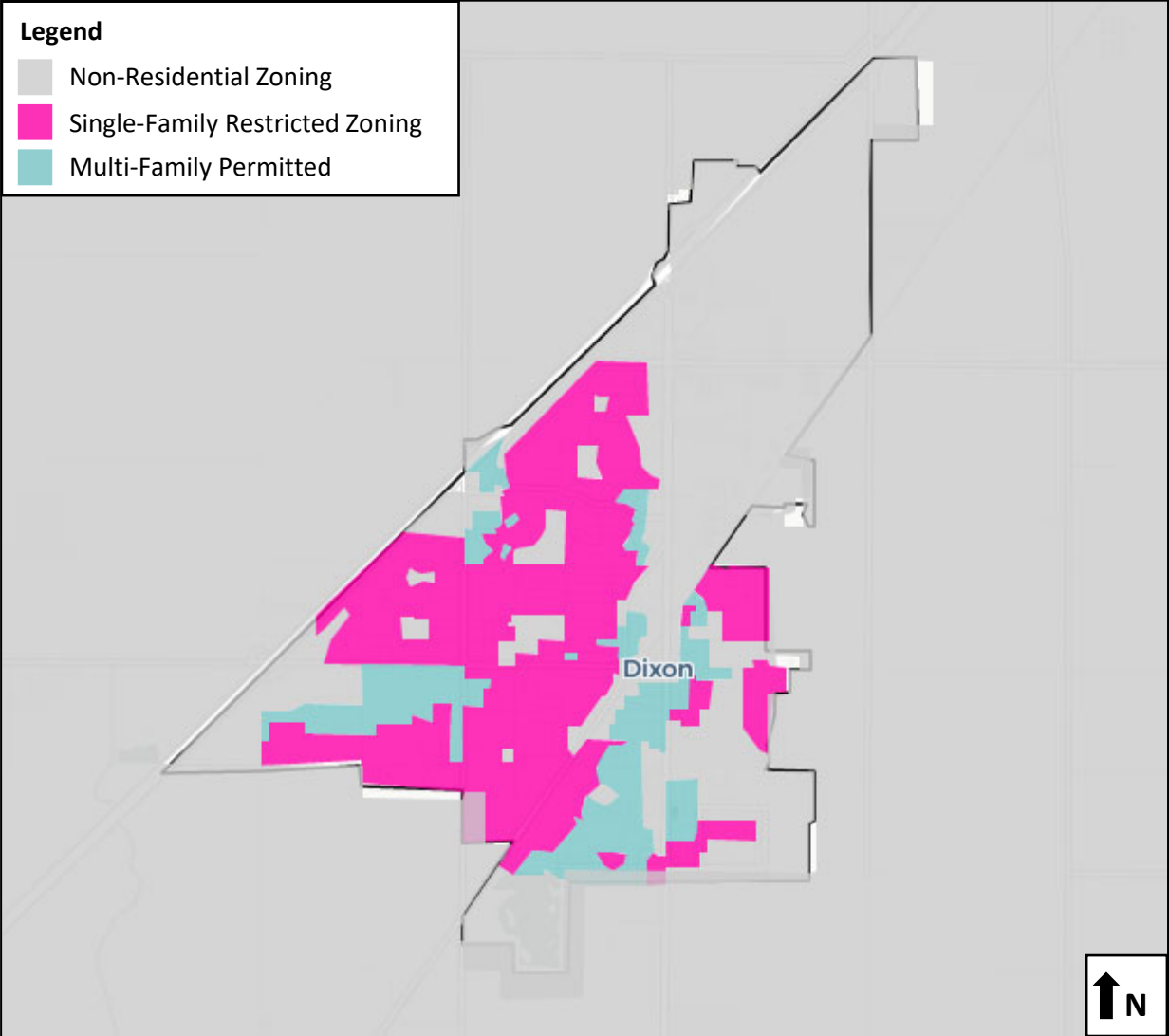
Land Use and Zoning Patterns

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 Gales, "Single-Family Zoning in the San Francisco Bay Area," Othering & Belonging Institute, University of California, Berkeley, October 2020. <https://belonging.berkeley.edu/single-family-zoning-san-francisco-bay-area>.

FIGURE 3-39: 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 3-9**, indicate that Asian residents were denied conventional and FHA loans at a higher rate than other racial and ethnic groups.

TABLE 3-9: 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 |

| | | | | | | | | |
|---|------|-------|------|------|------|------|------|-------|
| 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 (HMDA), 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 3-10, 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

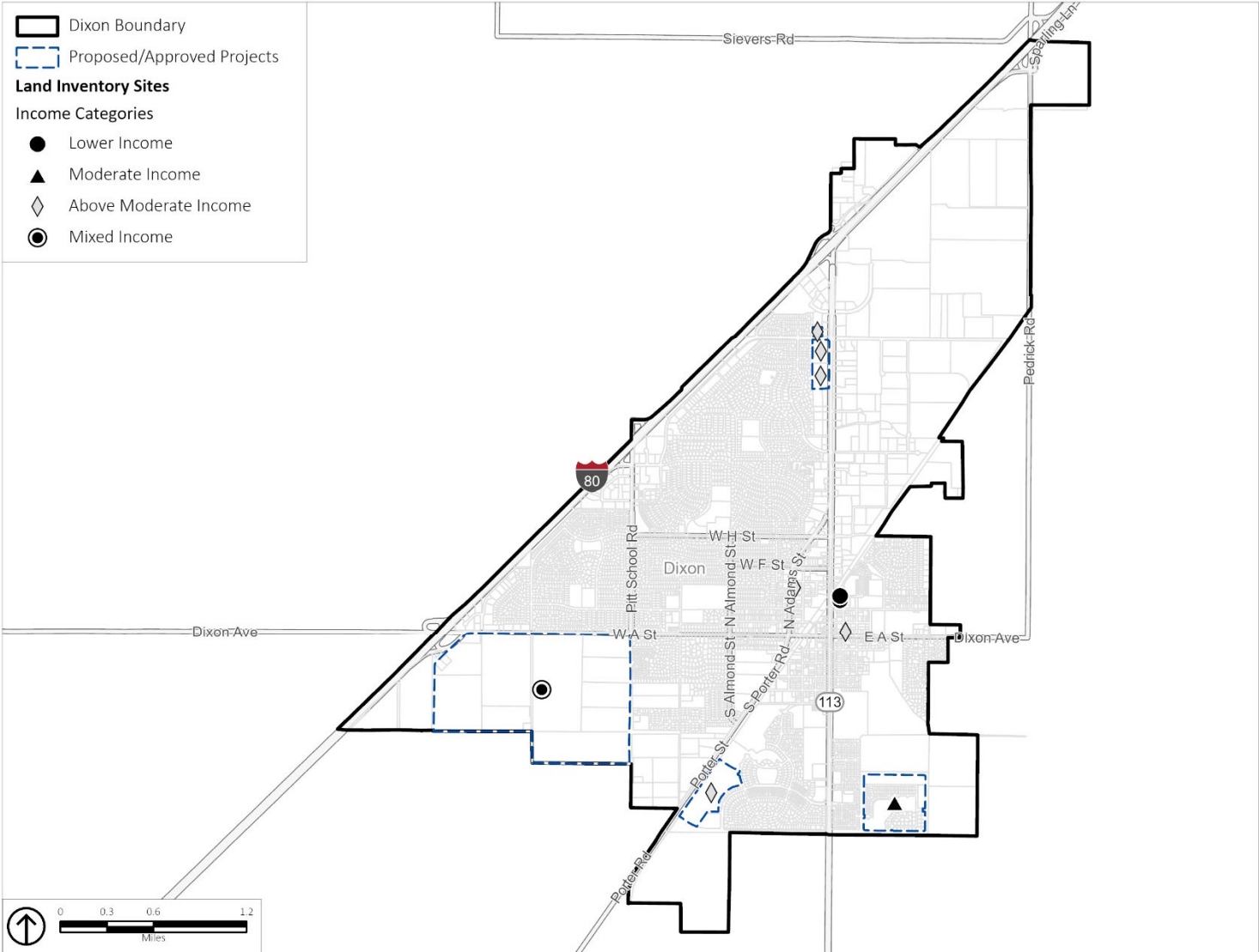
The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity, and to fostering inclusive communities where all residents have access to opportunities. This is particularly important for lower-income households. Government Code 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 3-10, Site Inventory 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 3-10: LAND INVENTORY SITE CAPACITY

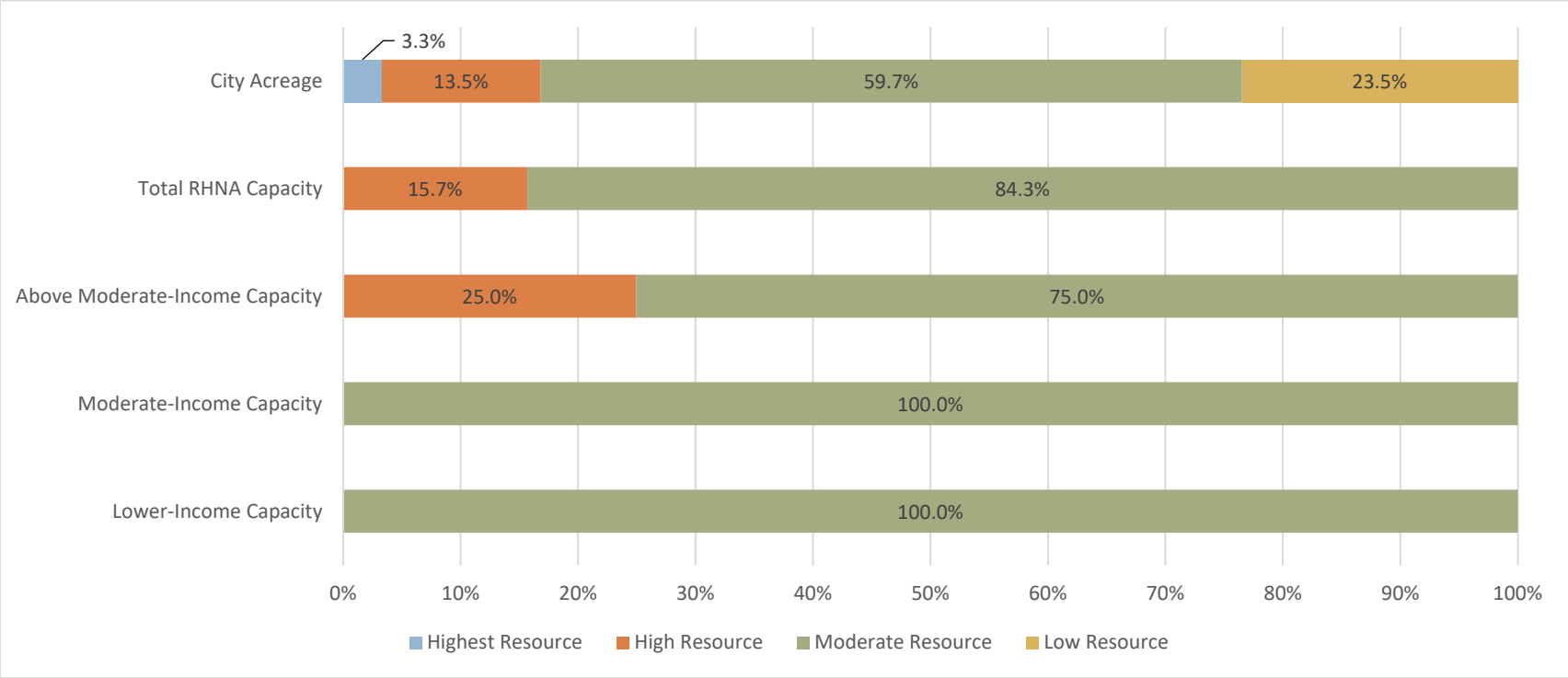
| Approved Projects | Location | Approved Capacity | Affordability |
|--|--|-------------------|----------------|
| Homestead | South of A Street between I-80 and Pitt School Road. | 180 | Lower |
| | | 88 | Moderate |
| | | 396 | Above Moderate |
| Lincoln Square | Mixed-use development west of North 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 |
| <i>Lower-Income Capacity</i> | | 180 | |
| <i>Moderate-Income Capacity</i> | | 145 | |
| <i>Above Moderate-Income Capacity</i> | | 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 1 st 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 | | <u>2</u> | |
| Total Vacant Land Capacity | | 14 | |
| Total Capacity | | | |
| <i>Lower-Income Capacity</i> | | 192 | Lower |
| <i>Moderate-Income Capacity</i> | | 148 | Moderate |
| <i>Above Moderate-Income Capacity</i> | | 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

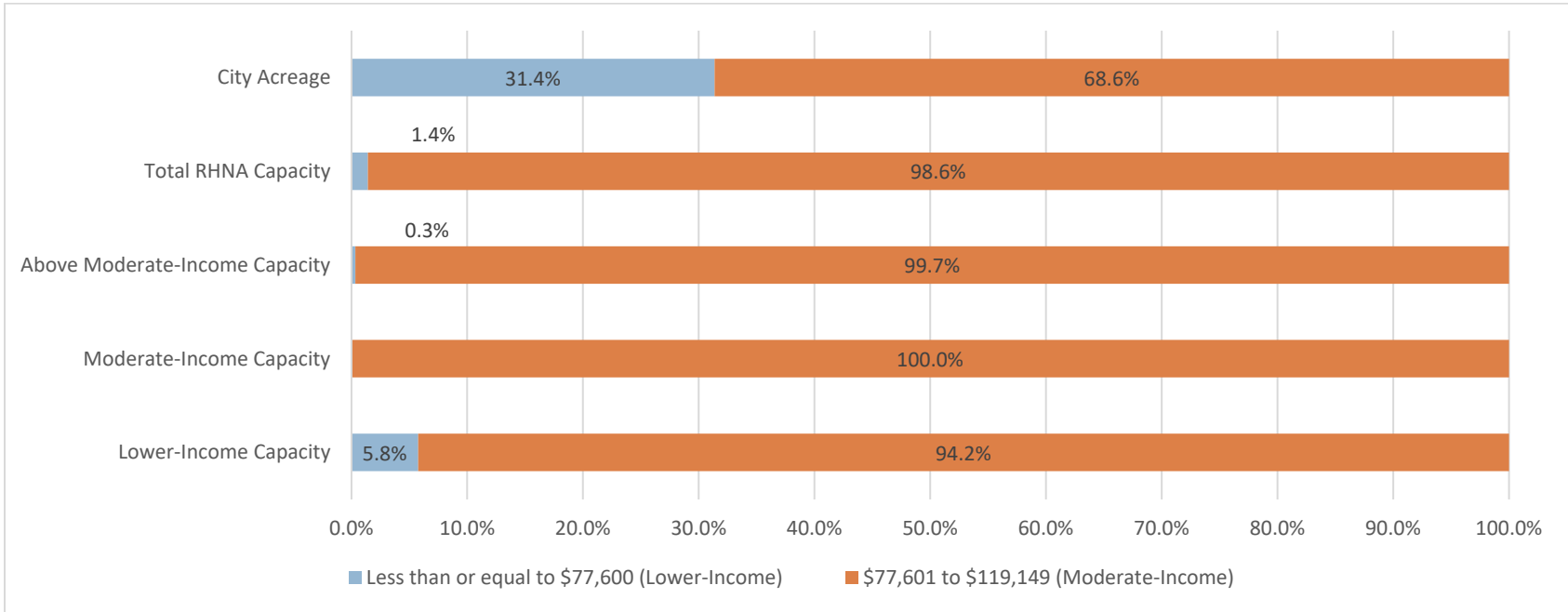
In Dixon, the southern and eastern areas are primarily moderate resource areas, with high and high resource areas in the center of the city adjacent to I-80. Low resource areas are designated in the Pembroke Way South neighborhood between Stratford Avenue and West H. Street, west of North 1st Street 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



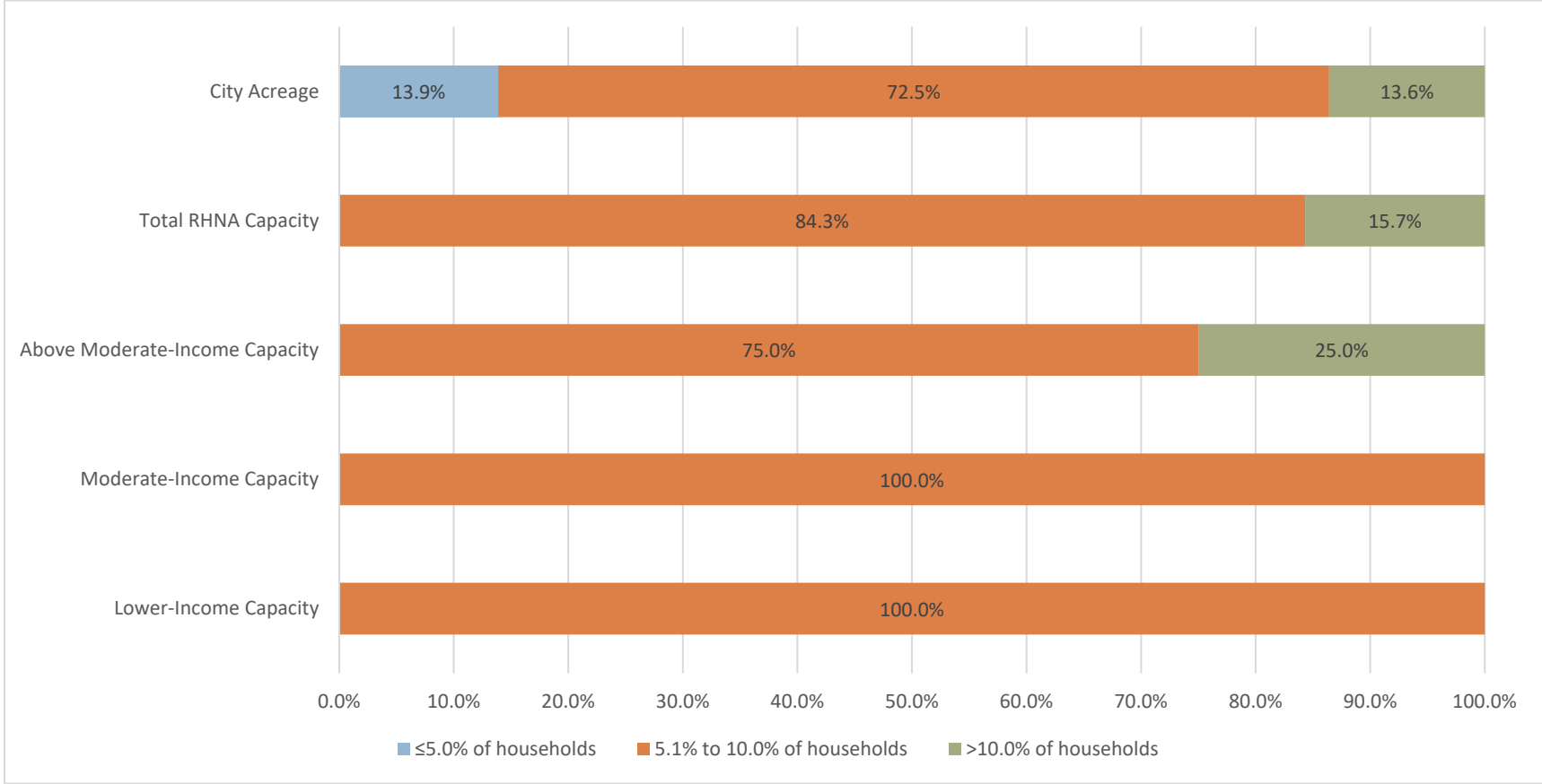
Source: 2015-2019 ACS; City of Dixon, 2022

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

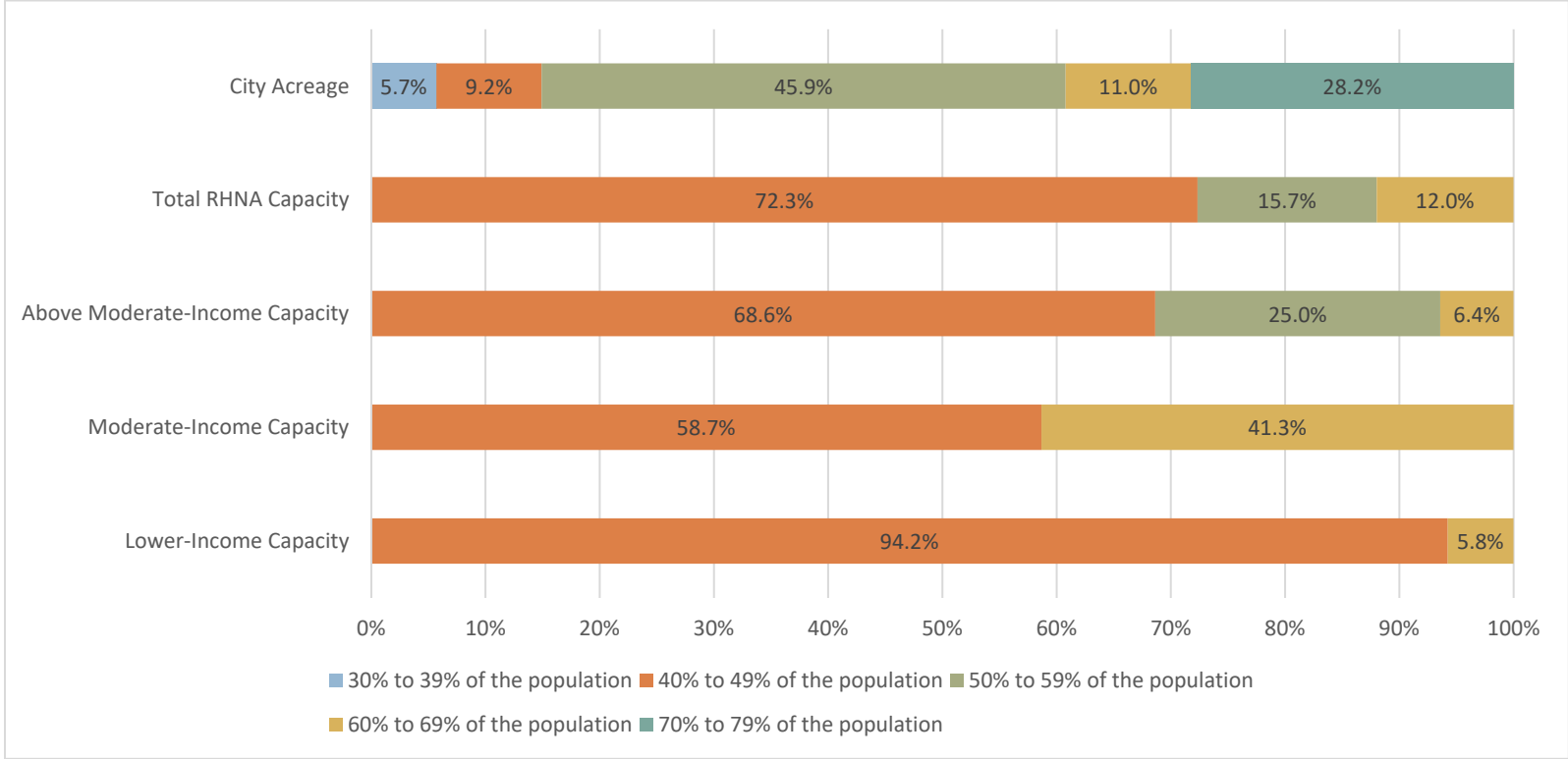
I-80. Overall, this income distribution is intended to enhance equal access to housing for all income categories, promote housing opportunities in integrated neighborhoods, and improve TCAC resource designation scores.

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

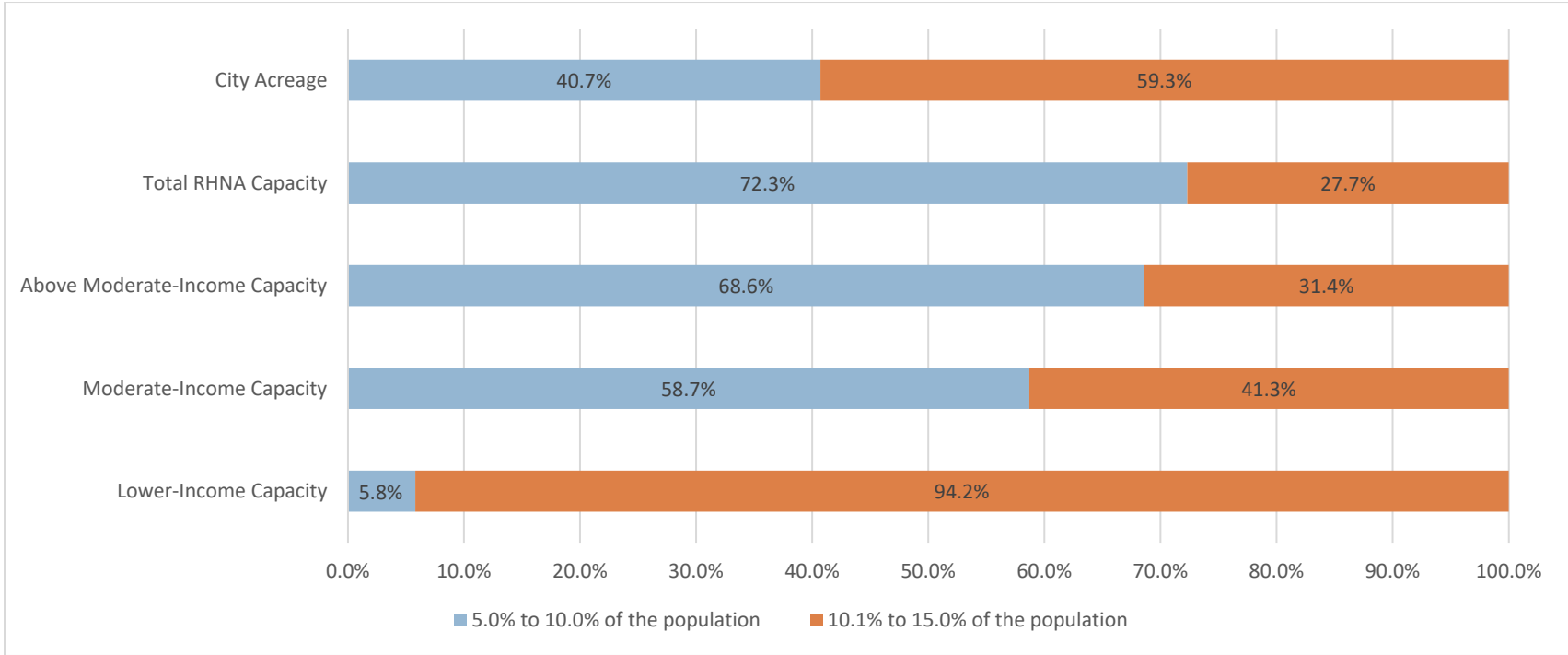
Approximately 11.1 percent of Dixon’s population lives with one or more types of disabilities, with rates ranging between 9.0 to 13.2 percent. ACS data indicates that a higher proportion of residents who are living with a disability are residing in moderate-resource and lower-income areas, where they 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.

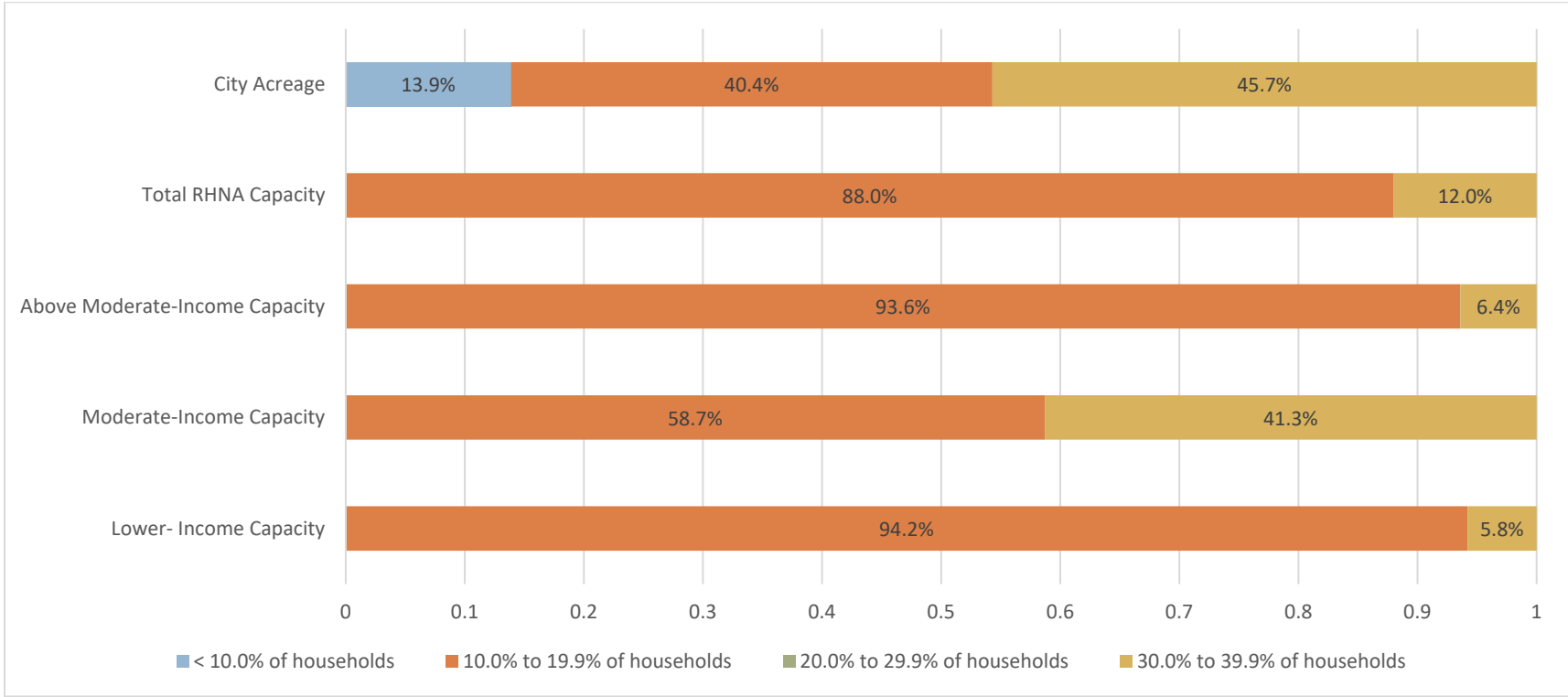
This distribution is intended to improve accessibility for lower-income individuals with disabilities to new housing opportunities that are required to comply with current development standards and Americans Disabilities Act (ADA) standards and which will help to improve access for and accommodate the 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.

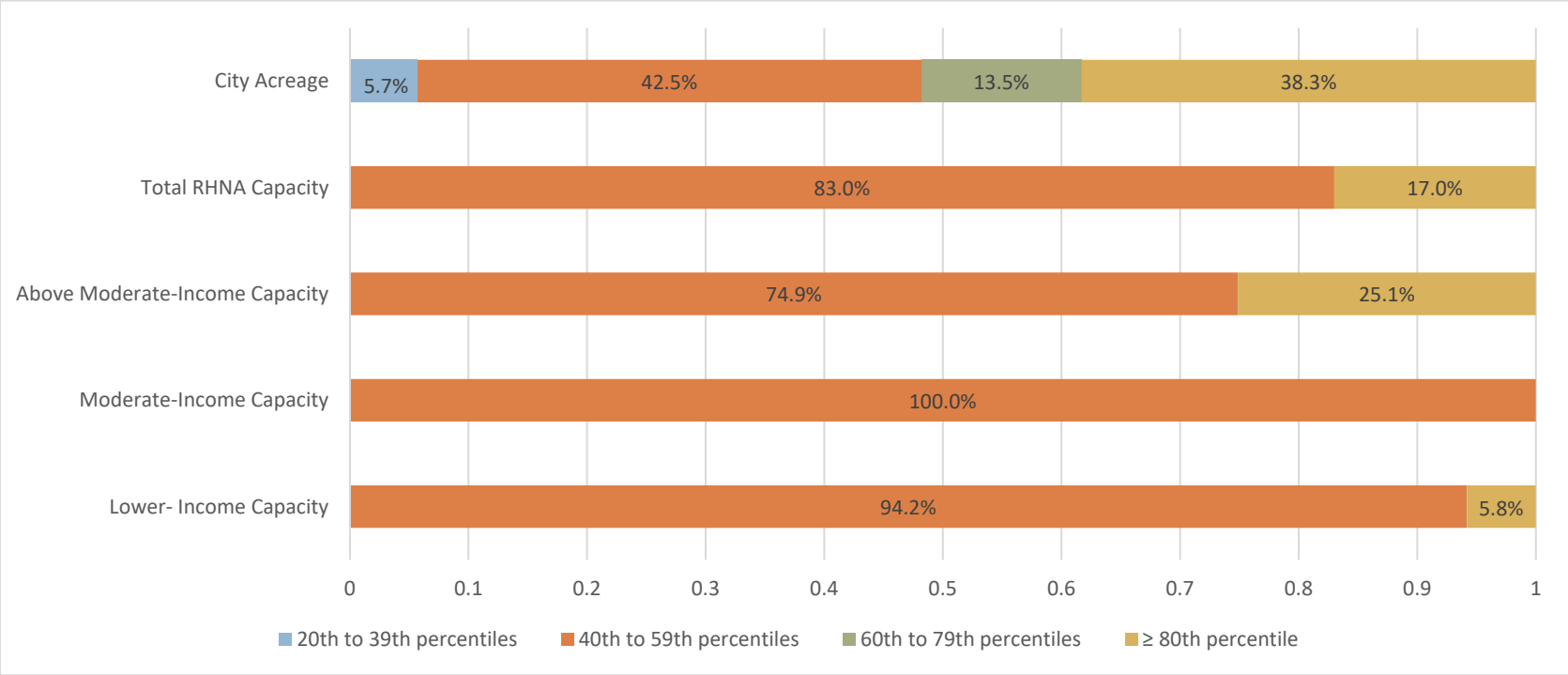
Employment Opportunities

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.

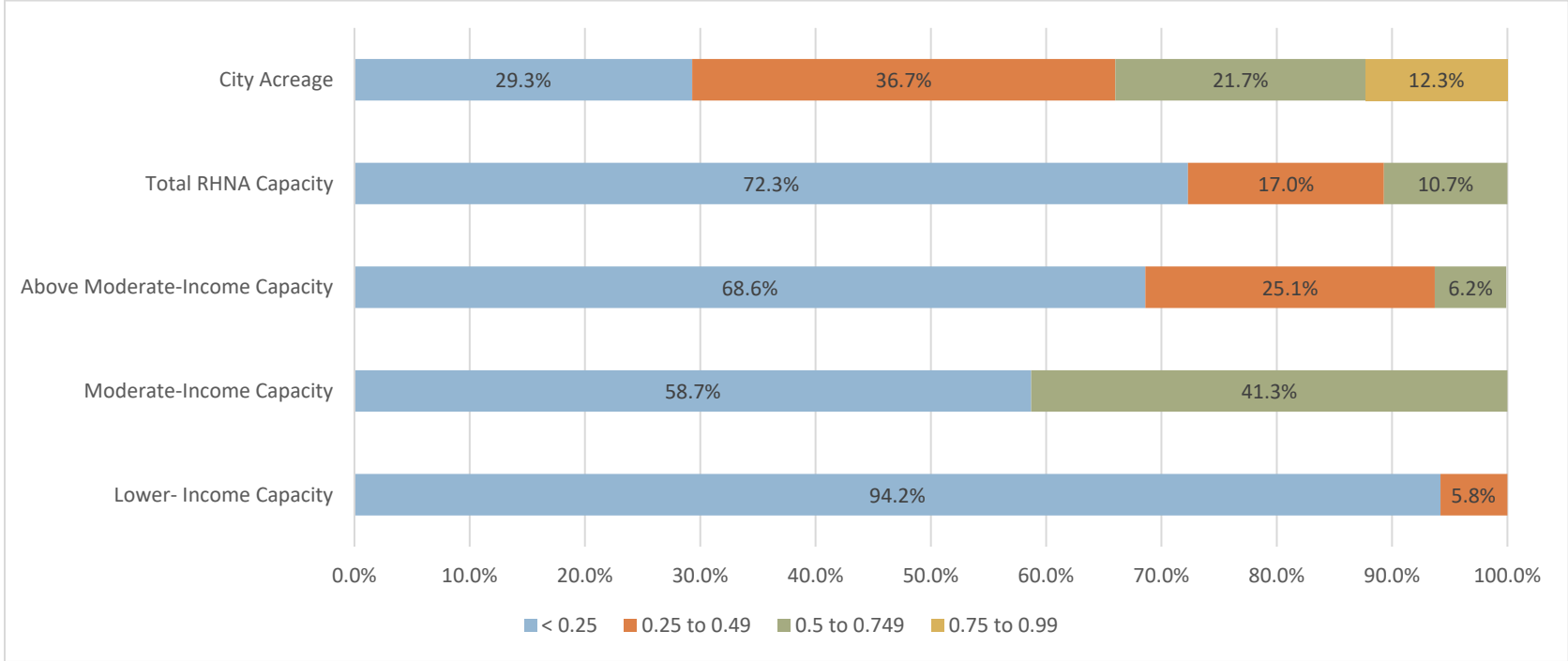
Educational Opportunities

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



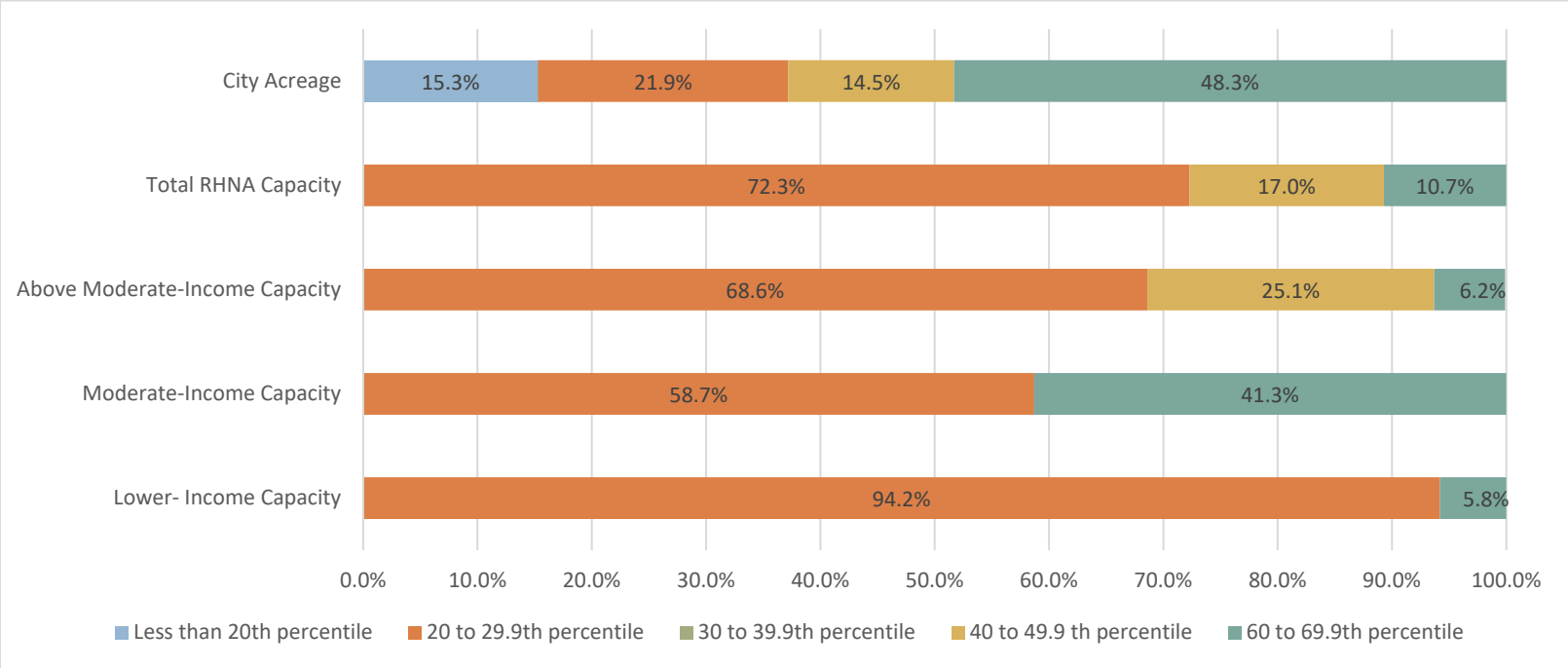
Source: TCAC/HCD, 2021; City of Dixon, 2022

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

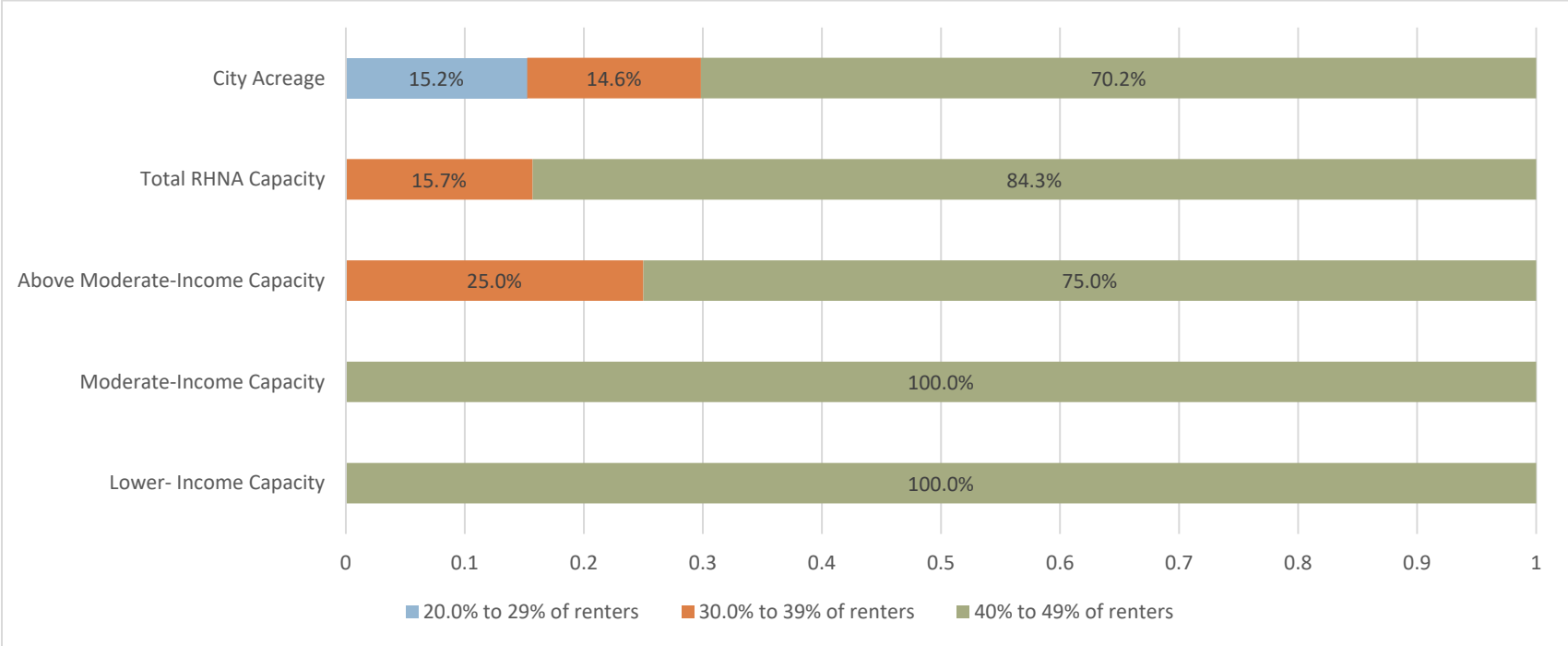
Approximately 30.4 percent of all homeowners are overpaying for housing; in contrast, 50.1 percent of all renters are cost burdened, and, in most circumstances, overpayment is closely tied to income, with lower-income renters experiencing the highest incidence of overpayment. The northwestern Sunset 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.

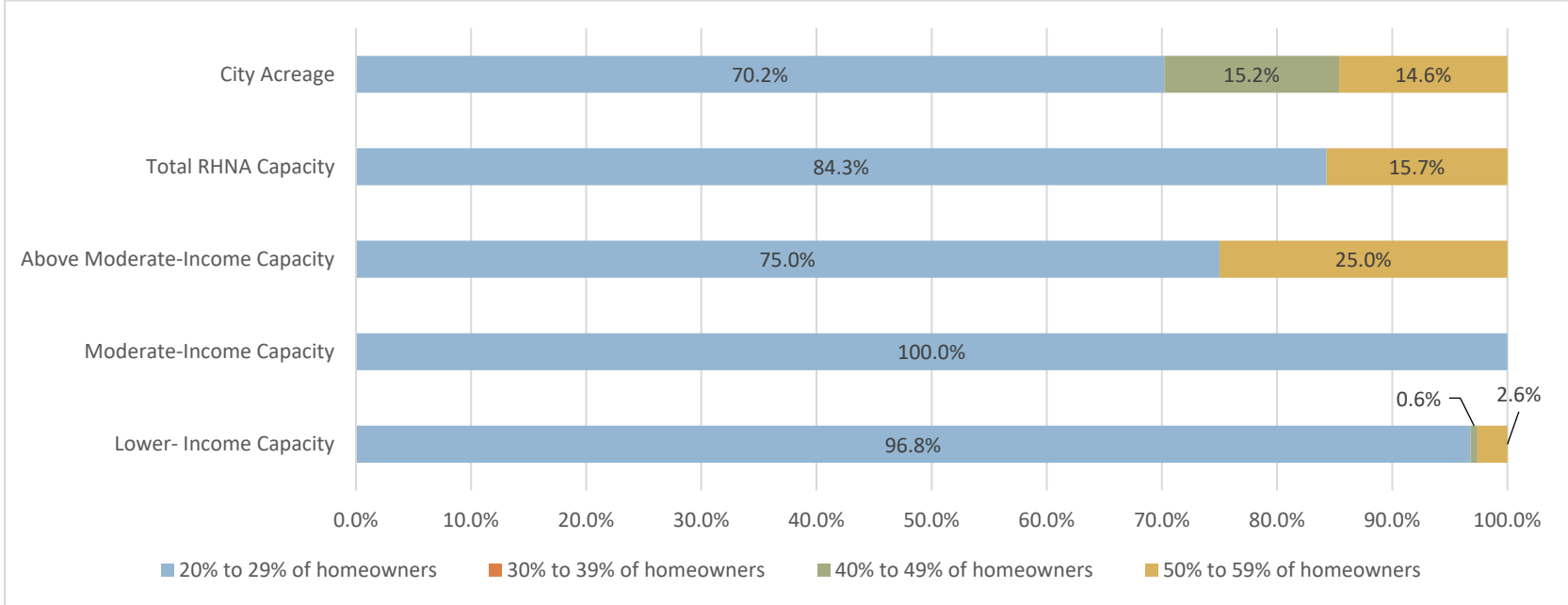
FIGURE 4-50 PERCENT UNIT CAPACITY AND CITY ACREAGE BY RENTER OVERPAYMENT



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 3-11, 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 3-11** 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 3-11: 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 | <i>Encourage construction of ADUs, particularly in areas of concentrated affluence and/or single-family homes (Program 3.2.3)</i> <i>Allocate unused Measure B housing allotments to affordable housing at the end of each 5-year period (Program 3.1.1)</i> <i>Advertise availability of first-time homebuyer assistance (Program 6.1.1)</i> Improve community awareness of Solano Mobility programs to increase accessibility to all areas of the city (Program 7.2.1) |

| | | |
|---|---|--|
| <p>Disproportionate access to homeownership opportunities</p> | <p>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</p> | <p>Pursue funding to support affordable development (Program 5.4.1) <i>Continue financial assistance programs for down payment, closing costs, and secondary financing to low- and moderate-income first-time homebuyers (Program 6.1.1)</i> <i>Distribute information about affordable homeownership and rental opportunities in the (Program 7.2.1)</i> <i>Work with local developers, such as Urban Habitat, to facilitate ownership opportunities that help lower-income households build equity (Program 7.2.1)</i></p> |
| <p>Displacement risk due to economic burdens</p> | <p>Shortage of affordable housing options Limited variety in housing types and sizes High overcrowding among renters, possibly due to housing costs and sizes</p> | <p><i>Allocate unused Measure B housing allotments to affordable housing at the end of each 5-year period (Program 3.1.1)</i> Encourage the construction Accessory Dwelling Units (ADUs), particularly in areas of concentrated affluence and/or single-family homes (Program 3.2.3) <i>Incentive development of housing to meet a range of needs (4.1.1)</i> 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)</p> |
| <p>Shortage of services for persons with disabilities</p> | <p>Shortage of accessible units Potential discrimination based on disability Disproportionate proximity to services within walking distance or transit</p> | <p><i>Provide repair and rehabilitation assistance for lower-income households, including assistance making mobility modifications (Programs 1.1.1)</i> <i>Incentivize projects that include accessible units</i></p> |

| | | |
|---|---|---|
| | <p>Costs of accessibility modifications</p> <p>Limited public transportation, currently concentrated along I-80 and First Street</p> | <p><i>(Program 4.1.1)</i></p> <p>Encourage “universal design” in new development throughout the city (Program 4.1.2)</p> <p><i>Provide education to landlords and property managers on requirements to address reasonable accommodation requests and discriminatory actions (Program 7.2.1)</i></p> <p>Improve community awareness of Solano Mobility programs to increase accessibility to all areas of the city (Program 7.2.1)</p> |
| <p>Potentially disadvantaged community in eastern portion of the city</p> | <p>High environmental pollution score compared to other neighborhoods</p> <p>Concentration of poverty</p> <p>Low educational attainment among adults in this area</p> <p>Comparably high rates of unemployment</p> <p>Concentration of older homes in varying conditions</p> <p>High costs of home repairs</p> | <p>Provide rehabilitation assistance for lower-income households (Program 1.1.1)</p> <p><i>Target marketing of financial assistance programs in areas of greatest need (Programs 5.4.2 and 6.1.1)</i></p> <p><i>Work with Solano County to identify best practices to reduce indirect impacts of agricultural uses (Program 7.2.1)</i></p> |

Source: City of Dixon, 2022