
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

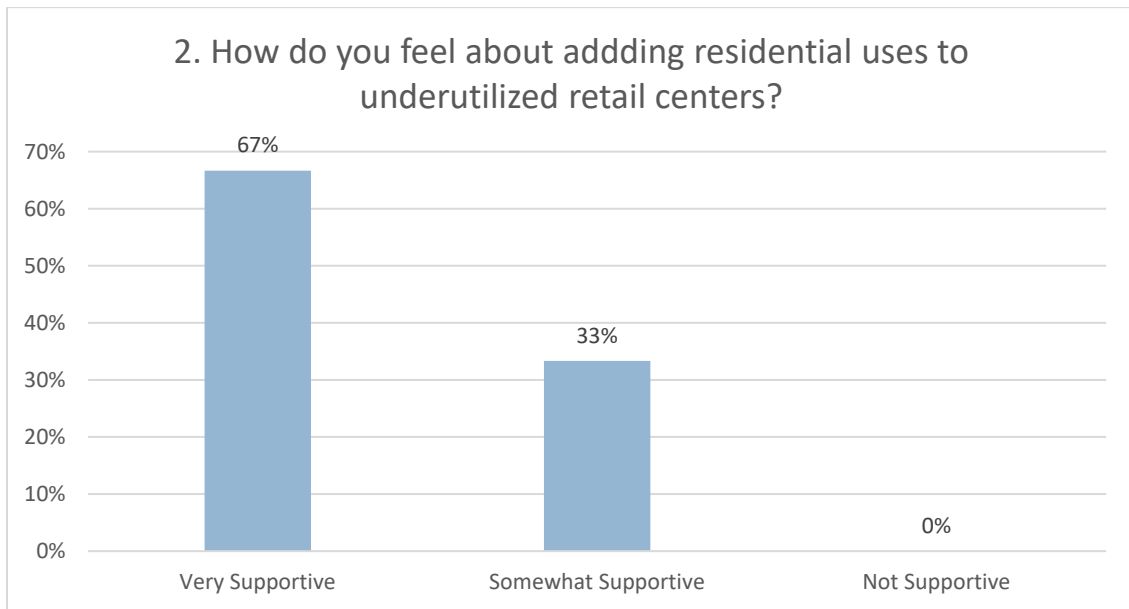
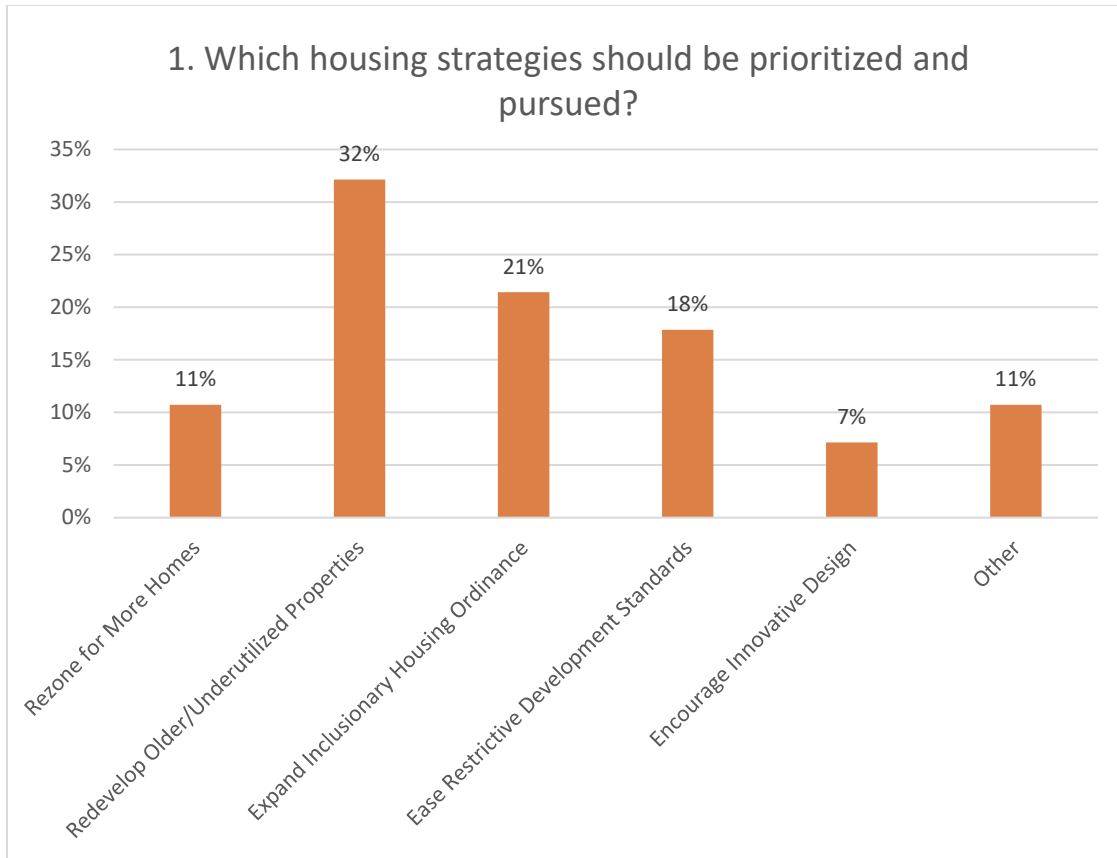
providers to offer services such as housing resources and tenant protections to vulnerable populations such as seniors, low-income seniors, and disabled residents. Stakeholders also identified that single-family housing stock in need of rehabilitation should be acquired, repaired and rented to supplement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

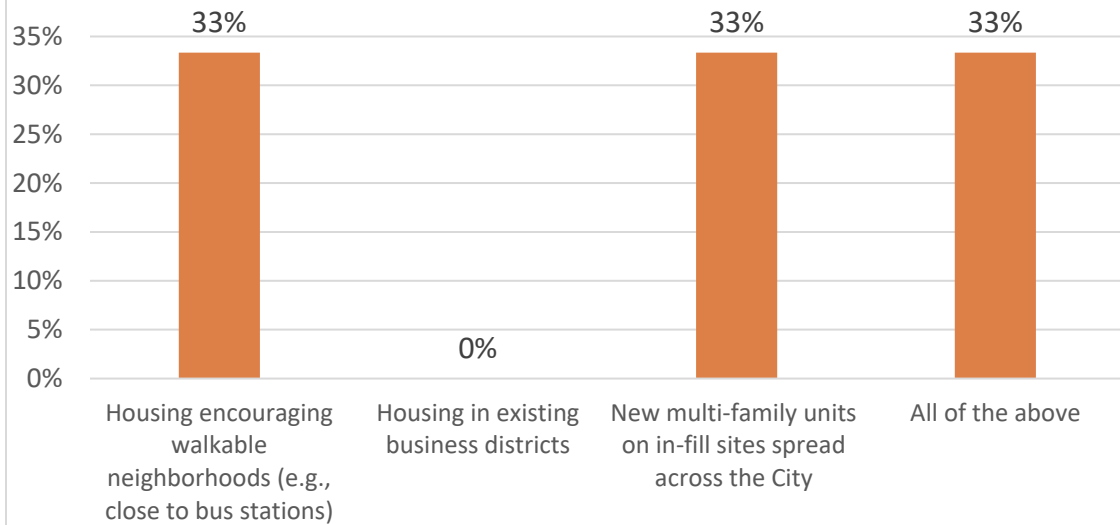
Representatives from the North Bay Regional Center and North Bay Housing Coalition expressed that residents with intellectual disabilities typically require supportive services (case management, grocery delivery, and/or other services) to be successful and may even require that a caretaker live with 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

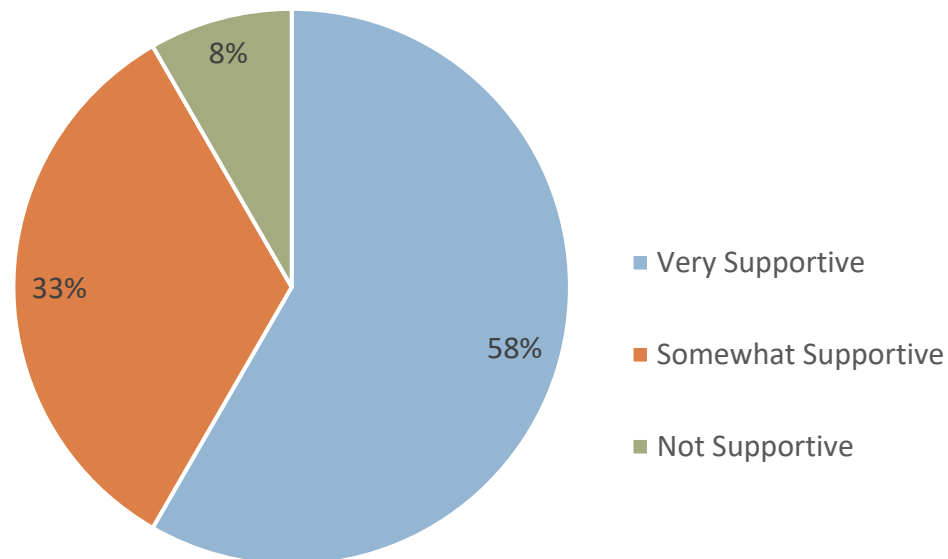
The Solano County Housing Element Collaborative made diligent efforts to encourage public and stakeholder participation in the Housing Element update process at the regional and local scale. The first two workshops introduced the Housing Element requirements and process and were held during the lunch 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.



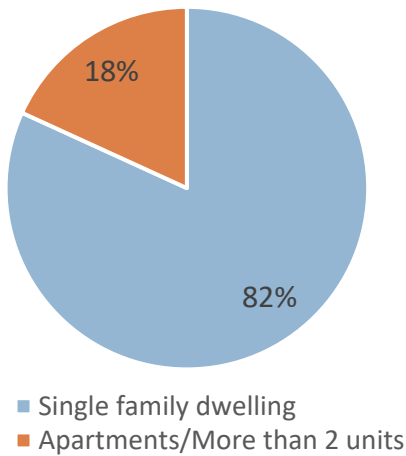
3. What is the most important consideration for location?



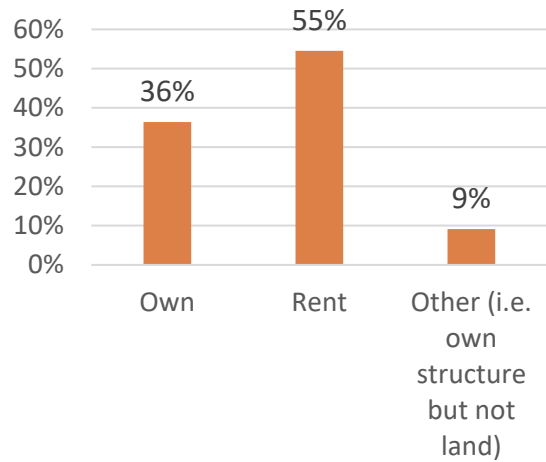
4. How do you feel about replacing underperforming/obsolete businesses (e.g., big box retail stores) with residential uses and/or community serving uses in retail or office centers?



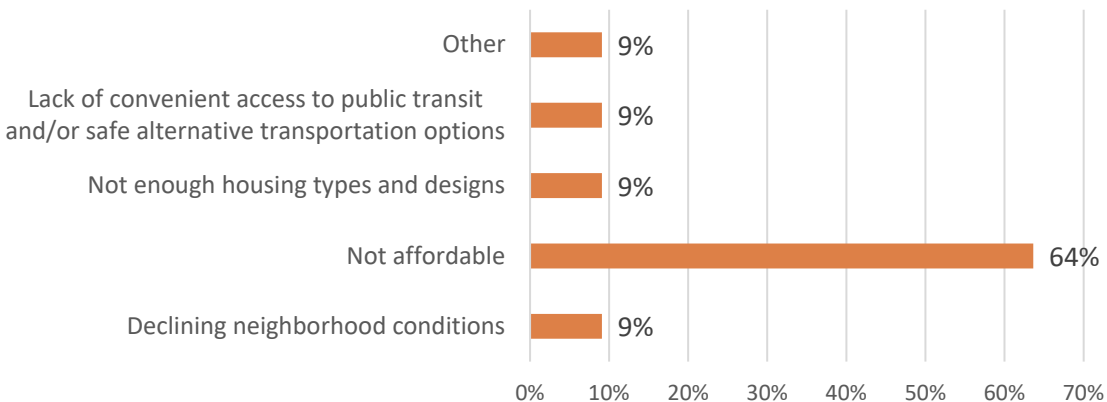
5. What type of housing do you live in?



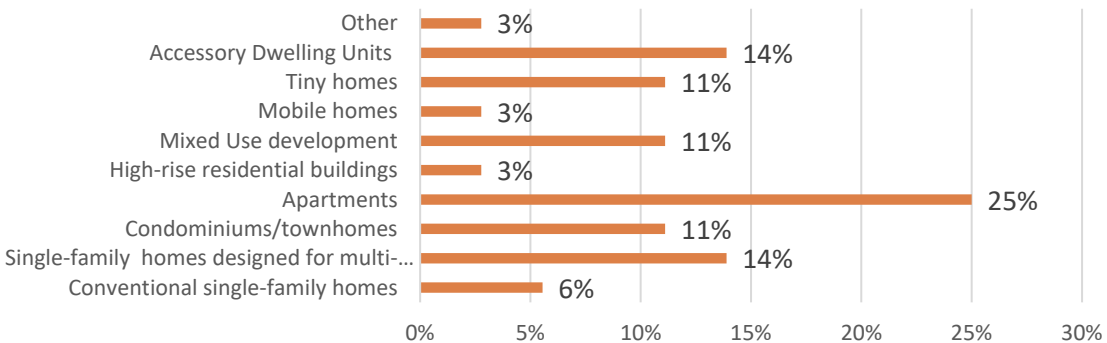
6. Do you own or rent your home?



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



8. What type of housing is needed?

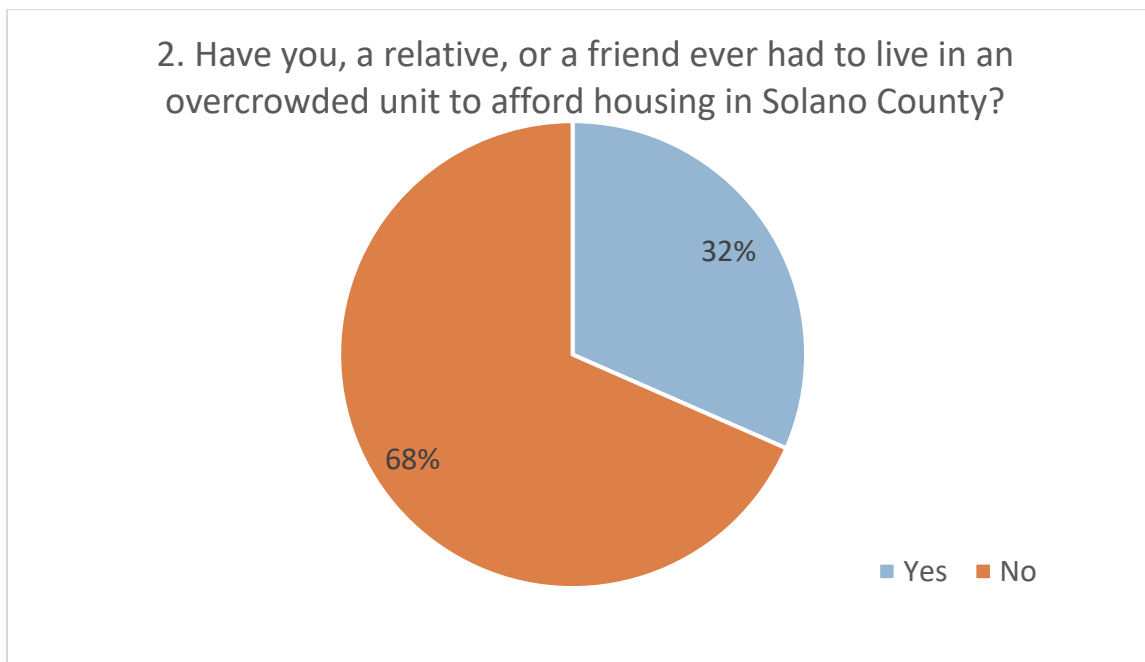
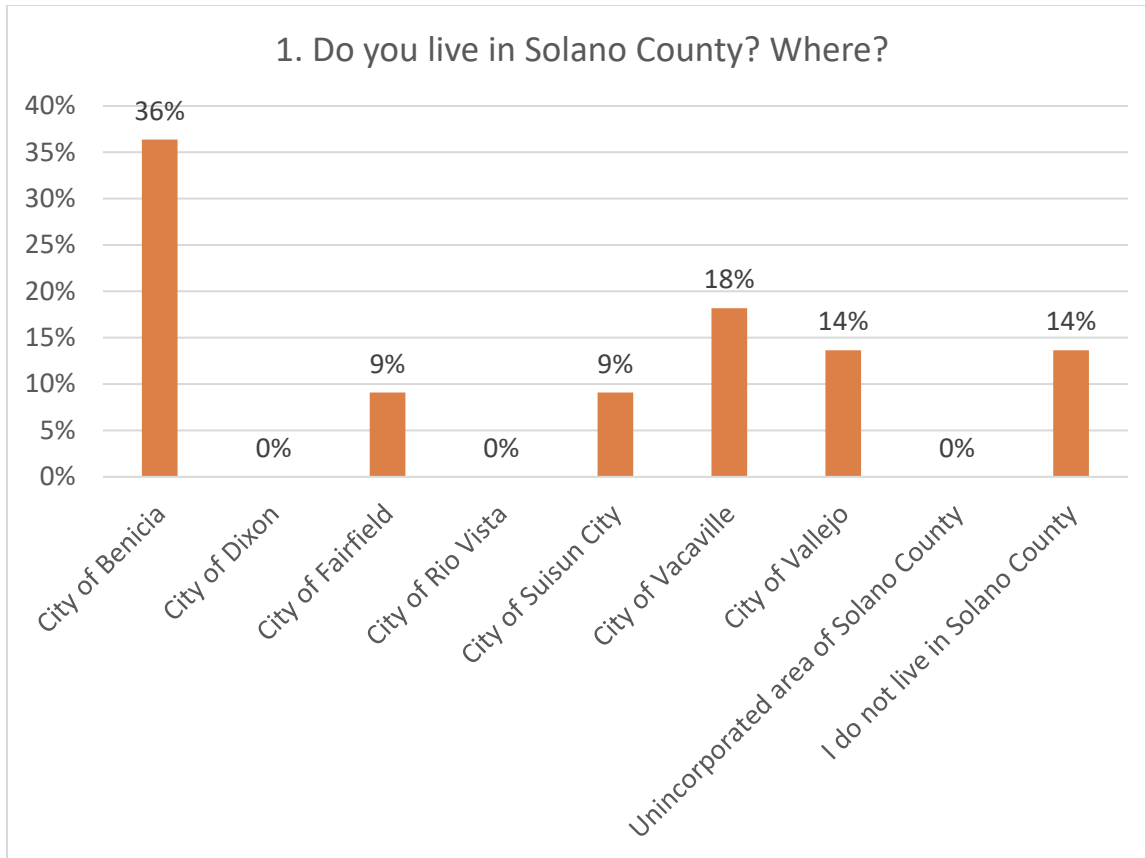


HOUSING NEEDS ASSESSMENT WORKSHOPS

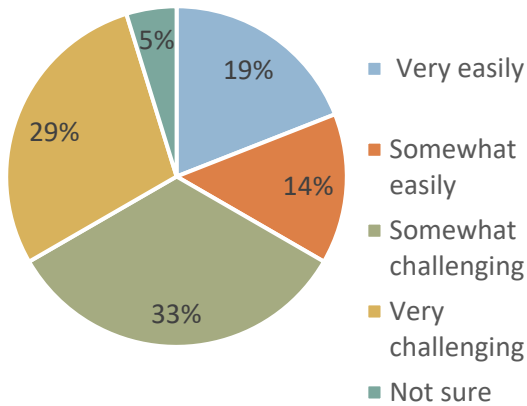
The Solano County Housing Element Collaborative held two virtual workshops to present the findings of the Housing Needs Assessment section of the Housing Element. The two workshops were advertised with flyers in English and Spanish. The workshops were conducted virtually to ensure accessibility for residents 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

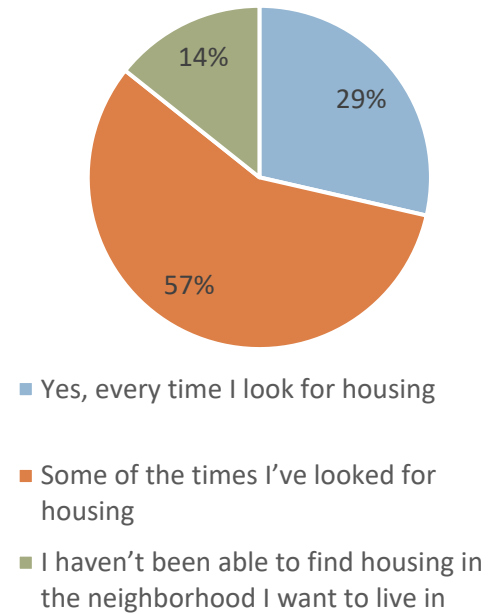
On June 1, 2022, the Solano County Housing Element Collaborative held two virtual Fair Housing Workshops to present an overview of the requirements of the new Affirmatively Furthering Fair Housing (AFFH) Requirement (AB 686) in the Housing Element, and to gather feedback from participants on their experiences 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.



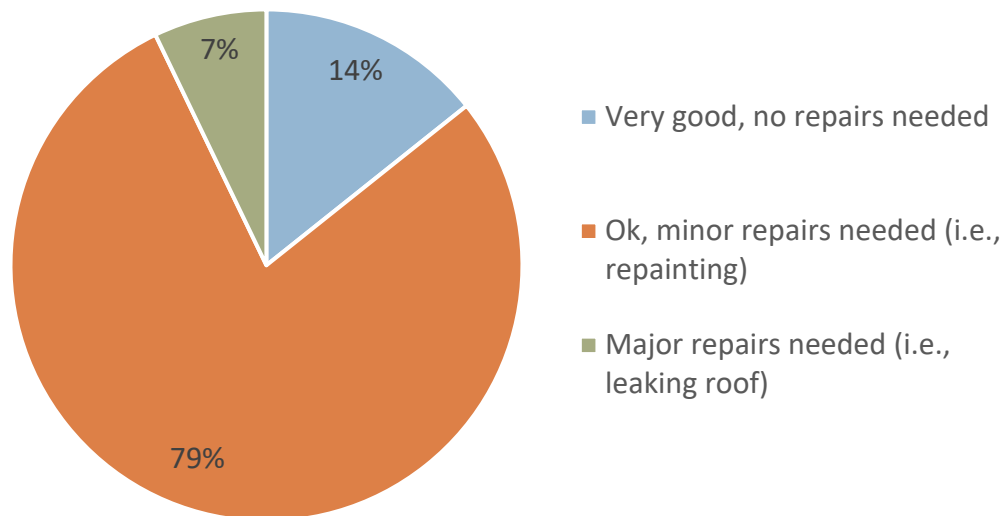
3. Can you easily change your housing situation if needed? (i.e., there are other units available that fit your need based on prize, price, etc.)

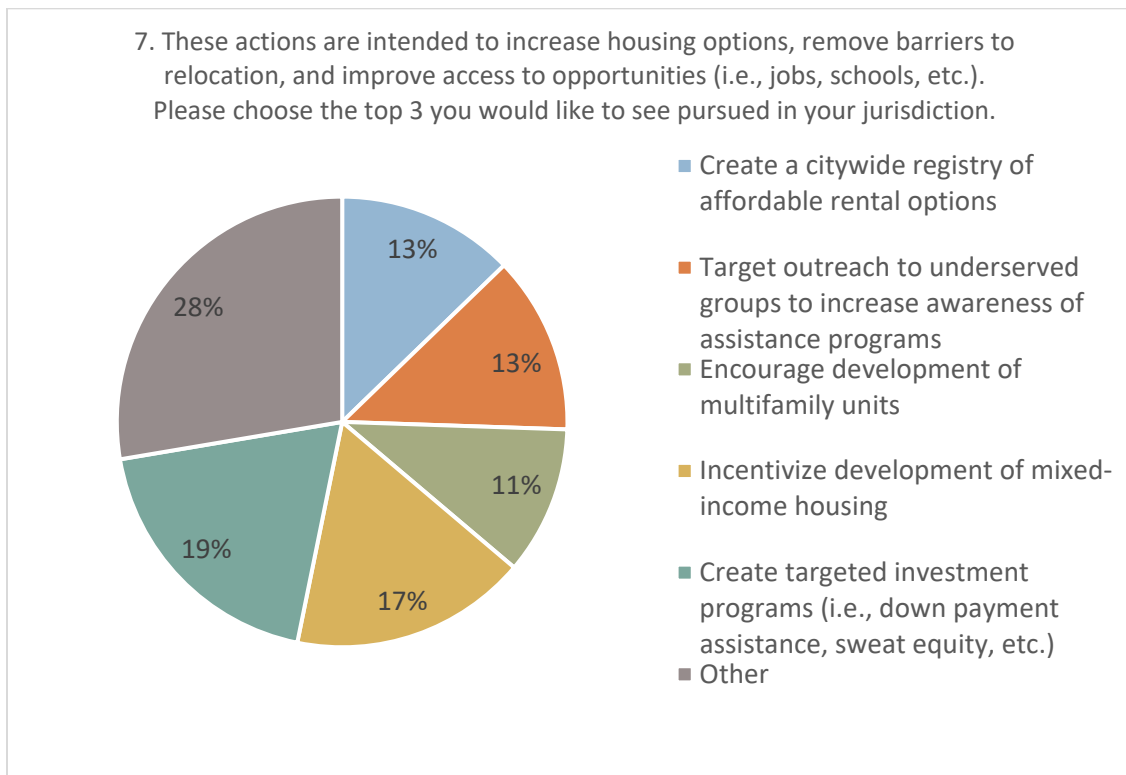
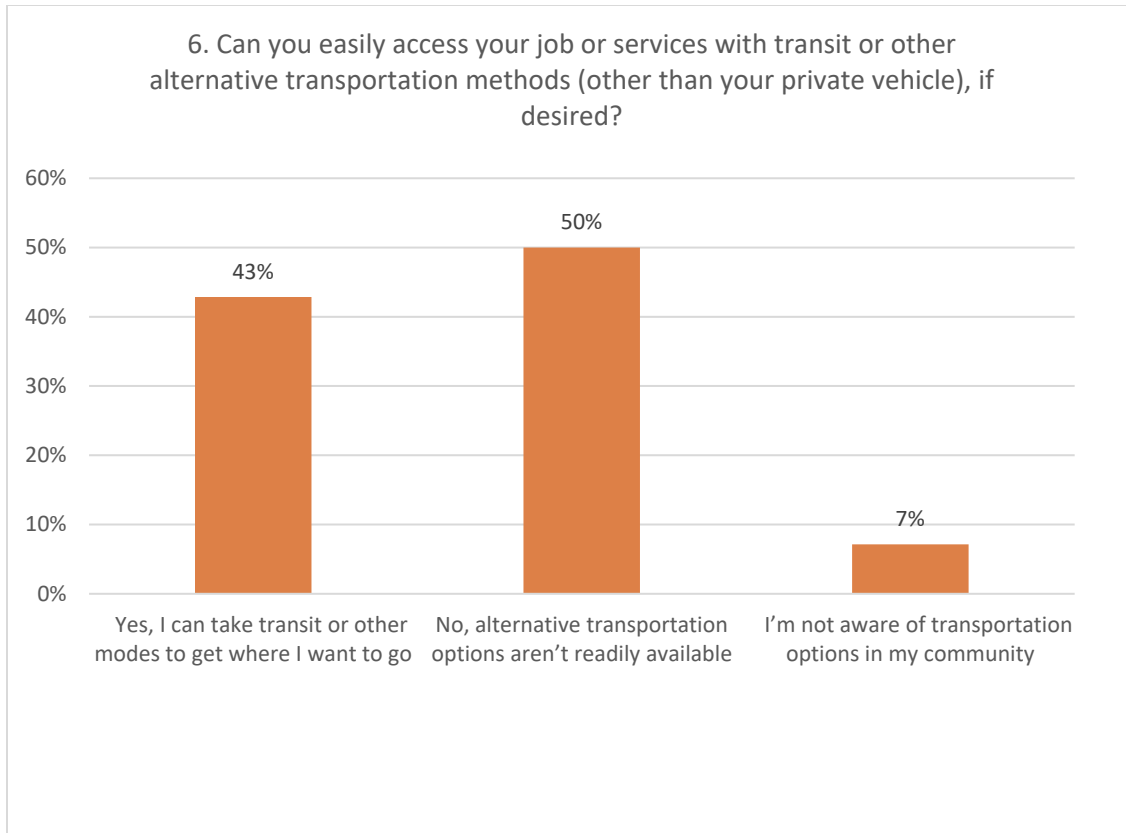


4. Have you been able to find housing in a neighborhood or community of your choice?



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:

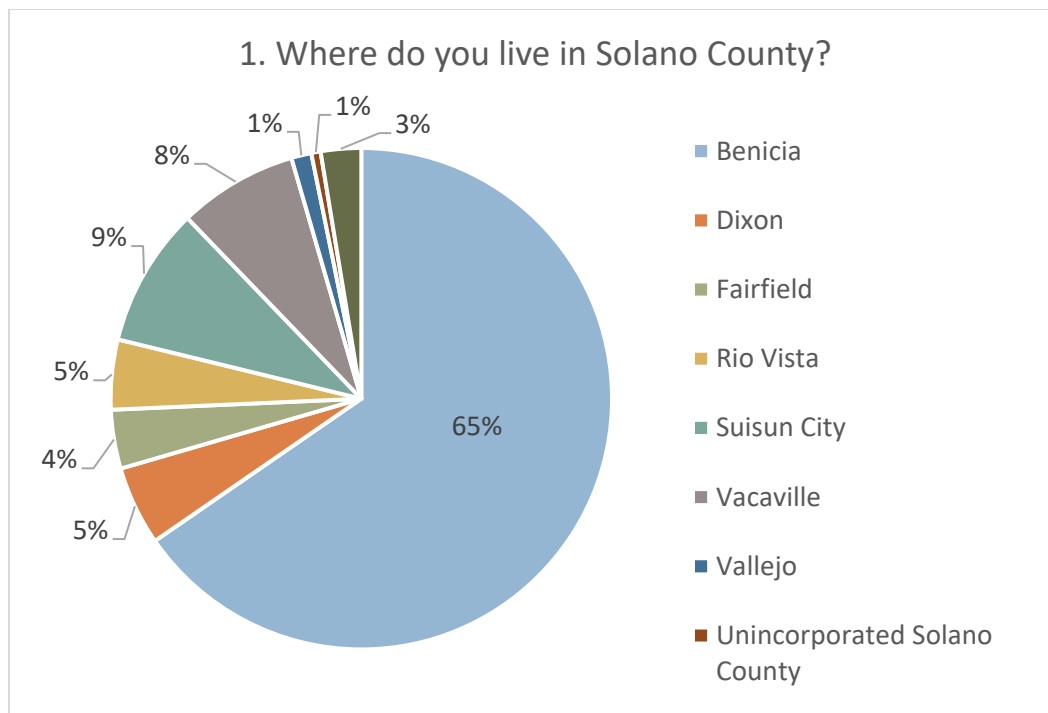
- 37 percent selected seniors
- 32 percent cited homeless individuals
- 20 percent selected persons with disabilities

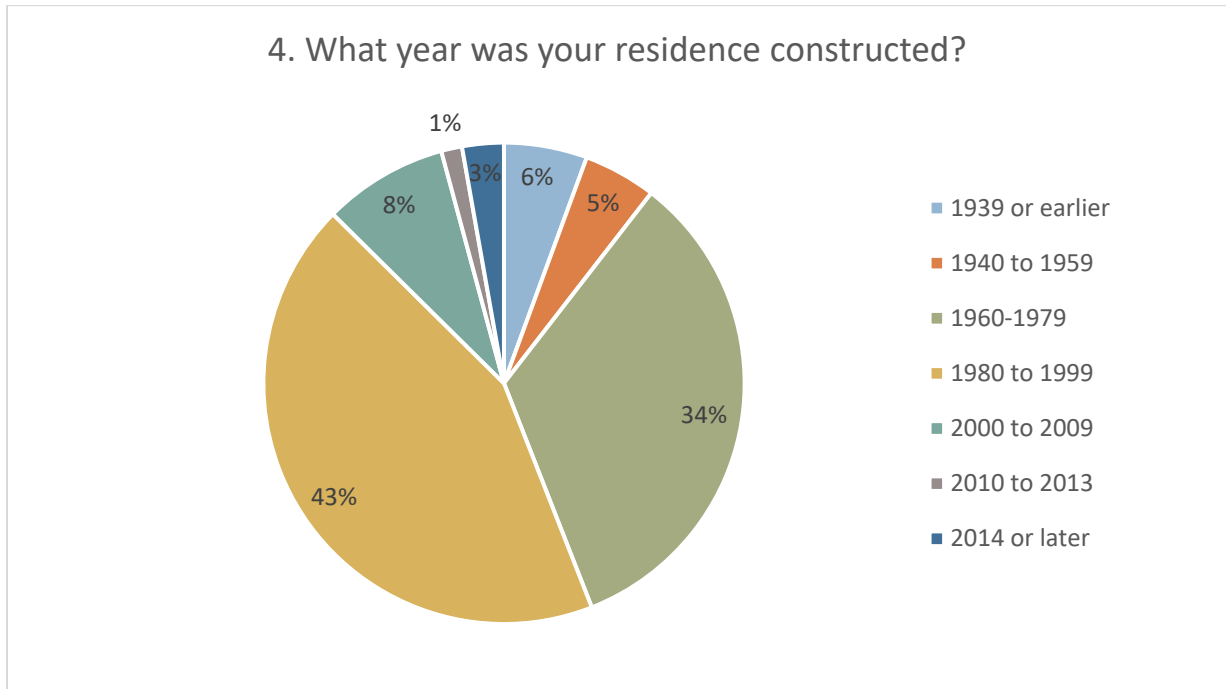
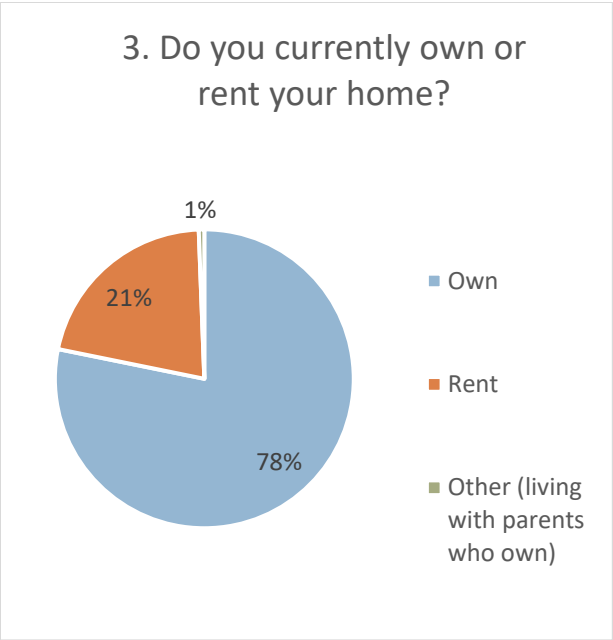
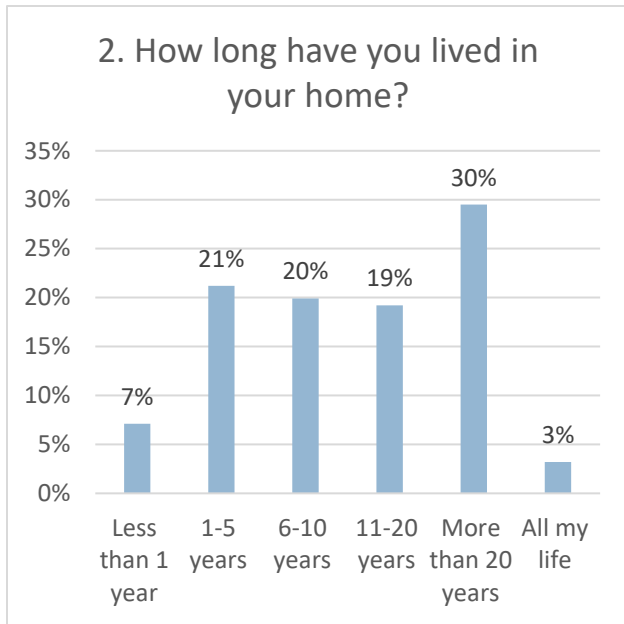
These additional comments were received:

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

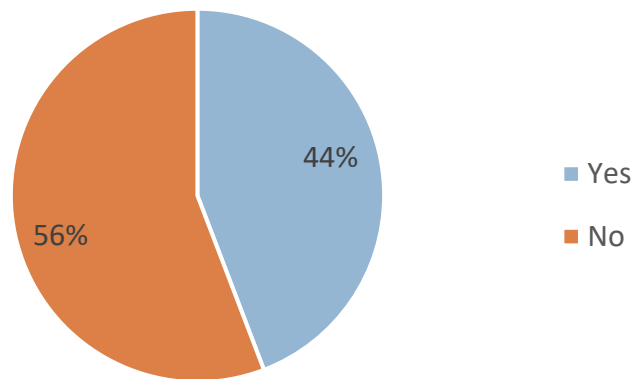
- More green spaces, parks and such are needed, to provide the neighborhood with much-needed mental-health benefits of nature. Equity, fair housing, complete neighborhoods, improving connectivity between housing and jobs and services are priorities.
- The diversification of housing being built is important, 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.

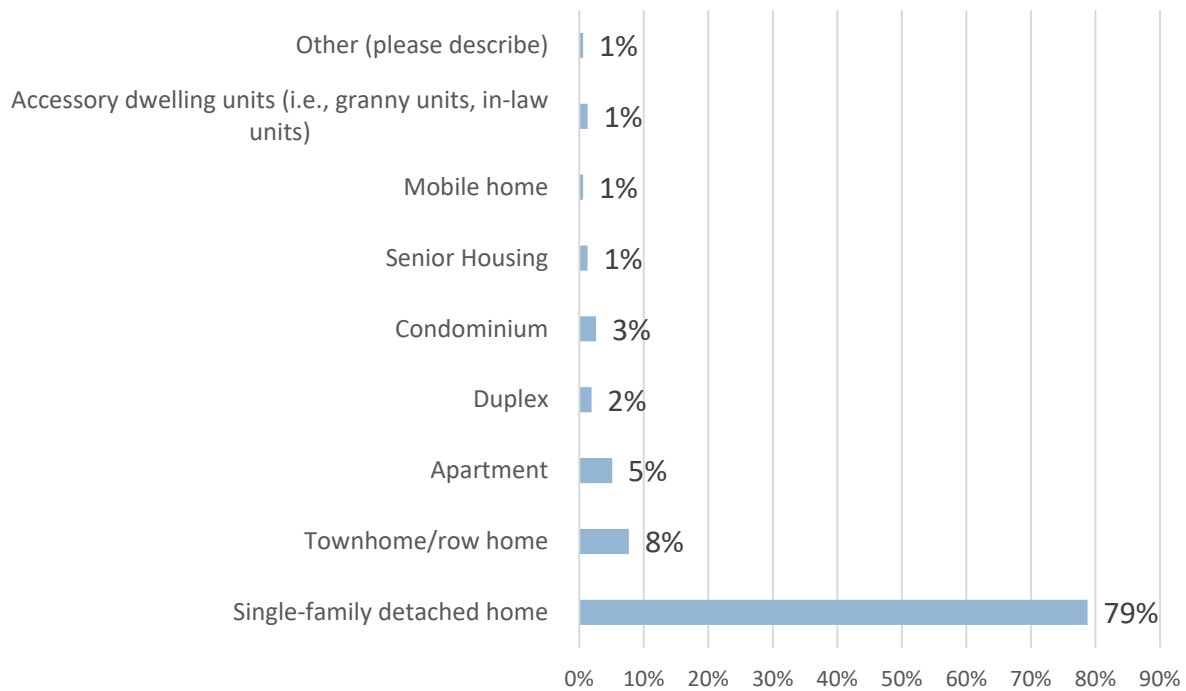




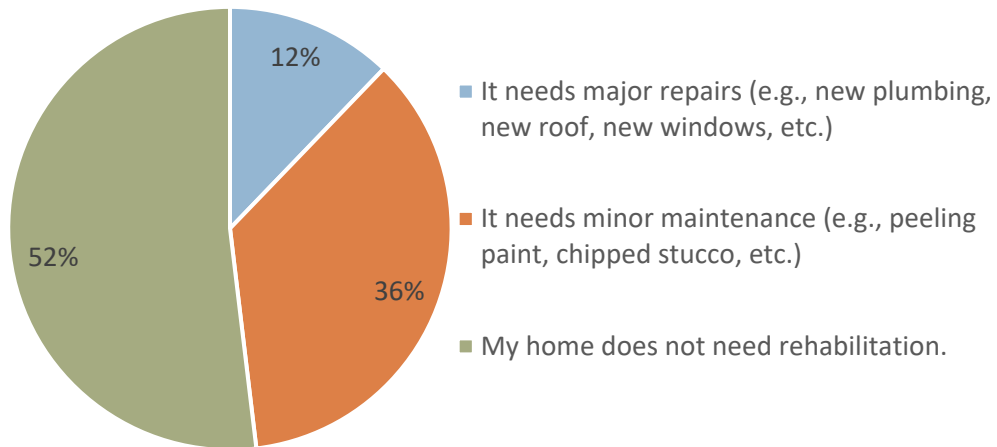
5. Do you work in Solano County?



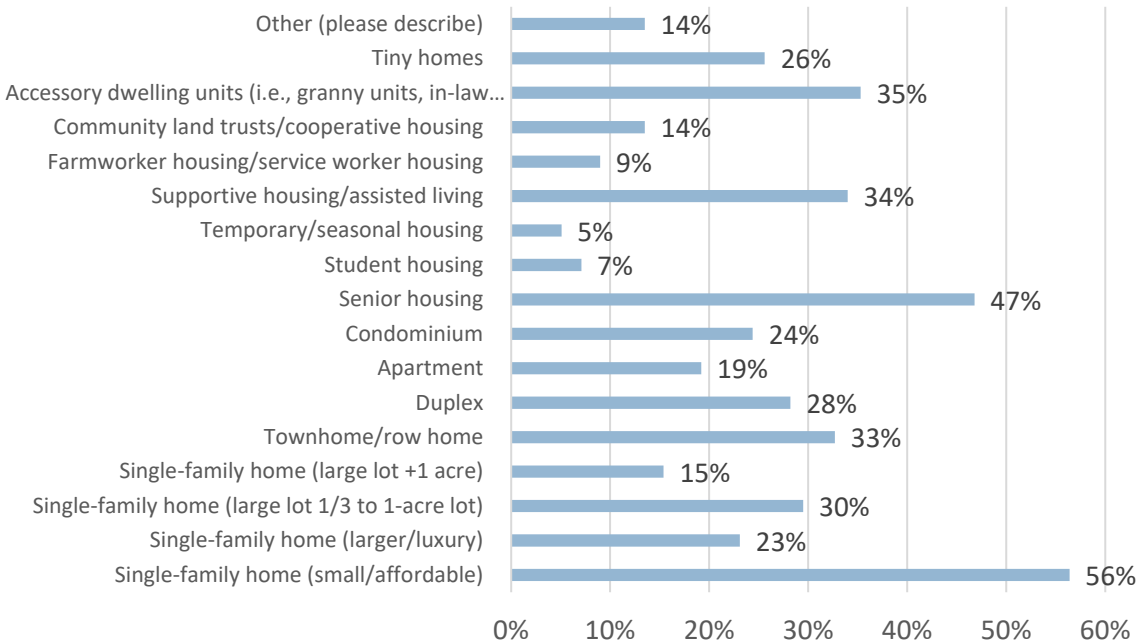
6. What type of housing do you currently live in?



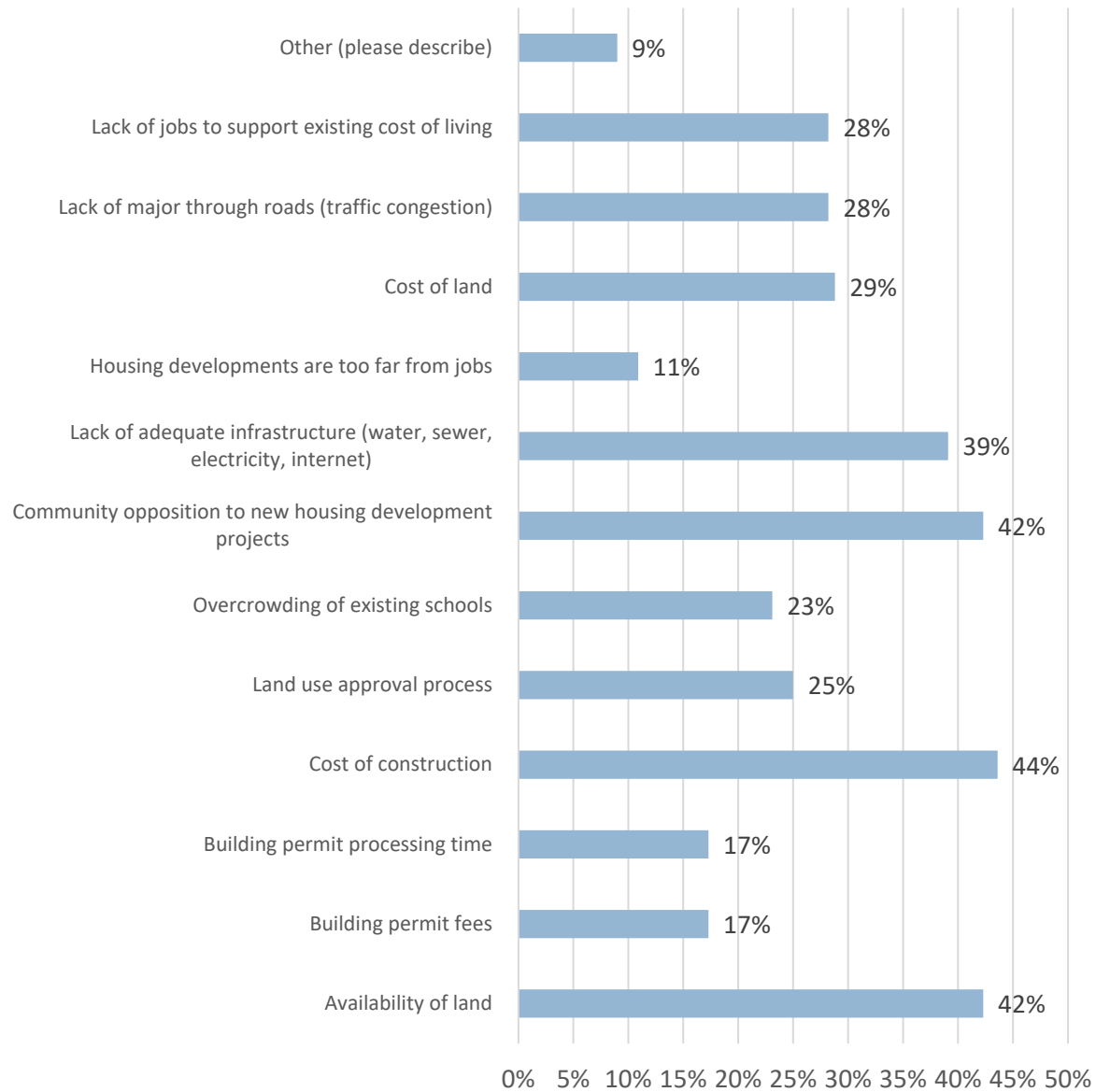
7. How would you rate the physical condition of your home?



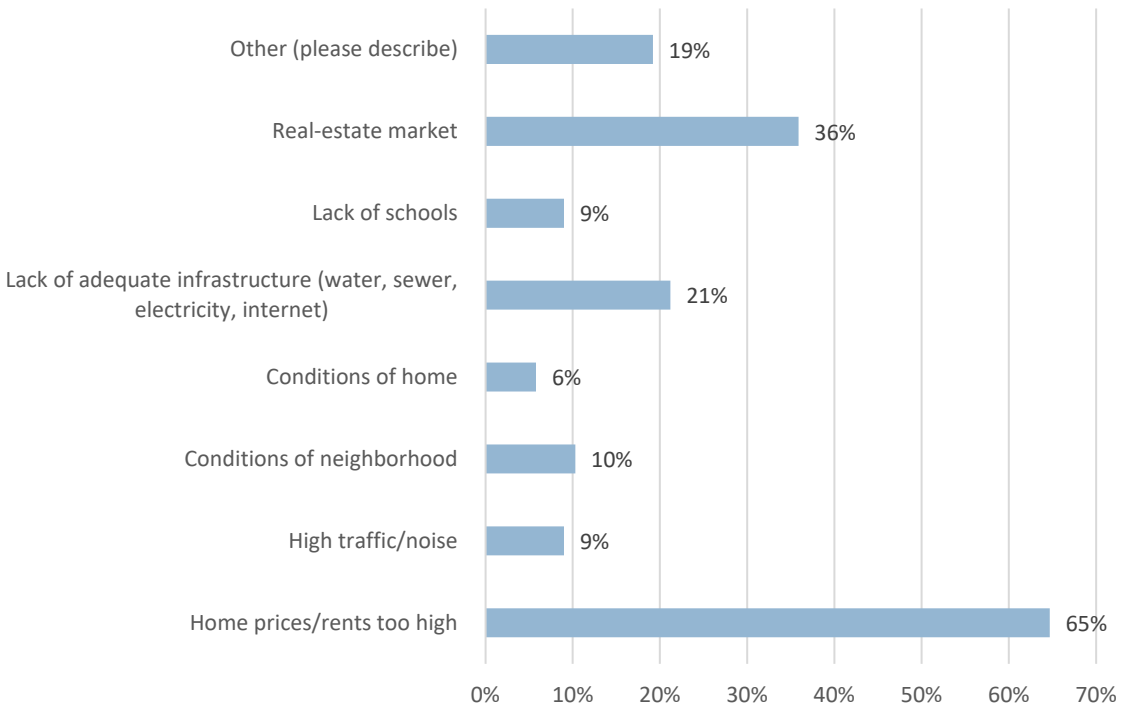
8. What type of housing would you like to see built in your community?



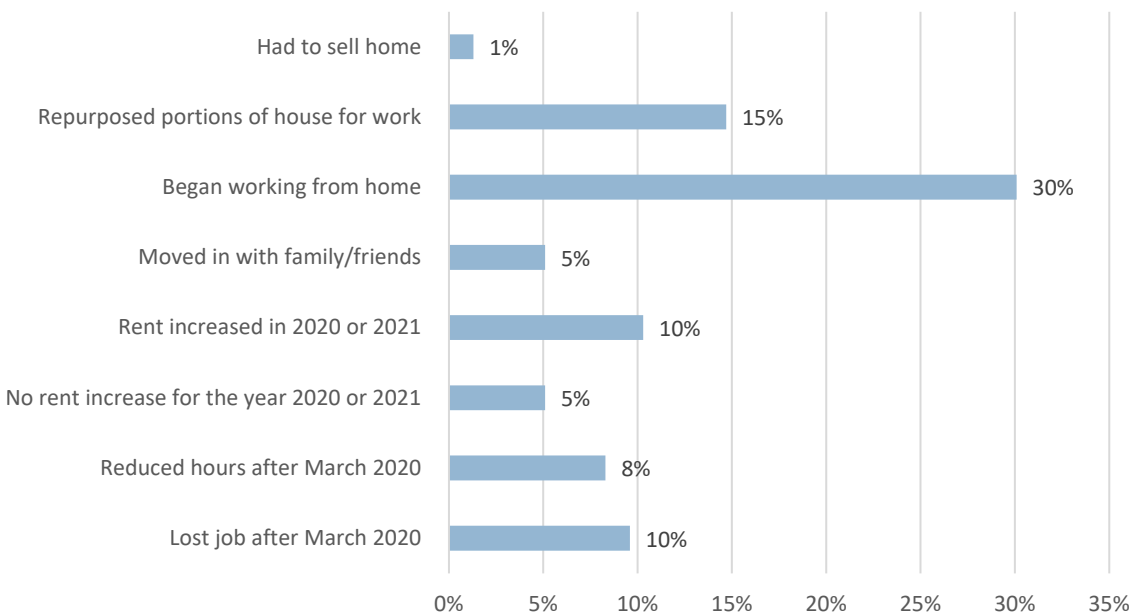
9. What do you think are the greatest barriers to building additional housing in your community?



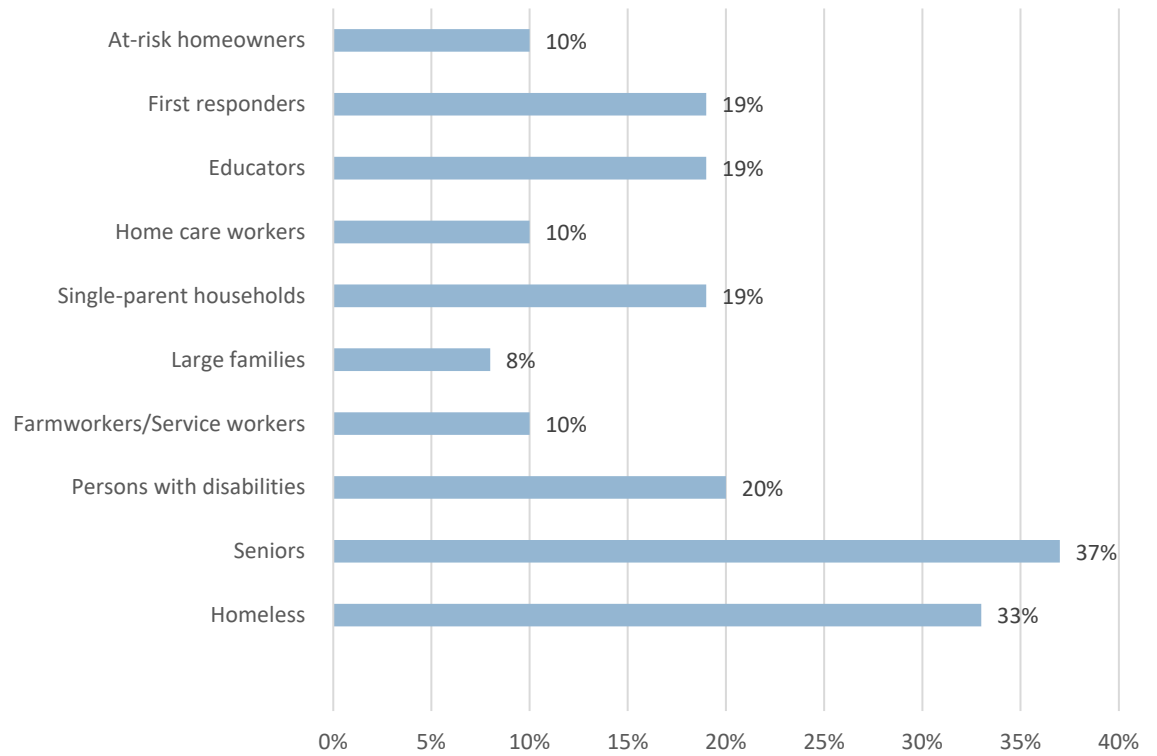
10. What are your greatest barriers to obtaining housing in your community?



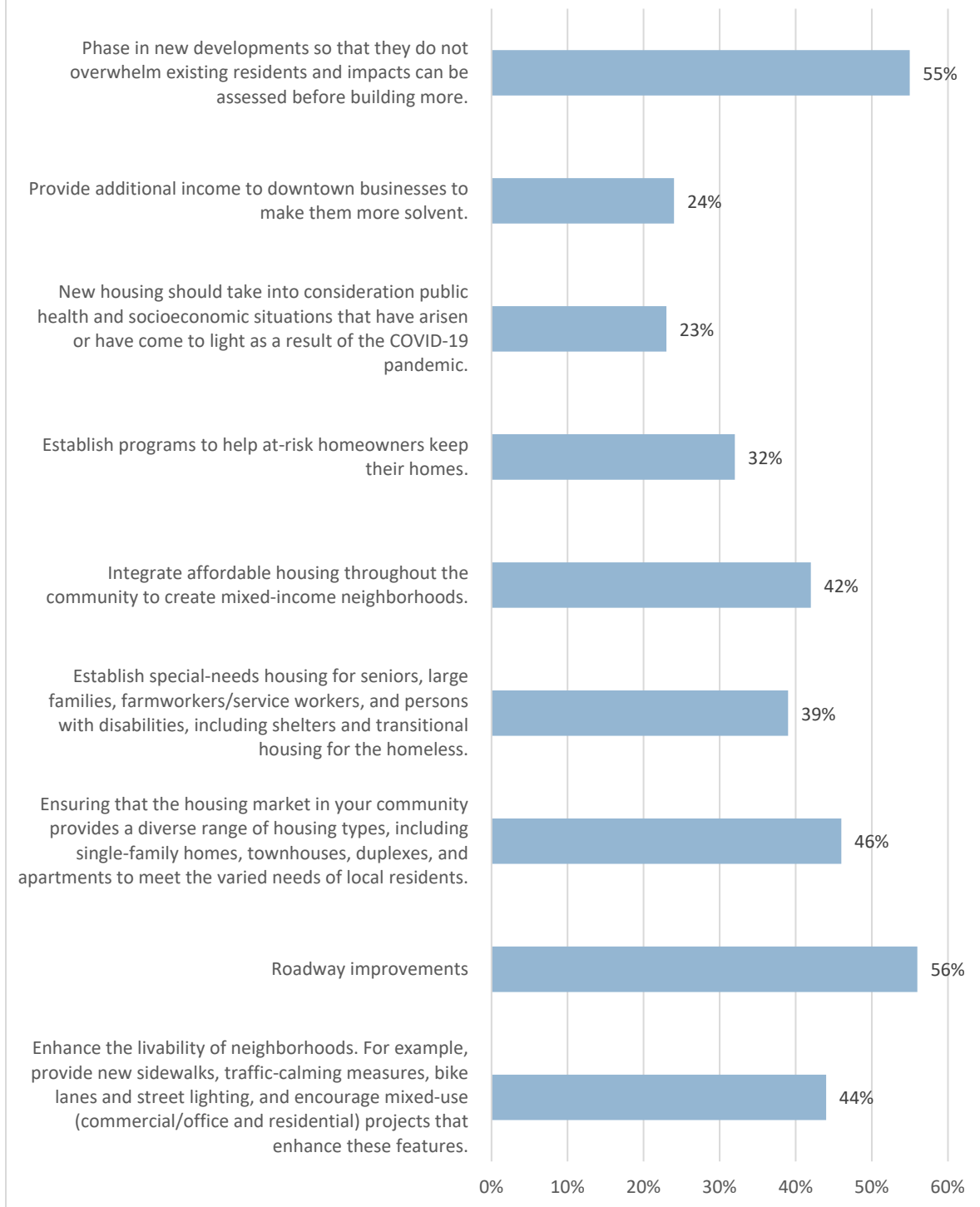
11. Have you experienced a change in your housing/economic situation due to the COVID-19 pandemic?



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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INTRODUCTION

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

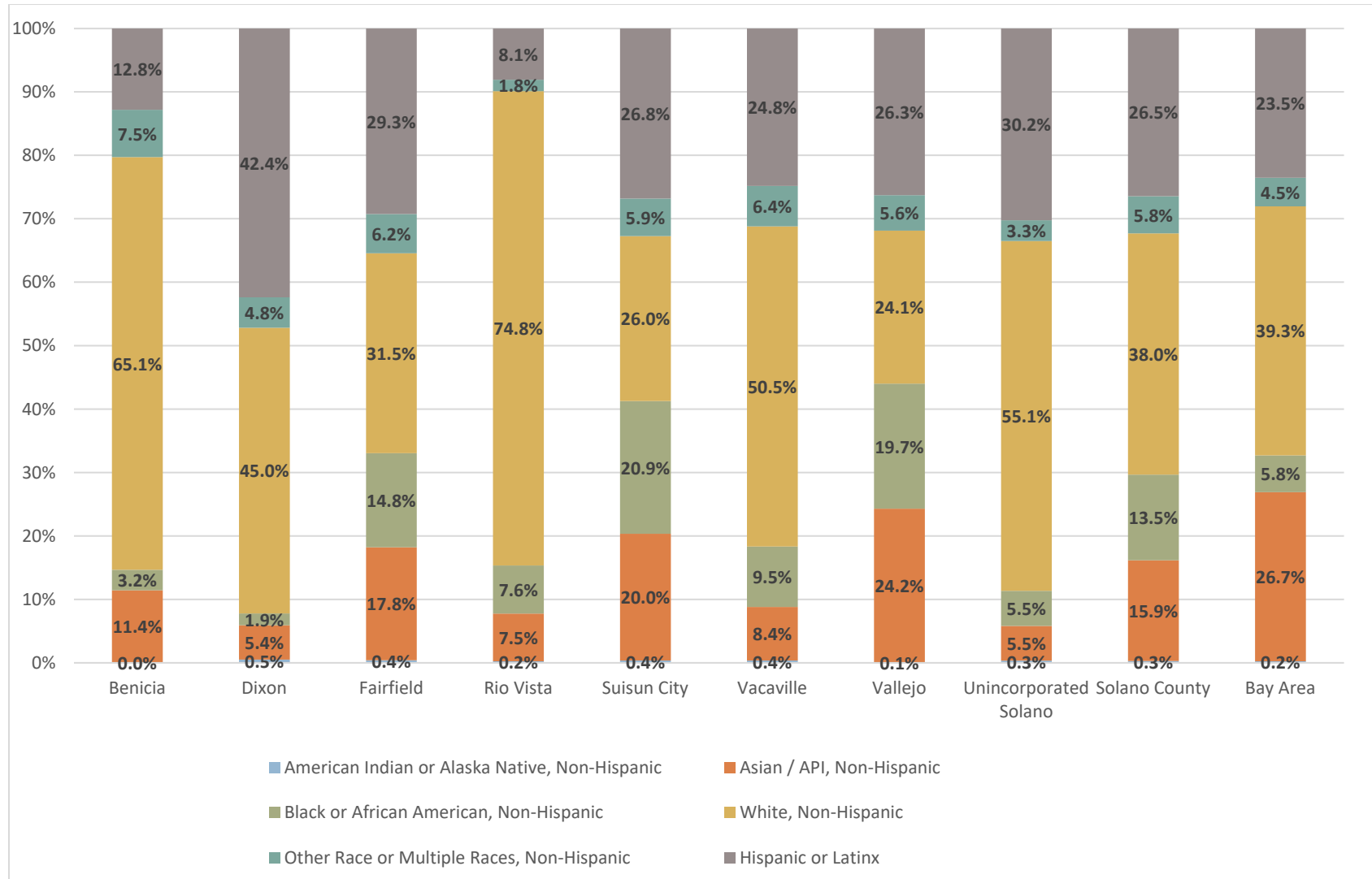
Geography	Age 0-4	Age 5-14	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65-74	Age 75-84	Age 85+	Median Age
Benicia	4.5%	11.5%	9.8%	9.3%	13.3%	14.5%	17.4%	12.5%	5.1%	2.2%	46.1
Dixon	4.8%	17.3%	15.5%	13.9%	13.0%	12.0%	10.4%	6.7%	4.8%	1.4%	34.0
Fairfield	7.3%	13.9%	13.1%	15.9%	12.9%	12.7%	11.9%	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).

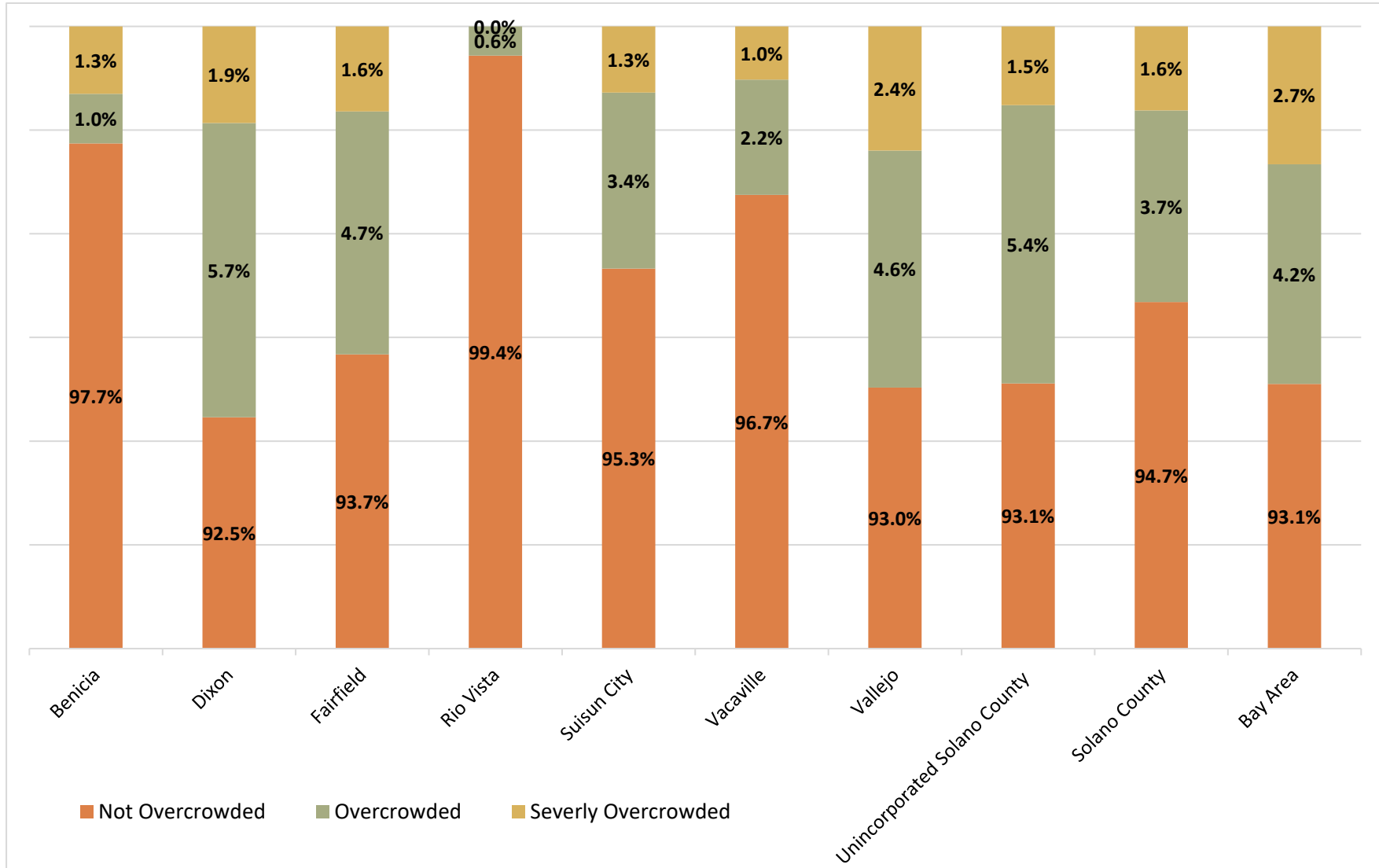
TABLE 2-7 OVERCROWDING BY TENURE, 2015-2019

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

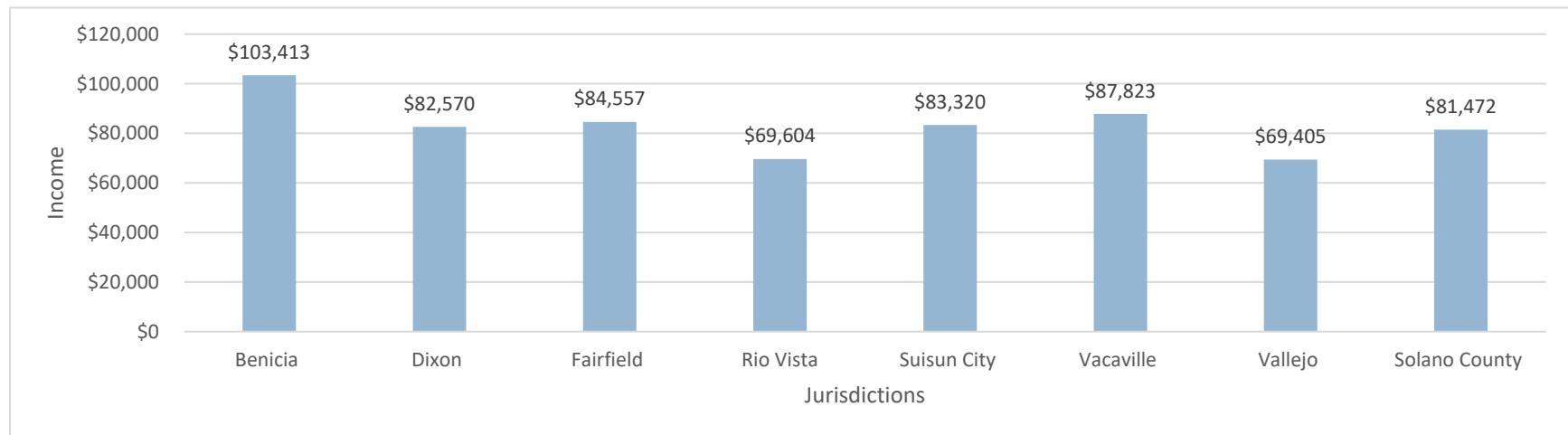
Income Category	Persons Per Household				
	1	2	3	4	5
Extremely Low	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500
Very Low	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450
Low	\$54,350	\$62,100	\$69,850	\$77,600	\$83,850
Median	\$69,500	\$79,450	\$89,350	\$99,300	\$107,250
Moderate	\$83,400	\$95,300	\$107,250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

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

Total Household Characteristics	Rio Vista		Suisun City		Vacaville	
	Number	Percentage of Total Households	Number	Percentage of Total Households	Number	Percentage of Total Households
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.

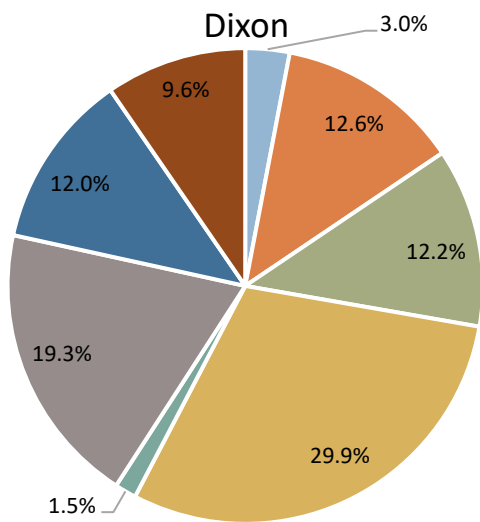
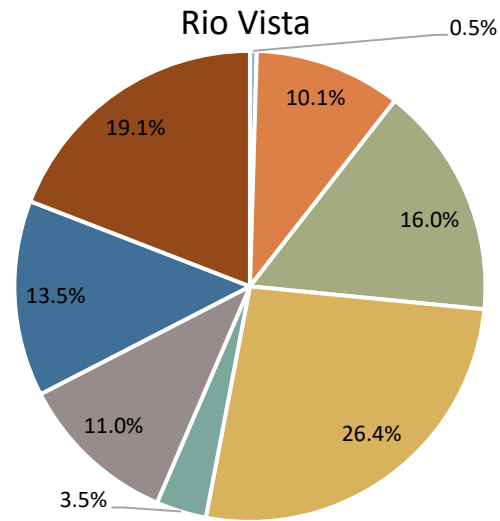
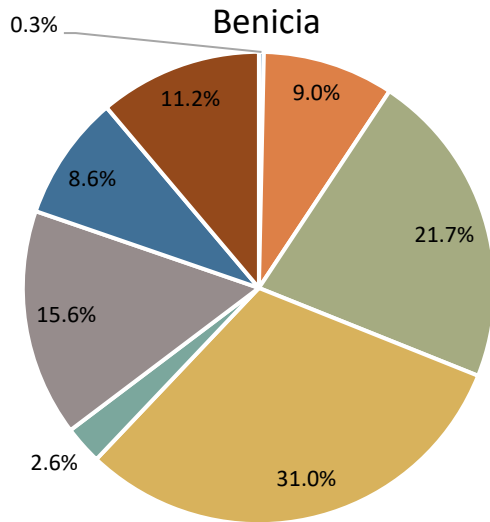
EMPLOYMENT BY INDUSTRY

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.

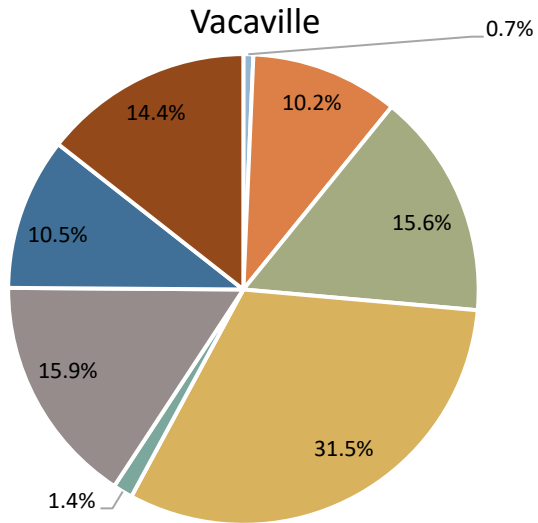
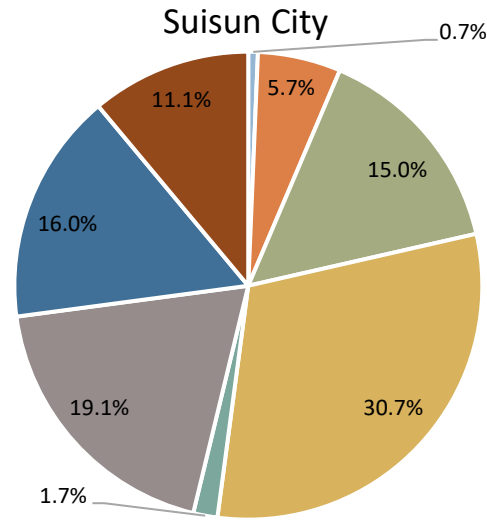
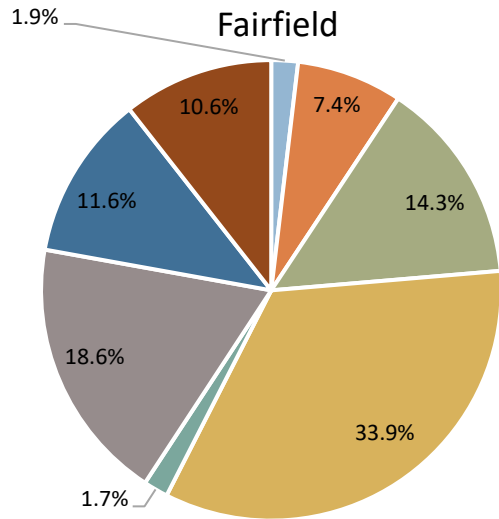
Table 2-15 and **Figure 2-4** shows employment by industry for each jurisdiction. In the following analysis, “residents” refers to those in the civilian, employed population aged 16 and older. Residents of Benicia are most commonly employed in the health and educational services, and financial and professional 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.

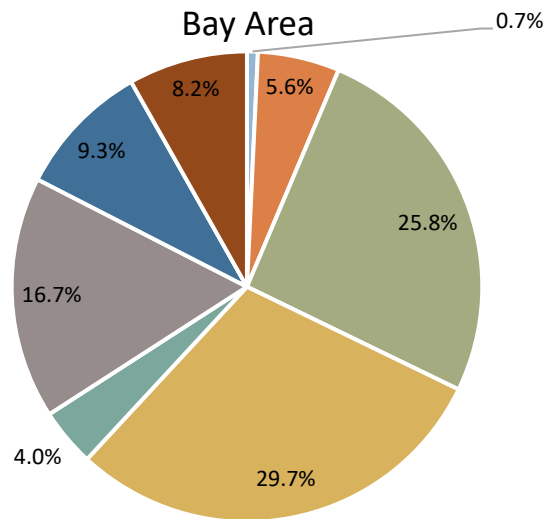
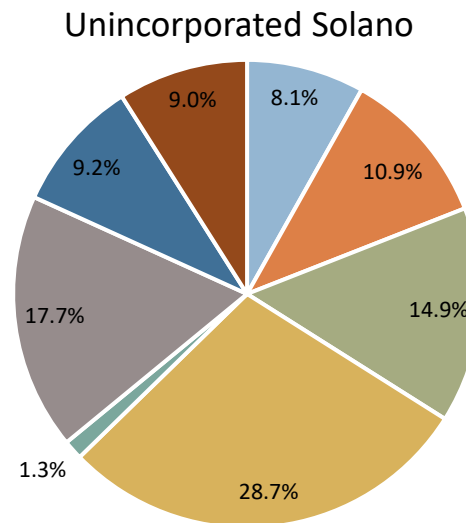
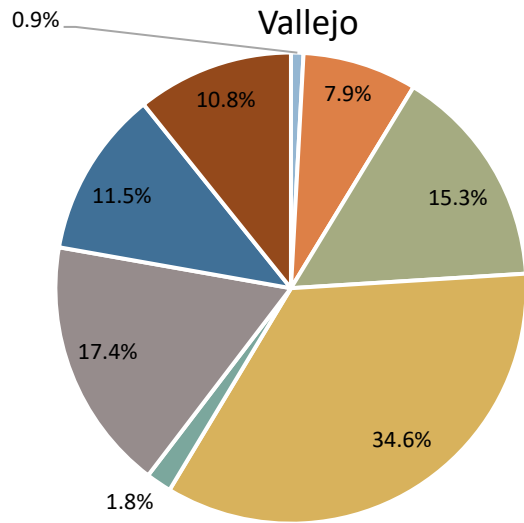
FIGURE 2-4 EMPLOYMENT BY INDUSTRY



- 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

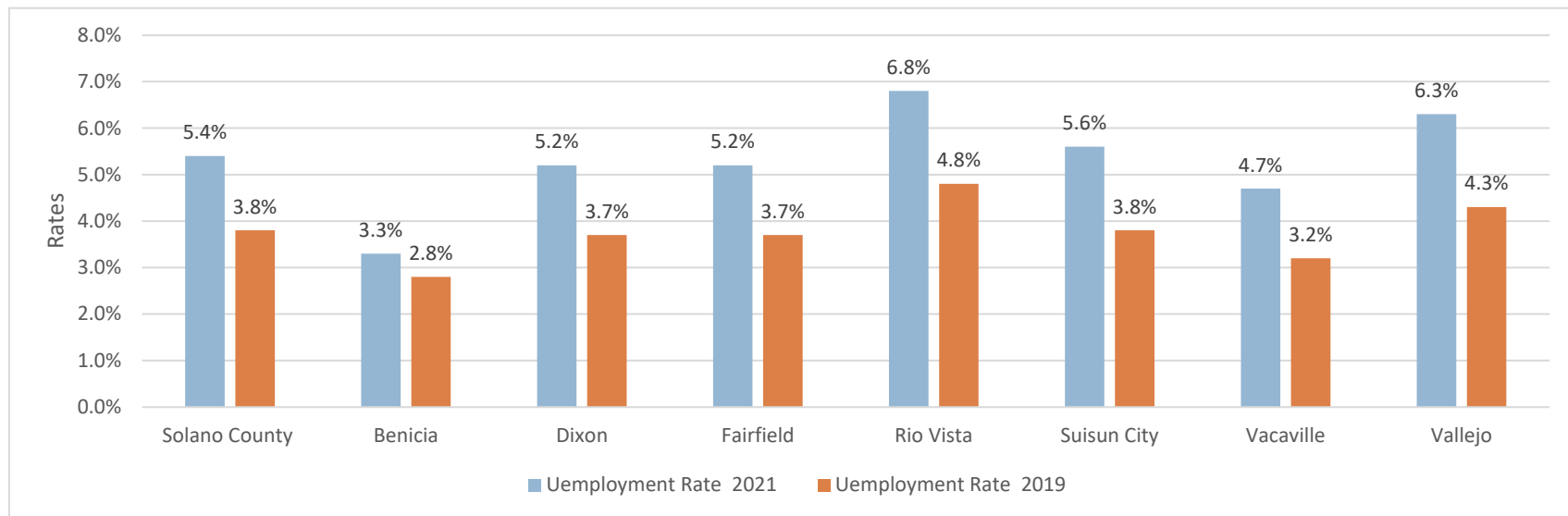
Geography	Agriculture & Natural Resources	Construction	Financial & Professional Services	Health & Educational Services	Information	Manufacturing, Wholesale & Transportation	Retail	Other	Total
Benicia	49	1,322	3,199	4,564	386	2,291	1,260	1,641	14,712
	0.3%	9.0%	21.7%	31.0%	2.6%	15.6%	8.6%	11.2%	100.0%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

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
	<i>33.9%</i>	<i>1.8%</i>	<i>19.5%</i>	<i>39.4%</i>	<i>3.4%</i>	<i>2.0%</i>	<i>100.0%</i>
Dixon	165	27	0	64	71	0	327
	<i>50.5%</i>	<i>8.3%</i>	<i>0.0%</i>	<i>19.6%</i>	<i>21.7%</i>	<i>0.0%</i>	<i>100.0%</i>
Fairfield	392	155	119	792	35	128	1,621
	<i>24.2%</i>	<i>9.6%</i>	<i>7.3%</i>	<i>48.9%</i>	<i>2.2%</i>	<i>7.9%</i>	<i>100.0%</i>
Rio Vista	33	45	50	28	127	55	338
	<i>9.8%</i>	<i>13.3%</i>	<i>14.8%</i>	<i>8.3%</i>	<i>37.6%</i>	<i>16.3%</i>	<i>100.0%</i>
Suisun City	27	51	48	142	0	72	340
	<i>7.9%</i>	<i>15.0%</i>	<i>14.1%</i>	<i>41.8%</i>	<i>0.0%</i>	<i>21.2%</i>	<i>100.0%</i>
Vacaville	299	103	158	732	95	91	1,478
	<i>20.2%</i>	<i>7.0%</i>	<i>10.7%</i>	<i>49.5%</i>	<i>6.4%</i>	<i>6.2%</i>	<i>100.0%</i>

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 price, 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
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
Rio Vista	<i>Percentage</i>	<i>45.5%</i>	<i>29.2%</i>	<i>18.0%</i>	<i>3.6%</i>	<i>3.8%</i>
	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>	

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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.

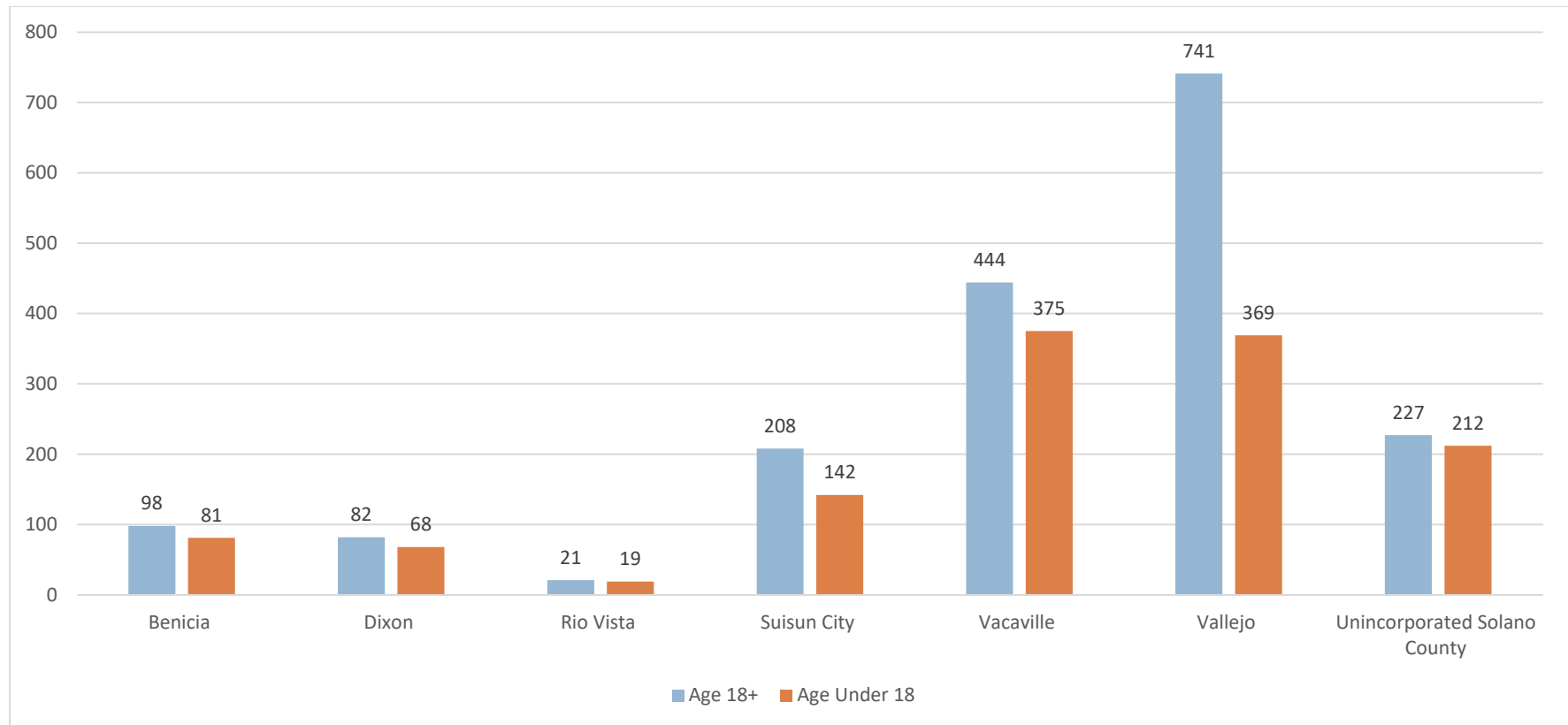
A number of housing types are appropriate for people living with a developmental disability: rent-subsidized homes, licensed and unlicensed single-family homes, rentals in combination with Section 8 Housing Choice Vouchers, special programs for home purchase, HUD housing, and Senate Bill 962 homes (Senate 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.

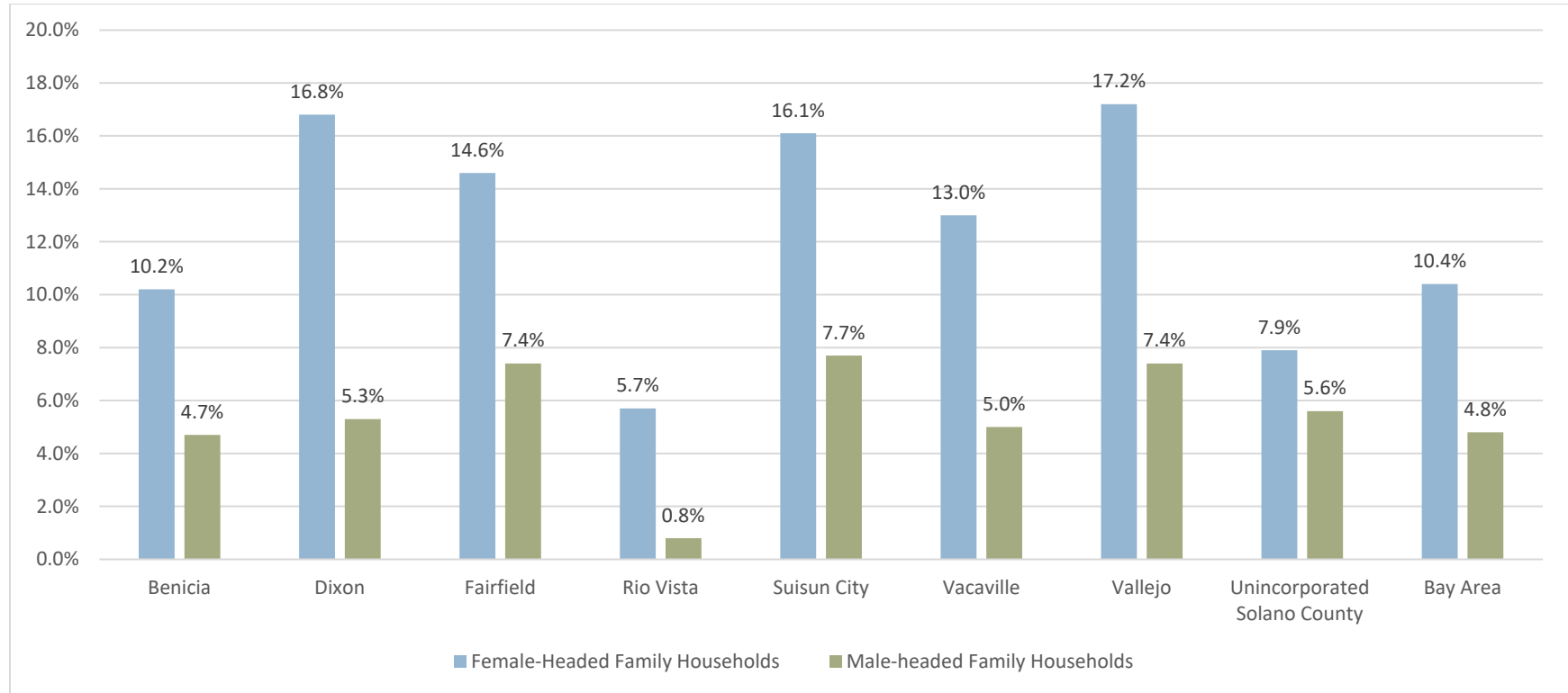
Single-parent households, particularly those headed by women, are likely to have greater demand for childcare and other social services than two-parent households. As shown in **Figure 2-8**, an average of about 75 percent of female-headed households in poverty have one or more children and conversely, 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%

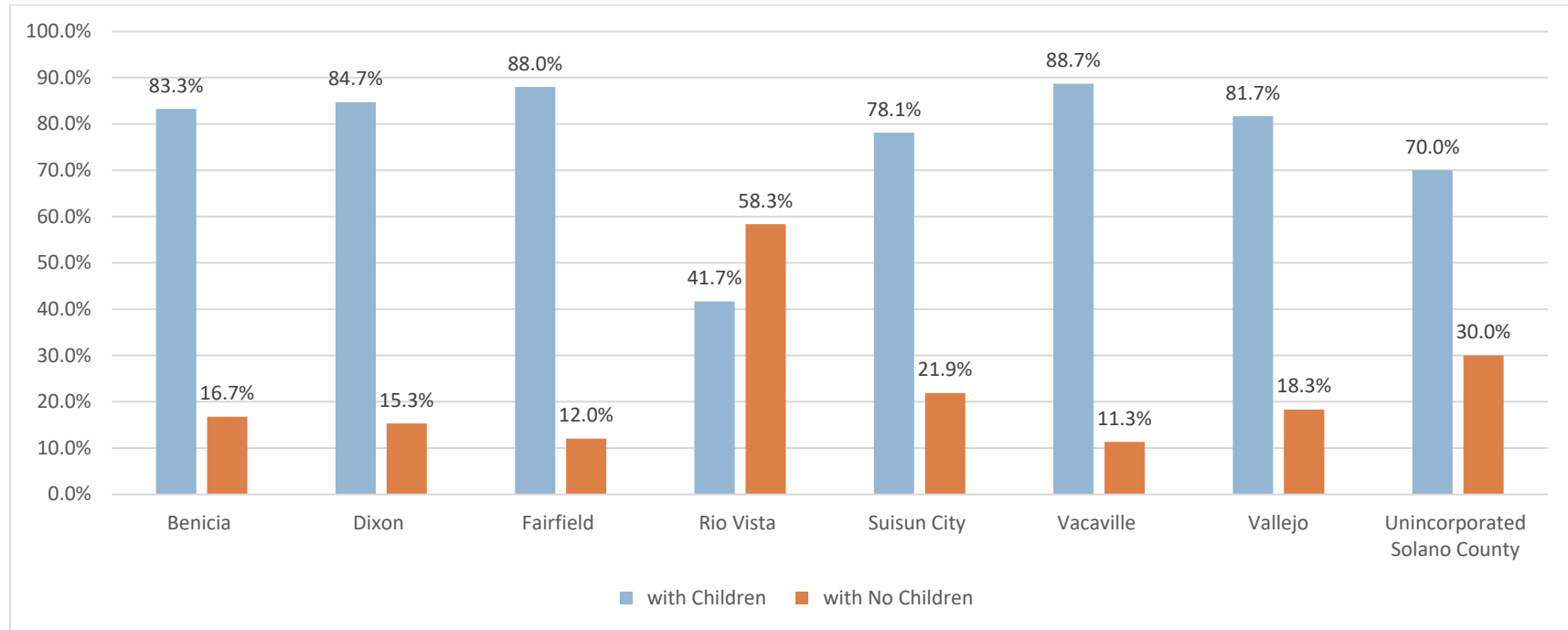
Source: ABAG Data Packet, 2021 -- U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)

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

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

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

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

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					

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

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

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

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 2.C, Program 2.D
Renter Households	Program 1.G
Senior Population (65+)	Program 3.A, Program 4.A
Persons with Disabilities	Program 3.A, Program 3.C, Program 4.A, Program 4.B
Large Households	Program 3.A, Program 3.D
Female and Single Parent Households	Program 3.A
Farmworkers	Program 3.A
Extremely Low-Income Households	Program 1.C, Program 2.B, Program 3.A, Program 3.B, Program 4.A
Persons Experiencing Homelessness	Program 3.A, Program 3.E, Program 4.A
Housing At-Risk of converting to market rate	Program 2.A

Source: City of Suisun City, 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 Suisun City, 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, Suisun City identified factors that contribute to fair housing issues. These contributing factors are included in **Table 3-10, Factors that Contribute to Fair Housing Issues** with associated actions to meaningfully affirmatively further fair housing related to these factors. Additional programs to affirmatively further fair housing are included in **Section 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

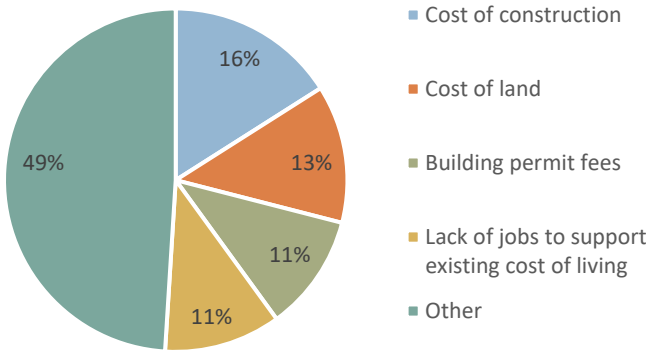
REGIONAL OUTREACH EFFORTS

Workshops

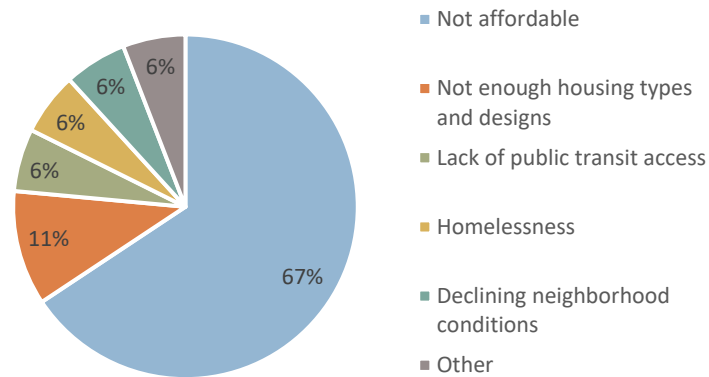
As discussed in the Public Participation section, the Solano County Collaborative took diligent efforts to encourage public and service provider participation, particularly service providers for vulnerable populations, in the Housing Element update process at both the regional and local scale. These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

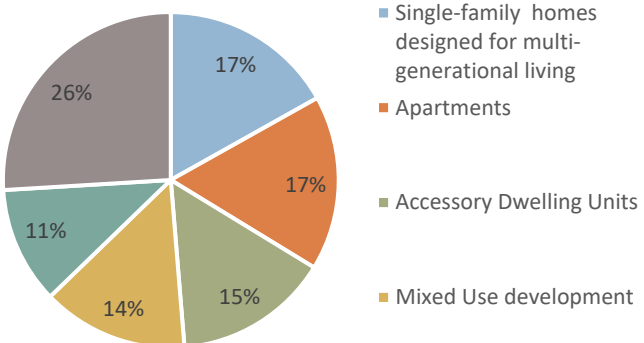
What are the greatest barriers to providing housing in your community?



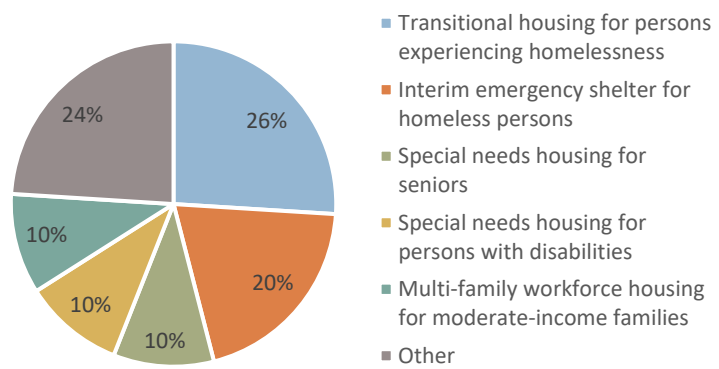
What do you consider the greatest issue related to housing?



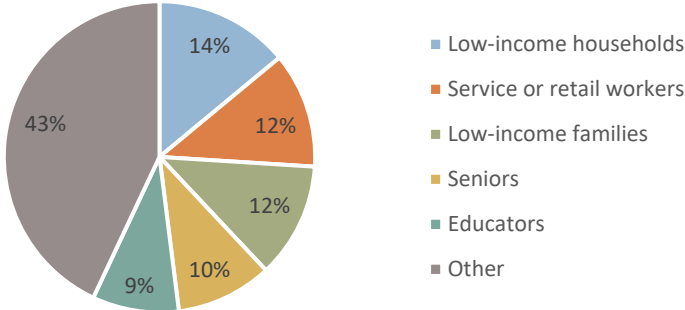
What types of housing would you like to see more of?



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 by 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 identified substandard conditions, and an additional 10.0 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 reported that it has been very challenging and 33.3 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 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

Planning Commission Study Session

The City held a study session that was open to the public during the regular meeting of the Planning Commission on January 6, 2022. During the meeting, the City provided an overview of the Housing Element update and accepted comments and questions from commissioners and members of the public. Commentary was limited and no public comment related to fair housing was received.

Consultations

Between February and April 2022, staff reached out to four local stakeholder organizations to offer the opportunity for each to provide one-on-one input on housing needs and programs for Suisun City. Feedback from the stakeholders was collected via one-on-one interviews or with email responses. Representatives from the following stakeholders responded and were interviewed:

- Casa de Suisun, April 11, 2022
- Breezewood Village, March 16, 2022
- Suisun City Housing Authority, February 8, 2022

Across the board, stakeholders described the existing and growing unaffordability in Suisun City. Despite the new Marina Village affordable housing project (160 units), the Suisun City Housing Authority expressed that there is still a shortage of rental and for-sale housing opportunities, particularly at affordable rates. Casa de Suisun reports that prospective tenants are forced to search for housing in Fairfield, Vacaville, and Vallejo when they are unable to secure housing in Suisun City. Stakeholders also reported that strict background checks also present barriers to prospective tenants to secure housing, and therefore identified a need for transitional housing opportunities that offer low or negotiable rent options so tenants can establish a successful rent history in a safe place. Further, stakeholders identified an unmet need for more senior housing, homeless shelters, mental health facilities, and properly trained staff to deal with varying medical or mental situations and assist unhoused people with housing navigation. The Suisun City Housing Authority also reported that the Section 8 waitlist is years long, presenting further barriers to lower-income households. While there are vouchers available, the Housing Authority receives their budget

from the United States Department of Housing and Urban Development (HUD) for vouchers on a delayed schedule, and then adjust the number of households that can actually be served regardless of available vouchers. As a result, households in need of vouchers are left without assistance. The City has identified the following programs to address issues and concerns identified by stakeholders:

- **Programs 1.B, 1.C, 3.A, and 3.B**, to incentivize construction of affordable housing;
- **Program 5.A** to educate landlords and property managers regarding fair housing rights and responsibilities, including discriminatory actions;
- **Program 4.A** to support the construction of transitional housing; and
- **Program 3.E** to coordinate with Solano County jurisdictions to increase capacity for homeless services.

FAIR HOUSING ISSUES

Since 2017, the Tax Credit Allocation Committee (TCAC) and Department of Housing and Community Development (HCD) have developed annual maps of access to resources such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and environmental indicators to provide evidence-based research for policy recommendations. This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access to opportunities within their community.

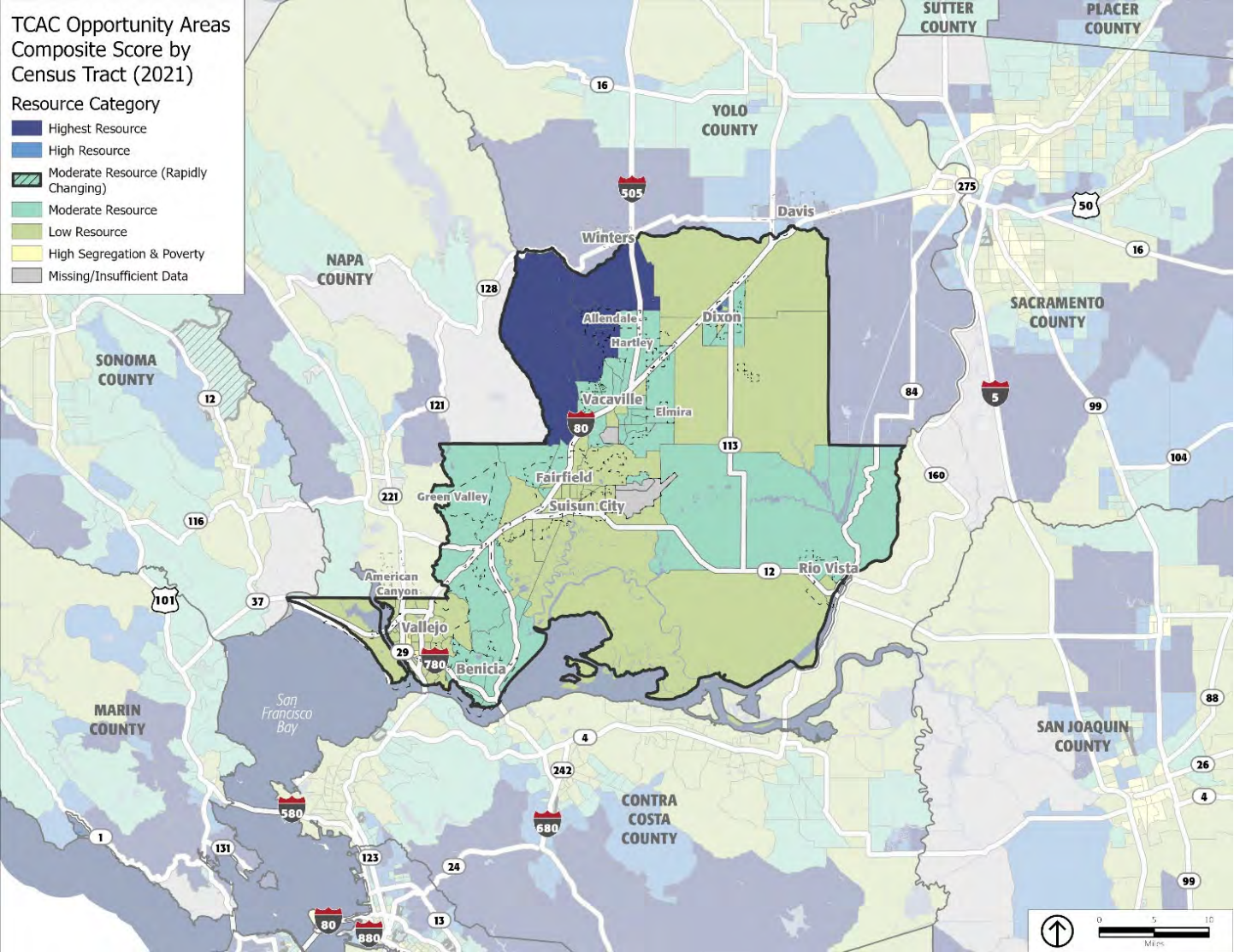
The TCAC/HCD Opportunity Maps can help to identify areas within the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low-resource areas and areas of high segregation and poverty and to encourage better access for lower-income households and communities of color to housing in high-resource areas. TCAC/HCD categorized census tracts into high-, moderate-, or low-resource areas based on a composite score of economic, educational, and environmental factors that can perpetuate poverty and segregation, such as school proficiency, median income, and median housing prices. The TCAC/HCD Opportunity Maps use a regional index score to determine categorization as high, moderate, and low resource.

Areas designated as “highest resource” are the top 20-percent highest-scoring census tracts in the region. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated “high resource” score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic, and education attainment. “Moderate resource” areas are in the 41st to 70th percentile and those designated as “moderate resource (rapidly changing)” have experienced rapid increases in key indicators of opportunity, such as increasing median

income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic attainment, and education; or positive outcomes in a certain area (e.g., score high for health, education) but not all areas (e.g., may score poorly for economic attainment). Low-resource areas are those that score above the 70th percentile and indicate a lack of access to positive outcomes and poor access to opportunities. The final designation are those areas identified as having “high segregation and poverty;” these are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$26,500 annually for a family of four in 2021).

As seen in **Figure 3-1, Regional TCAC/HCD Opportunity Areas**, most of Solano County, particularly in the unincorporated area, is designated as low resource or moderate resource. The City of Vallejo has been designated entirely as a low-resource area, with three pockets identified as areas of high segregation and poverty: the Wilson Park neighborhood southwest of Solano Avenue (which includes a portion of unincorporated territory), the area west of Sutter Street to the waterfront between Florida Street to the north and Curtola Parkway to the south, and the area north of Florida Street between Sonoma Boulevard and Amador Street along Broadway Street. In contrast, the neighboring City of Benicia is designated entirely as a moderate-resource area. The City of Suisun City and most of Fairfield are designated as low resource, with moderate-resource areas in northeastern Fairfield and the Cordelia area of Fairfield. The City of Vacaville is similarly designated, with low-resource areas along Interstate (I-) 80, northeast of Davis Street, with the remainder designated as moderate resource. The City of Rio Vista is also split, with moderate-resource areas northwest of Church Road and low-resource areas to the southeast. The City of Dixon has the greatest variation in resource area designations among the incorporated cities of Solano County. In Dixon, the southern and eastern areas are primarily moderate-resource areas, high- and highest-resource areas are in the center of the city with the exception of the Northwest Park neighborhood, east of Parkgreen Drive. Low-resource areas are in the Northwest Park neighborhood and south of W. A Street between Pitt School Road and S. Almond Street. In the unincorporated county, high- and highest-resource areas are generally in the northeast and northwest corners, with low-resource areas surrounding the cities of Dixon and Fairfield, and moderate-resource areas elsewhere. Given that much of Solano County is sparsely populated, with large agricultural areas, the low and moderate-resource areas may not accurately represent the access to opportunities for residents of unincorporated communities, where there is typically a concentration of resources.

FIGURE 3-1: REGIONAL TCAC/HCD OPPORTUNITY AREAS



Source: TCAC/HCD, 2021

PATTERNS OF INTEGRATION AND SEGREGATION

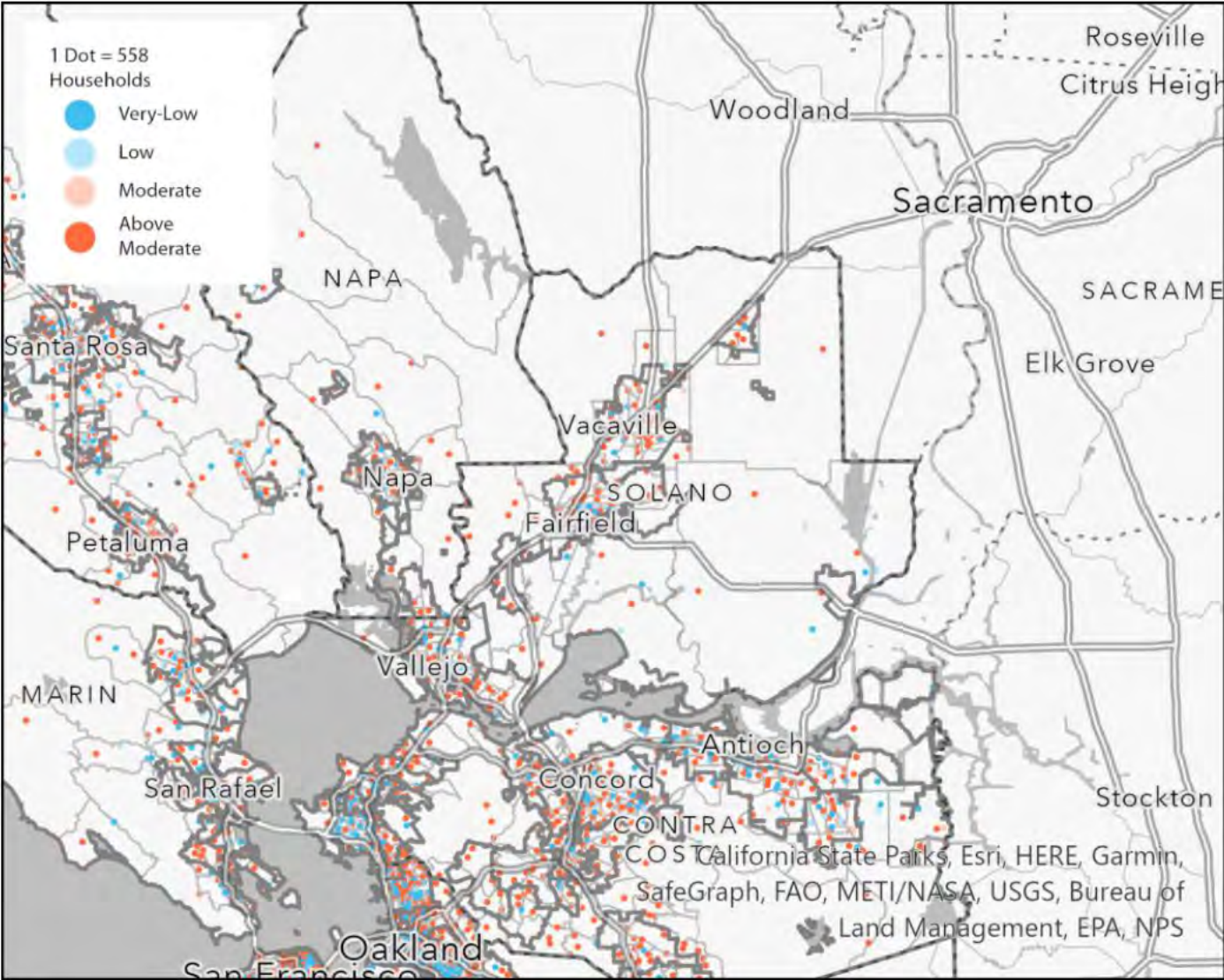
Segregation exists when there are concentrations of a population, usually a protected class, in a certain area. Segregation can result from local policies, to the availability and accessibility of housing that meets the needs of that population, or a community culture or amenity that attracts the population.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

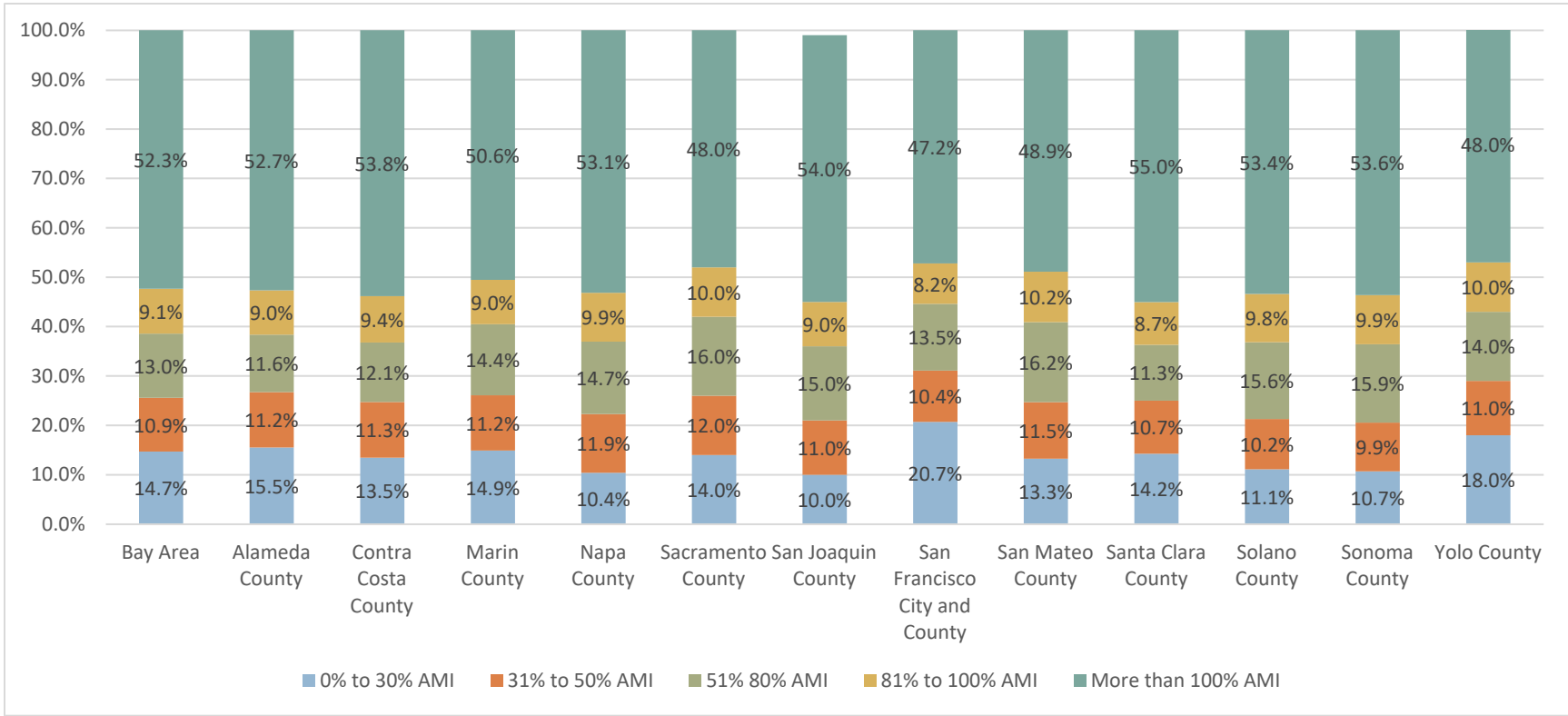
FIGURE 3-2: INCOME DOT MAP



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

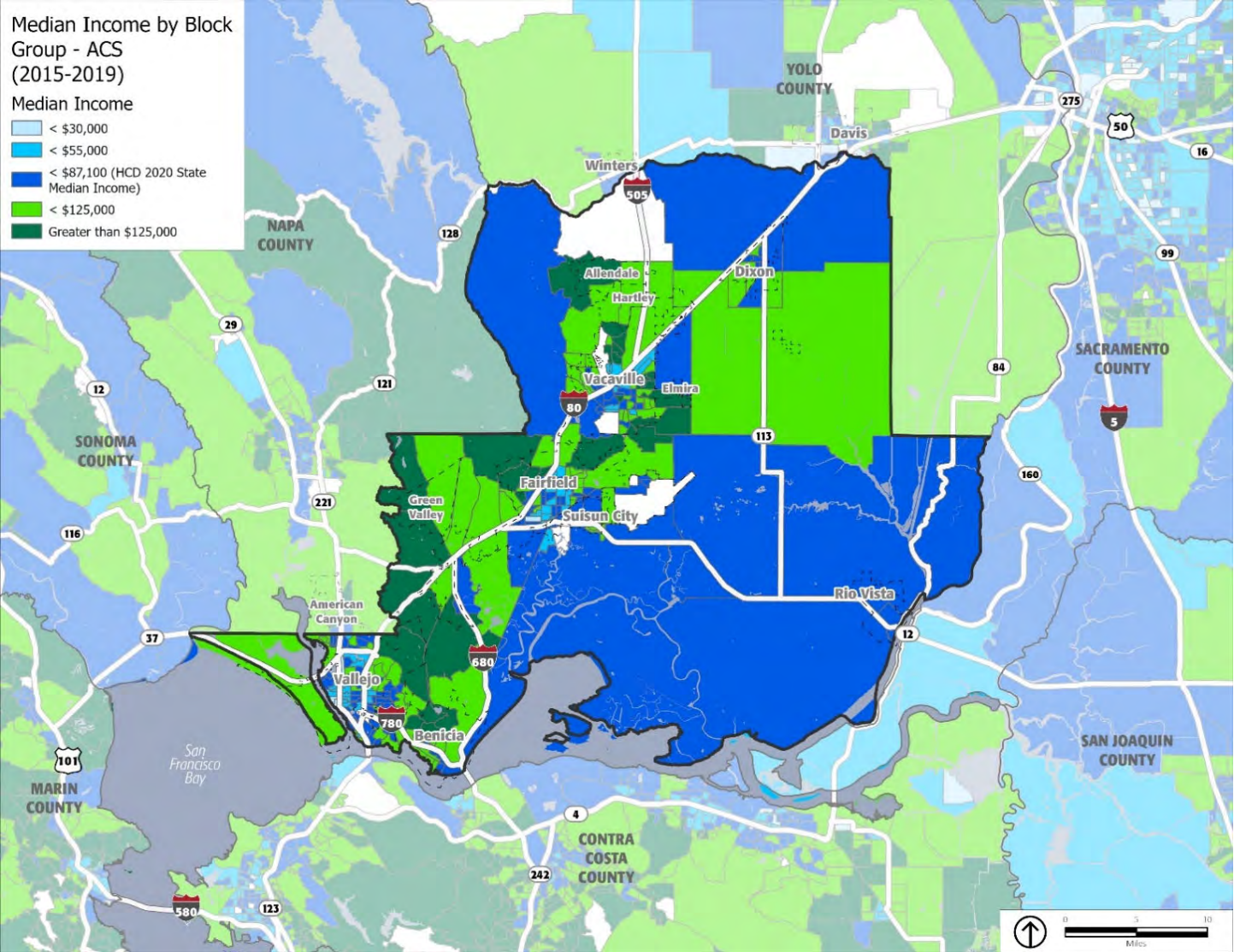
When comparing income groups between Bay Area counties and neighboring Sacramento region counties (**Figure 3-3, Income Groups in Surrounding Region**), patterns in Solano County closely mirror many of the Bay Area counties, supporting the patterns shown in **Figure 3-2, Income Dot Map. Figure 3-4, Regional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

FIGURE 3-3: INCOME GROUPS IN SURROUNDING REGION



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

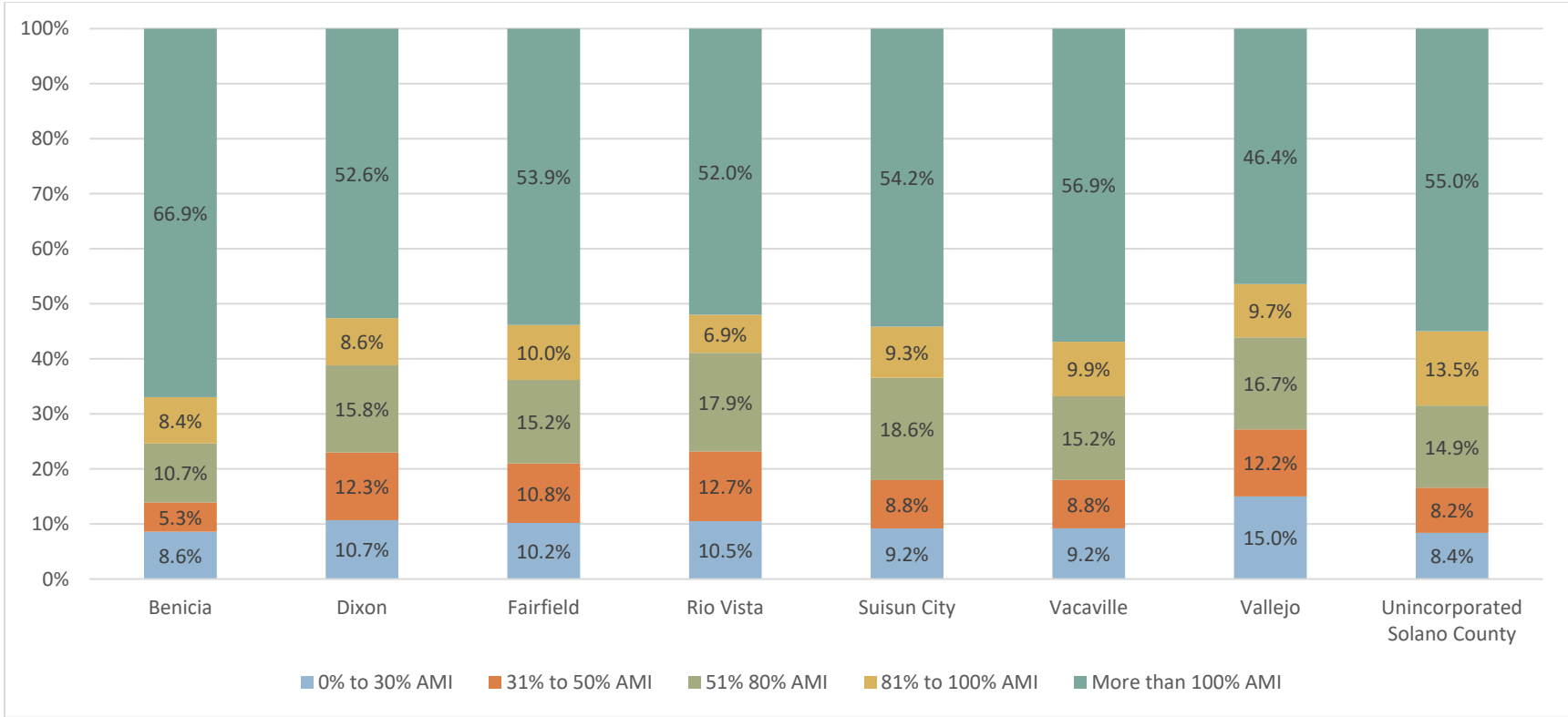
FIGURE 3-4: REGIONAL MEDIAN INCOME



Source: 2015-2019 ACS

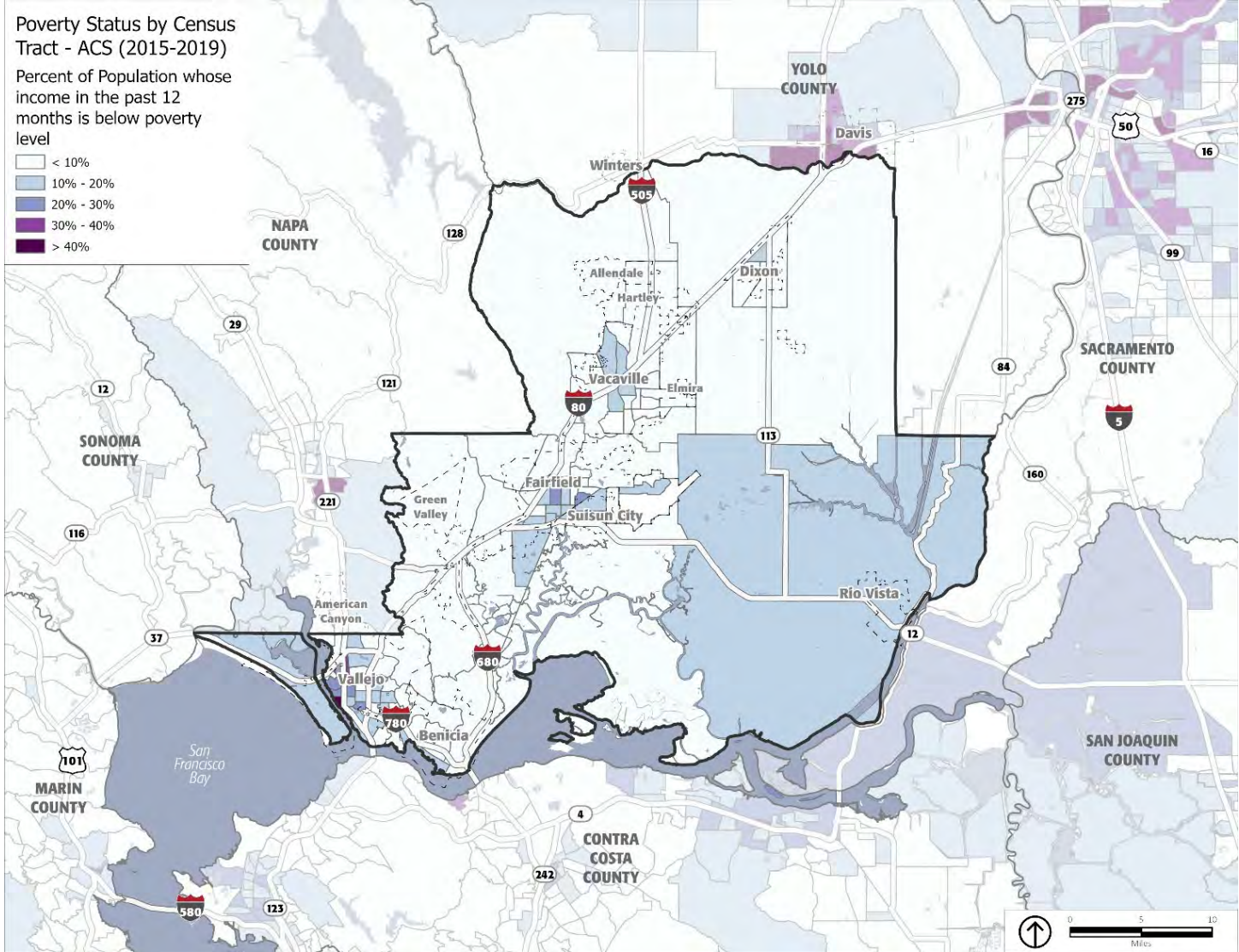
Within Solano County, the City of Benicia has the largest proportion of moderate- and above moderate-income households, earning more than 100.0 percent of the Area Median Income (AMI) (Figure 3-5, Income Groups within Solano County Jurisdictions). The distribution of income groups within Solano County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

FIGURE 3-5: INCOME GROUPS WITHIN SOLANO COUNTY JURISDICTIONS



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

FIGURE 3-6: REGIONAL POVERTY RATES



Source: 2015-2019 ACS

Local Patterns

Locally, TCAC/HCD Opportunity Area Maps designate all census tracts in Suisun City as low resource (**Figure 3-7, Local TCAC/HCD Opportunity Areas**). The citywide median household income is \$83,320, below the statewide median of \$87,100 and the Solano County median of \$99,300.¹ Suisun City’s census tracts for which household incomes are above the statewide median are found in neighborhoods on the southeast side of the city in and around the Lawler Ranch area, east of Sunset Avenue, and south of Bella Vista Drive (**Figure 3-8, Local Median Income**). The remainder of the city’s census tracts have median incomes below the statewide median. Suisun City neighborhoods feature small-lot residential housing with some multifamily properties, and affordable housing sites, found on the city’s lower-income west side. As described previously, all tracts in the city are designated low resource, regardless of income.

Suisun City’s lowest-income tract is in the southwest corner of the city, south of Sacramento Street. This neighborhood has a cluster of multifamily residences, including the Village, Harbor Breeze, Crystal Manor, and Centennial Arms apartments, likely among the city’s more affordable housing options as compared with the predominance of single-unit residences. Suisun City Marina and Crystal Middle School are also close by, as is the Suisun Slough. As described previously, the city’s highest-income tracts are found on its southeast side, in and around the Lawler Ranch development. Median household income for block groups in this area range between approximately \$88,000 and \$106,000. Outside of these two neighborhoods, the remaining areas of Suisun City have median household incomes generally between approximately \$57,000 and \$84,000 by block group, including much of the city north of the Rio Vista Highway. This data indicates that Suisun City is a moderate-income community relative to other areas of Solano County, with median incomes varying between distinct, though not extremely, higher- and lower-income sections of the city. However, Suisun City residents experience generally low access to resources, which may reflect both economic outcomes and meaningful differences in access to other opportunity area factors, including the TCAC/HCD Education scores, which identify much of the city with less positive outcomes according to their respective criteria (**Figure 3-9, Local TCAC/HCD Education Domain Score**).

In Suisun City, 9.2 percent of households make less than 30.0 percent AMI,² which is considered extremely low income.³ Higher rates of poverty by census tract, at or above 10.0 percent, are found north of the Rio Vista Highway, as compared with areas south of the highway, which see rates of under 4.0 percent.⁴ This section of the city is home to the majority of its residents, and higher rates by census tract may in part reflect the larger number of residents in this area (**Figure 3-10, Local Poverty Rates**).

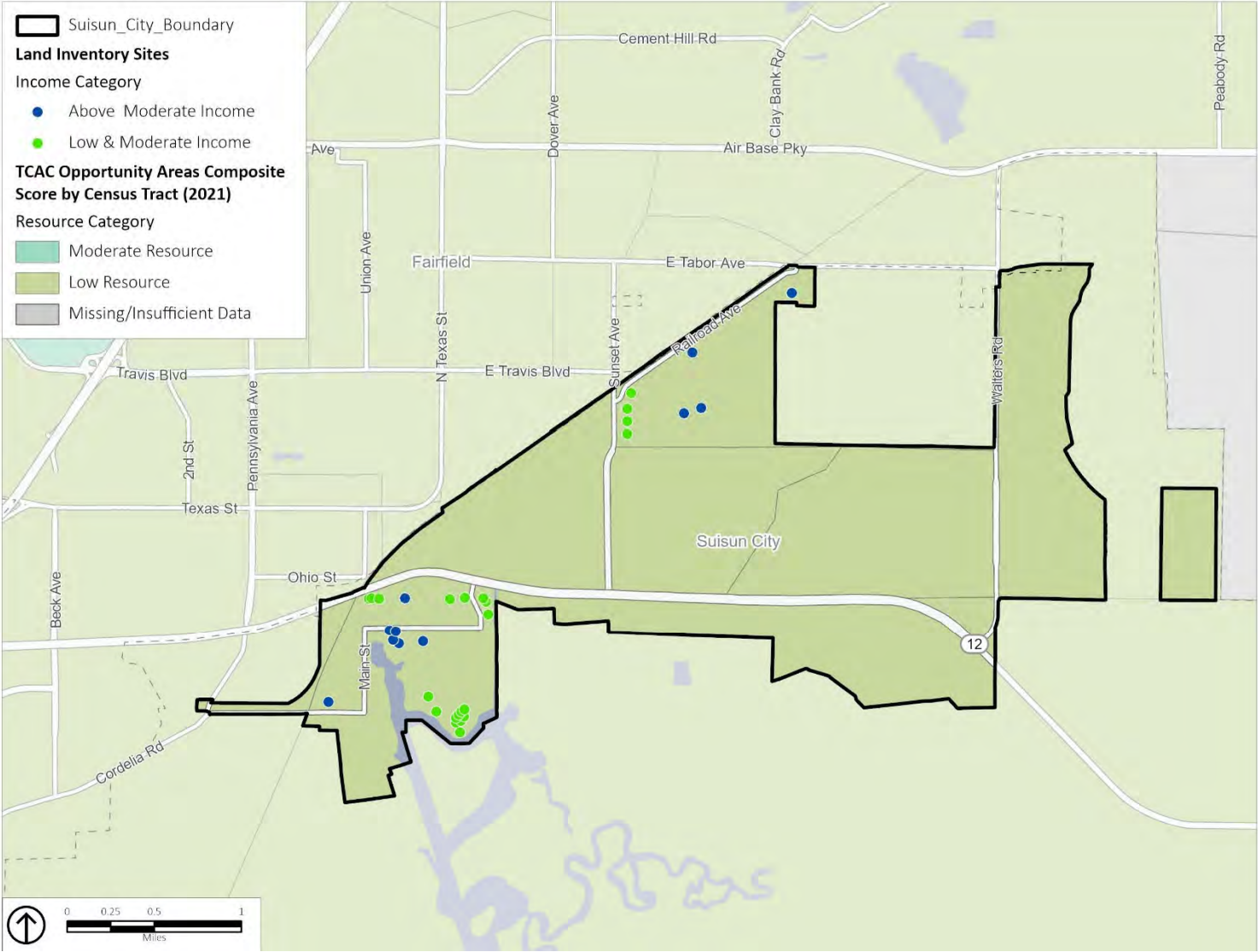
¹ 2015-2019 ACS, Table S1901 Income in the Past 12 Months (In Inflation-Adjusted Dollars); HCD 2021 State Income Limits.

² HCD Revised State Income Limits, 2021. 30 percent AMI for Solano County was \$29,150.

³ ABAG MTC Housing Needs Data Report, 2021

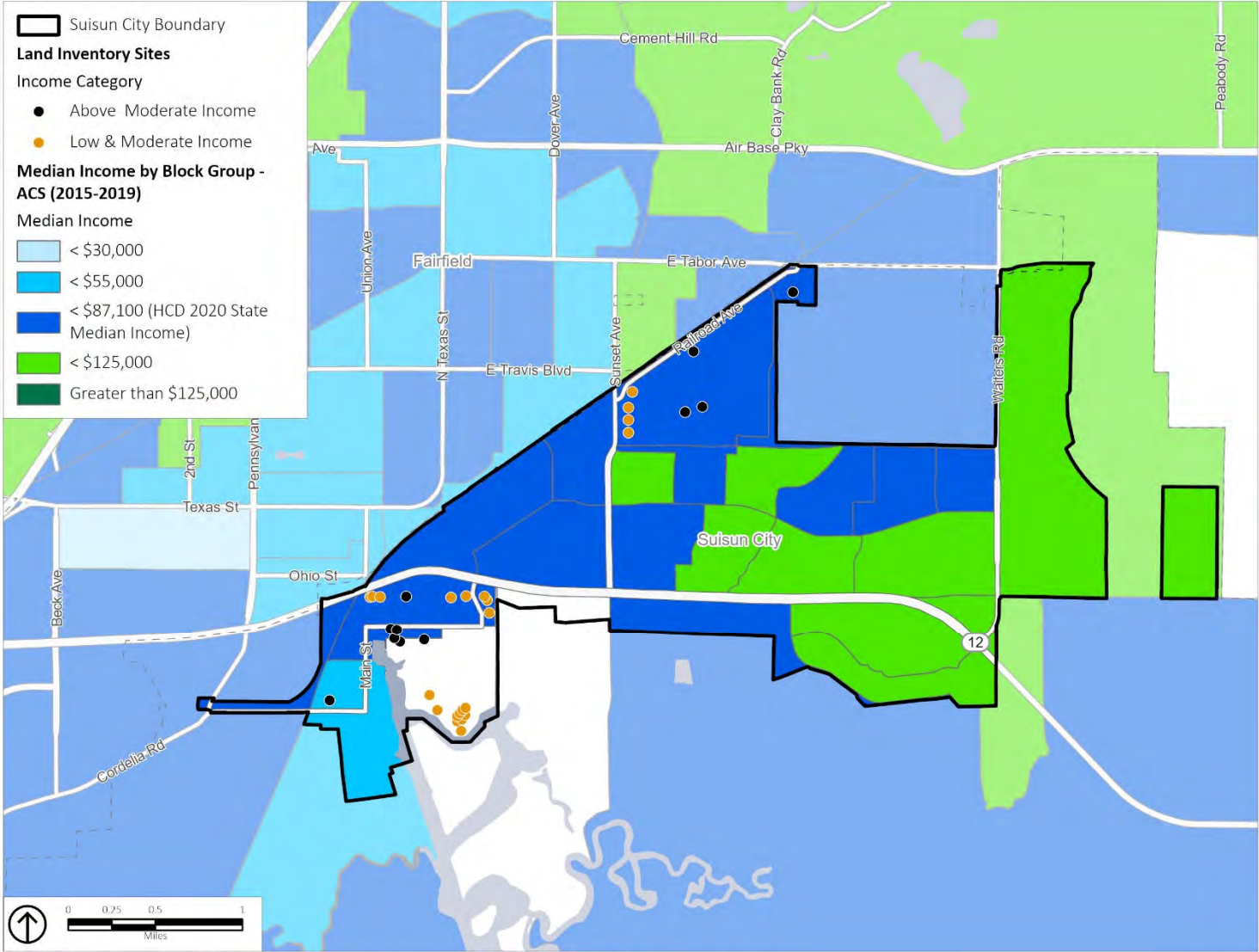
⁴ As determined based on the federal poverty line and reported in the ACS 2019 5-year estimate

FIGURE 3-7: LOCAL TCAC/HCD OPPORTUNITY AREAS



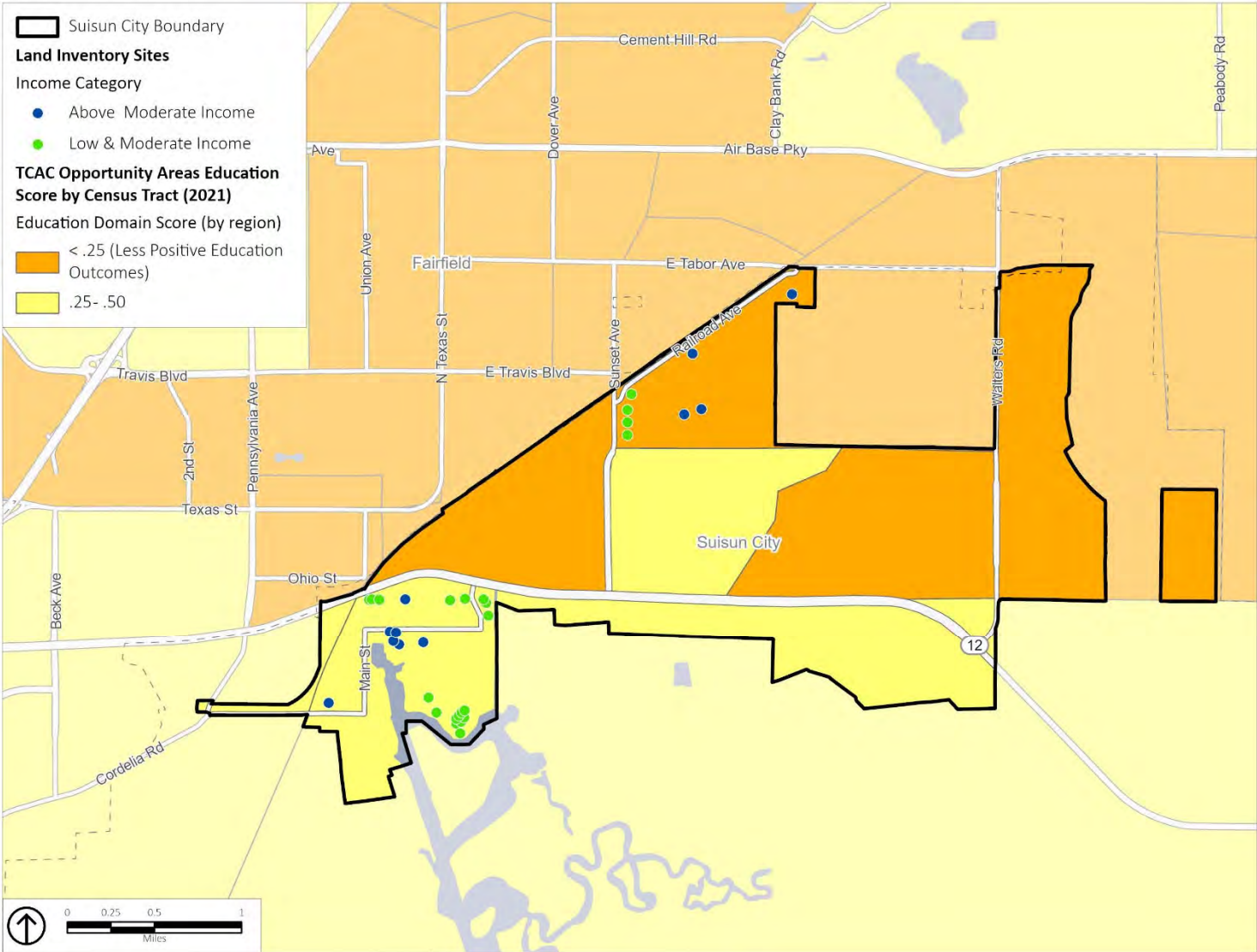
Source: TCAC/HCD, 2021; City of Suisun City, 2022

FIGURE 3-8: LOCAL MEDIAN INCOME



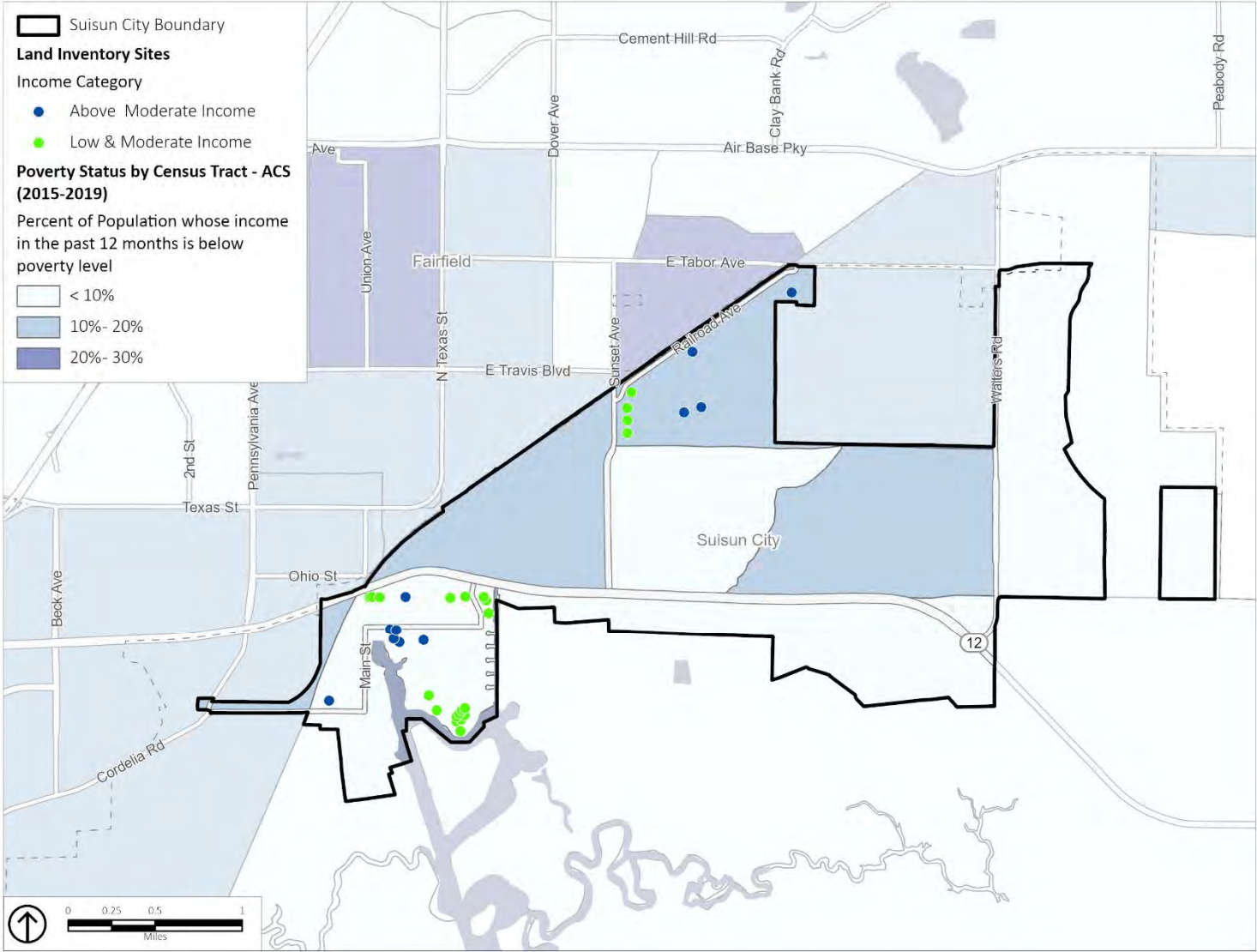
Source: 2015-2019 ACS; City of Suisun City, 2022

FIGURE 3-9: LOCAL TCAC/HCD EDUCATION DOMAIN SCORE



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

FIGURE 3-10: LOCAL POVERTY RATES



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

The spatial distribution pattern of household income in Suisun City has shifted between 2014 and 2019. The median income has increased throughout the city. In 2014, the northern part of the city was its lowest-income area; however, the income gap between neighborhoods has generally decreased since then. Suisun City’s housing stock is among the newest by Solano County jurisdiction, and new residents to fill the growing housing stock may account for the shift in median income.⁵ Still, this data indicates that Suisun City has historically been, and remains, among Solano County’s moderate-income jurisdictions, as was the case in 2014.

To improve access to areas of high opportunity for lower-income households, the City will work with developers to identify opportunities and reduce barriers to constructing higher-density and affordable housing in areas of affluence (**Programs 1.B, 1.C**) and will encourage construction of ADUs across the city to increase housing mobility opportunities (**Program 1.H**).

Racial and Ethnic Characteristics

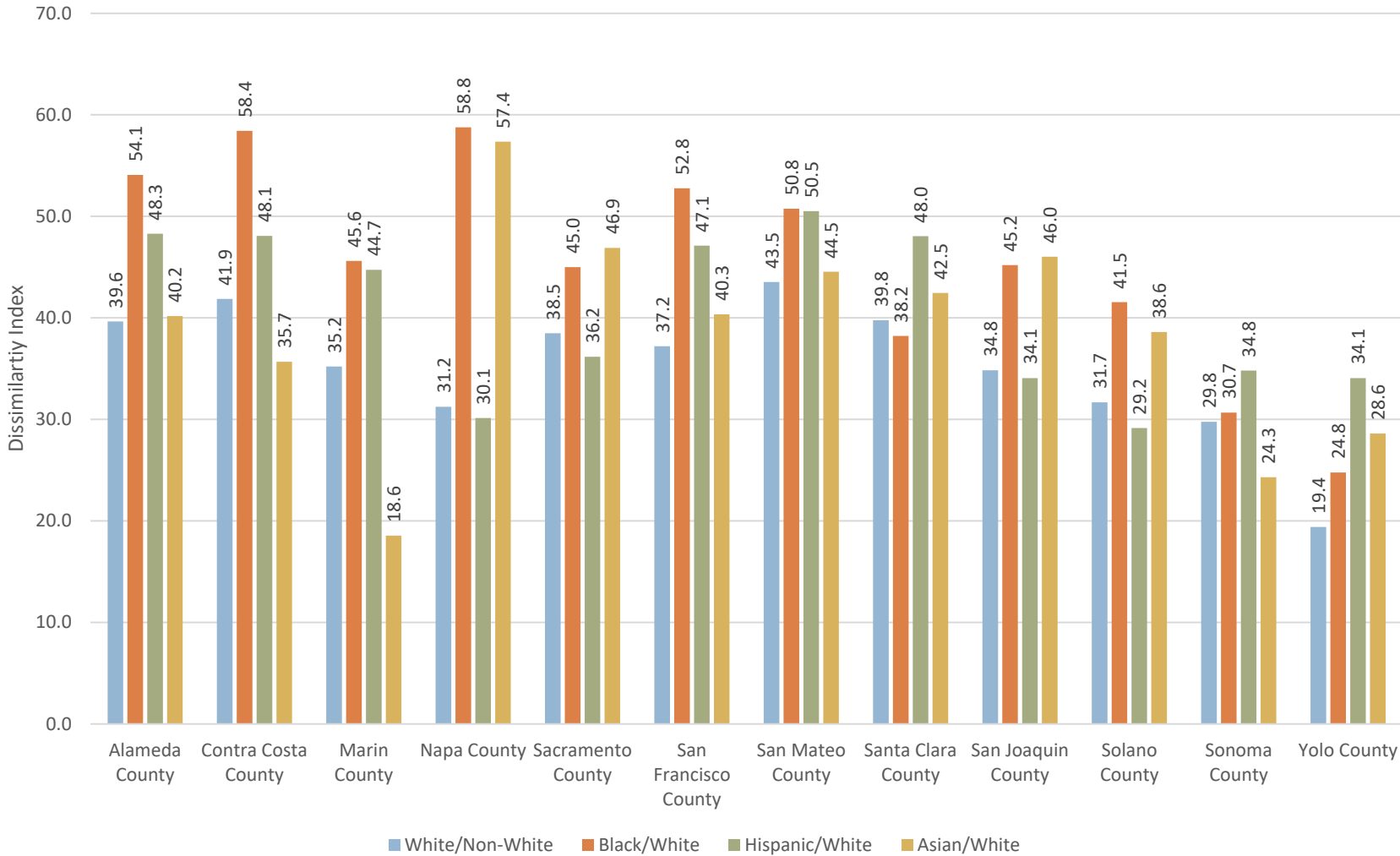
Regional Patterns

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 HUD, Dissimilarity Indices of less than 39 are considered to indicate low segregation, indicated between 50 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 3-11, 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.

⁵ Appendix 2 – Regional Housing Needs Assessment Table 2-22

FIGURE 3-11: DISSIMILARITY INDICES IN THE REGION

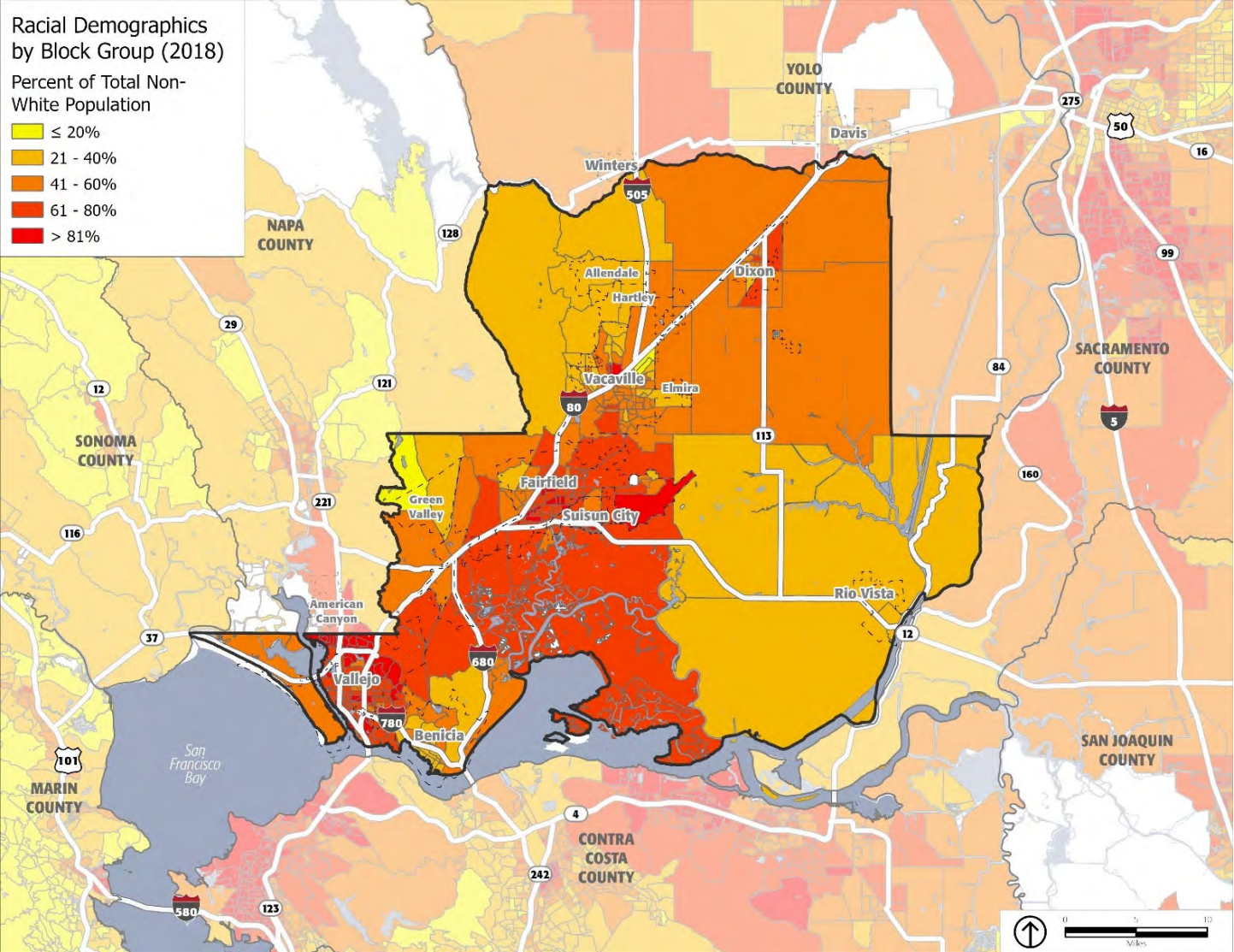


Source: HUD Affirmatively Furthering Fair Housing Mapping Tool, 2020; 2010 U.S. Census

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 3-12, Regional Racial Demographics**). **Figure 3-12** 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 3-13, Regional Diversity Index**, and **Figure 3-12, Regional Racial Demographics**). The Diversity Index shown in **Figure 3-13** is based on a variety of variables, including race, ethnicity, age, income, gender identify, and more. **Figure 3-13** presents the degree to which there is a range of identities in each block group.

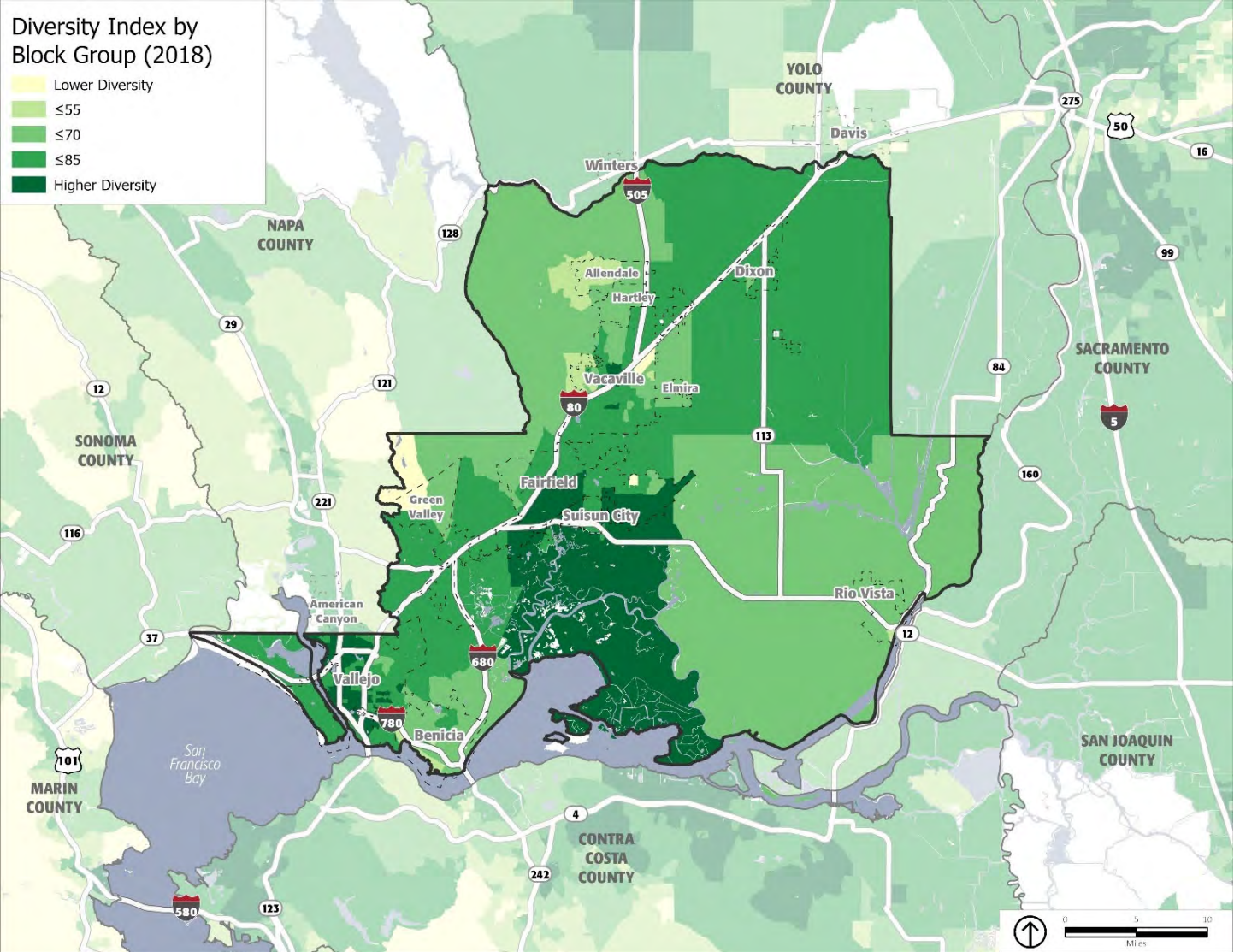
Concentrations of minority populations, or concentrations of affluence, may indicate a fair housing issue despite relative integration compared to the region. A racially and ethnically concentrated area of poverty (R/ECAP) is defined by HUD as an area in which 50.0 percent or more of the population identifies 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 3-14, Regional R/ECAPs**). In contrast, there are several possible RCAAs in Solano County (see **Figure 3-15, 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 3-12: REGIONAL RACIAL DEMOGRAPHICS



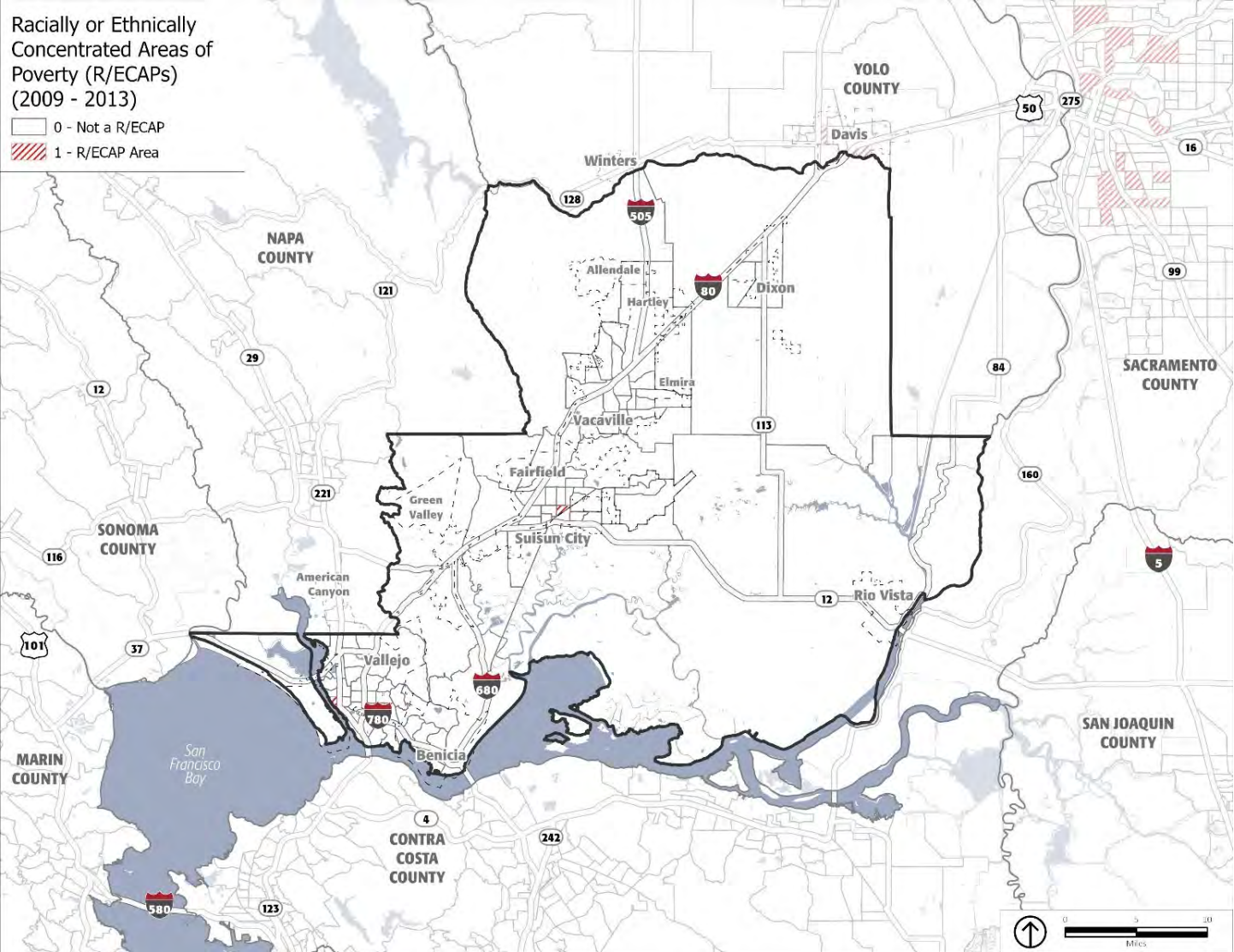
Source: Esri, 2018

FIGURE 3-13: REGIONAL DIVERSITY INDEX



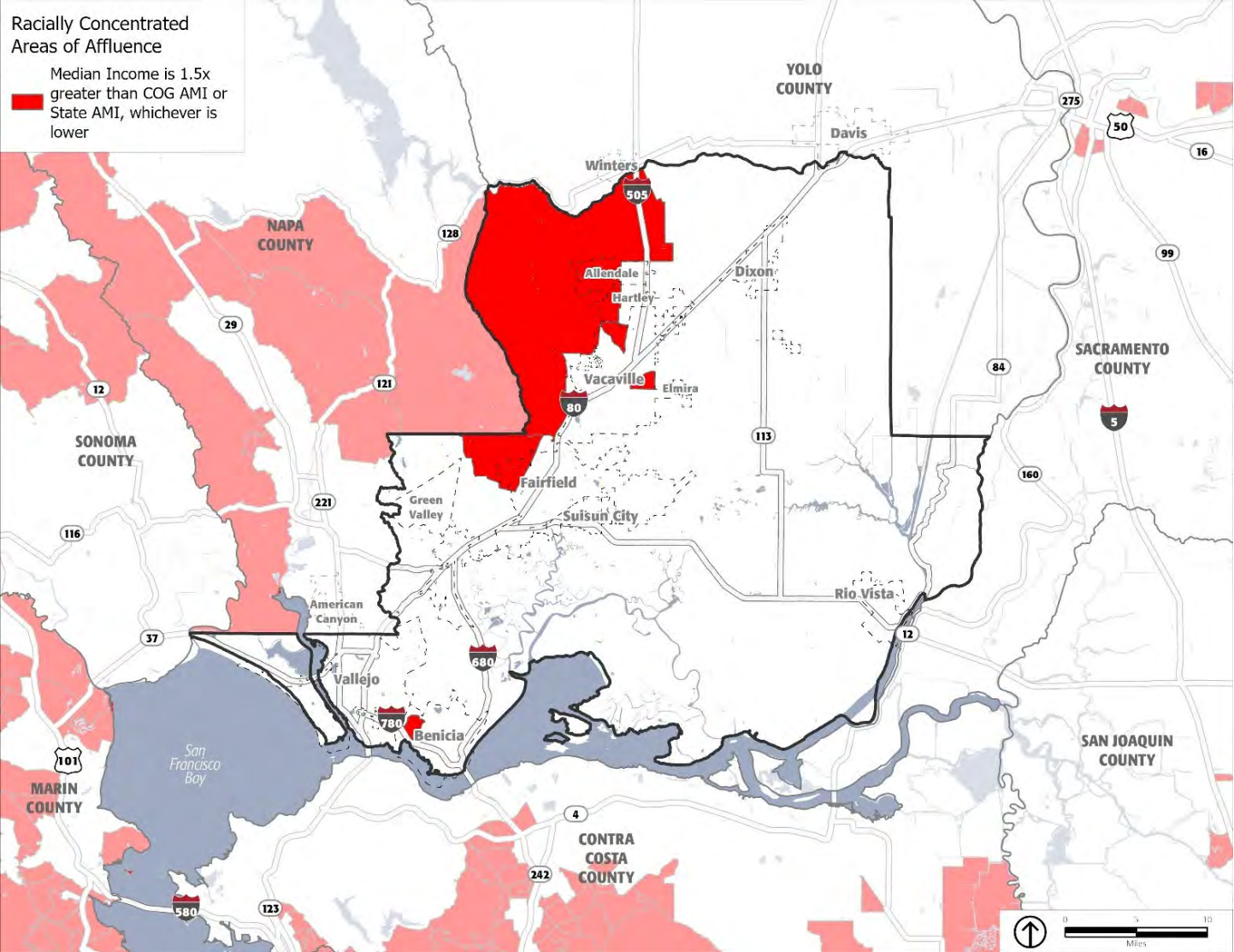
Source: Esri, 2018

FIGURE 3-14: REGIONAL R/ECAPS



Source: 2006-2010 ACS

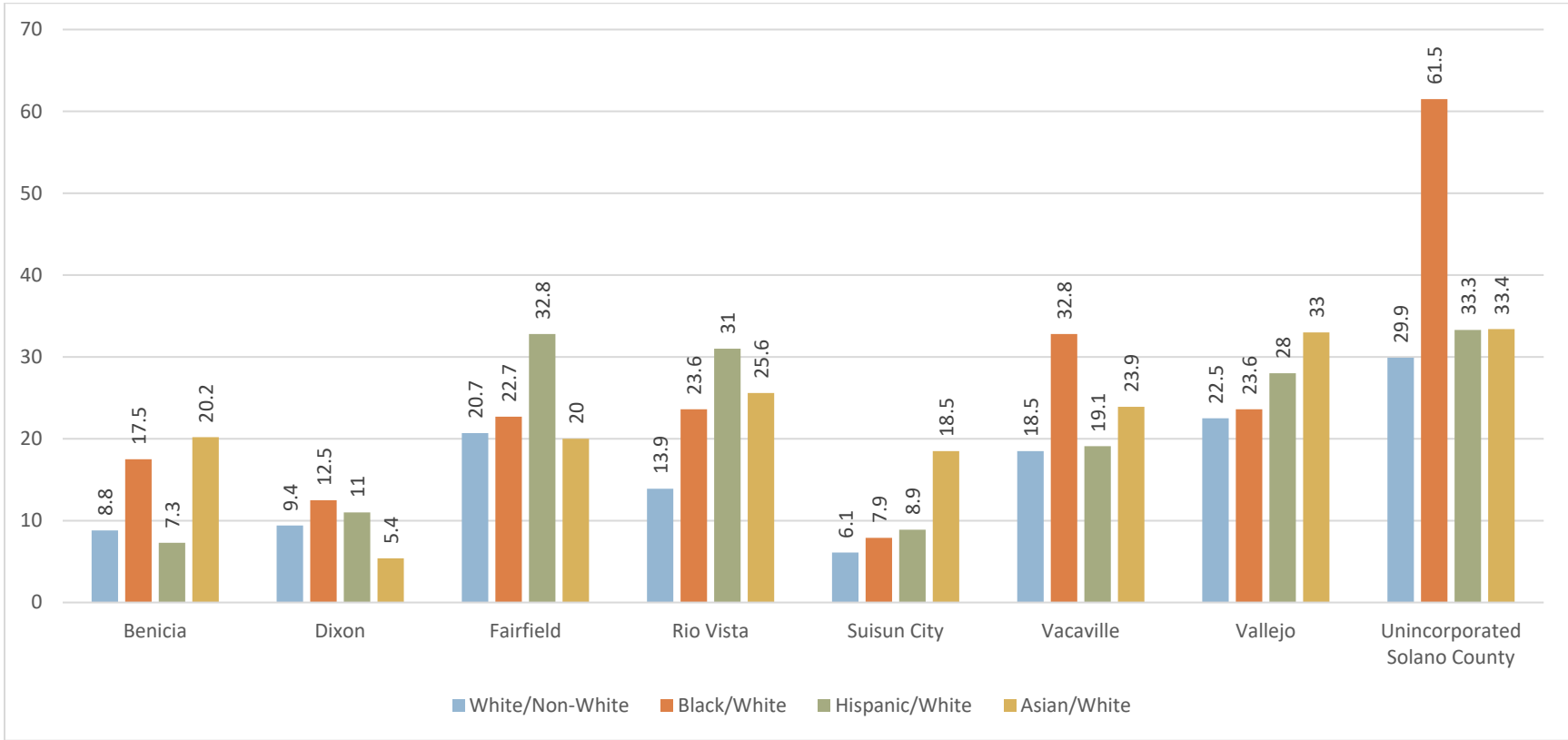
FIGURE 3-15: REGIONAL RCAAS



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 3-16, 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 **Table 2-1 Population by Ethnicity**, of **Appendix 2 – Regional Housing Needs Assessment**, that dissimilarity indices may not accurately represent their distribution.

FIGURE 3-16: DISSIMILARITY INDICES WITHIN SOLANO COUNTY



Source: ABAG Data Packets, 2021; 2020 Decennial Census

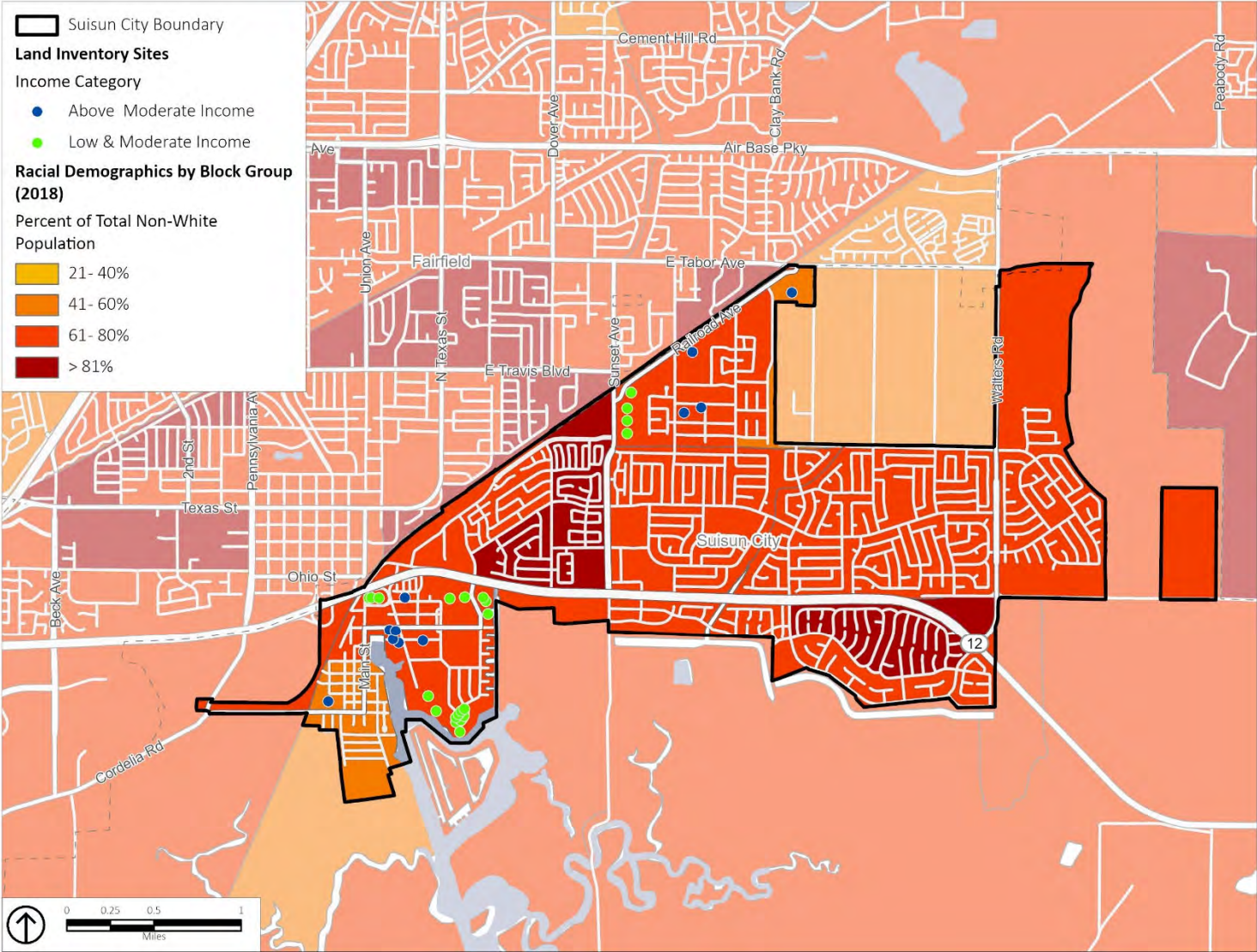
Local Patterns

Suisun City is one of Solano County's more diverse jurisdictions. The City's largest demographic groups are White non-Hispanic, comprising 26.0 percent of the population; Black or African American residents, comprising 20.9 percent of the population; Asian non-Hispanic residents, comprising 19.6 percent of the population; and White Hispanic residents, comprising 16.4 percent of the population. All Hispanic-identifying residents, including those identifying as White Hispanic, comprise 26.8 percent of the city's population. Demographic groups represented by smaller proportions of the city's population include Multiracial non-Hispanic (5.5 percent), Other Hispanic (6.4 percent), and Multiracial Hispanic (2.9 percent). Other demographic groups, including American Indian/Alaskan Native, Asian Hispanic, Native Hawaiian, and "Other," are represented by smaller populations each comprising 0.7 percent or less of the city's population. In total, non-White residents account for a combined 74.0 percent of the city's population.

There are no meaningful concentrations of any demographic group, with most block groups in the city having non-White populations of 65.0 percent or more (**Figure 3-17, Local Racial Demographics**). The city's least diverse census block group (51.5 percent non-White) is also its lowest income (\$50,357), demonstrating a pattern contrary to the relationship between income and demographics typical elsewhere in Solano County. The City's highest-income block groups (\$113,958 and \$103,856) in the Lawler Ranch vicinity are also very diverse (66.5 and 83.2 percent non-White, respectively). This may indicate that Suisun City is home to a large proportion of moderate-income non-White residents. However, the overall low-resource TCAC/HCD designation indicates that these higher-income, non-White residents may have more limited access to resources and opportunities than households with similar incomes living in other parts of the county.

While Suisun City has historically had a diverse population, it has grown more diverse over time. In 2010, the U.S. Census reported Suisun City's population as 39.3 percent White, indicating that there has been an increase in non-White population of more than 20 percent since then. In general, areas of the city that are the least diverse now were also the least diverse in 2010, though these neighborhoods are comparatively more diverse today than they were in 2010. No block groups in Suisun City have become less diverse since 2010, and, while the city's least diverse block group in 2010 is the same block group as is the least diverse today, in 2010, this block group had a non-White population of 37.0 percent, while 2018 data indicates that this block group's non-White population is now 51.5 percent.

FIGURE 3-17: LOCAL RACIAL DEMOGRAPHICS



Source: Esri, 2018; City of Suisun City, 2022

The spatial distribution of residents according to racial and ethnic demographics found in Suisun City today is consistent with patterns found elsewhere in Solano County. Neighborhoods with higher proportions of non-White residents tend to be in low-resource communities. While Suisun City does not contain any R/ECAPs as defined by HUD, a concentration of lower-income and non-White households may indicate limited economic opportunities for existing households. However, these factors also indicate that there are not any RCAAs in Suisun City. To increase housing mobility opportunities for lower- and moderate-income households and non-White households, the City will implement **Program 5.A** to increase public access and awareness of available homeownership assistance and **Program 3.A** to facilitate development of affordable options in higher resource areas and encourage construction of a range of housing types to meet a variety of needs.

Familial Status

Regional Patterns

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

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

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

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

Source: HUD, 2021

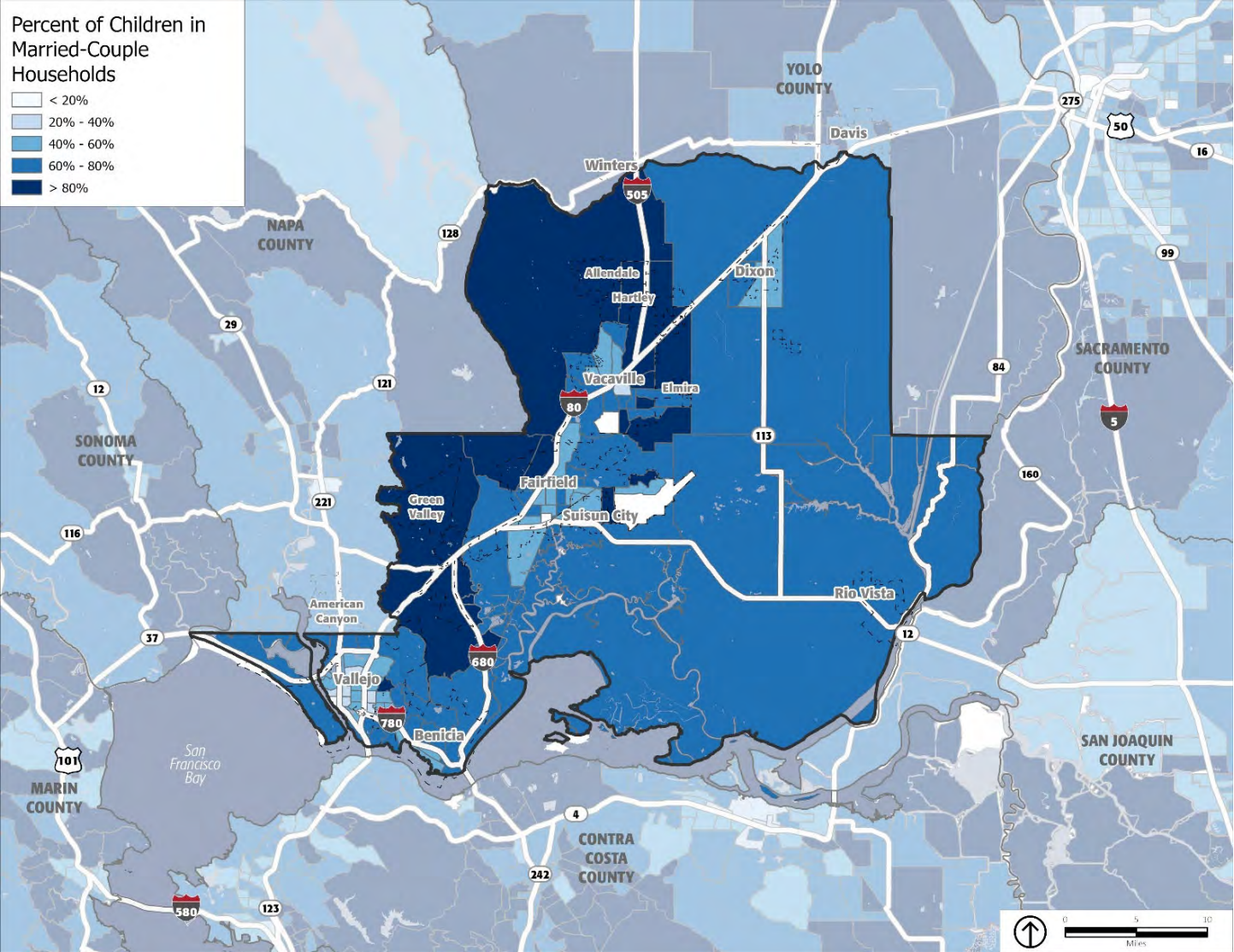
**Cases that were withdrawn by the complainant without resolution, resulted in a no cause determination, or were not pursued as a result of failure of the complainant to respond to follow-up by HUD are not included in this total*

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

Children in Female-Headed Households in the Region). This pattern is seen throughout the ABAG and Sacramento Region, with greater concentrations of female-headed households in and near cities, and higher rates of married couples further from urban centers.

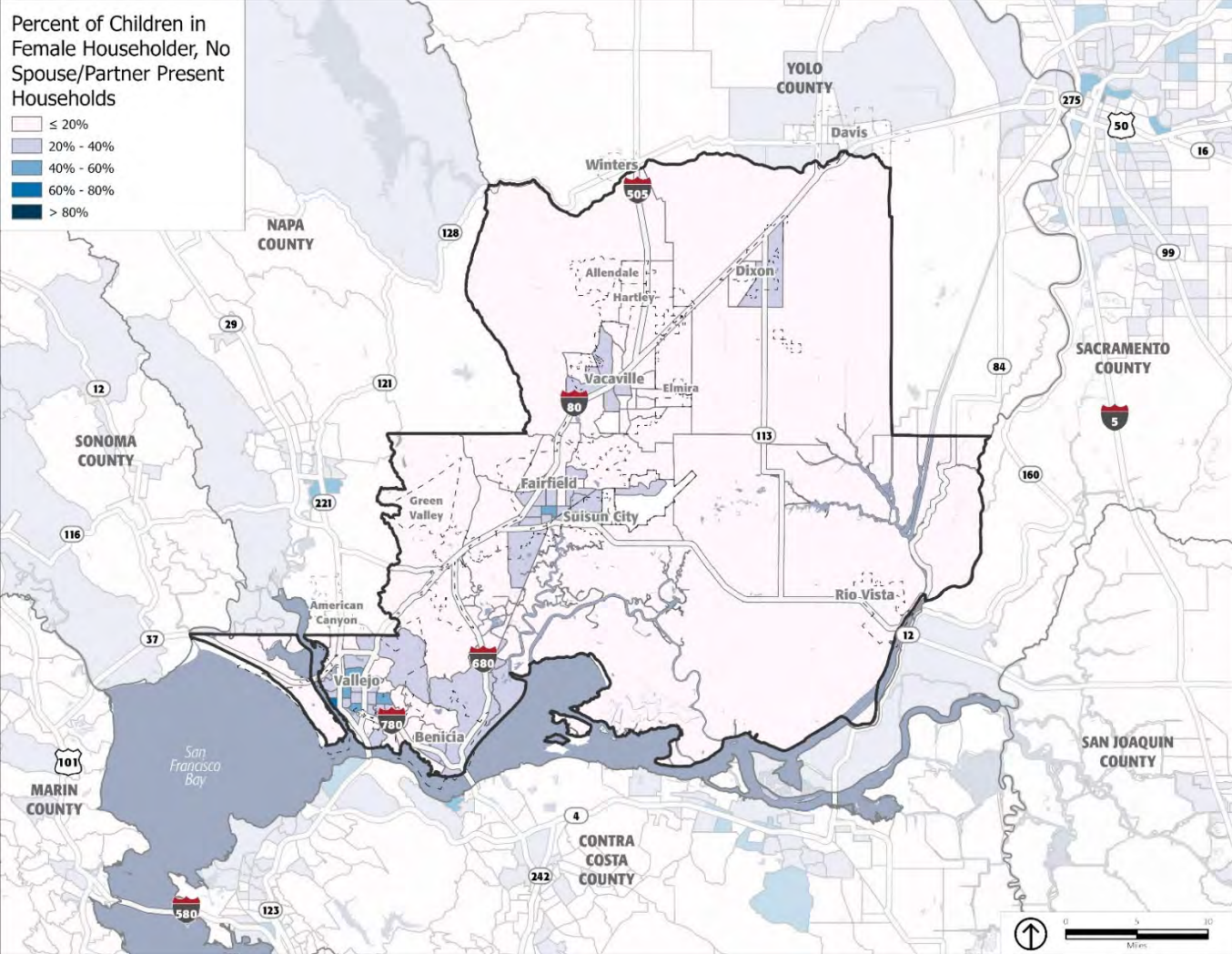
Within Solano County, the highest concentration of female-headed households is in the City of Vallejo, with one pocket in the City of Fairfield. In line with this, these cities also have the lowest concentrations of married couple households with children, which is the dominant family type in the northeastern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

FIGURE 3-19: PERCENTAGE OF CHILDREN IN MARRIED-COUPLE HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-20: PERCENTAGE OF CHILDREN IN FEMALE-HEADED HOUSEHOLDS IN THE REGION



Source: 2015-2019 ACS

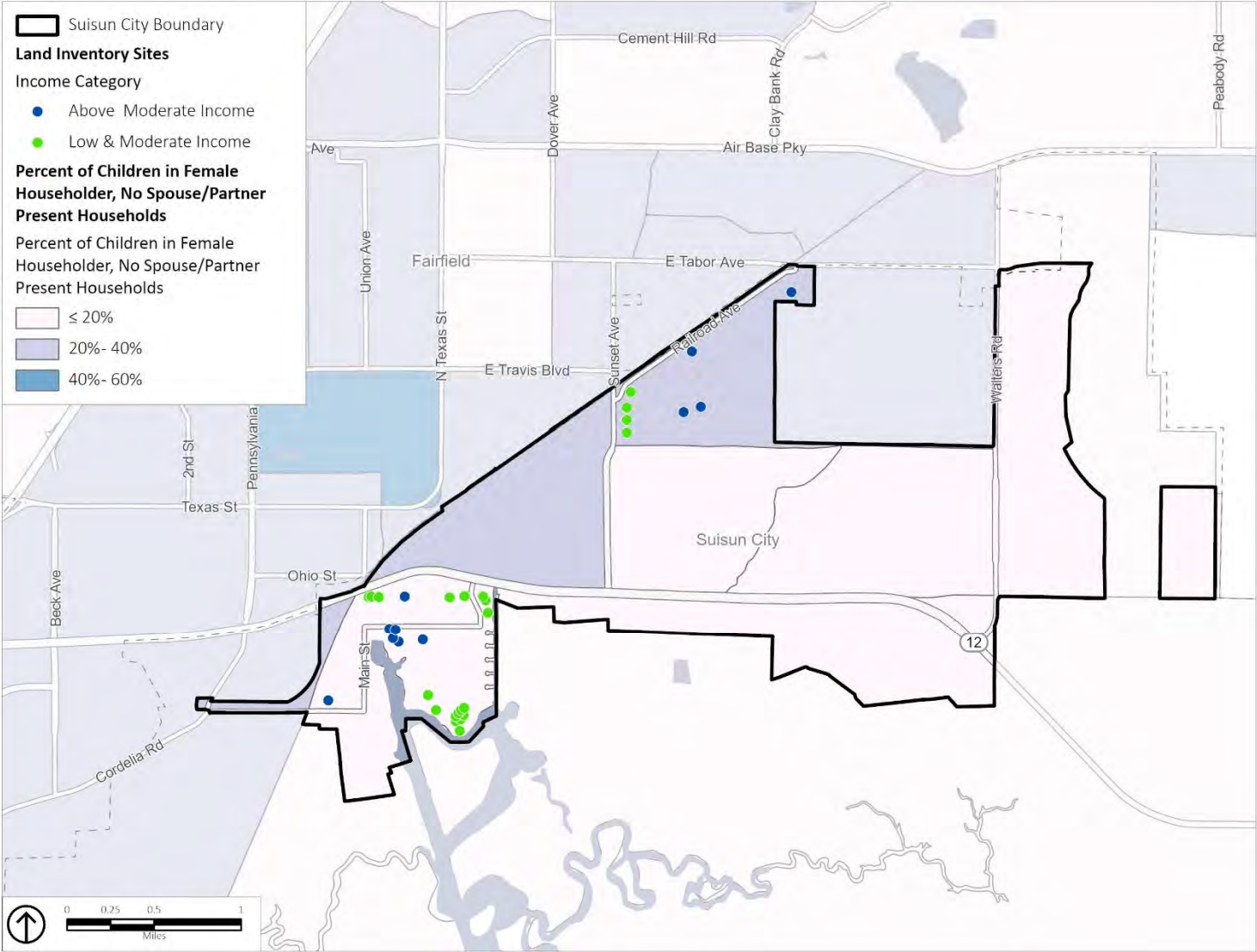
Local Patterns

Approximately 80.2 percent of Suisun City households are family households, defined by California law as a household of two or more persons, regardless of relationship status. Approximately 19.8 percent of households in the city consist of residents living alone. Twenty-four percent of Suisun City households are family households headed by single adults.⁶

Among Solano County jurisdictions, Suisun City sees the second-highest rate and fourth-largest number of female-headed households, at 16.1 percent (1,497 households). Fifty percent of these households (750 households) include children, and 12.0 percent include children and have household incomes below the poverty line (182 households). The spatial distribution of single-parent, female-headed households with children as a percentage of total households is consistent with TCAC/HCD Opportunity Area designations with the county's lower-resource areas (including the entirety of Suisun City) seeing higher rates than are found in higher-resource areas (**Figure 3-21, Single-Parent, Female-Headed Households with Children in Suisun City**). Both the city's highest- and lowest-income block groups fall within census tracts where the rate of single-parent, female-headed households is the lowest citywide, at 15.1 percent. In both the highest- and lowest-income neighborhoods, the largest proportion of households are those in which householders live together with spouses, with the majority of children living in married-couple households. The City will implement **Program 3.A** 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.

⁶ Housing Needs Assessment, Table 2-3

FIGURE 3-21: SINGLE-PARENT, FEMALE-HEADED HOUSEHOLDS WITH CHILDREN IN SUISUN CITY



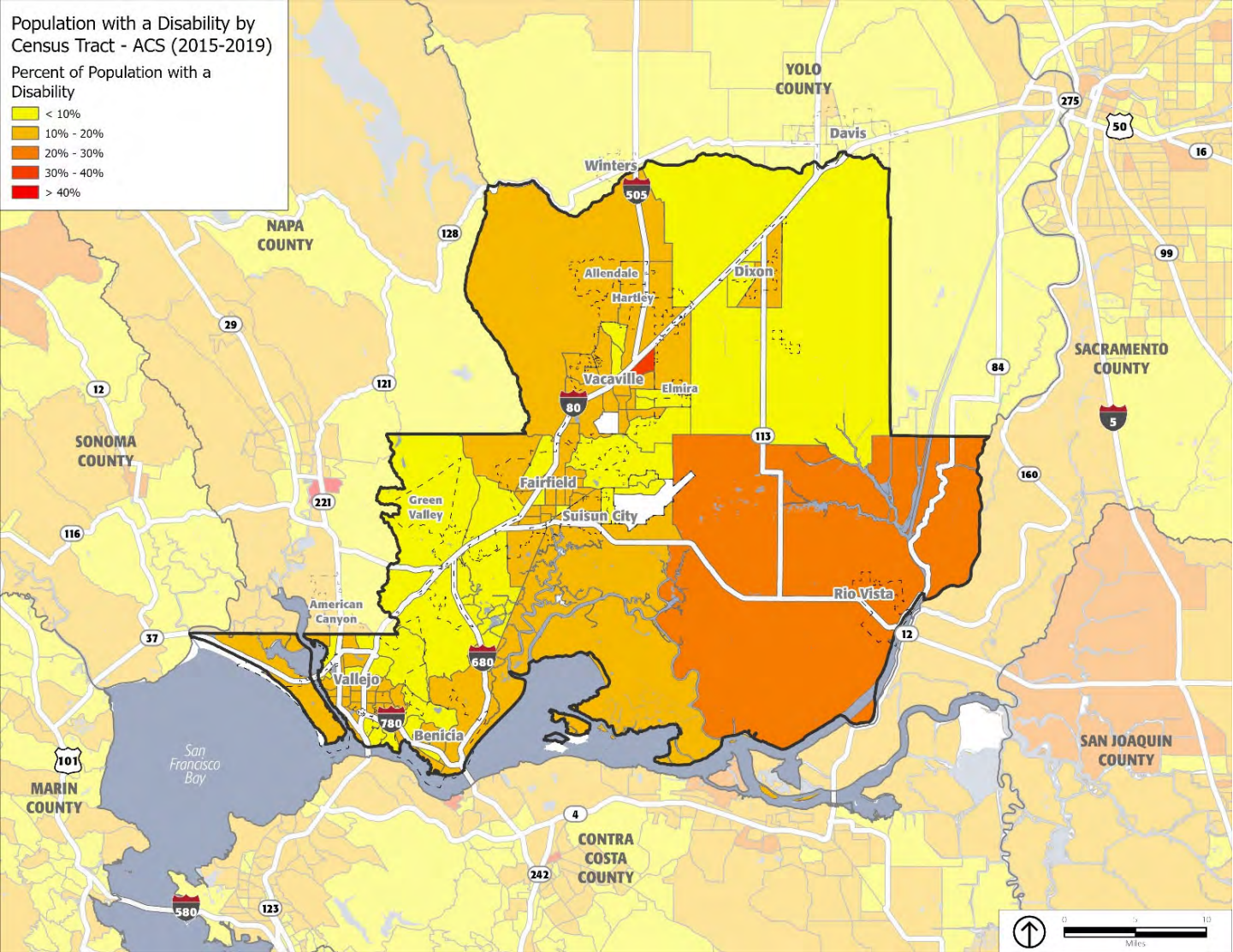
Source: 2015-2019 ACS; City of Suisun City, 2022

Disability Rates

Regional Patterns

Figure 3-22, 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 3-22, 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 3-22: 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 3-22, 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**).

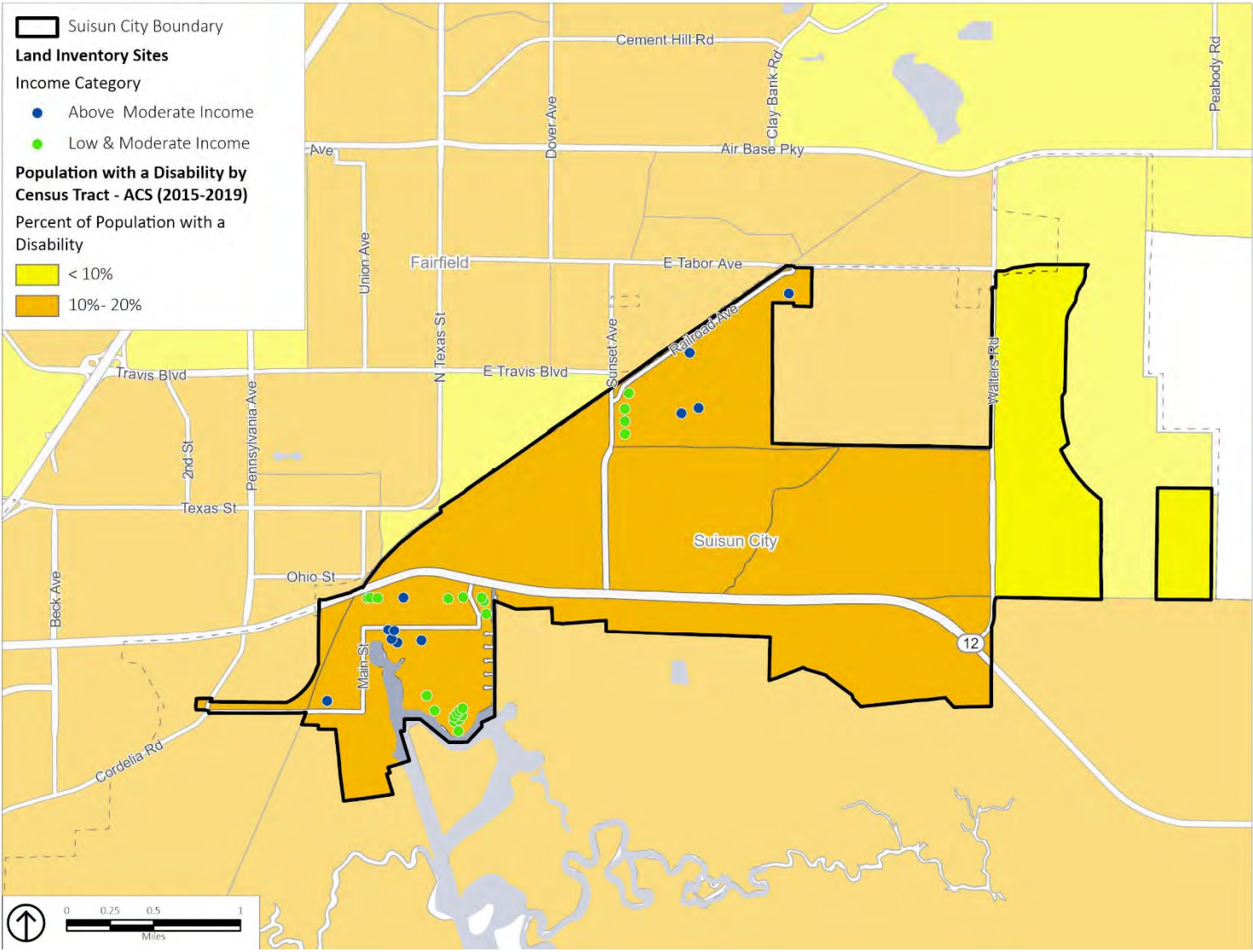
Local Patterns

Approximately 12.5 percent of Suisun City’s population lives with one or more types of disabilities, close to the Solano County average of 12.3 percent and higher than the Bay Area average of 9.6 percent.⁷ Rates of disability by census tract do not vary substantially between different parts of the city (**Figure 3-23, Percentage of the Population with a Disability in Suisun City**). The rate of Suisun City residents living with disabilities has increased since 2014 when the rate was 8.7 percent. Suisun City’s population has also grown older during this time; in 2014, ACS estimates for the proportion of the population with disabilities was 8.3 percent, while in 2019, that figure rose to 11.7 percent. Older populations live with disabilities at higher rates, potentially the cause of this increase.

To improve access to housing for senior residents and other residents with disabilities, the City has included **Program 4.B** to encourage all new units to include mobility-impaired accessibility so they are accessible for both occupants and visitors.

⁷ Housing Needs Assessment, Table 2-32

FIGURE 3-23: PERCENTAGE OF THE POPULATION WITH A DISABILITY IN SUISUN CITY



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

ACCESS TO OPPORTUNITY

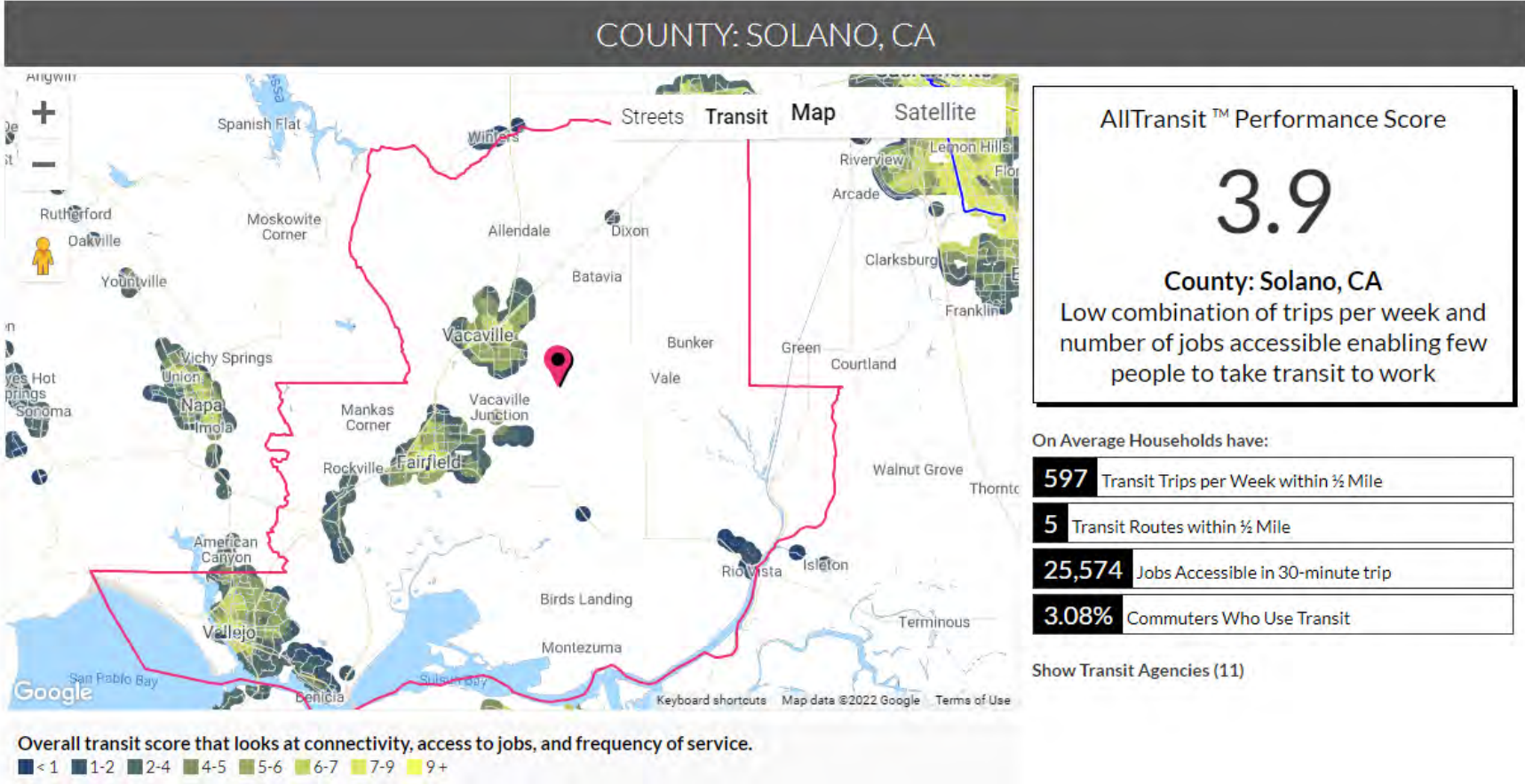
Transit Mobility

Regional Patterns

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.

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 3-24, 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 3-24: ALLTRANSIT TRANSIT ACCESS



Source: AllTransit.cnt.org, 2022

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

TABLE 3-3: REGIONAL ALLTRANSIT PERFORMANCE SCORES

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

Source: AllTransit.cnt.org, 2022

In Solano County, there are several transit options available to residents, depending on where they are 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 (AFB), 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

Residents of Suisun City are served by FAST, which operates eight fixed local routes serving the cities of Fairfield and Suisun City with most connections and transit overlap near the Solano Government Center and Fairfield Government Center. Two of the eight routes (Route 5 and 6) have stops in Suisun City and are operated from 6:00 am to 7:30 pm on weekdays and from 9:00 am to 6:30 pm on Saturday; there is no service on Sundays. Local routes are managed and operated by the City of Fairfield. Route 5 departs from the Fairfield Transportation Center and provides connections to the Suisun Post Office, Suisun City Hall, and Joseph A. Nelson Community Center. This route operates on weekdays from 7:00 am to 7:00 pm. Route 6 has limited service on weekdays and Saturdays and connects the Suisun City community to Fairfield resources, including Lee Ball Park, Fairfield City Hall, Fairfield Adult Recreation Center, Fairfield City Hall, Kaiser Permanente Medical Offices, and Solano Town Center. A single ride on FAST buses is \$1.75 for an adult, \$1.50 for youth, and \$0.85 for seniors, riders with disabilities, and Medicare (SDM)-eligible riders. FAST also provides package deals, including a 10-ride pass for \$17.50 (adults), \$15.00 (youth), and \$8.50 (SDM) or a 31-day pass for \$60.00 (adults), \$50.00 (youth), and \$30.00 (SDM). In addition to the local routes, Suisun City

residents can also travel between cities through three intercity routes provided by FAST and SolTrans. The SolTrans Blue Line takes residents as far north as the Sacramento Valley station and as far south as the Walnut Creek Bay Area Rapid Transit (BART) station with stops at UC Davis, the cities of Dixon, Vacaville, Fairfield, Benicia, and Walnut Creek. The SolTrans Green Line connects riders from Fairfield to Suisun City with a stop in El Cerrito and the Red Line connects Suisun City to the cities of Fairfield, Vallejo, and El Cerrito. SolTrans fares are presented in **Table 3-4, SolTrans Fares, 2022**. According to AllTransit, Suisun City received a moderate score of 4.7 for transit connectivity, likely due to its public transportation options and proximity to services and employment opportunities outside of the city, such as those in the City of Fairfield (see **Figure 3-25, Transit Score in Suisun City**). Public transportation in Suisun City is limited in areas north and east of Pintail Drive.

TABLE 3-4: SOLTRANS FARES, 2022

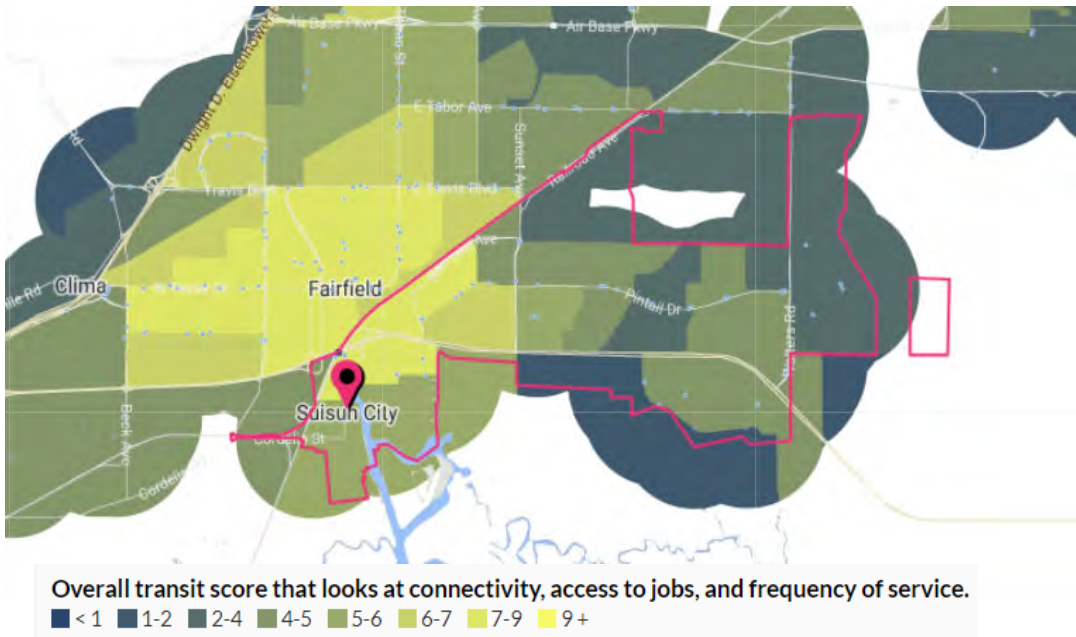
	Adult¹	Youth	Reduced
Local	\$4.50	\$3.50	\$2.25
Solano County Express	\$5.50	\$4.00	\$2.75
Out of County Express	\$10.00	\$8/00	\$5.00

Source: SolTrans, 2022

Notes:

- 1. Adults are ages 18-64; Youth are ages 6-18; and Reduced fares are ADA/65+/Medicare eligible riders.*

FIGURE 3-25: TRANSIT SCORE IN SUISUN CITY



AllTransit™ Performance Score

4.7

City: Suisun City, CA

Low combination of trips per week and number of jobs accessible enabling few people to take transit to work

On Average Households have:

486	Transit Trips per Week within ½ Mile
4	Transit Routes within ½ Mile
23,761	Jobs Accessible in 30-minute trip
3.65%	Commuters Who Use Transit

Source: AllTransit, 2021

Housing Mobility

Regional Patterns

Housing mobility refers to an individual’s or household’s ability to secure affordable housing in areas of high opportunity, move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of HCVs, availability of rental and ownership opportunities throughout the city, and vacancy rates. A “healthy” vacancy rate is considered to be approximately 5.0 percent, indicating that there are available housing units for those seeking housing, but not an oversaturated market that results in homes left unused. In Solano County, the vacancy rate in 2021 was approximately 5.3 percent, indicating a relatively “healthy” vacancy rate and reflecting a

similar rate as most counties in the surrounding region (**Table 3-5, 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 3-5: 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 3-6, Vallejo-Fairfield MSA FMRs, 2022**).

TABLE 3-6: 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 presented in **Table 2-19**, Housing Tenure, 2019, in **Appendix 2 – Regional Housing Needs Assessment**, approximately 37.9 percent of households are renters in Suisun City. The rental vacancy rate in Suisun City is 0.8 percent, while the ownership unit vacancy rate is 0.9 percent. This indicates there is a shortage of both ownership and rental units in Suisun City, indicating a lack of housing and economic mobility opportunities. Throughout Suisun City, the percentage of renters using an HCV ranges from 5.8 to 9.5 percent according to HUD. Given the relatively even distribution of HCV holders, access to housing opportunities with a voucher does not appear to be a barrier to fair housing. Rather, the shortage of vacant units may present a barrier to access.

Rent for two-, three-, and four-bedroom units in Suisun City ranges from \$1,925 to \$3,300, with the median rent being \$2,331 (see **Table 2-28**, Rental Rates, 2021 in **Appendix 2 – Regional Housing Needs Assessment**). The FMR for one-bedroom units in the Vallejo-Fairfield MSA, as established by HUD, is \$1,408. Therefore, up to 40.0 percent of studio and one-bedroom units in Suisun City are considered fair-market prices. However, this proportion of units does include those priced up to \$1,500, which would slightly exceed the FMR for a one-bedroom unit. As such, it is assumed that approximately 25.0 percent of units are priced within the FMR range. However, despite the affordability of approximately one-quarter of the rental stock, the shortage of housing may limit housing mobility opportunities. Therefore, the City has included **Program 5.A** to facilitate, encourage, and support the construction of both rental and ownership units to increase the supply.

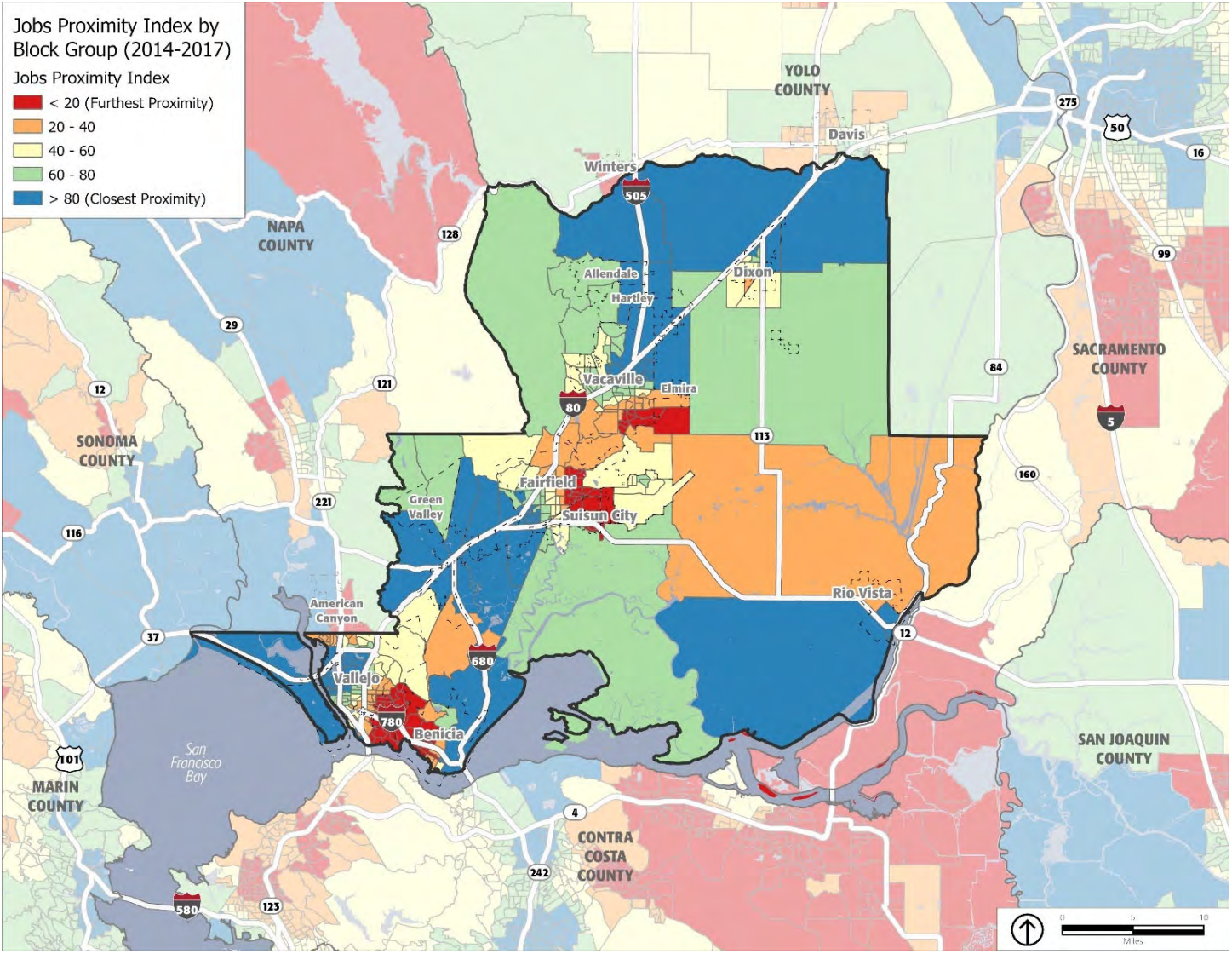
Employment Opportunities

Regional Patterns

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

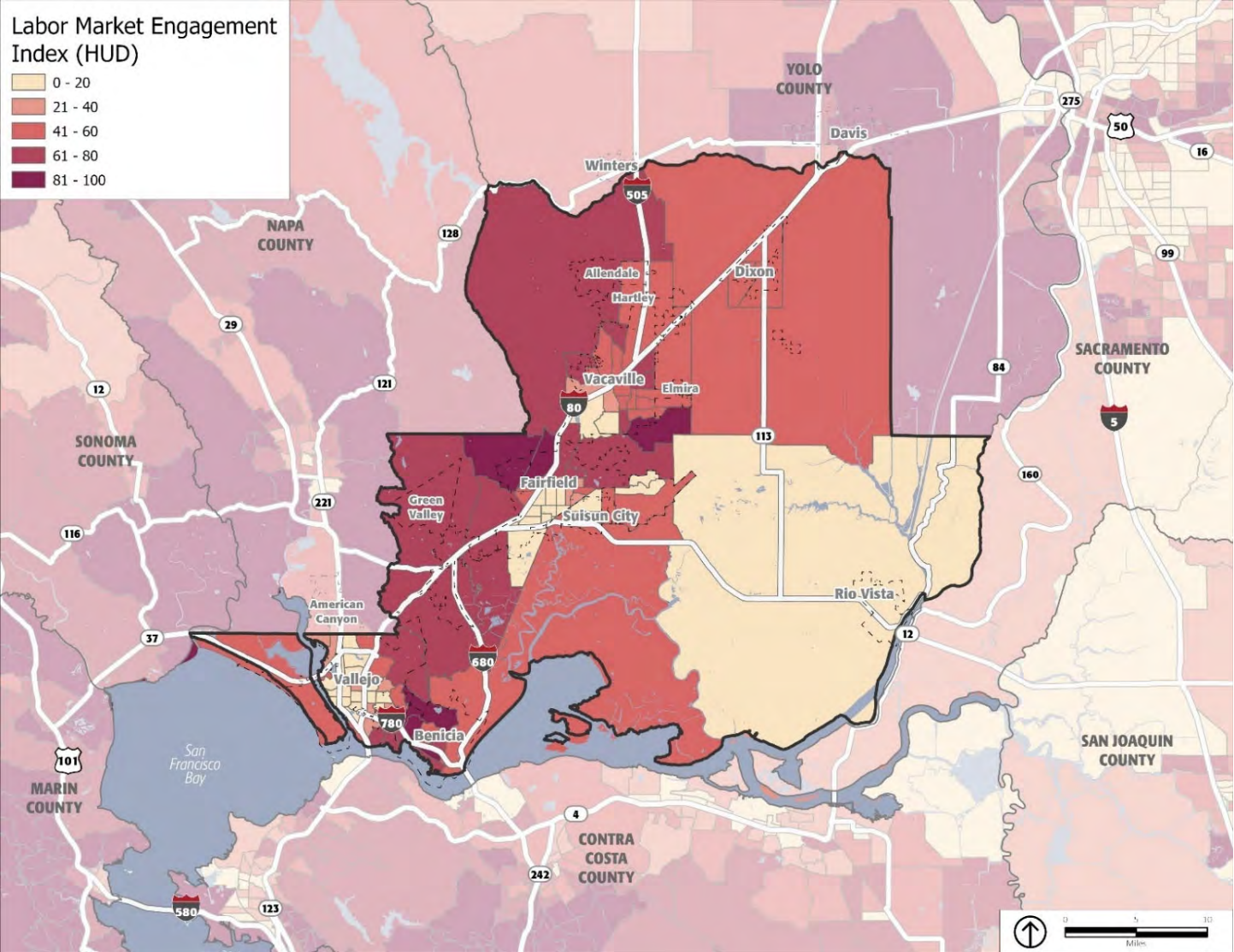
According to these indices, Solano County has more consistent proximity to jobs but lower labor force engagement than many other counties in the ABAG region (**Figure 3-26, Regional Jobs Proximity**, and **Figure 3-27, Regional Labor Market Engagement**). Labor force engagement patterns in Solano County more closely reflect the neighboring counties of Yolo and San Joaquin in the Sacramento region, where population distribution and industries are similar to most of Solano County. The area with the lowest labor force engagement in Solano County, however, is in the tract that includes the City of Rio Vista where there is a sizable senior population, which may include residents who retired early. As shown in **Table 3-7, Regional Unemployment Rates, 2010-2021**, the unemployment rate in Solano County in 2021 was one of the highest in the Bay Area and Sacramento regions, at 5.4 percent. However, Solano County saw one of the largest decreases in unemployment since 2010, surpassed only by San Joaquin and Yolo Counties.

FIGURE 3-26: REGIONAL JOBS PROXIMITY



Source: HUD, 2017

FIGURE 3-27: REGIONAL LABOR MARKET ENGAGEMENT



Source: HUD, 2017

TABLE 3-7: REGIONAL UNEMPLOYMENT RATES, 2010-2021

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

Source: California Employment Development Department, 2021

The U.S. Census Longitudinal Employer-Household Dynamics (LEHD) reports the distance and direction between home and work for residents of each jurisdiction and the ratio between jobs and households. According to LEHD, approximately 40.6 percent of Solano County residents live within 10 miles of their job, with the greatest concentration of these jobs in Fairfield (13.5 percent) and Vacaville (13.5 percent). Approximately 18.1 percent of Solano County residents report commuting more than 50 miles to their job, with 38.2 percent of these residents commuting southeast into San Joaquin County. Overall, approximately 50.4 percent of the individuals that work in Solano County commute in from areas outside of the county. On average, in the comparison jurisdictions that comprise the Bay Area and a portion of the Sacramento region, 42.5 percent of residents live within 10 miles of their job, 15.4 percent live more than 50 miles from their job, and 49.4 live outside of the county in which they work. In Solano County, the jobs-household ratio, which is an indicator of whether there is a balance between the number of jobs and the number of households, was 0.93 in 2018 according to LEHD Workplace Area Characteristics (WAC). This ratio suggests that there was a shortage of jobs in Solano County to support the number of households, which may partially contribute to the number of residents that commute outside of the county for work. In comparison, in the Bay Area, the jobs-household ratio was 1.47,

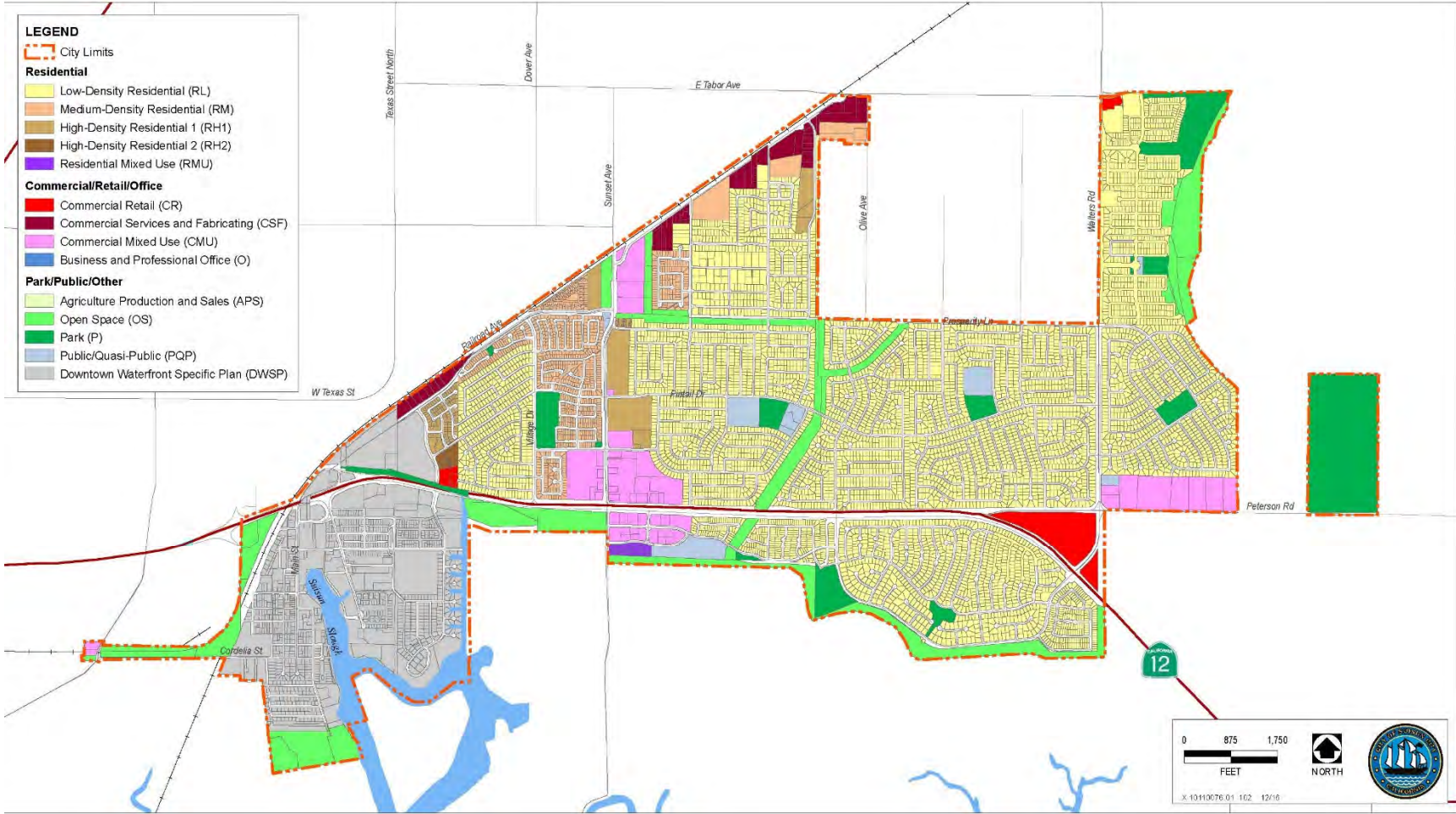
indicating that there is a shortage of housing to support the job base in this region. Generally, Solano County appears to have sufficient housing for those jobs in the county, but still has a slightly higher rate of persons that commute into the county than the region overall.

Local Patterns

The City of Suisun City is adjacent to Travis AFB and provides residential opportunities for airmen and their families. The City's zoning map (**Figure 3-28, Suisun City Zoning Map**) shows that most land in the city is designated for residential uses, with nonresidential uses concentrated along major arterials and in the downtown. The dominance of residential uses in Suisun City reflects the relatively low scores for HUD's Jobs Proximity Index, particularly in the center of the city, as seen in **Figure 3-29, Local Jobs Proximity**. This is further reflected in the low jobs-household ratio (0.4) found in Suisun City, as most of the city is residential to support job opportunities in Fairfield, Vacaville, and Travis AFB. While approximately 96.4 percent of Suisun City residents commute outside of the city for work, it is likely that many of these individuals are commuting to the AFB or into Fairfield as 49.6 percent of employed residents in Suisun City live within 10 miles of their place of employment. The Labor Market Engagement Index score in Suisun City ranges from 19 to 47 (**Figure 3-30, Local Labor Market Engagement**). However, active military personnel are not counted toward the labor force and, therefore, the concentration of airmen in Suisun City may decrease the Labor Market Engagement Index. While **Figure 3-29** and **Figure 3-30** show discrepancies in access to, or engagement in, labor market opportunities, the unique characteristics of employment opportunities near Suisun City suggest that these maps do not accurately represent economic opportunity for residents of the city. However, like in the City of Rio Vista, the shortage of jobs, in this case not related to military work, may influence who lives in Suisun City. To ensure there is access to economic opportunities for all residents, the City has identified economic development strategies in the Economic Development Element of the General Plan to create more balance between jobs opportunities and households. These include:

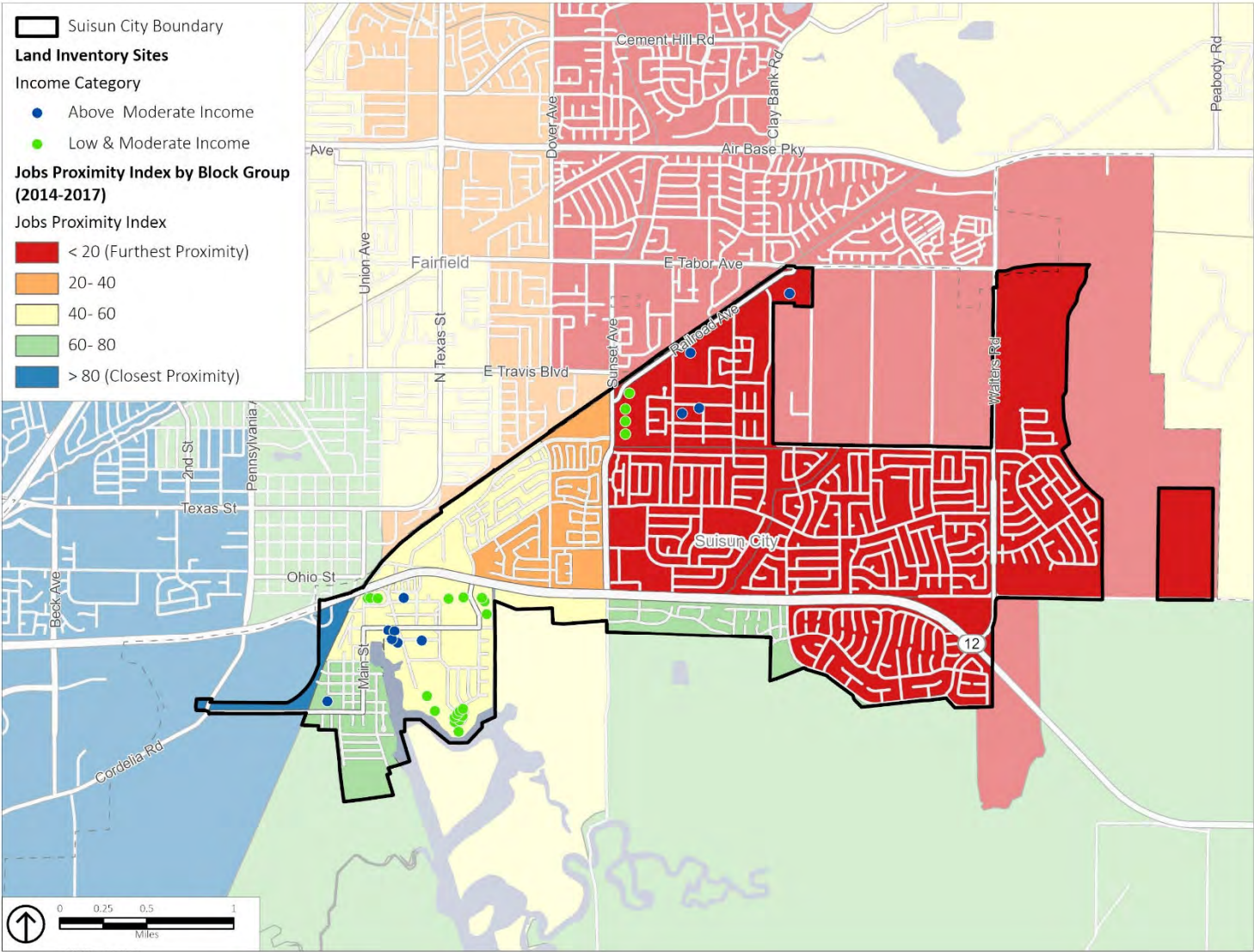
- **Program ED-3.1: Job Resources.** The City will maintain and disseminate at City Hall current contract information for the major job training and referral agencies, including the State Employment Development Department, regional workforce development organizations, local colleges, and private agencies.
- **Program ED-3.2: Workforce Development.** The City will explore funding sources and partnerships with workforce agencies to conduct a survey of the commuter workforce in Suisun City. This survey could help determine what skills and experience levels can be marketed to prospective employers. The City could use secondary sources of data, also, to promote local job skills and recruit employers.

FIGURE 3-28: SUISUN CITY ZONING MAP



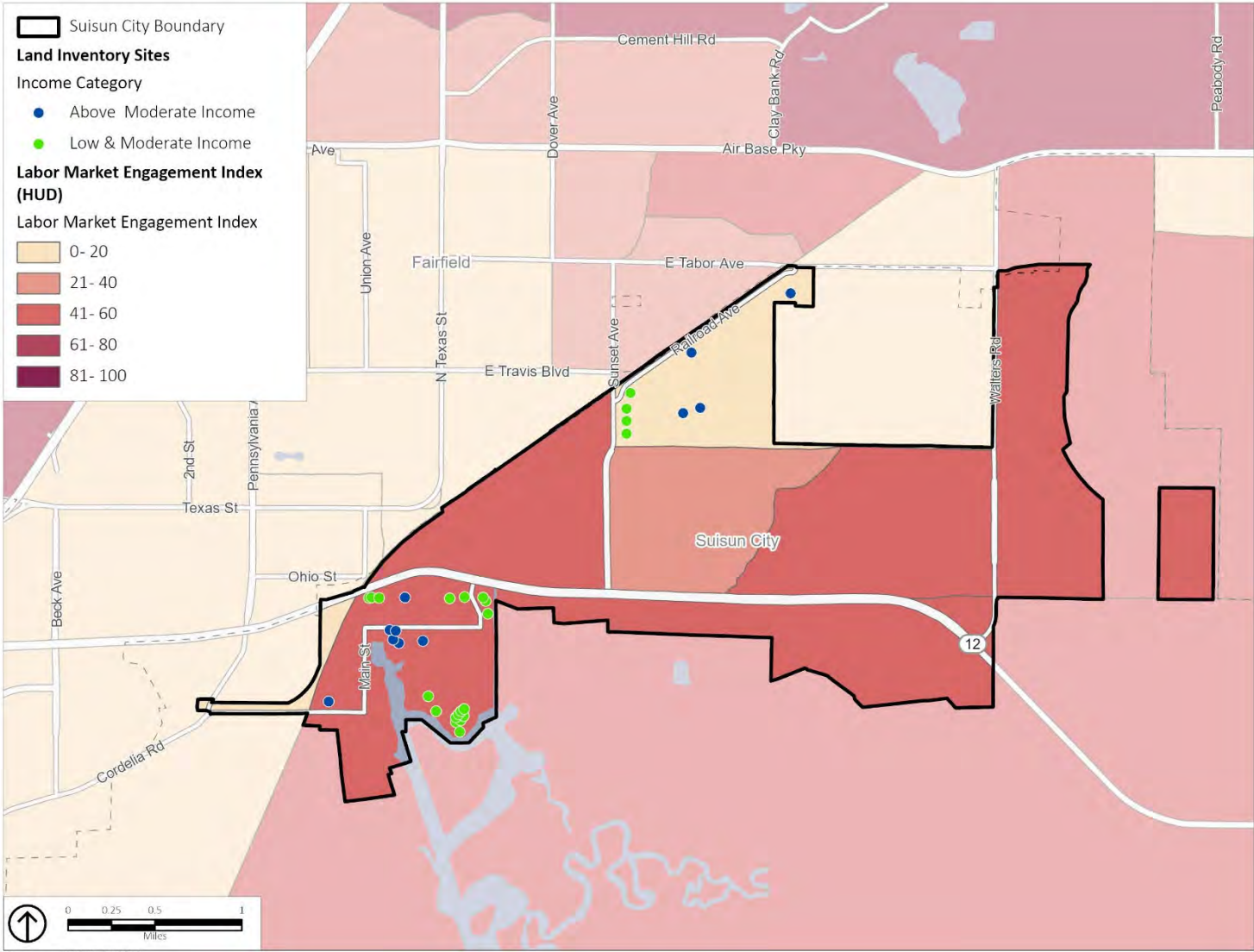
Source: City of Suisun City, 2015

FIGURE 3-29: LOCAL JOBS PROXIMITY



Source: HUD, 2017; City of Suisun City, 2022

FIGURE 3-30: LOCAL LABOR MARKET ENGAGEMENT



Source: HUD, 2017; City of Suisun City, 2022

Educational Opportunities

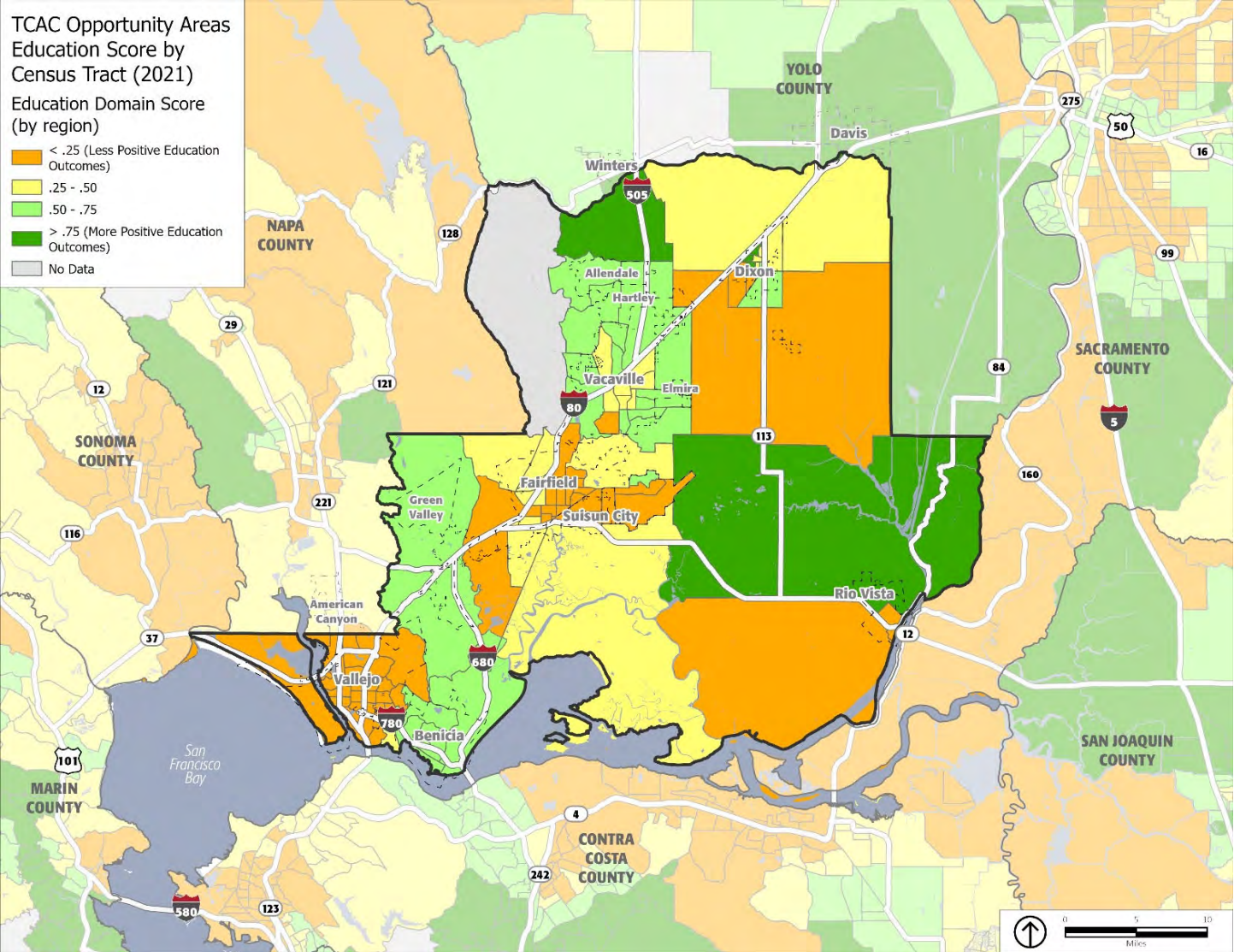
Regional Patterns

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 3-31, 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 3-31** 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.

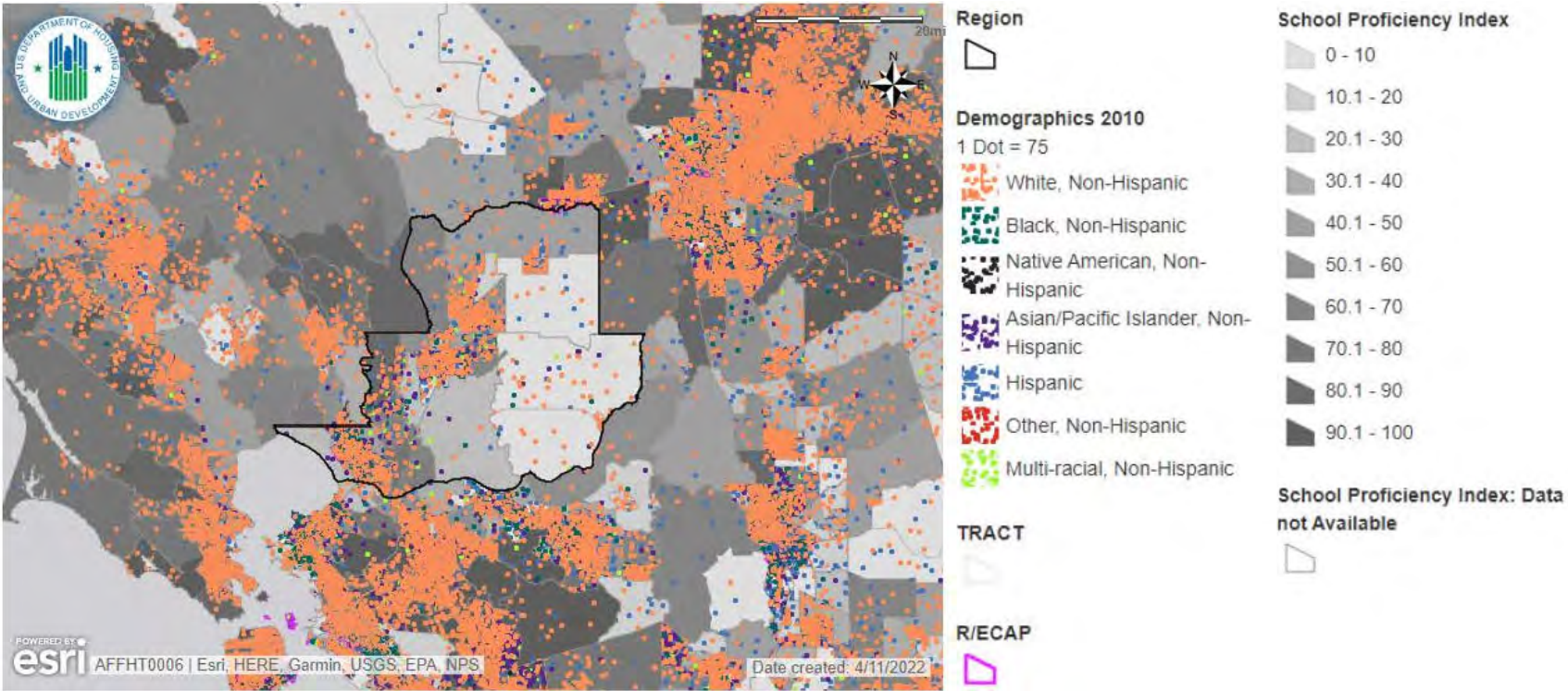
FIGURE 3-31: REGIONAL TCAC/HCD EDUCATIONAL DOMAIN SCORES



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 3-32, 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 3-32: HUD SCHOOL PROFICIENCY INDEX



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

Local Patterns

The California Department of Education Dashboard (DOE) reported on four public schools in Suisun City in 2019: Suisun Elementary School, Crystal Middle School, Dan O. Root Elementary School, and Crescent Elementary School. The performance metrics and demographic characteristics of the student population for each school are presented in **Table 3-8, Performance Scores for Suisun City Schools, 2019**. According to the DOE, most Suisun City schools are below the state educational standards for each grade level. While there are no high schools within city limits, students have access to schools in Fairfield as part of the Fairfield-Suisun Unified School District, which includes four high schools. Students can use the local bus services as well as a school district-provided bus service to access these schools.

Crescent Elementary School, despite lower than state grade-level performance standards, performed the best amongst Suisun City schools compared to other schools in the state. The lowest-performing school, according to the DOE, is Crystal Middle Elementary School, where the English Language Arts (ELA) score and Mathematics scores are 55.2 and 100 points below state standards, respectively. This school also has the highest suspension rate and proportion of socioeconomically disadvantaged students, which may indicate that students experience external pressures and factors that negatively influence educational performance and access.

TABLE 3-8: PERFORMANCE SCORES FOR SUISUN CITY SCHOOLS, 2019

School Name	ELA Score	Math Score	Chronic Absenteeism Rate	Suspension Rate	Socioeconomically Disadvantaged	Foster Youth	English Learners
Crescent Elementary	-5.4	-22.4	12.6%	1.7%	60.6%	0%	15.7%
Crystal Middle	-55.2	-100	17.8%	10.2%	74.8%	0.4%	9.1%
Suisun Elementary	-39.0	-53.6	12.3%	0.0%	68.1%	0.8%	17.6%
Dan O. Root Elementary	-28	-43.9	2.6%	6.2%	59.4%	0.5%	10.5%

Source: California Department of Education, 2019

Throughout all of Suisun City, the anticipated educational outcome, according to TCAC and HCD, is below the 28th percentile (**Figure 3-9, Local TCAC/HCD Educational Domain Score**). Expected educational outcome in Suisun City closely reflects adjacent neighborhoods in the City of Fairfield. 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. Therefore, when feasible, the City will support applications by Fairfield-Suisun Unified School District or individual schools to secure grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers (**Program 5.A**).

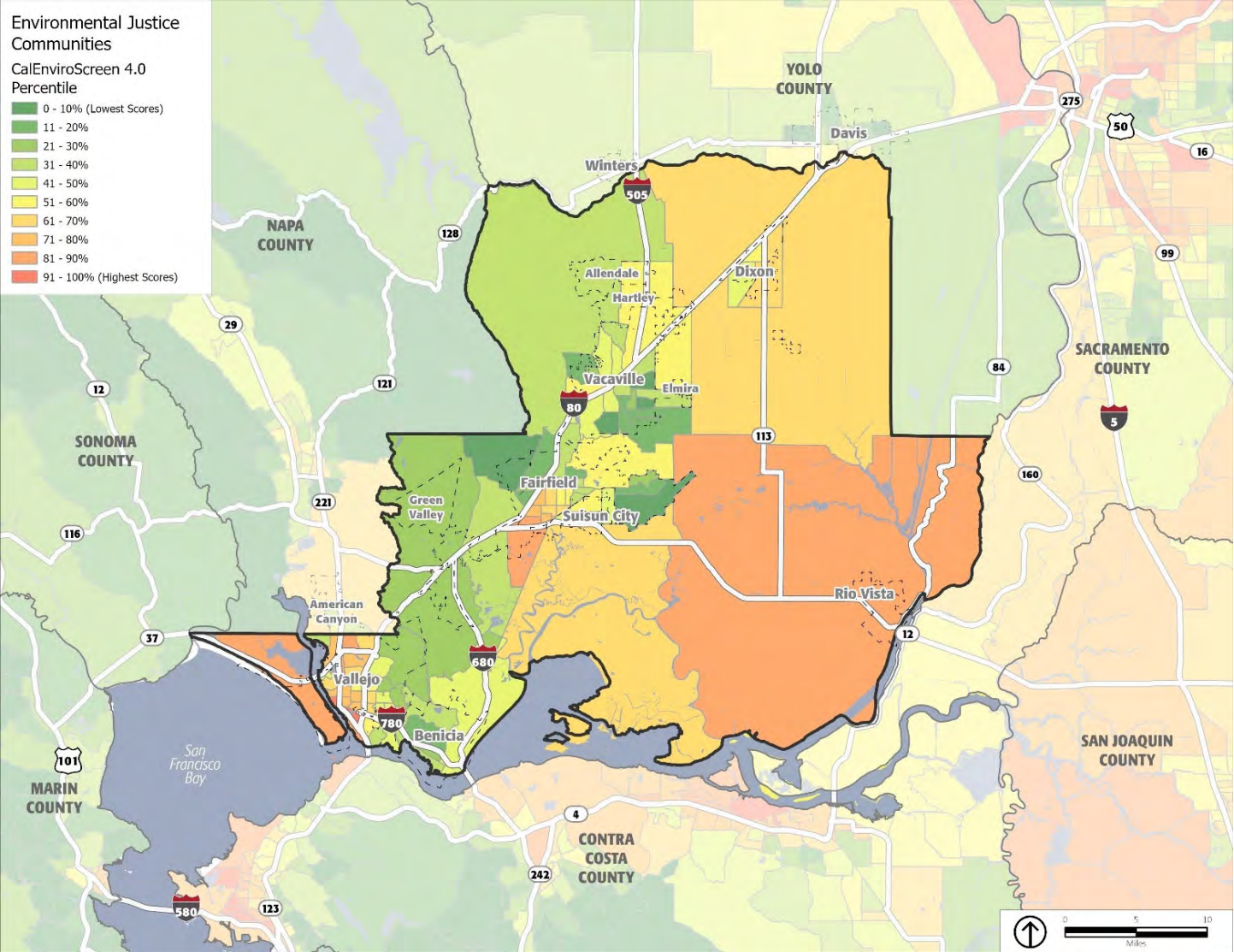
Environmental Health

Regional Patterns

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

Much of Solano County, particularly the eastern area and the City of Vallejo, have high cumulative scores, as shown in **Figure 3-33, Regional CalEnviroScreen Percentiles**. CalEnviroScreen’s percentiles are calculated based on an area’s pollution burden and population characteristics. **Figure 3-33** 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 3-33: REGIONAL CALENVIROSCREEN PERCENTILES

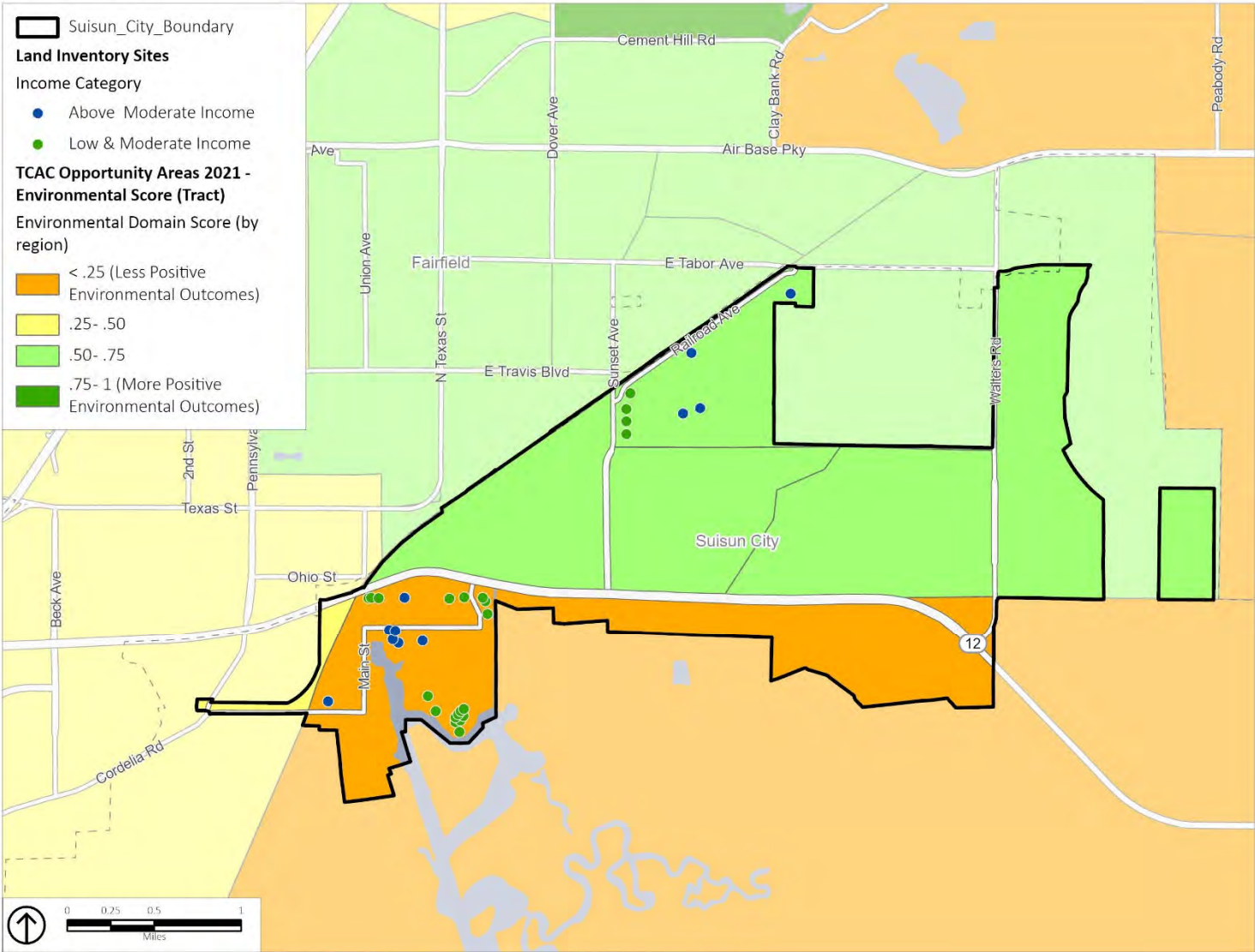


Source: OEHHA, 2021

Local Patterns

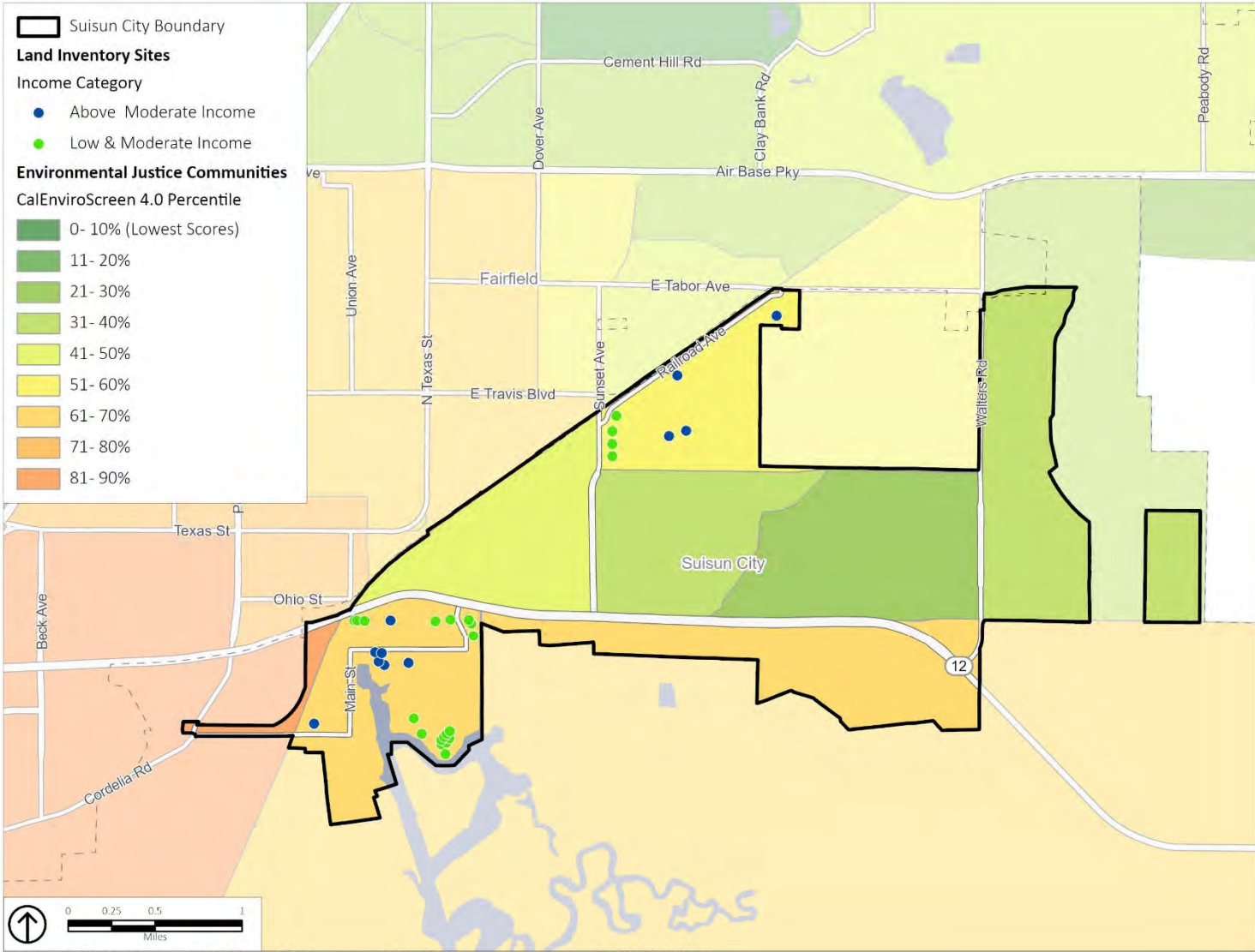
As shown in **Figure 3-34, Local TCAC/HCD Environmental Domain Scores**, Suisun City has relatively high environmental scores, with the exception of the areas south of State Route 12 (SR 12). North of SR 12, TCAC/HCD scores range from the 51st percentile on the eastern boundary of the city to the 74th percentile west of Walters Road, between Bella Vista Drive and SR 12. The portion of the city south of SR 12 is a small part of a tract that includes the unincorporated area south to Suisun Bay. The unincorporated area includes the Potrero Hills Landfill, which may negatively impact the environmental score but is not expected to affect access to healthy environmental conditions for residents of Suisun City. Further, Suisun City residents south of SR 12 have the closest access of all residents in the city to several protected open spaces, including Rush Ranch Open Space, San Francisco Bay National Estuarine Research Reserve, and Joice Island State Game Refuge, as well as access to the Montezuma Slough at Belden's Landing. Within the city, there are several parks that help to increase access to outdoor recreational spaces, which may aid in the high environmental domain in Suisun City according to TCAC/HCD. These relatively high scores are reflected by OEHHA in the CalEnviroScreen scores, which are similarly positive in the same neighborhoods, particularly as a result of low pollution burden (**Figure 3-35, Local CalEnviroScreen Percentiles**). As is found in the City of Fairfield, CalEnviroScreen reports relatively high scores for population characteristics that negatively impact residents (i.e., medical issues). While these likely do not result from poor access to recreational opportunities, due to the number and proximity of resources, the City has included **Program 5.A** to identify best practices to address negative health risks and impacts associated with SR 12.

FIGURE 3-34: LOCAL TCAC/HCD ENVIRONMENTAL DOMAIN SCORES



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

FIGURE 3-35: LOCAL CALENVIROSCREEN PERCENTILES



Source: OEHHA, 2021; City of Suisun City, 2022

Services for Persons with Disabilities

In addition to standard bus routes, FAST operates Dial-A-Ride Transit (DART), a paratransit program, as a complement to fixed routes. DART is an origin-to-destination, shared ride service for residents of, and visitors to, the cities of Fairfield and Suisun City. Within three-quarters of a mile, DART can pick up and drop off residents at either side or ends of fixed route corridors. Eligible residents must have a disability impairing their ability to ride FAST. DART fares are \$3.50 for one-way travel within Fairfield and Suisun City, or a 10-ride pass for \$35.00.

According to the California Department of Social Services (CDSS), there are 8 licensed adult residential care facilities in Suisun City with a combined capacity for 35 residents, and 14 elderly residential care facilities with a combined capacity for 101 residents. Adult residential care facilities range from four to six units, with most facilities containing four units, while the largest elderly residential care facility (American Assisted Living) has 30 units. Approximately 11.5 percent of the population of Suisun City has a disability, or approximately 3,627 residents. Of these residents, 5.1 percent have difficulties living independently and 1.7 percent have difficulty with self-care, or approximately 247 residents combined (see Table 2-32, Disability by Type 2015-2019, in **Appendix 2 – Regional Housing Needs Assessment**). While not all residents with these disabilities will require the care of an assisted living facility, and some residents with other disabilities may require assisted living, the comparison of the number of residents with disabilities to the capacity of existing care facilities, may indicate a shortage to meet the needs of Suisun City's population. Therefore, to increase housing opportunities for persons with disabilities to remain in their communities, the City has included **Program 4.A** to allow construction of residential care facilities and accessible units throughout Suisun City.

DISPROPORTIONATE HOUSING NEED AND DISPLACEMENT RISK

Overcrowding

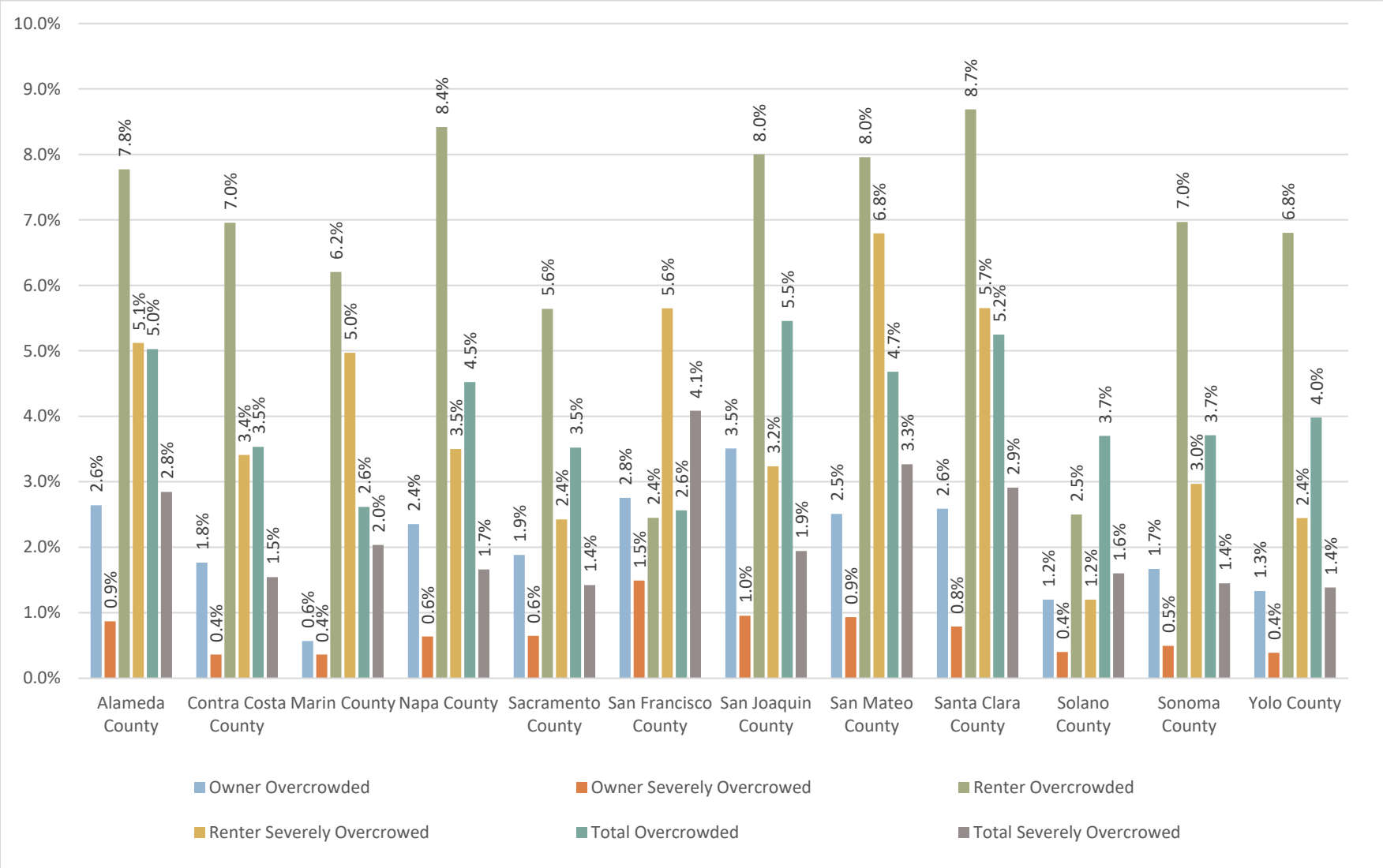
Regional Patterns

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.

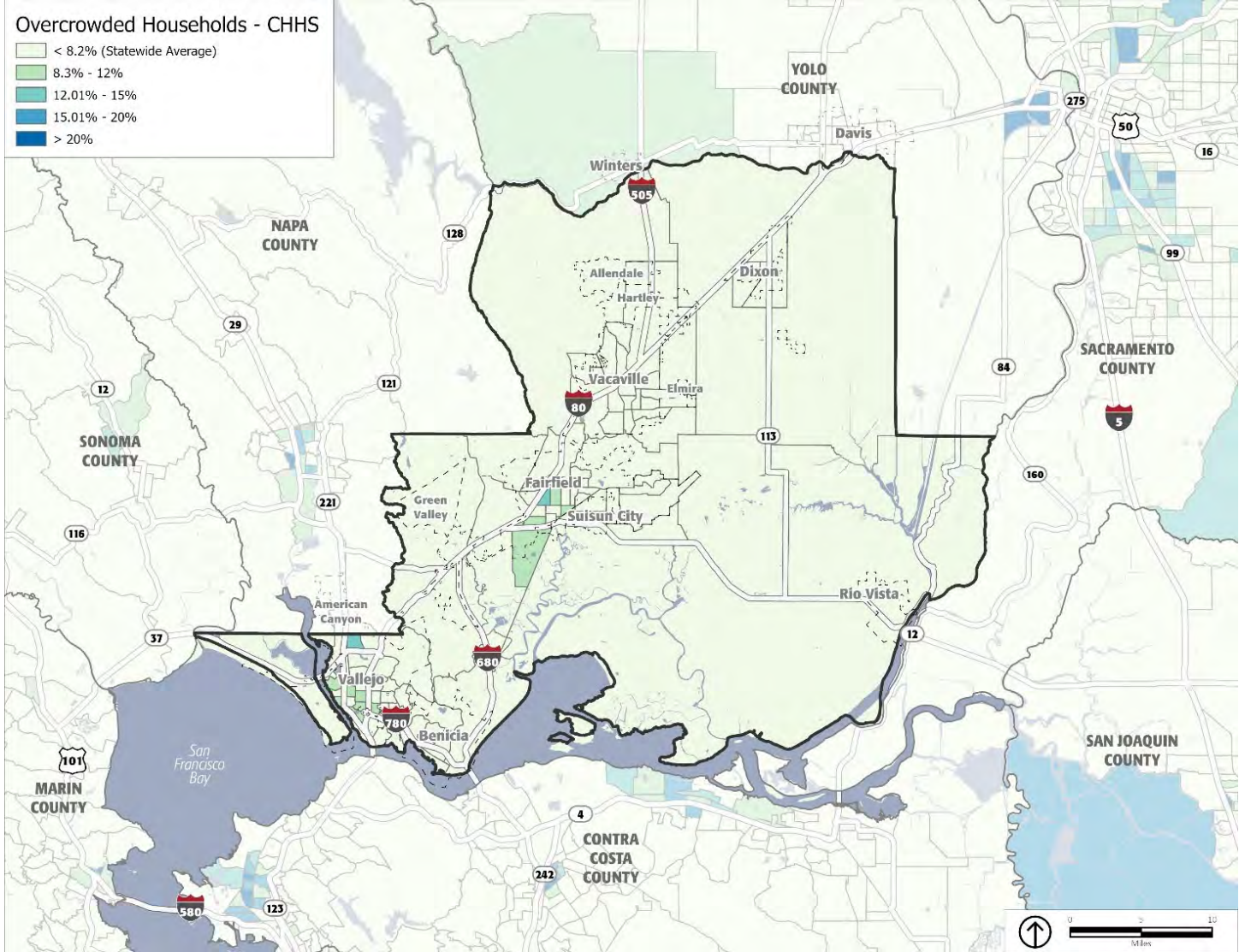
In Solano County, as shown in Table 2-7, Overcrowding by Tenure, in **Appendix 2 – Regional Housing Needs Assessment**, approximately 3.7 percent of households experience overcrowding and 1.6 percent experience severe overcrowding. Overcrowding is a slightly greater problem among renter-occupied households, 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 3-36, 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 3-37, Overcrowding Rates in the Region**). Typically, areas with higher rates of lower-income households and more dense housing types have higher rates of overcrowding, as is seen in census tracts adjacent to the San Francisco Bay and to the northeast in the City of Sacramento and southeast in the City of Stockton. The rate and pattern of overcrowding in Solano County reflects the suburban communities in the region, such as eastern portions of Contra Costa and Alameda Counties and all of Marin County. The relatively low rates of overcrowding in Solano County may indicate that there are more appropriately sized housing opportunities at a range of price points to meet housing demand than is found in more urbanized areas of the region.

FIGURE 3-36: OVERCROWDING RATES IN THE REGION



Source: 2015-2019 ACS

FIGURE 3-37: OVERCROWDED HOUSEHOLDS IN THE REGION



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

Local Patterns

Overall, approximately 4.4 percent of households in Suisun City are considered overcrowded, well below the countywide and ABAG regional rates. Of these households in Suisun City, 77.1 percent are overcrowded households and 22.9 percent are severely overcrowded. Approximately 11.5 percent of renters are living in overcrowded conditions, whereas 2.9 percent of homeowners are experiencing overcrowding. In Suisun City, overcrowding is experienced more frequently amongst those that are renting, with renters comprising 58.9 percent of total overcrowded households, and conversely owners comprise 41.1 percent of total households in overcrowded conditions. As presented in **Table 2-7, Overcrowding by Tenure, in Appendix 2 – Regional Housing Needs Assessment**, 30.5 percent of overcrowded homeowners are severely overcrowded. In contrast, 16.3 percent of total overcrowded renter households are severely overcrowded, which is 9.6 percent of all overcrowded households. Overall, households experiencing overcrowding in Suisun City, when combined with income or accessibility challenges, may become at risk for displacement.

Overcrowding often disproportionately impacts lower-income households. As discussed in the Income Distribution section, with the exception of neighborhoods on the southeast side of the city in and around the Lawler Ranch area, east of Sunset Avenue and South of Bella Vista Drive, residential areas in Suisun City have average incomes below the statewide median. However, the highest rates of overcrowding, at 7.7 percent, are not found in the neighborhoods with the lowest incomes in the downtown area, but in the Dover Terrace and Dover Terrace South neighborhoods north of SR 12, east of Sunset Avenue, and west of McCoy Creek, with an almost equal mix of homeowners and renters in both the Henley House Apartments and single-family owner and rental homes.

According to Comprehensive Housing Affordability Strategy (CHAS) data, 7.6 percent of households earning between 81.0 and 100.0 percent of the AMI, 5.8 percent low-income households, 5.0 percent of very low-income households, and 7.5 percent of extremely low-income households experience some level of overcrowding. Conversely, 4.1 percent of households with incomes above the AMI experience overcrowding. Severely overcrowded conditions exist in 4.1 percent of median income households, 2.3 percent of low-income households, no very low-income households, and 3.5 percent of extremely low-income households. In comparison, 2.0 percent of households above the AMI experience this level of overcrowding. These patterns indicate that overcrowding in Suisun City is not necessarily linked to income levels. Therefore, it is possible that some families reported as overcrowded may have chosen to double up inhabitants in one room. However, severe overcrowding, particularly among lower-income households, may indicate a more significant potential for displacement.

Households living below the poverty line, which accounts for 9.2 percent of Suisun City households, are more likely to live with other families or roommates to afford housing costs, which may result in a higher rate of overcrowding for this population. In Suisun City, overcrowding correlates somewhat to the incidence of household poverty, with poverty rates between 10.0 and 20.0 percent north of Rio Vista Highway. However, the tract containing the Dover Terrace neighborhoods and multifamily complex described previously with the highest proportion of overcrowding in the city has a lower poverty rate, at 8.6 percent, with a median income ranging from within the very low-income range in

the southernmost block groups to just above 100 percent of the median in a block group enclave in the northeast corner. The area is extremely diverse, and household size is larger, on average, than in other residential areas, which may partially account for the overcrowding rather than poverty status.

The availability of housing units in Suisun City adequate to house lower-income large families (five or more persons) within their affordability level may also be a contributing factor to overcrowding. The incidence of large-family households in Suisun City, presented in **Table 2-6, Households by Size 2019**, in of **Appendix 2 – Regional Housing Needs Assessment**, is greater than most of the other cities in Solano County, at 16.1 percent of households as compared to a countywide representation at 13.6 percent and 10.2 percent throughout the ABAG area. The split between tenure types of large families is almost equal, although a slightly greater proportion of large households, 51.7 percent, are renters, and 48.3 are homeowners. In terms of income, 55.7 percent of large households have earned incomes above the AMI, 7.2 percent earn between 80.0 and 100.0 percent of the AMI, 16.7 percent have low incomes, 9.4 percent have very low incomes, and 11.0 percent have extremely low incomes. Overall, lower-income large-family households comprise 4.9 percent of all households in the city and 13.3 percent of the lower-income households in Suisun City.

To meet the needs of large families in Suisun City, approximately 81.0 percent of the housing stock has three or more bedrooms. Nearly three-quarters of these units (71.5 percent) are owner occupied, comprising 93.2 percent of all owner stock. Of the total rental stock, 61.0 percent of the units have three or more bedrooms, comprising 23.1 percent of the total housing stock in the city. However, a recent survey of rental listings in Suisun City, shown in **Appendix 2 – Regional Housing Needs Assessment, Table 2-28, Rental Rates 2021**, indicates that the median rent for two-bedroom and larger units is \$2,825 per month, ranging from \$1,925 to \$3,300, generally above the affordability of a low-income household. Therefore, lower-income large families may experience challenges in finding adequately sized units within their affordability range, which may result in overcrowded living conditions, despite the dominance of larger units, unless they are able to secure housing in one of the two assisted affordable complexes in the city or apply HCVs to market-rate, larger rental units.

As discussed in the Racial and Ethnic Characteristics analysis, Suisun City is one of Solano County's more diverse jurisdictions, with almost equal proportions of White non-Hispanic and Hispanic residents, and similar equivalent proportions among Black or African American residents and Asian non-Hispanic residents. Hispanic or Latinx residents experience the highest rate of overcrowding, at 11.0 percent of this population, followed by residents that identify as Other Race or Multiple Races at 6.2 percent, White Non-Hispanic at 3.1 percent, and 2.9 percent of Asian households. Black or African American residents report the lowest incidence of overcrowding among Suisun City households, at 2.3 percent. The relationship between diversity, income, and overcrowding seen in many other jurisdictions in Solano County does not necessarily apply to Suisun City. Several portions of the city are extremely diverse, with below-median incomes, yet exhibit low rates of overcrowding. Other portions of the city follow more typical patterns of overcrowding found in other jurisdictions within the county and ABAG region, including in the Old Town and Victorian Harbor neighborhoods south of SR 12, with predominantly lower incomes and extremely diverse populations, with rates of overcrowding higher than in most of the city, though still only at 4.8 percent. The Dover Terrace

neighborhood, as discussed previously, is a highly diverse neighborhood with an overcrowding rate of 5.3 percent. However, the area of the city within the Dover Terrace and Dover Terrace South neighborhoods with the highest diversity rate, the highest proportion of Hispanic households, some of the lowest median incomes, and high rates of renter households due to the location of the Henley Apartment complex and older single-family rental stock, exhibits the highest overcrowding in the city at 7.7 percent. Overall, very few households in Suisun City report experiencing overcrowding, regardless of racial and ethnic identify.

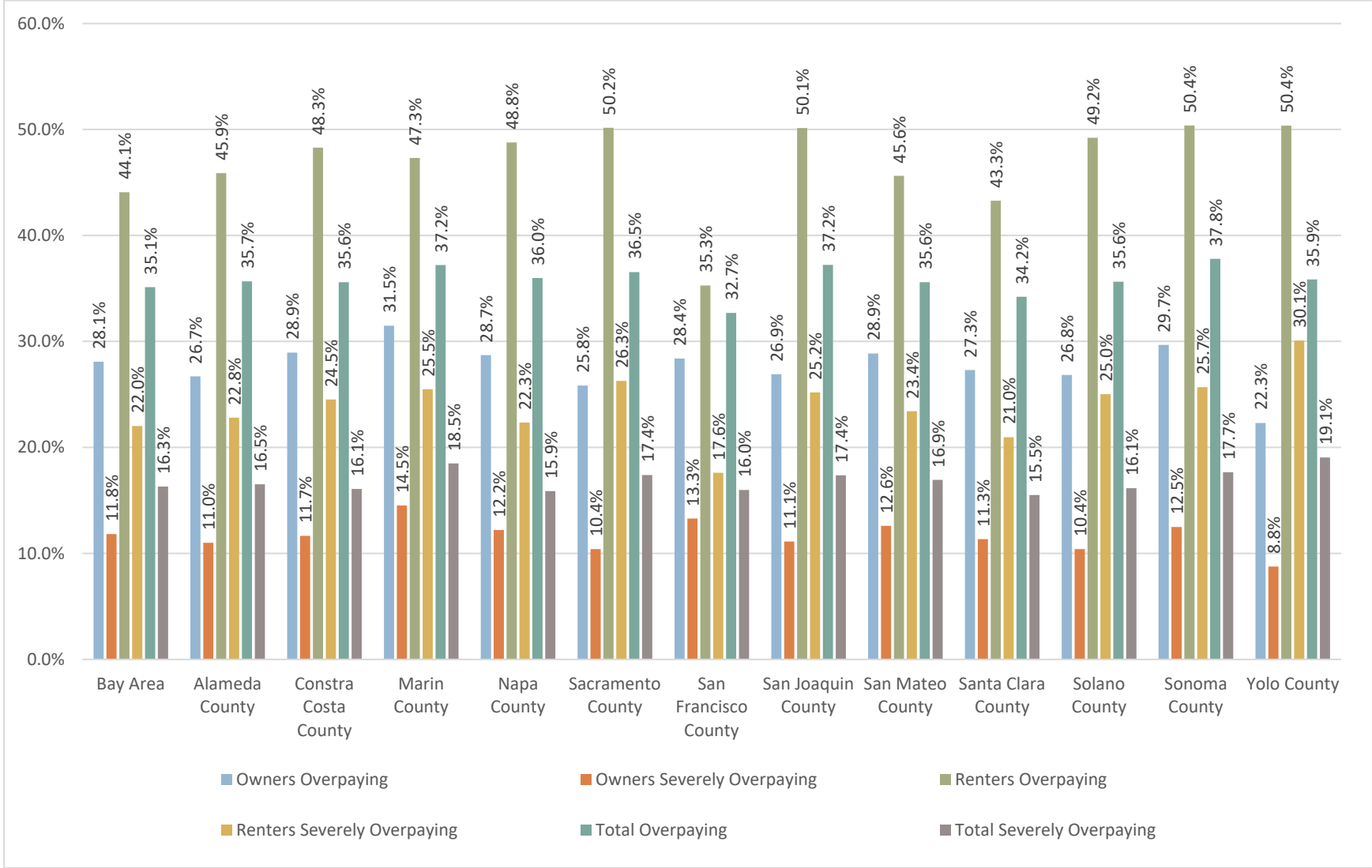
While there are no notable areas of concentrated overcrowding, any household that is experiencing overcrowding, with the possible exception of households with individuals sharing a room by choice, has a disproportionate need for affordable, larger housing units and is at risk of displacement from their housing unit or community. However, by encouraging and supporting the development of a diverse range of housing types, the City will increase housing mobility opportunities for all household types and incomes (**Program 5.A**).

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 3-38, 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 3-38: OVERPAYMENT RATES IN THE REGION



Source: CHAS 2014-2018

Local Patterns

In Suisun City, 22.1 percent of households are cost burdened, and 15.2 percent are severely cost burdened, for a total of 37.3 percent of the households experiencing some level of overpayment. When looking at overpayment across tenure in Suisun City, homeowners typically experience cost burden at a lesser rate than renters. Approximately 30.4 percent of homeowners are overpaying for housing; in contrast, 50.1 percent of renters are cost burdened. More specifically, approximately 26.4 percent of renters spend 30.0 to 50.0 percent of their income on housing compared to 20.0 percent of those that own, and 23.7 percent of renters are severely cost burdened, compared to 10.4 percent of owners.

As discussed in the Overpayment section in **Appendix 2 – Regional Housing Needs Assessment**, 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, Lower-Income Households Overpaying in Appendix 2 – Regional Housing Needs Assessment**. In Suisun City, 36.5 percent of households are lower income, of which, 54.8 percent are renters and 45.2 percent are owners. Of the total lower-income households, 69.2 percent pay over 30.0 percent of their income on housing costs. In contrast, of Suisun City residents making more than 100.0 percent of AMI, 6.3 percent overpay between 30.0 and 50.0 percent of income for housing, with no households reporting severe cost burden. Most of the lower-income households that overpay are severely overburdened, at 40.7 percent of lower-income households. Of the severely cost burdened lower-income households, 60.8 percent are renters and 39.2 percent are owners. Among extremely low-income households, 88.0 percent are overpaying for housing. Approximately 38.2 percent of cost-burdened renters in Suisun City are considered extremely low-income, compared to 14.6 percent of cost-burdened owners. This indicates overpayment is prevalent among lower-income households, particularly among lower-income renter households, the majority of which are severely cost burdened.

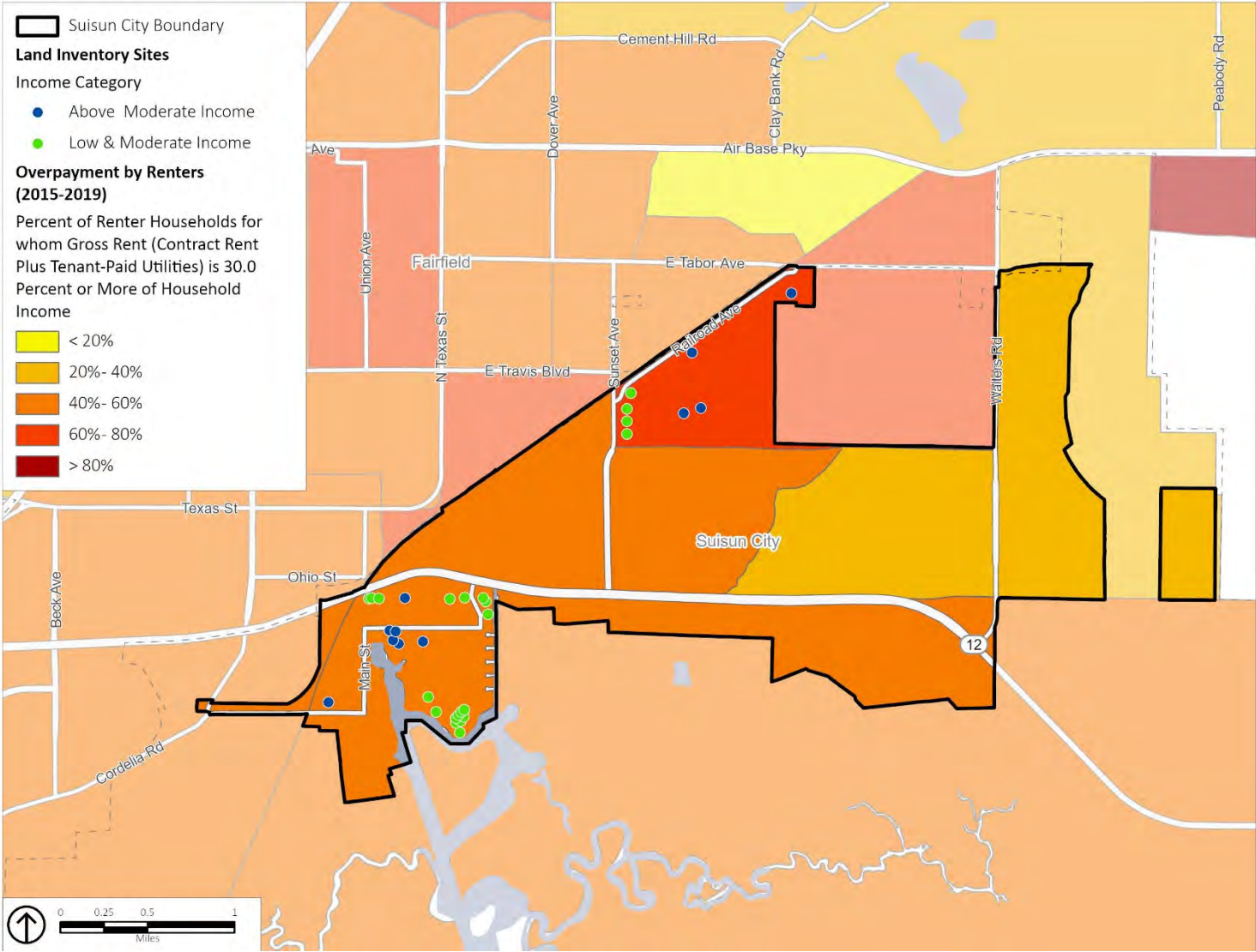
A large portion of the city, north of Rio Vista Highway adjacent to, and west of, Railroad Avenue, has poverty rates between 10.0 and 20.0 percent. Between 40.0 and 60.0 percent of households in these tracts are renters, many of whom may live in the two affordable and multiple market-rate multifamily apartment complexes. The northwestern 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. 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 (**Figure 3-39, Renter Overpayment in Suisun City**, and **Figure 3-40, Homeowner Overpayment in Suisun City**). The adjacent tract to the southwest containing the Heritage Park North and South subdivisions and the Cottonwood Creek affordable multifamily complex has a poverty rate of 11.9 percent, renters comprise 37.3 percent of the households, of which, 58.9 percent overpay. In addition, homeowner overpayment in this tract is higher than the citywide rate of 37.6 percent. The third census tract of the city exhibits a poverty rate of 11.9 percent and a relatively low renter household rate of 21.2 percent, with a renter overpayment rate at 33.3 percent, and homeowner overpayment rate at 32.1 percent. This tract encompasses four neighborhoods with different income characteristics – Quail Glen North and South and McCoy Creek North and South. Although differences

in overpayment statistics cannot be determined spatially within each of these neighborhoods, income data at the block group level helps to better define the relationship between poverty and overpayment. The Quail Glen South and McCoy Creek South neighborhoods reflect incomes well above the median in contrast to the Quail Glen North and McCoy Creek North neighborhoods with incomes below the state median. Proportion of renter households is fairly consistent within each of these neighborhoods; however, as discussed previously, lower-income renter households experience a greater incidence of overpayment. Given the differential in income levels between the northern and southern block groups, it is likely that a higher proportion of households in poverty reside in the northern neighborhoods.

Economic disparities between different demographic groups may also contribute toward a higher risk of housing insecurity, displacement, or homelessness. Asian households report overpayment at 28.7 percent, compared to the proportion of White Non-Hispanic households overpaying for housing at 30.9 percent. A higher incidence of overpayment exists among the Hispanic population, at 33.6 percent; 36.6 percent among the Other and Multiple Race households; and Black and African American households exhibit the highest incidence of overpayment, at 50.5 percent. The neighborhoods with the highest concentrations of Black or African American households correspond to a high poverty area on the western border of the city in the Dover Terrace South neighborhood, and the eastern portion of the Quail Glen North neighborhood, as described previously. Overall, there appears to be a correlation between areas of high diversity and rental overpayment, particularly in neighborhoods with the highest incidence of Hispanic and Latinx households found north of SR-12.

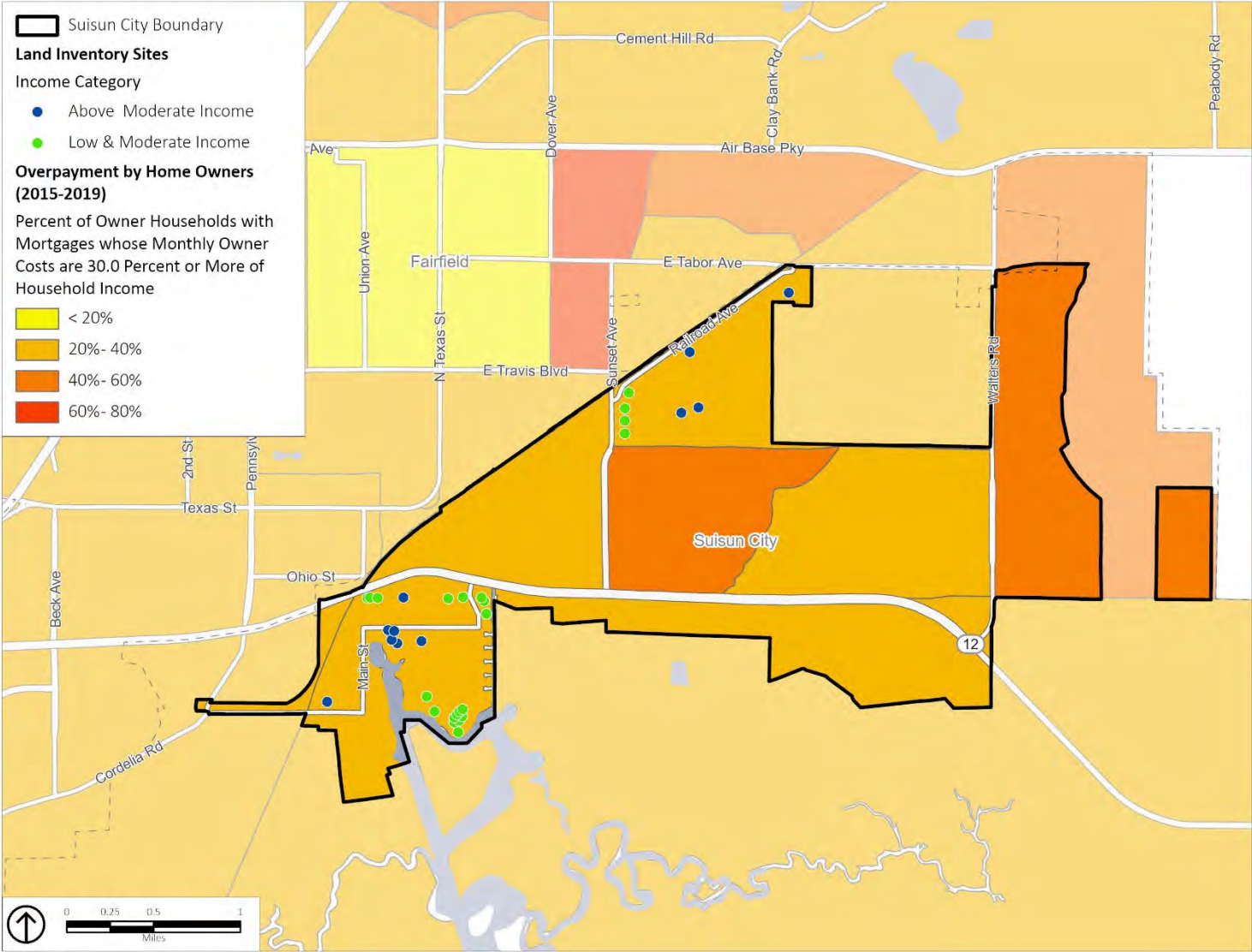
However, the tract south of SR-12 contains two block groups that are not consistent with these findings. The lower portion of Old Town, south of Sacramento Street, west of Suisun Slough and Lawler Ranch in the southeast corner of the city, contains the least diverse population in the city in combination with a high incidence of renter households at 42.0 percent, of which, 58.2 percent overpay. In the block group aligning with the Lawler Ranch subdivision, there is a very high proportion of non-White residents, primarily Asian at 35.7 percent of residents, with 20.0 percent each Black and African American and Hispanic residents, and 16.9 percent White non-Hispanic residents. The median income is well above the state median, with a relatively small proportion of renter households at 11.6 percent, yet it is included within a tract reporting high rates of both owner and renter overpayment (32.5 and 53.2 percent, respectively). Therefore, overpayment in Suisun City is not necessarily linked to diversity.

FIGURE 3-39: RENTER OVERPAYMENT IN SUISUN CITY



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

FIGURE 3-40: HOMEOWNER OVERPAYMENT IN SUISUN CITY



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

As discussed previously, extremely high rates of homeowner overpayment are not as widespread as renters, with the majority of the city between 20.0 and 40.0 percent. However, there are two census tracts with homeowner overpayment rates above 40.0 percent, some with median incomes above the state median. Within the tract east of Walters Road containing the Montebello and Peterson Ranch neighborhoods, homeowner overpayment rates are 42.2 percent, although the median income is \$102,300. This tract is extremely diverse, with comparable proportions of Asian, Hispanic, and White Non-Hispanic residents, at 22.6, 25.5, and 27.0 percent respectively, and Black or African American residents at 15.7 percent. Within the tract encompassing Dover Terrace and Dover Terrace South neighborhoods, composed of five block groups, homeowner overpayment rates are 50.9 percent. While the incomes in the block groups east of Golden Eye Way and the northwest corner of the Dover Terrace neighborhoods are just above the state median at \$87,885 and \$88,086, respectively, the northeastern block group reports a median income of \$104,419. In contrast, the other two block groups, one in each neighborhood, report incomes below the state median. All of the block groups are extremely diverse, with a slightly higher proportion of Hispanic and Black or African American households in the two western block groups.

In contrast, renter overpayment in the Dover Terrace neighborhoods generally aligns with income distribution, with higher representation in the western half of Dover Terrace South at 49.2 percent of households and renter overpayment is 47.7 percent. However, in the eastern half of Dover Terrace, consistent with the higher median income statistics, the renter overpayment rate is 33.0 percent and proportion of renter households is lower than city average, at 31.8 percent. The rate of cost-burdened renter households throughout the majority of the city ranges from 40.0 to 61.5 percent. This may suggest that overpayment is not consistently associated with income, tenure, or demographic characteristics, although this is applicable in the majority of Suisun City.

Special-needs groups that are disproportionately affected by high housing costs include large families, single-parent households, and seniors. As discussed in the Overcrowding analysis, large-family households often face special housing challenges due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden and can increase the risk of housing insecurity. In Suisun City, 37.0 percent of the total large households in the city are lower income. Of large-family households, 20.7 percent experience a cost burden of 30.0 to 50.0 percent, while 13.4 percent of large households spend more than half of their income on housing. **Table 2-37, Single Parent Households, 2015-2019, in Appendix 2 – Regional Housing Needs Assessment**, indicates that 23.8 percent of households are headed by single parents. Female-headed, single-parent households comprise 16.1 percent of households in Suisun City, of which, 21.9 percent are below the poverty threshold, indicating that they may have to spend a greater percentage of their income on housing, and may be at risk for displacement without assistance.

Seniors, comprising 7.3 percent of Suisun City's households, are also a community at risk of displacement. Senior households often rely on a fixed-income source, such as social security, which may increase their risk of displacement due to overpayment as housing prices increase without increases in income. As shown in **Table 2-31, Senior Households by Income Level Overpaying for Housing, in Appendix 2 – Regional Housing Needs Assessment**, 20.8 percent of seniors overpay for housing and 14.5 percent severely overpay for housing,

constituting 35.3 percent of the total senior households in Suisun City. Although 8.2 percent of seniors are extremely low income, 0.3 percent are cost burdened, and 72.5 percent are severely overburdened, indicating high displacement risk due to overpayment for extremely low-income seniors. In comparison, 44.1 percent of seniors earn incomes above the AMI, and have significantly lower rates of overpayment. Of this population, 4.1 percent are cost burdened, and none are severely cost burdened. In contrast to most jurisdictions in Solano County in which higher proportions of lower-income households are severely overburdened, and a higher proportion of seniors do not overpay, approximately 56.0 percent of lower-income seniors are spending between 30.0 and 50.0 percent of their income on housing, with a lower proportion of households that are not overpaying for housing. Further, 55.0 percent of very low-income senior households do not overpay, possibly due to the rental opportunities at Casa de Suisun Senior Apartments that range from \$1,099 to \$1,289, which are affordable to low-income households.

The sudden loss of employment, a health care emergency, or a family crisis can quickly result in a heavy cost burden, with limited affordable options available, putting these populations at greater risk of displacement due to overpayment or overcrowding. Residents finding themselves in one of these situations may 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:

- Incentivize construction of affordable units (**Programs 1.B, 1.C, 3.A, and 3.B**)
- Promote a range of housing types (**Program 5.A**)
- Educate housing providers on benefits of marketing to Section 8 HCVs (**Program 2.B**)
- Encourage the construction ADUs, particularly in areas of concentrated affluence or single-family homes (**Program 1.H**)
- Develop a program to connect lower-income households with housing opportunities (**Program 1.E**)

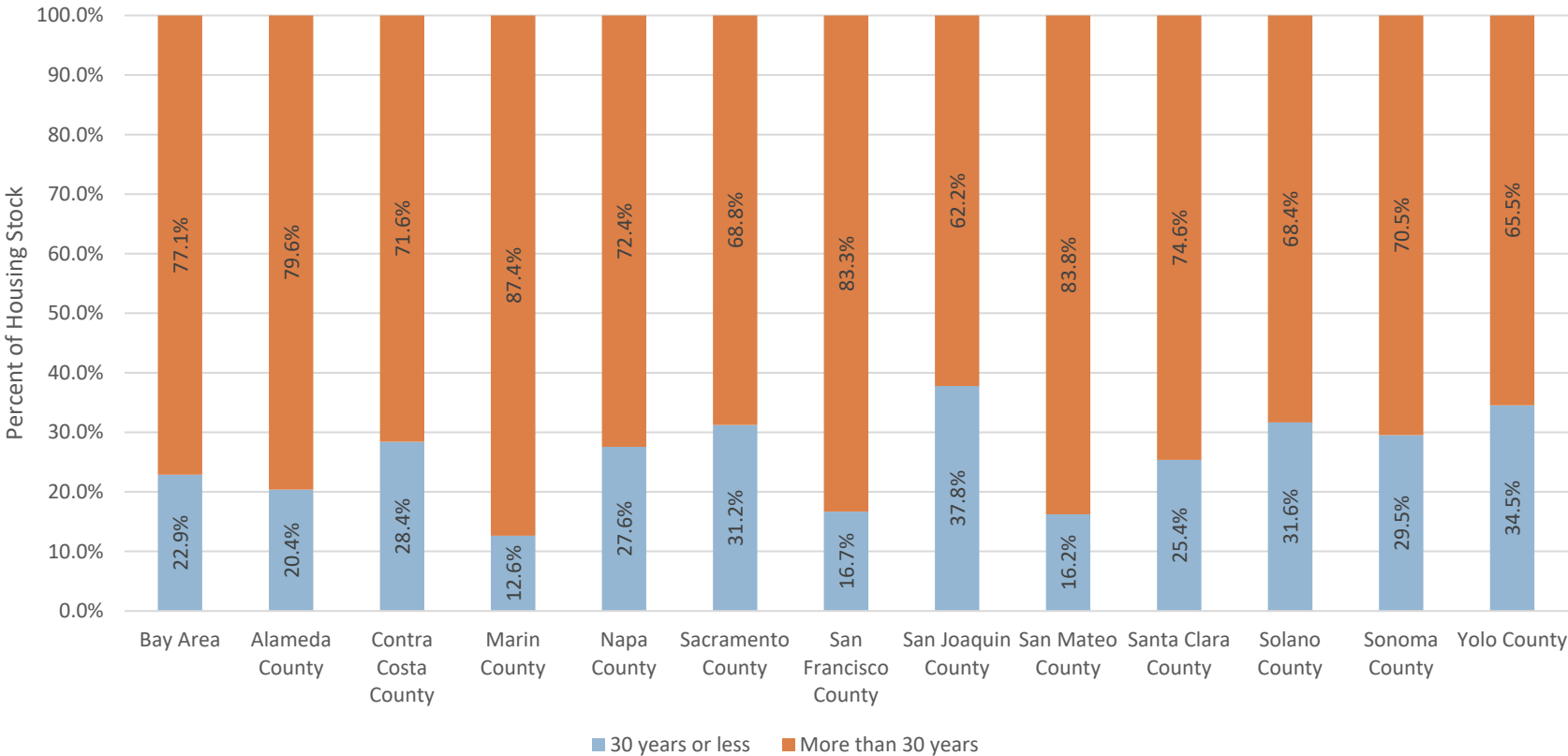
Substandard Housing

Regional Patterns

As discussed in **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 3-41, 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 3-41: AGE OF HOUSING STOCK IN THE REGION



Source: 2015-2019 ACS

Local Patterns

As presented in **Table 2-22**, Housing Units by Year Structure was Built, in **Appendix 2 – Regional Housing Needs Assessment**, 96.0 percent of Suisun City’s housing stock was built prior to 2000, with 3.1 percent built between 1960 and 1969, 29.3 percent between 1970 and 1979, 27.2 percent built during the 1980s, 20.6 percent built between 1990 and 1999, and 15.3 percent of the units built prior to 1960. Of the multifamily complexes in Suisun City, 4.1 percent were constructed prior to 1960, 41.8 percent between 1960 and 1979, 32.3 percent between 1980 and 1999, and 16.9 percent after 2000. Given the age of much of Suisun City’s housing stock, housing condition could present a risk of displacement for residents, including occupants of single-family homes in the central portion of the city in the Dover Terrace and Heritage Park North and South neighborhoods, where much of the housing stock was built in the 1970s and 1980s, making them over 30 years old, the age where rehabilitation and repairs are more likely to be required if not regularly maintained. However, a review of available housing stock for sale on Zillow.com in May 2022 indicates that these units are in fairly good condition on the exterior, with the exception of some of the yards and cracked driveway and patio concrete. In contrast to single-family homes, mobile homes are particularly susceptible to deterioration if not properly maintained. Approximately 77.0 percent of mobile homes in Suisun City were built between 1960 and 1979 and have therefore aged to a point that some may be in need of repairs or rehabilitation. However, to assist those owners of properties in need of repairs or rehabilitation, the City has identified **Program 2.C** to improve communication of rehabilitation assistance programs currently available for lower-income property owners.

According to the 2015 to 2019 ACS and CHAS, 19.0 percent of households in Suisun City experience one or more of the following conditions: lacks complete kitchen, lacks complete plumbing, is severely overcrowded, or is severely cost burdened. While a large portion of this estimate could include households that are overcrowded or cost-burdened, but do have a complete kitchen and plumbing, it can be assumed that at least a portion are living in units without these basic facilities, which are indicators of substandard housing conditions. CHAS data estimates that there were no homeowner households that were living in a unit without complete kitchen facilities, though 0.4 percent are without complete plumbing. In contrast, approximately 0.7 percent of renters lived in units lacking complete kitchens and none without complete plumbing facilities. Due to the relatively low incidence of kitchen or plumbing problems, most of the households experiencing substandard conditions are attributed to either severe overcrowding, severe overpayment, or both. While at least 65.0 percent of the housing units are older than 30 years, it is unlikely that any specific socioeconomic group or geographical neighborhood is more at risk of displacement due to housing condition. However, as the central Suisun City neighborhoods north of SR-12 are primarily older stock, units in these areas may require more regular maintenance. Therefore, to assist those owners of properties in need of repairs or rehabilitation, the City has identified **Program 2.C** target outreach about rehabilitation programs in this area.

Homelessness

In 2019, Housing First Solano, with the support of the Community Action Partnership (CAP) Solano Joint Powers Authority (JAP), conducted a Point-in-Time (PIT) survey of Solano County. This count, conducted in January in communities across the county, assesses the size and characteristics of the homeless population. Typically, the PIT survey is conducted in person every two years to estimate both the sheltered and unsheltered population. However, due to the COVID-19 pandemic, in 2021, the CAP Solano JAP conducted a PIT survey of sheltered individuals through a demographic questionnaire sent to all emergency shelters and transitional housing providers. The 2021 Sheltered PIT survey reported 397 homeless individuals, an increase from 230 in 2020 and 219 in 2019. The 2019 PIT survey 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**, Local Knowledge on Persons Experiencing Homelessness in **Appendix 2 – Regional Housing Needs Assessment**, 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 identify, sexual orientation, veteran status, race and ethnicity, disability status, and age. **Table 3-9, 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 applies to the local homeless population.

TABLE 3-9: DEMOGRAPHIC COMPOSITION OF HOMELESS POPULATION, 2019

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

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

As seen in **Table 3-9, Demographic Composition of Homeless Population, 2019**, all protected characteristics are overrepresented in the majority of Solano County jurisdictions, with individuals with disabilities, American Indian or Alaska Native residents, and residents that identify as multi-racial or another race being overrepresented in all to 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, 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 3.E** 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 above, as well as vacancy rates, availability of a variety of housing options, and increasing housing prices compared to wage increases. The Urban Displacement Project, a joint research and action initiative of the UC Berkeley and the University of Toronto, analyzes income patterns and housing availability to determine the gentrification displacement risk at the census tract level. Six displacement typologies exist in Solano County:

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

According to the Urban Displacement Project, all of Suisun City is considered either “Low-Income/Susceptible to Displacement” or “At Risk of Becoming Exclusive.” The areas designated as “Low-Income/Susceptible to Displacement” include the areas north of Bella Vista Drive and west of Walters Road, as well as the Dover Terrace and Dover Terrace South neighborhoods south of Canvasback Drive. The remainder of the city is considered “At Risk of Becoming Exclusive.” However, dramatic increases in home and rental prices have impacted residents throughout Suisun City, 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 Suisun City has increased by 184.0 percent between December 2012 and December 2021, from \$193,000 to \$548,000, for an average increase of approximately 20.4 percent annually. This is the most significant increase in housing costs in Solano County, with the exception of the City of Vallejo. Further, the median home price in Suisun City is only affordable to above moderate-income households. While rent prices in Suisun City have also increased significantly and present a barrier to lower-income households, it has been at a slower rate than home values. Between 2015 and 2021, the average rent for a two-bedroom unit, for example, increased from \$1,150 to \$2,287 according to a survey of online rent tracking platforms, resulting in an annual average increase of 16.5 percent, the fastest increase in Solano County. This median rent was also only affordable to above moderate-income households.

While housing costs have increased rapidly, wages have not kept pace. The median income in Suisun City has increased approximately 1.8 percent annually, from \$71,795 in 2010 to \$83,320 in 2019, according to the ACS. The difference in these trends indicates growing unaffordability of housing in Suisun City. To address affordability challenges, the City will encourage and incentivize development of affordable housing units, particularly in high opportunity areas and will develop a program to connect lower-income residents with affordable housing opportunities and market availability of financial assistance for first time homebuyers. (**Programs 1.F and 1.G**).

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 present barriers to stable housing for the occupants. As discussed under Patterns of Integration and Segregation and Overpayment, there is a slightly elevated rate of poverty throughout the city with the exception of the Dover Terrace neighborhood. However, displacement risk due to overpayment for low-income renter households is not significantly higher in any one area of the city.

OTHER RELEVANT FACTORS

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

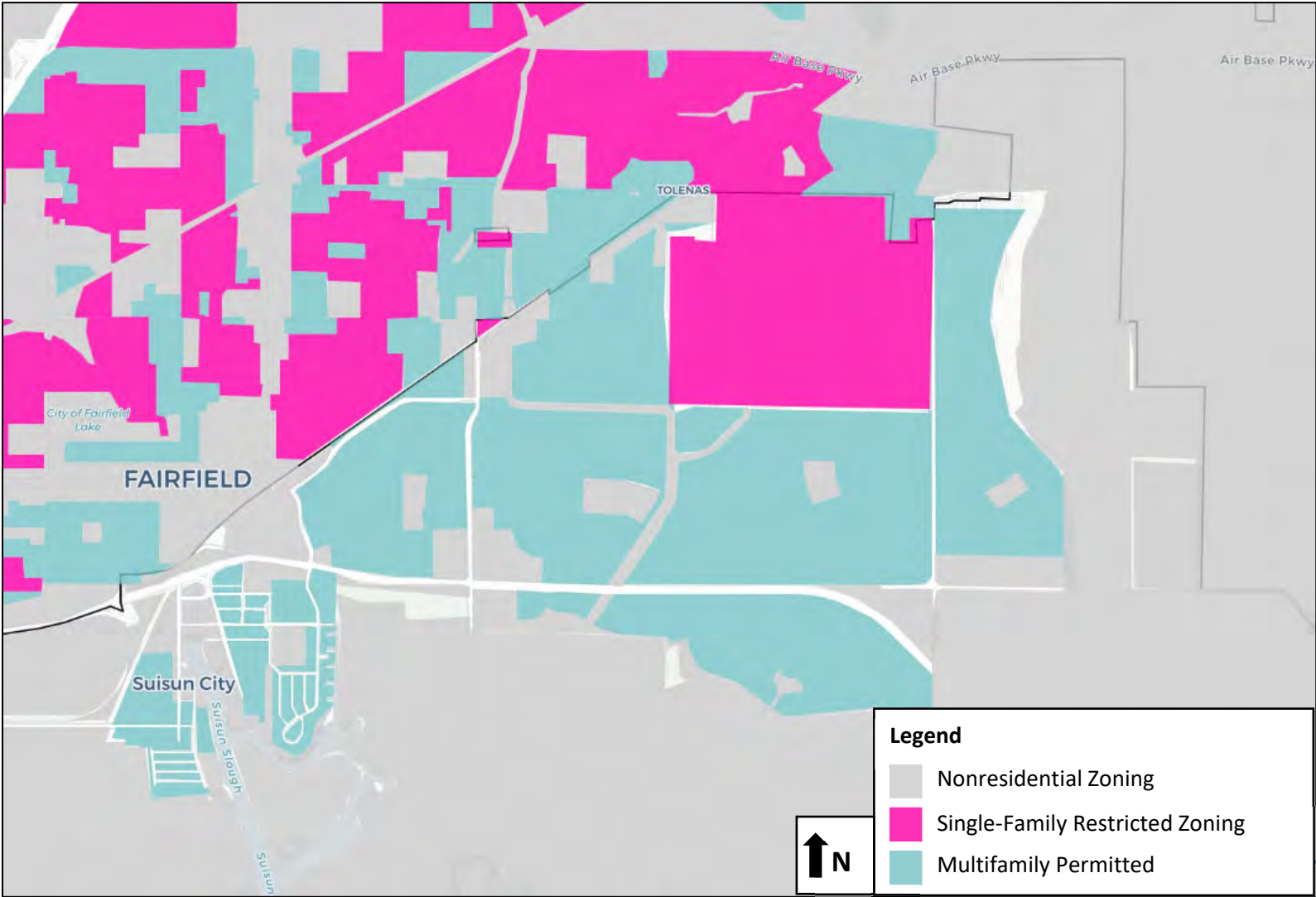
Land Use and Zoning Patterns

The Othering & Belonging Institute, a UC Berkeley research center, published a report in 2020 analyzing the characteristics of communities in the Bay Area in relation to the degree of single-family zoning.⁸ The research findings identified that in Solano County, and across the Bay Area regionally, jurisdictions 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, with the average proportion of residential land zoned only for single-family in Bay Area jurisdictions at approximately 85 percent. Suisun City was one of only two jurisdictions, with Benicia being the other, where single-family zoning made up less than 40 percent of the city’s land area.

Analysis identified Suisun City as having less than 80.0 percent of land area designated to single-family zoning, categorizing it as a “low” level of single-family zoning relative to Bay Area jurisdictions. Single-family housing units make up approximately 85.8 percent or 8,209 of the City’s 9,563 housing units. Conversely, multifamily units (two or more units) make up approximately 12.2 percent of Rio Vista’s housing units. While single-family zoning can create highly desirable places to live, higher entry costs associated with this housing type can pose a barrier to access for low- and moderate-income households, restricting access to economic, educational, and other opportunities that are available in higher-resource communities. As shown in **Figure 3-42, Residential Zoning in Suisun City**, areas zoned for multifamily housing in Suisun City are well-distributed in most parts of the city. However, as seen **Figure 3-7, Local TCAC/HCD Opportunity Areas**, the entirety of the city is designated as low resource. This distribution is consistent with a Countywide pattern finding multifamily housing primarily in low- and moderate-resource areas. To support and expand access to opportunities for residents with housing insecurity, the City has included **Programs 1. A, 1.B, and 1.C** to encourage mixed-income development and a range of unit types throughout the city, including higher density housing in areas of affluence and ADUs in single-family neighborhoods.

⁸ Menendian, Stephen, Samir Gambhir, Karina French, and Arthur Gailles, “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 3-42: RESIDENTIAL ZONING IN SUISUN CITY



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

- Support for neighborhoods with the highest need
- Consistency with other formal long-range plans
- Recommendations of City Councils and/or Commissions
- Input from residents and business owners
- Consistency with General Plans
- Consistency with local Consolidated Plans for federal funds like 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:

- McCoy Creek Trail – This project, which is currently in Phase 2 (Construction Documents), is scheduled to begin construction in 2022 and provide a 10-foot-wide concrete path along the banks of McCoy Creek and Laurel Creek to provide connections to amenities and access to outdoor recreation regardless of ability.
- New Railroad Avenue Pavement Rehabilitation – This project intends to improve bicycle and vehicular mobility through resurfacing of the eastbound lanes of New Railroad Avenue from Village Drive to Sunset Avenue and upgrade buffered bicycle lanes from Marina Boulevard to Sunset Avenue.

These project areas, among others, improve connections between neighborhoods, availability of and accessibility to community resources and facilities, and more. Suisun City will continue public investment throughout their jurisdictions, 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 Suisun City includes portions of unincorporated Solano County in tracts that expand beyond city limits, most notably the tract that includes everything south of SR-12 and extends south beyond city limits to Grizzly Bay.

The distribution of loan applications from residents of Suisun City was relatively balanced in 2020 between residents that identify as White, Black, Asian, and Latinx. In 2020, White applicants accounted for 10.8 percent of all mortgage loan applications for home purchase and 18.4 percent of all originated loans in Suisun City, accounting for a smaller proportion of loans than of the total population. Similarly, Hispanic and Latinx residents, who make up 26.8 percent of Suisun City's ethnic composition, accounted for 10.1 percent of loan applications and 17.3 percent of originated loans. Black residents represent 20.9 percent of Suisun City's racial composition, and approximately 9.1 percent of loan applications and 15.6 percent of originated loans. Asian residents also represented approximately 9.1 percent of loan applications and 15.6 percent of originated loans compared to 20.0 percent of Suisun City's population. Residents that identify as two or more races accounted for less than 1.0 percent of both loan applications and originated loans, though represent 5.9 percent of Suisun City's racial composition. There were no residents that identified as American Indian, Alaska Native, Hawaiian, or Pacific Islander that applied for loans through one of the means reported on. The City hopes to address some of these disproportionalities, particularly for Asian residents, by implementing targeted and multilingual outreach strategies to encourage underrepresented groups to participate in homeownership programs (**Program 5.A**) and work with community-based organizations to provide homebuyer education, financial counseling, and foreclosure prevention (**Program 5.A**).

In 2020, applicants from Suisun City applied for three types of loans for home purchase: conventional, Federal Housing Administration (FHA), and Veterans Administration (VA). Denial rates, shown in **Table 3-10, Mortgage Loan Denial Rates, Suisun City**, indicate that White residents were denied conventional and FHA loans at a higher rate than other racial and ethnic groups, and Asian residents were denied VA loans at a higher rate.

TABLE 3-10: MORTGAGE LOAN DENIAL RATES, SUISUN CITY

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	78	72	43	50	0	1	2	246
Denial Rate	20.5%	18.1%	2.3%	8.0%	0.0%	100.0%	50.0%	14.6%
Federal Housing Administration (FHA)								
Total Applications	26	53	56	30	0	0	2	167
Denial Rate	11.5%	5.7%	7.1%	3.3%	0.0%	0.0%	0.0%	6.6%
Veterans Administration (VA)								
Total Applications	24	2	10	8	0	0	0	44
Denial Rate	0.0%	0.0%	10.0%	12.5%	0.0%	0.0%	0.0%	4.5%

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 5.A**, 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 5.A**).

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 Suisun City enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with state law, and referral of fair housing complaints to appropriate agencies. The following identify how the City complies with fair housing laws:

- **Density Bonus Law (Government Code Section 65915).** The City has included **Program 4.C** to amend the Zoning Code to allow up to a 50 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80 percent for projects that are completely affordable, in compliance with state law.
- **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 632, composed of 158 lower-income units, 321 moderate-income units, and 153 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. However, the City has included **Program 4.A** and will continue to allow emergency shelters by-right in the R-M, R-H1, R-H2, RMU, and CSF zoning districts.
- **Senate Bill 35 (Government Code Section 65913.4).** The City will comply with Senate Bill (SB) 35 (Government Code Section 65913.4) by establishing a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects by June 2024 (**Program 1.K**).
- **Senate Bill 330 (Government Code Section 65589.5).** The City complies with SB 330 (Government Code Section 65589.5), relying on regulations set forth in the law for processing preliminary application for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report 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 provide protections to residents through referrals to legal assistance organizations, such as the Suisun City Housing Authority, and has included **Program 5.A** to provide biannual training to landlords on fair housing rights and responsibilities with the intent of reducing, or eliminating, discrimination.
- **Review Processes (Government Code Section 65008).** The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment including, but not limited to, on sites subject to Assembly Bill (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 3-11, Factors that Contribute to Fair Housing Issues.**
- **Equal Access (Government Code Section 11135 et seq.):** The City has included **Program 5.A** 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 Suisun City ensures dissemination of fair housing information and available services through the City's website and has identified programs to improve equal access to all governmental programs and activities. The City will continue to make fair housing information available, updating annually or as needed, on their website and through annual distribution of printed materials at government buildings and community meetings (**Program 5.A**).

Suisun City 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 (FHCO): 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, Suisun City 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. Therefore, the City has included **Program 5A** to implement a proactive code enforcement program for monitoring of foreclosed properties.

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 just three cases were filed by residents of the City of Suisun City between January 2013 and April 2021. While one was filed against a public entity (i.e., public housing authority, city), all three cases were closed based on no cause determinations. In addition to these cases, there were 11 fair housing inquiries made by Suisun City residents. One of the inquiries was made against a public entity, but was determined to not have a valid issue. Of all 11 inquiries, 3 claimants failed to respond to HUD, 4 had no valid issue, 2 had no valid basis, 1 was not filed in a timely manner, and 1 had another disposition, according to the FHEO. While there were few cases filed with HUD during this time period, it is important to note that there may be residents experiencing discrimination that do not file a case or unaware of their rights. Therefore, the City has identified **Program 5.A** 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 opportunity. 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, TCAC and HCD have designated all of Suisun City as low resource, although access to opportunity varies slightly throughout the community and is envisioned for areas within the Waterfront District Specific Plan where the majority of lower- and moderate- income unit capacity is identified, as discussed in this assessment of fair housing.

To confirm if the sites identified in the Housing Element inventory will affirmatively further fair housing, the City examined the TCAC/HCD opportunity area map as well as specific geographic patterns of resources. As all of Suisun City has been designated as a low resource area by TCAC and HCD, the City primarily relied on other indicators to determine if the site's inventory affirmatively furthers fair housing.

POTENTIAL EFFECT ON PATTERNS OF INTEGRATION AND SEGREGATION

As shown on Figure 1, Vacant and Underutilized Sites in Section 5 (Sites Inventory and Analysis) of this Housing Element, the sites identified to accommodate the lower-income housing need are largely located with the Waterfront District Specific Plan (WDSP) area. Each of the lower-income sites also accommodates a similar number of moderate-income units to facilitate income-integration. Additionally, four of the sites in the WDSP area also have capacity for above moderate-income units. As discussed in the analysis of displacement risk, these sites are close to downtown and waterfront amenities, schools, and the Suisun/Fairfield train station, and are located in the most walkable areas of the community. As most of the city's acreage has been built out, these sites identify development opportunities on remaining vacant, infill, and underutilized properties. The majority of lower- and moderate-income sites fall within the Priority Development Area, which is envisioned by the WDSP to provide convenient, attractive, and affordable housing, shopping, services, and employment in the downtown neighborhoods.

The remainder of the unit capacity is identified in the northwestern tract east of Sunset Avenue, which has direct access to I-80 and major commercial areas and services to the west in Fairfield via Travis Boulevard. An approved above-moderate income development identifies the capacity for 180 units, and four sites east of Sunset Avenue have a capacity of 138 lower-income units and 143 moderate-income units in mixed income developments. In addition, proximity of transit-oriented residential development in the vicinity of the Suisun/Fairfield train station and the SR 12 connection to I-80 provides the opportunity for residents to have improved transportation to employment centers and daily amenities.

Income

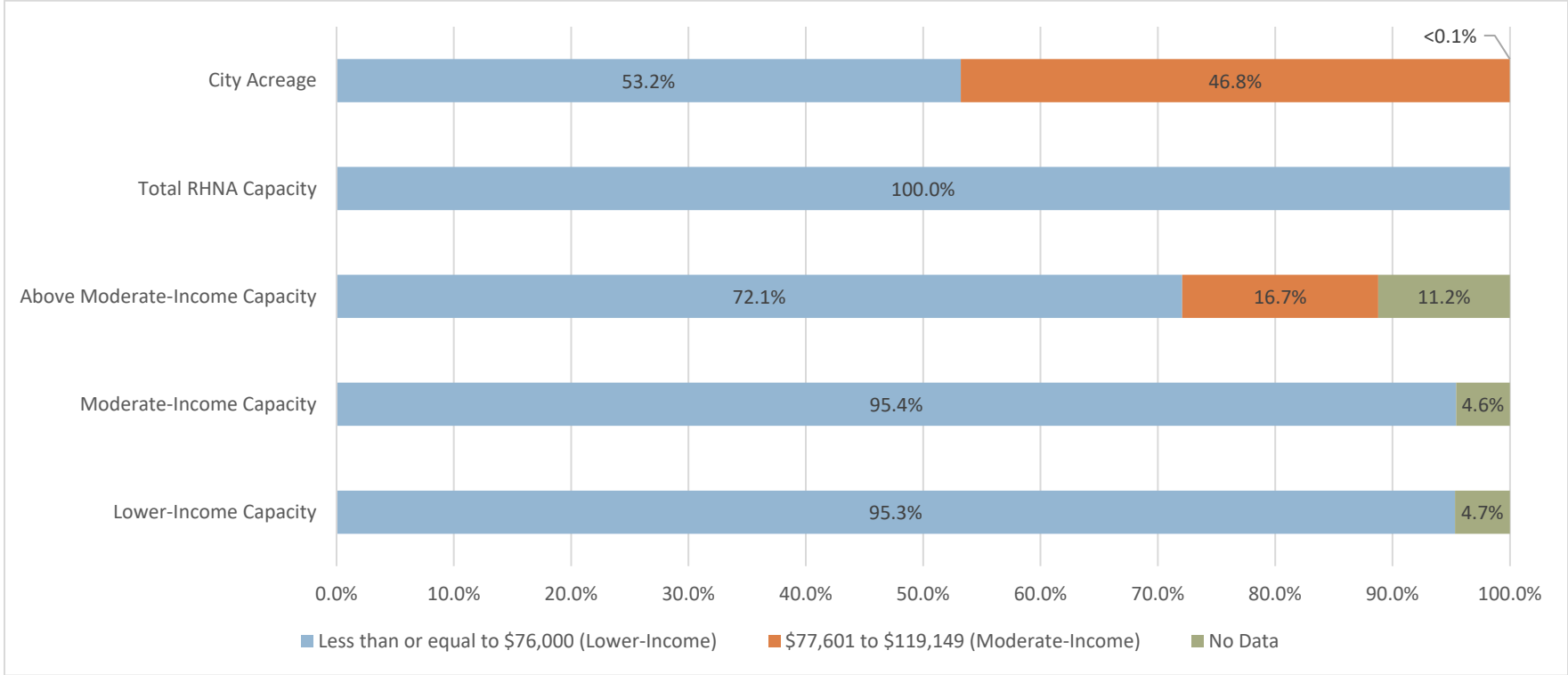
While the Waterfront District Specific Plan area in the tract south of SR 12 is considered a low-resource area by TCAC and HCD, it has a slightly lower renter overpayment rate than most of the city. However, this lower renter overpayment rate is most may be attributed to the inclusion of the tract data of neighborhoods on the southeast side of the city in Lawler Ranch, which at the block group level includes higher income (\$103,856 and \$99,050), predominantly homeowner neighborhoods with a low representation of renter households at less than 17.0 percent. Suisun City's lowest-income block group is in the southwest corner of the city, south of Sacramento Street within the WDSP area, in which several multifamily residences, including the Village, Harbor Breeze, Crystal Manor, and Centennial Arms apartments, are located. This suggests that a higher incidence of renter overpayment is likely to exist within this southwestern block group. The sites identified in this area for housing will facilitate construction of units affordable to all income categories, to increase housing mobility opportunities that may alleviate pressure on the existing housing stock in this area, as well as other sections of the city that have resulted in renter overpayment and will aid in preventing displacement of residents from the community. The above moderate-income sites will encourage mixed-income neighborhoods and serve as a mechanism for achieving income integration.

By identifying sites to meet the lower-income RHNA across the western and central portions of the community in closest proximity to services and amenities, the City aims to combat potential income segregation spurred by available housing that may have resulted in existing patterns of renter overpayment and household income concentration. Furthermore, the City has identified capacity for moderate- and above moderate-income units in areas with lower median incomes. This distribution will increase the housing opportunities for higher-income households in lower-income, redeveloping neighborhoods to integrate socioeconomic groups.

As shown in **Figure 3-43, Percent Unit Capacity and City Acreage by Median Income**, the City has identified a capacity for units in the sites inventory in areas that are most impacted by lower incomes and associated overcrowding and overpayment. The citywide median household income is \$83,320, and there are no areas in the city with a median income that falls into the above moderate-income categories. The highest median income areas in the city are found on the southeast side in and around the Lawler Ranch development, which includes built-out, single-family subdivisions. The median household income for block groups in these neighborhoods ranges from approximately \$88,000 to \$113,958, just above the Solano County 2022 HUD median income of \$108,700. As this area is built out, no additional sites for residential development have been identified here. However, capacity for higher-income units has been identified in areas with lower and moderate median incomes. A 9.09-acre site with capacity for 180 above-moderate units has been identified in the northwestern edge of the city (east of Blossom Road, south of the city boundary, and north of Amber Drive) in a low-income category block group with a median income of \$65,625, a diversity index score of 85.3, a population that is 73.3 percent non-White, and where renters comprise 47.3 percent of the households (of whom 61.5 percent are cost-burdened). The southern portion of the WDSP area does not have median income data, likely due to the limited residential development currently in place, which accounts for less than 0.1 percent of the city's acreage. However, this area includes approximately 11.2 percent of the above moderate-income capacity, 4.6 percent of the moderate-income capacity, and 4.7

percent of the lower-income capacity. The city aims to create a mixed-income, walkable, service-rich neighborhood in this area to serve households of all income categories without impacting existing neighborhoods. The identification of sites to accommodate approximately 95.3 percent and 95.4 percent of the lower- and moderate-income units, respectively, aims to reduce displacement risk and increase housing mobility opportunities in lower-income areas.

FIGURE 3-43: PERCENT UNIT CAPACITY AND CITY ACREAGE BY MEDIAN INCOME



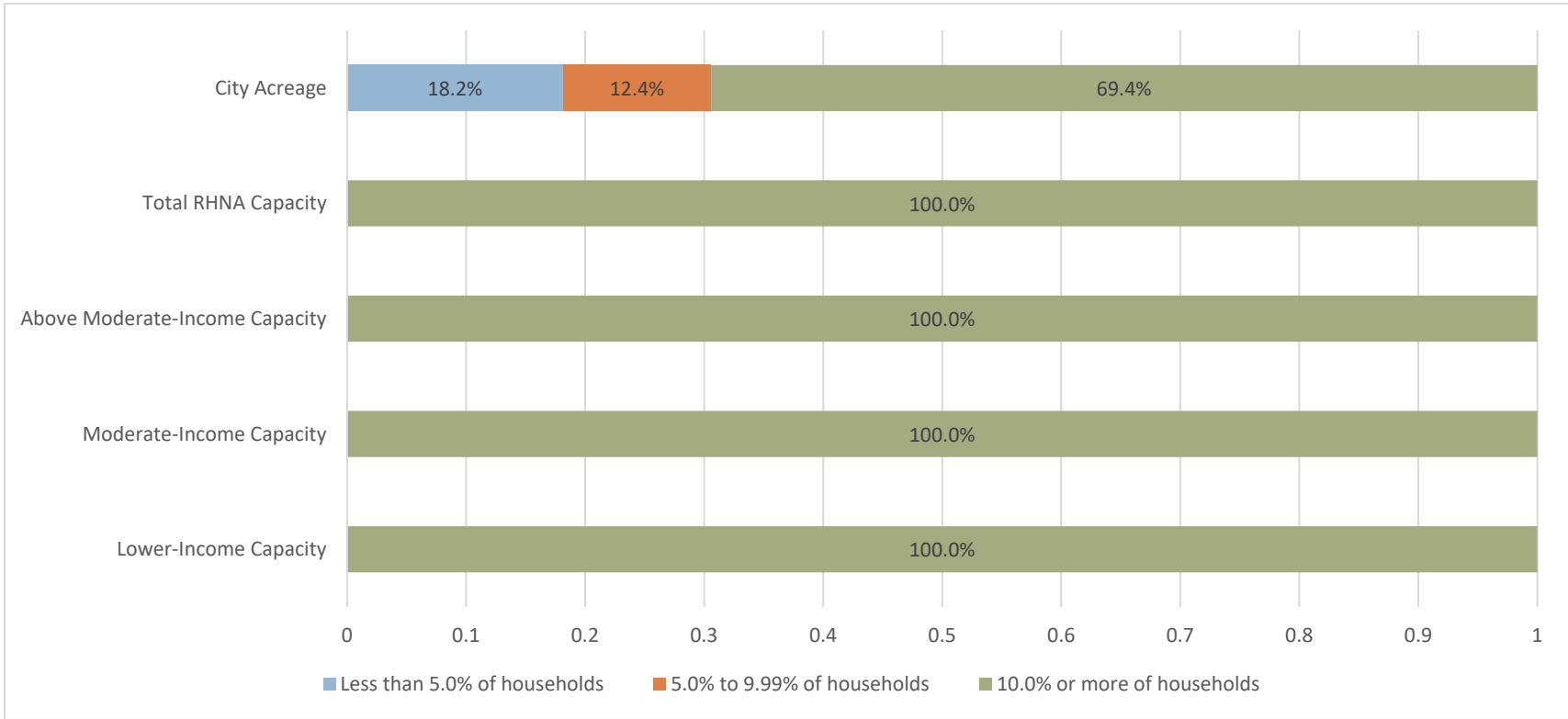
Source: 2015-2019 ACS; City of Suisun City, 2022

Note: There are no areas within Suisun City in which the median income falls into the above moderate-income category (greater than \$119,149).

As shown in **Figure 3-44, Percent Unit Capacity and City Acreage by Poverty Rate** all of the sites are identified in areas of the city where the incidence of poverty is above 10 percent. As the entire city has been designated as low resource, site locations facilitate housing

mobility opportunities for lower-income households in multifamily and mixed-use developments with access to the transit opportunities, services, and amenities in the downtown waterfront area. Overall, this income distribution is intended to enhance equal access to housing for all income categories and promote housing opportunities in integrated neighborhoods.

FIGURE 3-44: PERCENT UNIT CAPACITY AND CITY ACREAGE BY POVERTY RATE



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

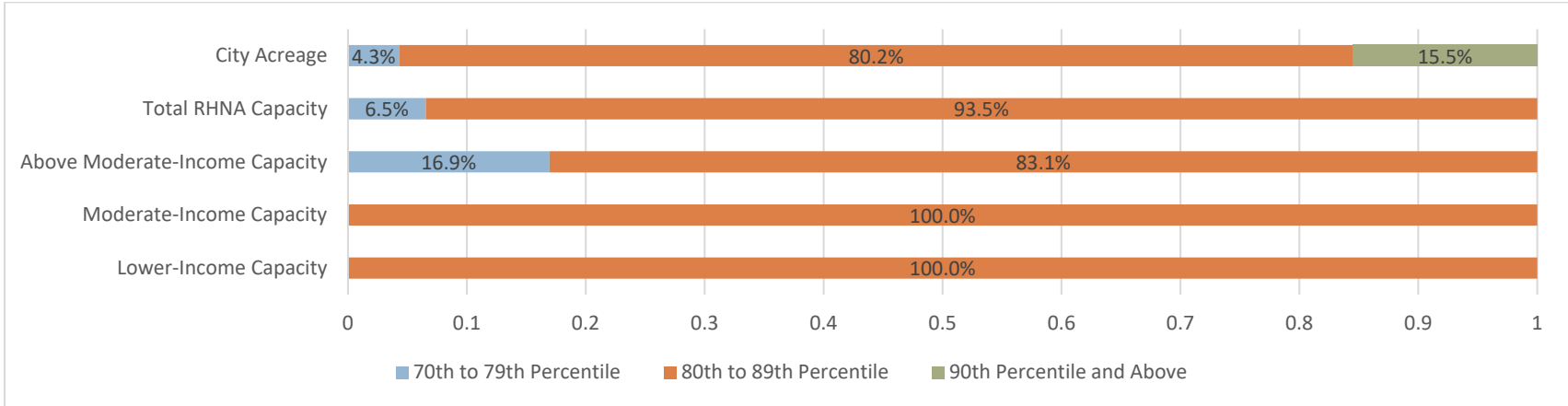
Note: There are no areas within Suisun City in which the poverty rate is greater than 20.7 percent.

Race and Ethnicity

As discussed previously, Suisun City is one of Solano County’s more diverse jurisdictions. The City’s largest demographic groups are White non-Hispanic, Hispanic-Latinx, Black or African, and Asian non-Hispanic. Because different parts of the city do not vary substantially in their demographic composition (with the exception of Lawler Ranch, which has a higher incidence of Asian households), the identified sites for lower-, moderate-, and above-moderate income units are not located in areas of concentration of any particular minority demographic and provide housing opportunities throughout many of Suisun City’s neighborhoods.

Additional lower- and moderate-income units in the city will improve access to housing in the city for residents who may otherwise be priced out of the housing market or experience cost-burden, a category that has historically included communities of color. As shown in **Figure 3-45, Unit Capacity and City Acreage by Diversity Index**, most of the city acreage, 80.2 percent, has diversity index scores between the 80th and 89th percentile. All lower- and moderate-income units and 83.1 percent of above moderate-income units have been identified on sites within this diversity index percentile range. There are no sites identified in the area with a diversity index score above 90, although this constitutes 15.5 percent of the total city acreage. As shown in **Figure 3-45**, 16.9 percent of above moderate-income units have also been identified in areas with a slightly lower diversity scores (between 70 and 79th percentile diversity index score) in an effort to promote mobility opportunities in all neighborhoods. 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.

FIGURE 3-45: PERCENT UNITY CAPACITY AND CITY ACREAGE BY DIVERSITY INDEX



Source: Esri, 2018; City of Suisun City, 2022

Note: There are no areas within Suisun City in which the diversity index score is below the 70th percentile.

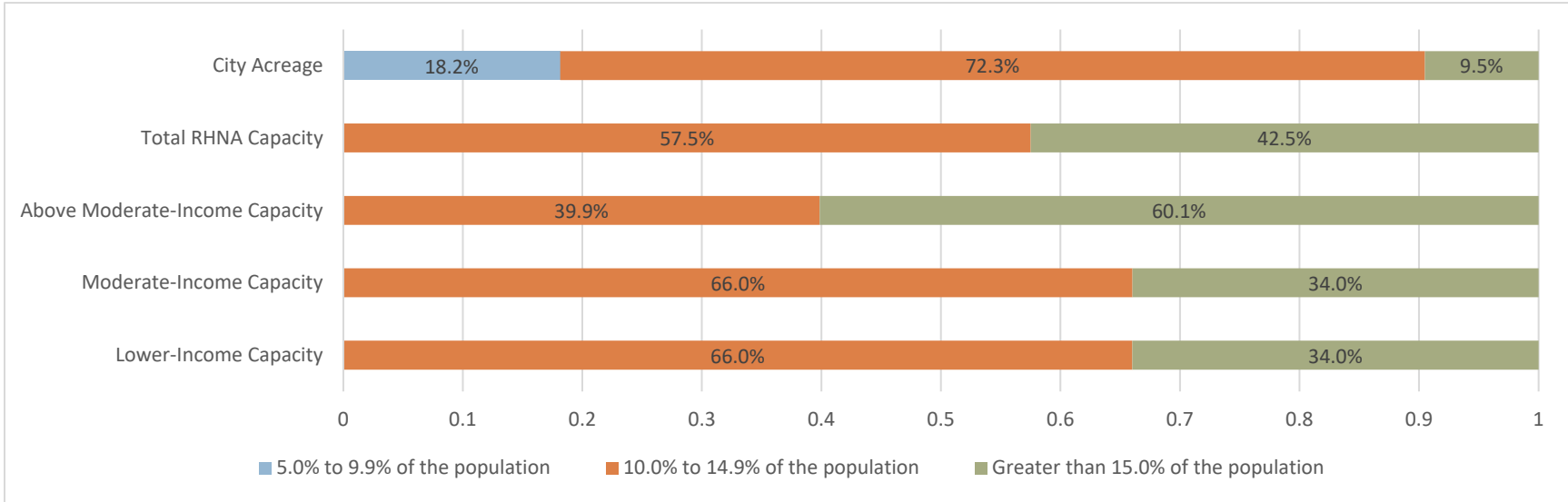
Disability

Approximately 12.5 percent of Suisun City’s population lives with one or more types of disabilities. Although rates of disability by census tract do not vary substantially between different parts of the city, approximately 72.3 percent of the city’s acreage is identified as having a population with a disability rate between 10.0 and 14.9 percent, which includes the tract encompassing the Waterfront District Specific Plan area (**Figure 3-46, Percent Unit Capacity and City Acreage by Disability Rate**). Approximately 9.5 percent of the city, geographically, has a population with a disability rate greater than 15.0 percent, which includes the northern tract east of Sunset Avenue, with a disability rate of 19.1 percent. As discussed in this assessment, older populations live with disabilities at higher rates, which may inform this difference. Although numerically comparable, the senior population in the WDSP area represents 12.6 percent of the tract population, of which 30.9 percent report a disability, as compared to 15.0 percent of the northern tract population being over 65, of which 46.7 percent experience a disability. The residential subdivisions east of Walters Road, in which no sites were identified, comprise 18.2 percent of the city acreage and have a disability rate below 10.0 percent. This may be partially attributed to seniors comprising only 4.8 percent of the population, even though the rate of disability among this age cohort is 42.9 percent.

The City has identified capacity for one-third of both lower- and moderate-income units in areas with a disability rate greater than 15.0 percent, compared to 30.1 percent of above moderate-income units. In contrast, slightly more than two-thirds of lower- and moderate-income units have been identified in areas with disability rates between 10.0 and 14.9 percent, compared to 39.9 percent of above moderate-income units. The share of lower- and moderate-income units in high disability areas is lower than the proportion of city acreage, in an effort to improve access to affordable housing opportunities in other neighborhoods of the city and reduce concentrations. Additionally, the identification of most lower- and moderate-income sites in the WDSP area aims to locate affordable and accessible housing in a walkable area that also has close access to services and amenities by car as well.

This distribution of sites 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. Locating units affordable for lower- and moderate-income residents in and around the commercial centers will help to improve access to these areas and accommodate the needs of persons living with disabilities, who often benefit from close access to services and amenities as well as proximity to transit. Most sites are in or near areas of the city with concentrations of services and transportation opportunities, which will facilitate access for persons with disabilities.

FIGURE 3-46: PERCENT UNIT CAPACITY AND CITY ACREAGE BY DISABILITY RATE



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

Note: There are no areas within Suisun City in which less than 8.8 percent or more than 19.1 percent of the population identifies as having a disability.

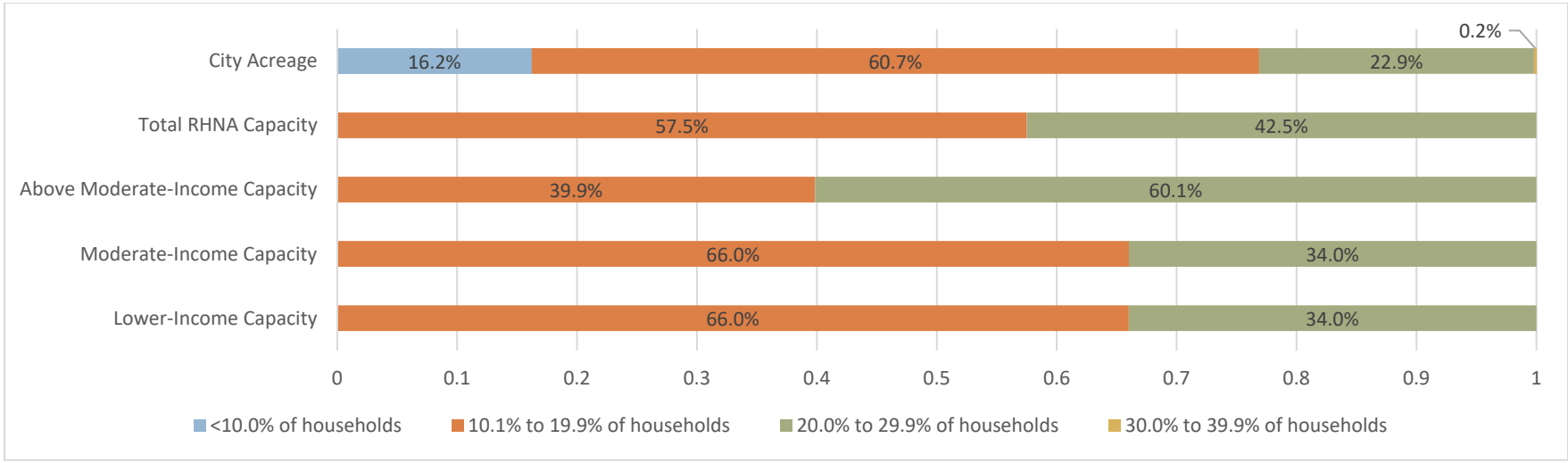
Familial Status

As previously discussed, approximately 80.2 percent of Suisun City households are family households, and 24.0 percent of Suisun City households are family households headed by single adults. Female-headed households with children and no spouse or partner (16.1 percent of total households) often face increased challenges to housing access due to rising costs and may therefore have an elevated risk of displacement. Approximately 12.0 percent of female-headed households include children and have incomes below the poverty line. Certain areas of the city have a higher rate of female-headed households (with children and no spouse or partner) and elderly households living alone. Constituting 22.9 percent of total city acreage, the central and northern census tracts along the western side of the city have the highest rates of female-headed households, between 20.0 and 29.9 percent of total households.

As presented in **Figure 3-47, Percent Unit Capacity and City Acreage by Single Female Householders with Children**, similar to other indicators of fair housing, 57.5 percent of the RHNA capacity is identified on sites in the southwestern tract of the city within the Waterfront

District Specific Plan in which female-headed households with children comprise between 10.0 to 19.9 percent of total households. The remaining RHNA capacity is identified on sites on the northeastern edge of the city in which 20.0 to 29.9 percent of the households are headed by single females with children. The City has dispersed higher-density, mixed-income housing capacity across the western side of the city to meet the RHNA, increasing the opportunities for all household types seeking smaller or more affordable housing options, thus increasing mobility opportunities for a range of family types to find appropriate units within Suisun City. In areas with the highest concentration of female-headed households, 34.0 percent of both lower- and 32.3 moderate-income units have been identified, along with 60.1 percent of above moderate-income units to decrease competition for lower-income units within these neighborhoods and facilitate mixed-income areas. 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 mixed-use resources, Suisun City 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 3-47: PERCENT UNIT CAPACITY AND CITY ACREAGE BY SINGLE FEMALE HOUSEHOLDERS WITH CHILDREN



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

Note: There are no areas within Suisun City in which 30.0 percent or more of households are female-headed with children.

Approximately 19.8 percent of households in the city consist of residents living alone. Many of these households are seniors (7.3 percent of Suisun City’s total households) who are more likely to have a fixed income, which limits their financial resources and housing choices. Additionally, seniors may be more likely to live with one or more disabilities, which may also make access to supportive housing and resources more difficult. Approximately 35.3 percent of the total senior households in Suisun City are cost-burdened, particularly lower-income seniors. 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

The City anticipates that the revised and expanded Waterfront District Specific Plan will promote construction of new mixed-use and high-density residential development, development of vacant medium-density residential sites, and encourage redevelopment of existing underutilized uses to provide new housing opportunities. This is the most walkable area of the community and encompasses the “Old Town,” downtown, waterfront resources, civic center offices, commercial and other services, and amenities, including the Suisun/Fairfield train station. Around this area, there is capacity for 62 lower-income and 62 moderate-income units in a mixed-use development has been identified on three underutilized Park-N-Ride lots adjacent to the Amtrack and Greyhound Bus station at the north end of Main Street. The zoning applied in the Waterfront District Specific Plan will affirmatively further fair housing through construction of units at a range of affordability levels to facilitate income-integrated neighborhoods and locate housing in a walkable, transit-oriented area of the city. The other sites identified to meet the lower-income RHNA in the city are in the Sunset Avenue area with direct driving or transit access to the commercial base along SR 12. These lower-income units are co-located with moderate-income units on four neighboring sites, as well as an approved above moderate-income 180-unit development to ensure that all sites for lower-income units are placed such that they will provide integrated income communities for these households.

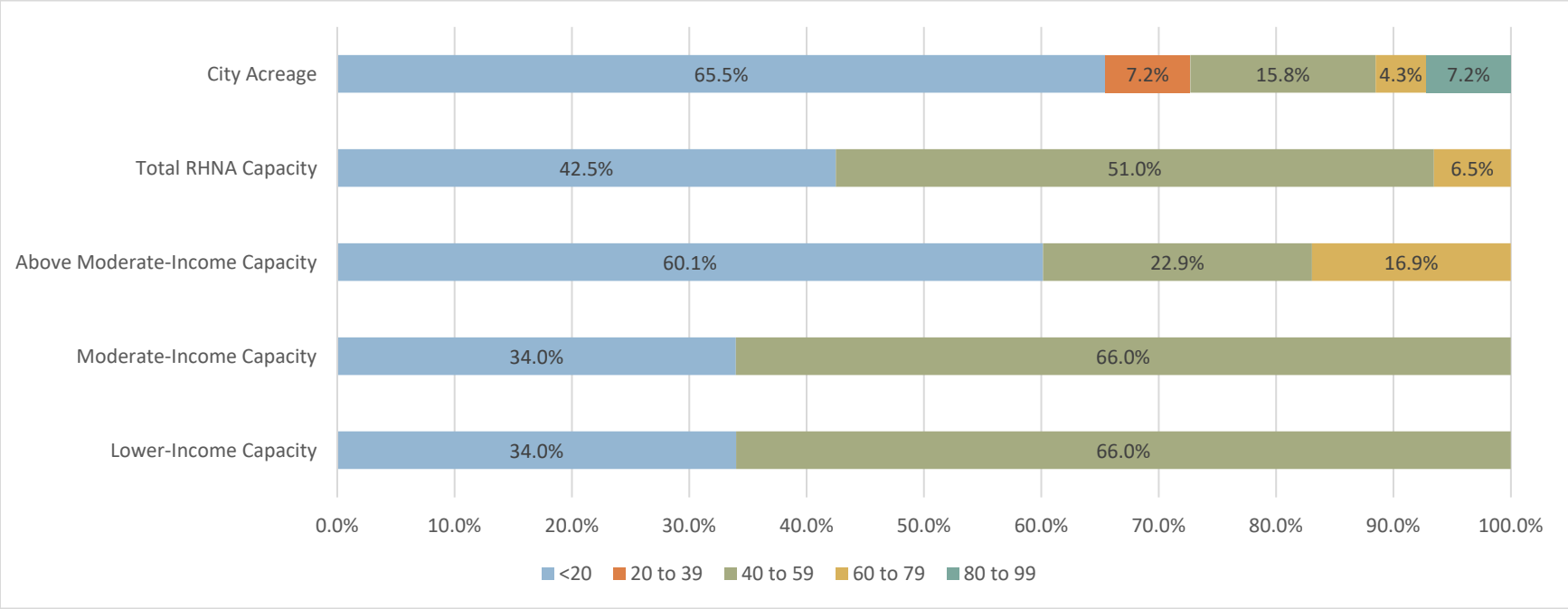
Further, as identified in this assessment, between 5.0 and 14.9 percent of renter occupied properties throughout the majority of the city are rented by HCV holders. The rate of HCVs in the southern sites area is the highest in the city at 9.6, while the rate in the northern tract is 8.7 percent. The sites identified to meet the RHNA will provide lower- and moderate-income opportunities in both portions of the city, with access to amenities particularly in the WDSP district, which will facilitate additional housing mobility opportunities for lower-income households with or without HCV assistance.

Employment Opportunities

As discussed in this assessment, Suisun City is adjacent to Travis AFB and provides residential opportunities for airmen and their families. Most of the land in the city is designated for residential uses to support job opportunities in Fairfield, Vacaville, and Travis AFB, as 96.4 percent of the City's labor force commutes outside of the city for work, and one-half of the employed residents live within 10 miles of their place of employment. Approximately 65.5 percent of the city's acreage is designated furthest proximity from employment opportunities, with an additional 7.2 percent scoring below the 40th percentile (**Figure 3-48, Percent Unit Capacity and City Acreage by Jobs Proximity Index Score**). However, active military personnel are not counted toward the labor force, and therefore, the concentration of airmen in Suisun City may decrease the Labor Market Engagement Index and Jobs Proximity Index scores, as the areas with the lowest ranking scores are closest to the air base. Nonresidential uses are concentrated along SR 12, major arterials, and in the downtown, although larger, big box commercial centers and a medical/hospital complex are located in adjacent Fairfield. As such, the Jobs Proximity Index scores reflect that housing located near services, amenities, and businesses in the downtown and along SR 12 have the greatest access to these opportunities. The dominance of residential uses in Suisun City reflects the relatively low scores for HUD's Jobs Proximity Index, particularly in the northern and eastern predominantly residential neighborhoods.

As shown in **Figure 3-48**, the City has identified greater capacity for lower- and moderate-income units (66.0 percent of each) in areas with the closest proximity to jobs and the transit hub in the downtown. The inclusion of above moderate-income capacity (39.8 percent) just south of the mixed-use transit-oriented development site and the approved 71 units on Cordelia Street provides higher-income residents and previous into-town commuters access to above moderate-income housing units to support employment opportunities in the civic center and downtown businesses that were not available previously. This distribution will support all income households by providing them with housing that supports mobility and access to employment opportunities. The approved 180 above-moderate units and capacity for lower- and moderate-income unit in the northern tract support adjacent access to employment opportunities in the nearby air base, and support direct access to commercial and service employment opportunities in Fairfield and I-80 via East Travis Boulevard.

FIGURE 3-48: PERCENT UNIT CAPACITY AND CITY ACREAGE BY JOBS PROXIMITY INDEX SCORE



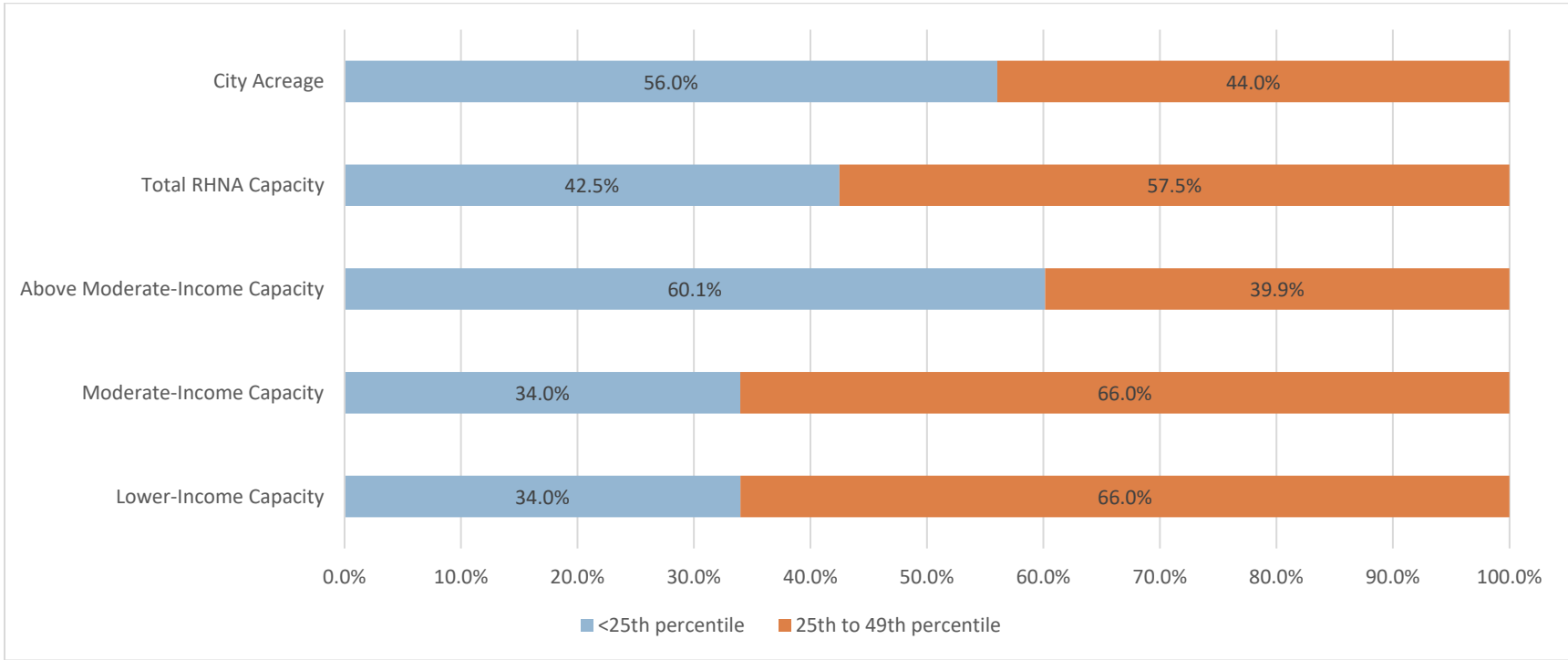
Source: 2015-2019 ACS; City of Suisun City, 2022

Educational Opportunities

According to the DOE, most Suisun City schools are below the state educational standards for each grade level. Expected educational outcome in Suisun City closely reflects adjacent neighborhoods in the City of Fairfield, particularly as Suisun City’s high school students attend high schools located in Fairfield. 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 for all students compared to other areas of the state. Therefore, when feasible, the City will support applications by Fairfield-Suisun Unified School District or individual schools to secure grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers (**Program 5.A**).

As shown in **Figure 3-49, Percent Unit Capacity and City Acreage by Education Domain Score**, the existing patterns of access to opportunity related to economic and educational resources indicate that 56.0 percent of the city’s acreage falls within the lowest education domain percentile, and conversely, 44.0 percent falls within a slightly higher performing percentile. However, the majority of future housing (57.5 percent) will have access to the higher educational opportunity in the WDSP area, possibly influenced by the high school that students from this area attend. Overall, however, current and future residents across the city will have fairly equivalent access to educational opportunities.

FIGURE 3-49: PERCENT UNIT CAPACITY AND CITY ACREAGE BY EDUCATION DOMAIN SCORE



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

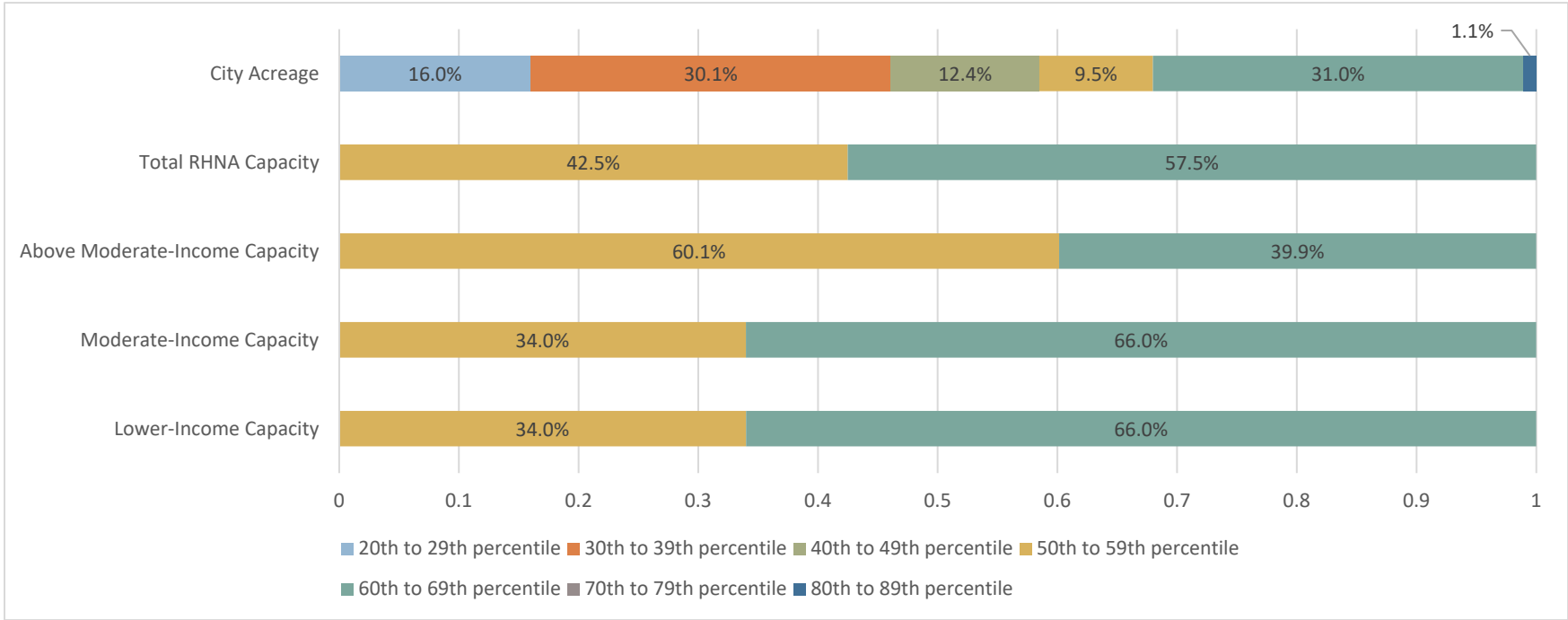
Note: There are no areas within Suisun City in which the TCAC/HCD Educational Domain score exceeds the 26th percentile.

Environmental Health

As shown in **Figure 3-50, Percent Unit Capacity and City Acreage by CalEnviroScreen Percentile Score**, 32.1 percent of the acreage in Suisun City has environmental scores at or above the 60th percentile, the majority of which are located south of SR 12. This tract includes a portion of the unincorporated area south to Suisun Bay, within which the Potrero Hills Landfill is sited, as well as agricultural operations, which may negatively impact the environmental score. Additionally, proximity to SR 12 traffic and a relatively low median income may contribute to the high CalEnviroScreen score. Approximately 57.5 percent of the RHNA capacity is identified south of SR 12. However, based on the Public Housing Health Alliance of Southern California’s Healthy Places Index, the presence of the landfill and agricultural practices is not expected to affect access to environmental conditions for residents in the WDSP area, as residents south of SR 12 also have the closest access to several protected open spaces, parks, recreation facilities, and waterfront amenities. In addition, the identified sites in the WDSP area are located a further distance from influences in the unincorporated area at the northern edge of the tract, and in close proximity to the waterfront to benefit from natural resource amenities. The remaining sites in the Sunset neighborhood score in the CalEnviroScreen moderately impacted 50th percentile with a TCAC Environmental Domain Score in a more positive environmental outcome 63rd percentile category.

No site capacity is located in the 1.1 percent of land east of Railroad Avenue that scores above the 75th percentile, indicating that there are no sites located in a disadvantaged community designation. Therefore, although CalEnviroScreen and TCAC Environmental Domain scoring may suggest external environmental factors may potentially impact housing opportunities, site locations do not further concentrate poverty and will support a more walkable community, as is a goal of the WDSP. While CalEnviroScreen reports relatively high scores for population characteristics that negatively impact residents (i.e., medical issues), these likely do not result from poor access to recreational opportunities, due to the number and proximity of resources. However, the City has included **Program 5.A** to identify best practices to address negative health risks and impacts associated with SR 12.

FIGURE 3-50: PERCENT UNIT CAPACITY AND CITY ACREAGE BY CALENVIROSCREEN PERCENTILE SCORE



Source: OEHHA, 2021; City of Suisun City, 2022

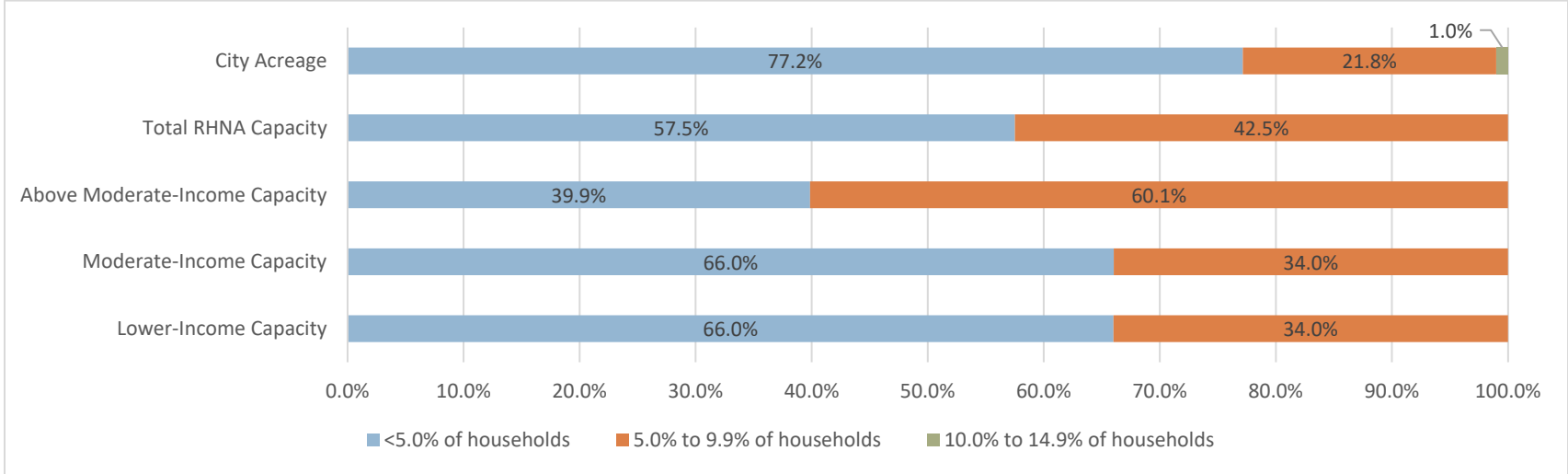
Note: There are no areas within Suisun City in which the CalEnviroScreen Percentile is below the 29th percentile or above the 77th percentile.

POTENTIAL EFFECT ON DISPLACEMENT RISK

Overcrowding

Overall, approximately 4.4 percent of households in Suisun City are considered overcrowded, and the city does not have any areas where overcrowding is experienced at a rate higher than the statewide average. Approximately 77.2 percent of the city’s acreage has low overcrowding rates that reflect this, less than 5.0 percent of households. However, households in approximately 22.8 percent of the city’s land have overcrowding rates greater than 5.0 percent. Renters experience overcrowded conditions at a higher rate than homeowners, with the highest occurrence in centrally located older subdivisions. As shown in **Figure 3-51, Percent Unit Capacity and City Acreage by Rate of Overcrowding**, the sites provided to meet the RHNA are dispersed in the northern and southwestern areas of the city with overcrowding rates slightly above the city average in the Sunset Avenue area, potentially due to the presence of a number of market rate multifamily rental complexes in both areas. However, the mix of income housing opportunities identified in the sites will help to facilitate additional affordable and market rate housing opportunities at a range of sizes for those few households that are currently experiencing overcrowding.

FIGURE 3-51: PERCENT UNIT CAPACITY AND CITY ACREAGE BY RATE OF OVERCROWDING



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

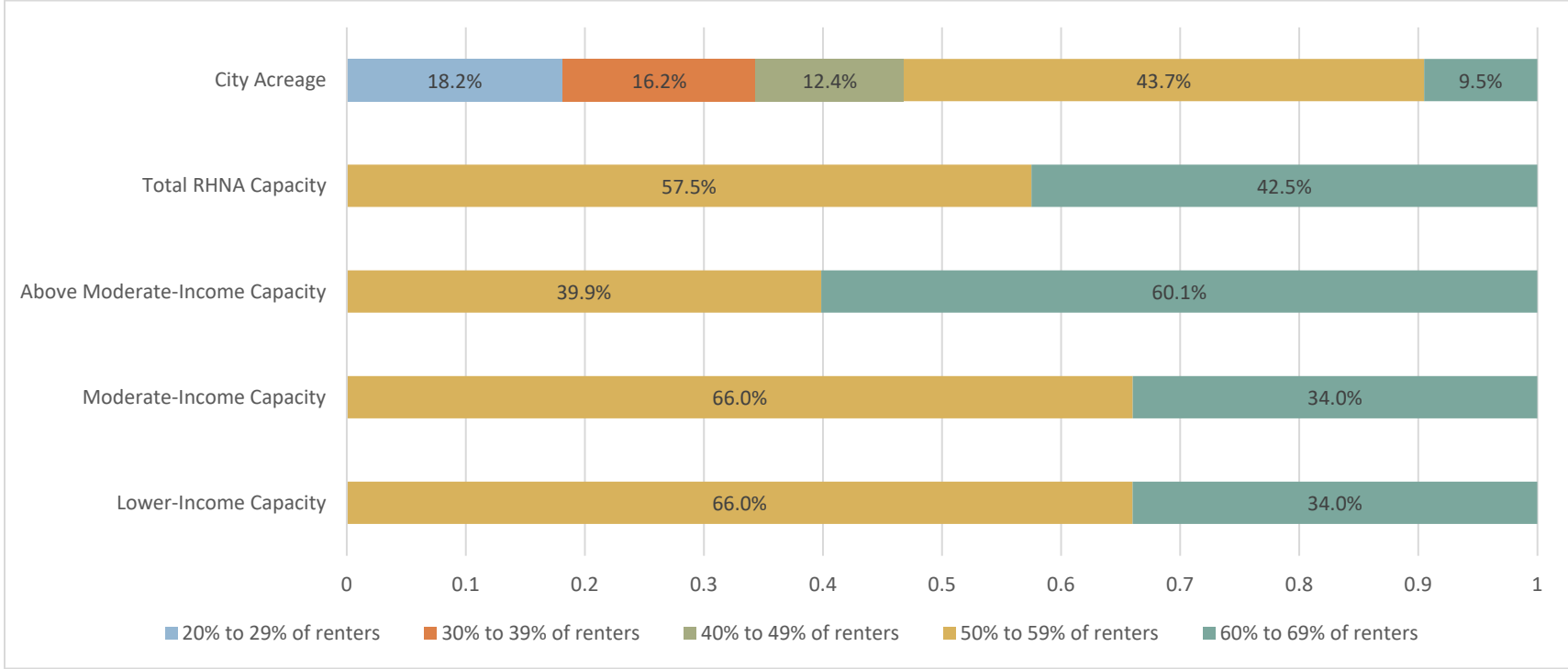
Note: There are no areas within Suisun City in which more than 10.2 percent of households are experiencing overcrowding.

Overpayment

Approximately 30.4 percent of homeowners are overpaying for housing; in contrast, 50.1 percent of renters are cost burdened, and, in most circumstances, overpayment is closely tied to income, with lower-income renters experiencing the highest incidence of overpayment. Additionally, in Suisun City, there is a greater correlation between areas with high diversity and areas of increased renter overpayment, such as is found in neighborhoods found north of SR 12. There are two tracts in the city in which the homeowner overpayment rate is over 40.0 percent (18.4 percent of total city acreage), one block group area with a high overpayment rate over 50.0 percent (12.4 percent of total city acreage), and the remainder ranges (69.4 percent of total city acreage) between 30.8 percent and 37.6 percent cost burdened homeowners. However, there are no sites identified in either of these areas with higher cost burden as they are fully built out with residential uses. As shown in **Figure 3-52, Percent Unit Capacity and City Acreage by Rate of Renter Overpayment**, in 43.7 percent of the city's acreage renters overpay between 50.0 and 59.0 percent of their income for housing. In only 9.5 percent of the city's acreage, do more than 60.0 percent of renters overpay for housing, in the remaining 46.8 percent of the city's acreage the rate of renter overpayment is below 50.0 percent, although this is still a significant indicator of a shortage of affordable rental housing.

As shown in **Figure 3-53, Percent Unit Capacity and City Acreage by Rate of Homeowner Overpayment**, the entire capacity to meet the RHNA has been identified on sites 30.0 to 39.9 percent of homeowners are overpaying for housing. The addition of units affordable to all income categories in the city will help to alleviate homeowner cost burden and facilitate mobility opportunities for all households.

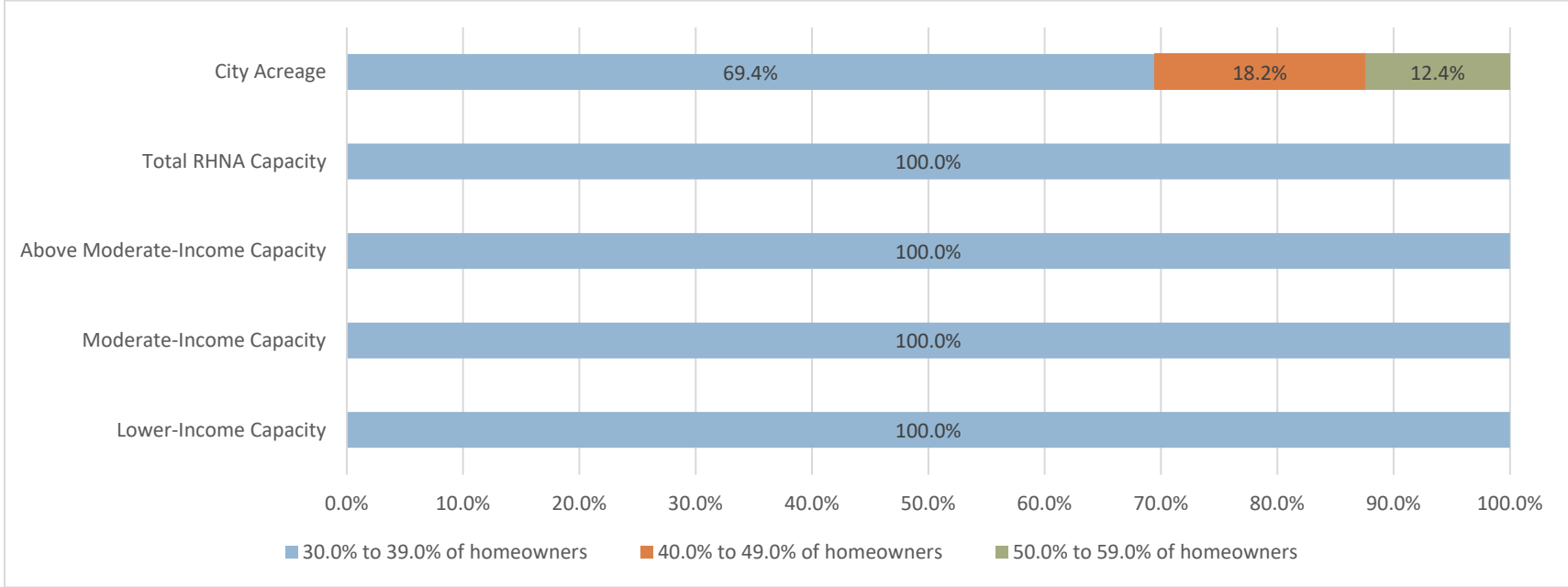
FIGURE 3-52: PERCENT UNIT CAPACITY AND CITY ACREAGE BY RATE OF RENTER OVERPAYMENT



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

Note: There are no areas within Suisun City in which fewer than 21.6 percent or more than 61.5 percent of renters are overpaying for housing.

FIGURE 3-53: PERCENT UNIT CAPACITY AND CITY ACREAGE BY RATE OF HOMEOWNER OVERPAYMENT



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

Note: There are no areas within Suisun City in which fewer than 30.8 percent or more than 50.9 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 the dominance of low-resource areas and displacement risk for lower-income households. 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
<p>Low-resource areas with a concentration of lower-income, non-White households</p>	<p>Relatively affordable housing compared to the region</p> <p>Dominance of residential zoning</p> <p>Limited access to a range of job opportunities within the city</p> <p>Concentration of HCV holders</p>	<p>Encourage construction of ADUs (Program 1.H)</p> <p>Encourage the construction of affordable units in a range of sizes (Program 1.B)</p> <p><i>Implement multilingual communication and outreach strategies (Program 1.G, 1.H, 5.A)</i></p> <p><i>Provide mortgage assistance for low- and moderate-income first-time homebuyers, prioritizing advertising to persons with disabilities and limited English proficiency (Program 1.G)</i></p> <p>Work with trusted community partners to provide linguistically and digitally accessible and culturally relevant housing search assistance (Program 5.A).</p> <p>Pursue funding for culturally relevant financial empowerment services to help community members of color remove economic barriers to accessing housing like credit scores and income documentation (Program 5.A).</p>
<p>Displacement risk due to economic burdens</p>	<p>Rising cost of rents and home prices that outpaces wage increases</p> <p>Concentration of lower-income households</p> <p>Dominance of single-family homes, typically a more expensive housing option</p> <p>Low vacancy rates that reduce housing options</p>	<p><i>Incentivize construction of affordable units (Program 1.C)</i></p> <p><i>Promote a range of housing types (Program 1.B)</i></p> <p><i>Encourage the construction Accessory Dwelling Units (ADUs), particularly in areas of concentrated affluence and/or single-family homes (Program 1.H)</i></p> <p>Develop a program to connect lower-income households with housing opportunities (Program 1.C)</p>

AFH Identified Issues	Contributing Factors	Meaningful Actions
<p>Barriers to securing housing for persons experiencing or at-risk of homelessness</p>	<p>Strick background checks and rental referral requirements</p> <p>Shortage of housing with supportive services</p>	<p><i>Facilitate development of transitional housing opportunities (Program 3.B, 4.A)</i></p> <p>Facilitate development of navigation centers (Program 4.A)</p>
<p>Disproportionate access to services and housing for persons with disabilities</p>	<p>Shortage of accessible units</p> <p>Limited availability of residential care facilities</p> <p>Costs of accessibility modifications</p> <p>Possible discrimination against persons with disabilities</p> <p>Disproportionate proximity to services within walking distance or transit lines</p>	<p><i>Prioritize projects that include accessible units (Program 4.B)</i></p> <p>Work with the North Bay Regional Center to identify incentives to encourage future housing to meet the needs of persons with developmental disabilities (Program 3.A, 3.C)</p> <p><i>Provide education to landlords and property managers on requirements to address reasonable accommodation requests (Program 4.A, 5.A)</i></p> <p><i>Provide repair and rehabilitation assistance for lower-income households, including assistance making mobility modifications (Programs 2.C)</i></p>