

Executive Summary

Sacramento Valley Fair Housing Collaborative AI: Elk Grove

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

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

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

Community Engagement

The community engagement process for the Sacramento Valley AI included focus groups with residents and stakeholders, “pop up” engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews as needed and as opportunities arose. A total of 123 Elk Grove residents participated in the resident survey.

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

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

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

A total of 577 residents participated in engagement activities at local events, including the Elk Grove Multicultural Festival, where more than 300 residents engaged with the AI activities. A resident survey was available in Chinese, Korean, Russian, Spanish, and Vietnamese both online and accessible to participants using assistive devices (e.g., screen readers), and in a postage-paid paper mail-back format.

Community Engagement Participants



2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

COMMUNITY ENGAGEMENT BY THE NUMBERS

4,080
total participants

RESIDENT SURVEY

3,388 participants

RESIDENT FOCUS GROUPS

80 participants

COMMUNITY POP UPS

577 participants

STAKEHOLDER FOCUS GROUPS

35 participants

WHO PARTICIPATED IN THE SURVEY?



957
had children under 18
in the household



1,128
had a household member
with a disability



1,016
had a household income
of \$25,000 or less



401
had large households
(5 or more members)

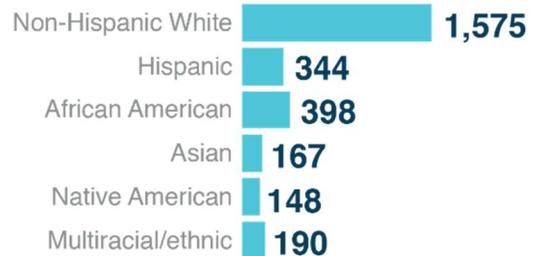


450
had publicly
supported housing



41
were residents with
Limited English Proficiency

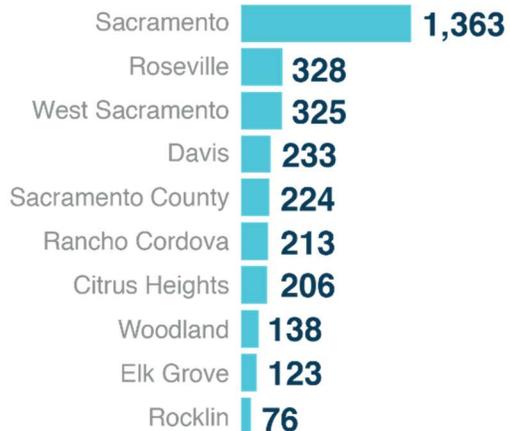
RACE/ETHNICITY



HOUSING SITUATION



PLACE OF RESIDENCE



Source: Root Policy Research.

Primary Findings: Elk Grove

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

- **Family poverty.** Overall in the region, 16 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of 9 percent in Rocklin and Roseville and **10 percent in Elk Grove** to a high of 21 percent in Sacramento and 29 percent in Davis (inflated due to the student population). Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County). **Although family poverty is relatively low in Elk Grove, African American (11%), Hispanic (8%), and Asian families (8%) are at least twice as likely to live in poverty than non-Hispanic White families (4%).**

Residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities. **This holds true in Elk Grove, where 17 percent of residents ages 18 to 64 with a disability live in poverty compared to 8 percent of those without a disability.**

- **Segregation.** By measures of both citywide and neighborhood diversity, the City of Sacramento has been ranked one of the most diverse and integrated large cities in the United States. However, like other American cities, Sacramento and the greater region have a past of systematic segregation and exclusion in housing. The suburbs east of Sacramento, such as Roseville, Rocklin, Citrus Heights and Folsom tend to be more non-Hispanic White or Asian than the city itself. Black residents tend to be predominantly located within the City of Sacramento more than other racial and ethnic groups. Concentrations of foreign-born residents are evident in Woodland, north Sacramento, Antelope (in northern Sacramento County) and across the south side of Sacramento. Segregation of persons with disabilities is low across the region. **Elk Grove is one of the region's more diverse cities, with a sizeable Asian population. Nearly one in four Elk Grove residents are foreign-born.**

Segregation in the City of Elk Grove is “low.” as measured by the Dissimilarity Index (DI); this is notable given the city's strong diversity.

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

- **Homeownership rates.** Homeownership rates vary widely by race and ethnicity both within and among jurisdictions. The lowest Black homeownership rate (17%) is found in Woodland and the lowest Hispanic homeownership rate (27%) is found in

Davis. The Black/White homeownership gap exceeds 30 percentage points in Citrus Heights, Davis, Rancho Cordova, the Balance of Sacramento County, and Woodland. Compared to the Black/White difference, the homeownership gap between Hispanic and Non-Hispanic White households ranges from **10 percentage points in Elk Grove** and Rocklin to more than 20 percentage points in Citrus Heights, Davis, Rancho Cordova, Woodland, and the Balance of Sacramento County. Compared to other jurisdictions, **Elk Grove has the highest rates of African American and Hispanic homeownership (54% and 66% respectively)**. Despite the comparatively high homeownership rates, the **Black/White ownership gap in Elk Grove is 24 percentage points and the Hispanic/White gap is 10 percentage points**.

Among resident survey participants, households that include a member with a disability are half as likely as non-disability households to own a home (25% v. 53%), **In Elk Grove only 18 percent of survey respondents living in a household with a member with a disability are homeowners**.

Across the board, all minority groups experience higher rates of mortgage loan denials than non-Hispanic White applicants for each loan purpose (i.e., home improvement, purchase, or refinance). **This is most striking in Elk Grove between non-Hispanic White applicant loan denials (14%) and denial rates of Other Racial Minority¹ applicants (22%)**. While the share of loans categorized as subprime has fallen since the Great Recession, Hispanic households are more likely than any other group to receive a subprime loan. **In Elk Grove**, the share of subprime loans is among the lowest in the region, however, **Hispanic borrowers and Other Racial Minority borrowers are twice as likely as Asian or non-Hispanic White borrowers to have subprime loans**.

- **Cost-burden and housing challenges.** African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction. **Rates of housing problems experienced by Elk Grove households are similar to other jurisdictions, where African American households and Native American households are most likely to experience a severe housing problem (overcrowding, cost burden)**.

The resident survey and focus groups found meaningful differences in housing challenges experienced by members of protected classes. Worry about rent increases, being unable to buy a home, and worry about property taxes are among the concerns identified by the greatest proportions of members of protected classes. Households

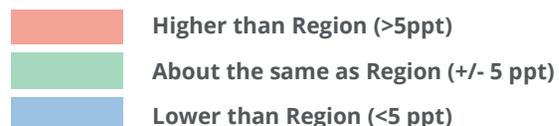
¹ Other racial minority includes American Indian and Alaska Native, Black or African American, and Native Hawaiian or other Pacific Islander.

that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, one in three (35%) households that include a member with a disability live in a home that does not meet the needs of the resident with a disability.

- **Displacement experience.** Overall, one in four (25%) survey respondents had been displaced from a housing situation in the Sacramento Valley in the past five years. The most common reasons for displacement—rent increased more than I could pay, personal reasons, landlord selling home, and living in unsafe conditions. African American, Hispanic, and Native American respondents, large families, households with children, and respondents whose household includes a member with a disability all experienced higher displacement rates than regional survey respondents overall. **Overall, 29 percent of Elk Grove respondents experienced displacement.** The reasons for displacement were similar to the region, with the exception that Elk Grove residents were more likely to attribute their displacement to “personal reasons”.
- **Findings from regulatory analysis.** The review of zoning ordinances and land use codes conducted for this study did not find any barriers to housing choice linked to the city’s residential code. Instead, differences in housing challenges and needs are related to past practices of discrimination; differences in access to economic opportunity and the ability to build generational wealth (discussed below); and differences in the ability to find stable and affordable housing.

Residents’ **experience with housing challenges** varies by jurisdiction and among members of protected classes as demonstrated by the following figures. Elk Grove residents report experiencing housing challenges at rates similar to regional respondents overall. Elk Grove residents are less likely than regional survey respondents to worry about their rent or property taxes increasing more than they can pay, crime, or poor housing conditions.

Top 12 Housing Challenges Experienced by Residents by Sacramento County Jurisdictions

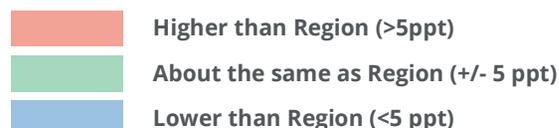


Percent of Residents Experiencing a Housing Challenge	Citrus Heights	Elk Grove	Rancho Cordova	Sacramento	Sacramento County	Region
I worry about my rent going up to an amount I can't afford	44%	39%	40%	49%	42%	50%
I want to buy a house but can't afford the downpayment	45%	42%	33%	38%	37%	41%
I worry about property taxes increasing to an amount I can't afford	43%	21%	32%	30%	25%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	39%	30%	25%	31%	32%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	29%	18%	22%	22%	19%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	13%	20%	20%	13%	18%
Too much traffic/too much street/highway noise	23%	14%	13%	20%	20%	17%
I have bad/rude/loud neighbors	18%	11%	18%	21%	17%	16%
High crime in my neighborhood	17%	4%	12%	29%	21%	16%
My house or apartment isn't big enough for my family members	14%	14%	16%	21%	17%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	17%	8%	14%	22%	17%	16%
I am afraid I may get evicted (kicked out)	13%	13%	13%	17%	15%	14%

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

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Top 12 Housing Challenges Experienced by Residents by Placer and Yolo County Jurisdictions

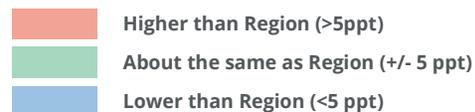


Percent of Residents Experiencing a Housing Challenge	West					Region
	Rocklin	Roseville	Davis	Sacramento	Woodland	
I worry about my rent going up to an amount I can't afford	59%	61%	70%	59%	55%	50%
I want to buy a house but can't afford the downpayment	31%	52%	46%	60%	52%	41%
I worry about property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

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

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing Survey.

Housing Challenges Experienced by Residents who are Members of Selected Protected Classes



Percent of Residents Experiencing a Housing Challenge	African American	Asian	Hispanic	Native American	Non-Hispanic White	Disability	Children Under 18	Large Family	LEP	Region
I worry about my rent going up to an amount I can't afford	41%	54%	52%	51%	59%	50%	52%	47%	46%	50%
I want to buy a house but can't afford the downpayment	39%	46%	42%	40%	47%	40%	52%	46%	36%	41%
I worry about property taxes increasing to an amount I can't afford	46%	22%	39%	34%	34%	45%	33%	39%	20%	31%
I struggle to pay my rent (e.g., sometimes paying late, not paying other bills to pay rent, not buying food or medicine)	33%	18%	37%	31%	31%	36%	42%	37%	11%	30%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	24%	16%	29%	22%	19%	26%	31%	38%	11%	21%
I worry that if I request a repair it will result in a rent increase or eviction (be kicked out)	16%	19%	22%	19%	20%	21%	23%	22%	14%	18%
Too much traffic/too much street/highway noise	19%	13%	20%	18%	19%	20%	19%	17%	11%	17%
I have bad/rude/loud neighbors	18%	12%	23%	20%	16%	20%	19%	19%	13%	16%
High crime in my neighborhood	24%	10%	22%	21%	14%	22%	20%	21%	11%	16%
My house or apartment isn't big enough for my family members	31%	16%	23%	18%	12%	21%	29%	38%	24%	16%
My home/apartment is in poor condition (such as mold or needs repairs)	22%	16%	19%	18%	15%	24%	20%	22%	13%	16%
I am afraid I may get evicted (kicked out)	17%	13%	18%	18%	14%	20%	20%	20%	11%	14%

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

Source: Root Policy Research from the 2018 Sacramento Valley Fair Housing.

Access to opportunity. Access to economic opportunity varies by type of opportunity, across the region and within communities. **Compared to the region, there are few meaningful differences in access to opportunity by race or ethnicity among Elk Grove residents, a very positive finding.**

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

- With the exceptions of a few school districts, there are disparities in school quality between low and higher income neighborhoods, and these quality differences disproportionately impact people of color. Residents of Citrus Heights, Rancho Cordova, Sacramento, and Woodland are least likely to live in neighborhoods with proficient schools, while residents of Rocklin, Roseville, Davis, and **Elk Grove** are most likely to live near proficient schools.
- **Elk Grove**, Rocklin, Roseville, and Davis residents are most likely to have access to economically strong neighborhoods.
- Resident survey respondents living in Davis, Roseville, Rocklin, **Elk Grove**, and Woodland tend to rate each healthy neighborhood indicator higher than the regional average.
- Public transportation issues—especially bus routes, availability of bus service, and connections between communities—are a pressing concern to residents throughout the region. The exception is on “the grid” in downtown Sacramento, where public transit is considered the best available in the region.

Disparities by protected class in access to opportunity were found in:

- Regionally, African American residents and Hispanic residents are least likely to have access to economically strong (low poverty) neighborhoods. Among residents in poverty, the gap in access by race and ethnicity narrows, but still persists. African American, Hispanic, and Native American residents of Sacramento and Hispanic and Native American residents of West Sacramento are least likely among all regional residents to have access to economically strong neighborhoods. **There are modest differences by race and ethnicity in access to low poverty neighborhoods in Elk Grove (a five point index value difference),** with Hispanic, Asian, and African American households being slightly less likely to have access to economically strong neighborhoods than non-Hispanic White residents and Native American residents.
- Non-Hispanic White residents of Sacramento and Sacramento County are more likely to have access to proficient schools than residents of color, and this gap persists among residents in poverty. In addition to disparities in access to proficient schools, suspension rates in Sacramento County schools vary widely by race or ethnicity, with Black males suspended at a rate more than five times the state average. **There are no**

meaningful differences in access to proficient schools by race or ethnicity in Elk Grove.

- Disparities by race or ethnicity in labor market engagement index scores are greatest among residents of Rancho Cordova, Sacramento, Sacramento County, and West Sacramento. Among **Elk Grove** residents in poverty, there are differences in labor market engagement by race and ethnicity, with Native American residents having the highest labor market engagement index score (78) and Hispanic residents the lowest (54).

Regionally, only 39 percent of working age residents with disabilities are in the labor force and unemployment rates are high—the rate is similar in Elk Grove, 37 percent. **The unemployment rate of Elk Grove adults with disabilities is 22 percent**, higher than the regional rate of 16 percent. The low labor force participation rates of residents with disabilities are suggestive of barriers to entering the labor force and high unemployment rates of those in the labor force indicate barriers to securing employment.

- Healthy neighborhood indicator ratings by survey respondents who are Native American, African American, Hispanic, living in households that include a member with a disability, and families with children are lower than the regional average, and tend toward neutral/somewhat agree rating levels.
- Access to public transit—areas of service, frequency, and hours of operation—and the cost of using transit limits where transit-dependent residents with disabilities, particularly those relying on disability income, can live and participate in activities of daily living. **There are no disparities in access to transit based on race or ethnicity in Elk Grove. An AllTransit™ analysis of transit access in Elk Grove found no meaningful gaps in access to transit within areas of Elk Grove with a market for transit.**²
- Stakeholder focus group participants identified a lack of supportive housing services as a critical need in helping the region’s most vulnerable residents, including those with mental illness, to remain living in the most independent setting possible.

Fair Housing Barriers and Contributing Factors

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

² <https://alltransit.cnt.org/gap-finder/>

Barrier: The harm caused by segregation is manifest in disproportionate housing needs and differences in economic opportunity.

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

Disproportionate impact: Across the region, Non-Hispanic White residents have very low poverty rates relative to Black and Hispanic families, and compared to Asian families in some jurisdictions (cities of Sacramento and Davis, and the Balance of Sacramento County).³ The narrowest homeownership gap among the jurisdictions between Black and Non-Hispanic White households is 18 percentage points (Roseville), similar to the gap in **Elk Grove** (20 percentage points). **Elk Grove** has the lowest homeownership gap between Hispanic and Non-Hispanic White households, 10 percentage points. This does not appear to be due to gaps in mortgage loan denials as much as lack of affordable homes to buy and/or lack of interest in buying in Elk Grove.

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

Contributing factors: 1) Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably, evidenced by the high rates of households with disproportionate housing needs. This perpetuates the limited economic opportunity that began with segregation. 2) Constraints on affordable housing development and preservation, ranging from lack of funding, the cost of development or preservation, public policies and processes⁴, and lack of adequate infrastructure for infill redevelopment, all constrain the affordable rental market. 3) Suburban areas in the Sacramento Valley are rarely competitive for state or federal affordable housing development funds, further straining the capacity for creation or preservation of affordable rental housing. 4) For residents participating in the Housing Choice or other housing voucher programs, too few private landlords accept vouchers.⁵ This leads to concentration of vouchers in certain neighborhoods and lack of mobility for voucher holders.

³ Throughout, Balance of Sacramento County refers to areas of the County which exclude Citrus Heights, Elk Grove, Rancho Cordova, and the city of Sacramento, as data for these jurisdictions are reported independently.

⁴ Stakeholders discussed a range of public policies and processes that they believe contribute to a lack of affordable rental housing by making it more costly to develop rental housing. In some instances, public policies for environmental review or public comment are wielded by the public to prevent or decrease the density of development. These include CEQA, length of time required to navigate public permitting process (not specific to any jurisdiction; all considered about the same), loss of redevelopment agencies, and prevailing wage requirements.

⁵ Effective January 1, 2020, SB 329 and SB 322 require landlords to accept Section 8 Housing Choice vouchers, VASH vouchers, and other forms of rent assistance as part of the applicant's source of income.

Disproportionate impact: African American and Hispanic households in the region have the highest rates of experiencing a housing problem (e.g., cost burden, crowding). White, non-Hispanic households are the least likely to experience housing problems across the region and in each jurisdiction. Through the community engagement process, residents participating in voucher programs described difficulty finding a landlord to accept their voucher; an analysis of concentration of voucher holders by neighborhood found that areas with greater proportions of voucher holders also tended to be Racially or Ethnically Concentrated Areas of Poverty (R/ECAP neighborhoods) or neighborhoods with less access to economic opportunity. In **Elk Grove**, African American and Native American households have the highest rates of severe housing problems, followed by Asian and Hispanic households.

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

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

Barrier: Stricter rental policies further limit options.

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

Barrier: Disparities in the ability to access homeownership exist.

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

Disproportionate impact: Analysis of lending data finds that denial rates for Hispanic applicants (24%) and other non-Asian minority groups (24%) were significantly higher than for non-Hispanic White applicants (15%), and gaps persist (albeit narrower) after controlling for income. In **Elk Grove**, the gap between Hispanic, non-Hispanic White, and Asian applicants is relatively modest (12 percentage points), however there is a more significant gap compared to other racial minorities (24 percentage points).

Barrier: Public transportation has not kept up with growth.

Contributing factors: Outside of the downtown Sacramento “grid” public transportation has not kept up with regional growth and lacks inner and intra city connections. Costs are high, especially for very low income households.⁶

Disproportionate impact: A lack of access to affordable public transportation (e.g., routes, connections, days/hours of service) is the 2nd most frequently cited barrier to economic opportunity mentioned by members of protected classes. (Lack of affordable housing was consistently the top barrier identified by residents and stakeholders.)

Barrier: Educational inequities persist in the region.

Contributing factors and disproportionate impacts: 1) Housing prices near high performing schools and school districts are out of reach for many low and moderate income families. In **Elk Grove**, school quality is strong across the city and within racial and ethnic groups; instead, finding affordable housing in the city in general is a barrier to quality school choice. 2) In north and south Sacramento and in Woodland, children from predominantly African American and Hispanic neighborhoods are less likely to attend proficient schools. 3) Impact of 2013 education equity reforms (e.g., Local Control Funding Formula, Smarted Balanced Assessment System, educator prep standards) not yet fully realized. 4) Disparities in discipline/suspension rates of African American, Latino, and special needs children.

Barrier: Disparities in labor market engagement exist. This is largely a regional issue; in Elk Grove, labor market engagement is strong.

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

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

Contributing factors and disproportionate impact: 1) Lack of affordable housing. 2) Significant state budget cuts since the 1990s with little progress toward funding

⁶ Note that all community engagement and publicly available data on access to public transit was collected prior to SacRT Forward implementation on September 8, 2019. Implementation should be carefully monitored to assess impacts on members of protected classes and the extent to which this impediment is mitigated with implementation of SacRT Forward.

restoration. 3) Lack of funding for case management, mentors, other peer-supported services to support navigating systems and independent living skill development. 4) Loss of naturally occurring affordable housing options, including boarding homes, other small group living environments.

Solutions

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

- 1) Increase homeownership among under-represented groups
- 2) Expand affordable rental opportunities; and
- 3) Focus on a range of equity issues in accessing opportunity.

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

Regional Goals and Strategies to Address Fair Housing Barriers

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

Goal 2. Expand and preserve affordable rental opportunities.

- a) **Encourage reasonable policies for tenant criminal history, rental history, and credit history.** Educate landlords and developers who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history, and to consider applicants with poor rental/credit histories on a case-by-case basis, as detailed in the April 4, 2016 HUD Guidance on Criminal History (https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF).
- b) **Increase affordable housing opportunities:** Implement strategies that improve progress in meeting the Regional Housing Needs Allocation (RHNA) in all four income levels (very low, low, moderate, above moderate).
- c) **Increase housing units that are both accessible and affordable to people with disabilities:** Identify strategies for increasing units that are accessible to people with mobility and/or sensory disabilities in housing elements. Increasing

accessible opportunities for people with disabilities may include providing resources for accessibility modification of existing units.

- d) **Encourage preservation of existing affordable rental housing.** Monitor expiring use credits and opportunities to support preservation of naturally occurring affordable housing.
- e) **Encourage residential infill opportunities.** Increase residential infill opportunities through changes in zoning and long range plans, including opportunities to add to the housing stock through “gentle density” (affordable attached homes and innovative housing solutions).
- f) **Engage the private sector in solutions.** Through strategies including, but not limited to affirmative marketing, education, and /or requirements when local agency funding is involved, development incentives, and negotiation of affordable housing contributions, further the private sector commitment to addressing barriers to housing choice.

Goal 3. Expand equity in access to economic opportunity.

- a) **Improve infrastructure and public transportation access** in disadvantaged communities (as applicable). Upgrade underground infrastructure that is required to develop residential units. Advocate for or improve the availability and frequency of public transportation to connect disadvantaged communities to jobs, schools and essential services.
- b) **Connect low income residents to job opportunities.** Improve connections between low-income populations, especially Public Housing residents, and employment opportunities.
- c) **Reduce housing instability by closing service gaps.** Partner with mental health, recovery, and disability service providers to develop strategies for filling gaps in services and housing types to prevent housing instability and risk of re-institutionalization.

Elk Grove Action Items

The following Action Items are the steps the City of Elk Grove plans to take over the next five years to implement the regional AI goals and strategies.

[Placeholder for Jurisdiction Action Items]