Final Report

Sonoma County Regional Analysis of Impediments to Fair Housing Choice

Sponsored by:
Sonoma County, City of Santa Rosa
& City of Petaluma, California

Final Report

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Analysis of Impediments to Fair Housing Choice

Prepared for

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY:
Sonoma County Fair Housing Study

This document is the 2011 Analysis of Impediments to Fair Housing Choice (AI) for Sonoma County.

AI background. The AI is a U.S. Department of Housing and Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector. The AI is required by HUD in order for Sonoma County's three entitlement jurisdictions, which are the County of Sonoma, the City of Petaluma, and the City of Santa Rosa, to receive federal housing and Community Development Block Grant (CDBG) funding.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions *taken because of* race, color, religion, sex, disability, familial status, or national origin that restrict housing choices, or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices *on the basis of* race, color, religion, sex, disability, familial status, or national origin.

Although the AI itself is not directly approved or denied by HUD, its submission is a required component of an entitlement jurisdictions' block grant performance reporting.

HUD desires that AIs:

- Serve as the substantive, logical basis for fair housing planning;
- Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates; and
- Assist in building public support for fair housing efforts both within a jurisdiction's boundaries and beyond.

Preparation and funding. The County of Sonoma, the City of Santa Rosa and the City of Petaluma (the "jurisdictions") contracted with BBC Research & Consulting (BBC), a Denver-based economic consulting firm that specializes in housing studies, to conduct the AI. The AI was funded though the CDBG.

Fair Housing Act

The Federal Fair Housing Act (FHA), passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender, familial status, and disability—these are called "protected classes" for purposes of the FHA. The FHA covers most types of housing including rental housing, home sales, mortgage and home improvement lending, as well as land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units; single family housing sold or rented without the use of a real estate agent or broker; housing operated by organizations and private clubs that limit occupancy to members; and housing for older persons. HUD has the primary authority for enforcing the Fair Housing Act.

The State of California's fair housing law is substantially equivalent to the federal Fair Housing Act and exceeds federal protections. The Fair Employment & Housing Act (FEHA) is the primary state law prohibiting discrimination in housing transactions and includes the protected classes of marital status, sexual orientation and source of income. In addition, the law defines physical and mental disability as a condition that limits a major life activity; this definition of disability is broader than the federal definition, which requires a "substantial limitation." The FEHA also incorporates the protections of the Unruh Act which includes medical condition as a protected category.

Research Methodology

BBC's approach to the Sonoma County AI was based on the methodologies recommended in HUD's Fair Housing Planning Guide, Vol. I, BBC's experience conducting AIs for other cities and counties, and the AI last completed for the county in 2005.

BBC's workscope consisted of the following:

Task I—Project initiation. BBC conducted a conference call with the jurisdictions' staff to refine work tasks and the project schedule, establish reporting relationships and review expectations of the project. BBC also collected relevant data for the study and discussed the public participation components.

Task II—Community input. The public input portion of the Sonoma County AI included the following elements:

- A survey of residents distributed by jurisdictions' staff and housing stakeholders both electronically and on paper in both English and Spanish—111 residents responded;
- A survey of housing professionals and stakeholders distributed electronically by jurisdictions' staff—25 stakeholders responded;
- Focus groups and in-depth interviews with housing professionals and social service providers—12 individuals participated; and
- A focus group hosted by La Luz, conducted in Spanish, with Limited English Population (LEP) residents of Boyes Hot Springs in unincorporated Sonoma County—13 residents participated and La Luz staff provided translation services.

Task III—Fair housing activities review. In this task, BBC interviewed stakeholders and jurisdictions' staff to understand what types of fair housing activities had been undertaken in the county to mitigate fair housing barriers. BBC also surveyed residents about their knowledge of and experience with fair housing resources in the county.

Task IV—Community and housing profile. BBC prepared a community and housing profile for the jurisdictions that includes maps showing areas of ethnic and low income concentration, as well as information on persons with disabilities and household composition. The profile also contains an analysis of the housing market and affordability of homes to rent and buy.

Task V—Private market review. In this task, BBC obtained and analyzed Home Mortgage Disclosure Act (HMDA) data, fair housing complaints and fair housing legal cases.

Task VI—Public policy review. In this task, BBC reviewed the jurisdictions' zoning regulations and land use policies for potential barriers to fair housing choice.

Task VII—Impediments identification and Fair Housing Action Plan. BBC examined the AI findings to determine what barriers to fair housing exist in Sonoma County. The findings and identified impediments are detailed in Section VI of the report. BBC developed a recommended Fair Housing Action Plan for addressing the identified impediments.

2011 Impediments to Fair Housing Choice and Fair Housing Action Plan

According to HUD, fair housing impediments may *directly* or *have the effect of* (indirectly) create barriers to fair housing choice. To address barriers, communities must "affirmatively further fair housing choice." Recently, HUD has described furthering fair housing choice as creating "balanced" communities where people of all races, ethnicities, genders, age and persons with and without disabilities can live together.

Fair housing impediments may be direct—for example, treating renters of a certain race differently than those of another race. Indirect impediments are those that can affect the opportunity for people of all protected classes to reside in a jurisdiction—for example, lack of affordable housing and public transportation that is limited to certain areas in a community.

Fair housing impediments are mitigated in Sonoma County in many ways through the jurisdictions' efforts to increase affordable housing, adopt zoning and land use regulations that conform with the Fair Housing Act, and the activities of the fair housing nonprofits that serve the county. However, jurisdictions could do more to affirmatively further fair housing choice and create more "balanced" communities. To this end, the following impediments and Fair Housing Action Plan are recommended by BBC.

Impediment No. 1. Residents report high levels of discrimination in Sonoma County. When asked if they felt they had experienced housing discrimination, about one quarter of residents participating in the AI survey said "yes." **It is important to note that since the AI survey was not statistically significant and overrepresented lower income households, this proportion is likely higher than the experience of all county residents.**

Nationally, according to two fair housing surveys conducted by HUD in 2001 and again in 2005, between 14 and 17 percent of adults in the U.S. believe they have experienced some form of discrimination.[1] The county's 2005 AI asked respondents to a survey "Have you personally experienced any situation that appeared to restrict your free and equal access to residential housing in Sonoma County?" 16 percent of respondents answered "yes."

[1] http://www.huduser.org/Publications/pdf/FairHousingSurveyReport.pdf

However, residents participating in the community meetings held for the AI offered many examples of housing discrimination they or people they knew experienced including: favoring Hispanics/Latinos over non-Hispanic/Latino renters; refusing to rent to single parents with children; threatening to evict tenants or call immigration if children are too noisy; harassing Mexican families by preventing children from playing outside and leaving notes on their cars; and not allowing more than 2 people per room in rental units, which could disparately impact larger (Hispanic/Latino) families.

Why is this a barrier? Discrimination in housing against protected classes is illegal under the Federal Fair Housing Act.

Impediment No. 2. Some areas in the county are ethnically segregated; this may be related to lack of affordable housing. The racial and ethnic concentration maps created for this study found areas in the county with high levels of Hispanic/Latino concentration, mostly in Santa Rosa, Petaluma and, the north central portion of the county. However, racial and ethnic concentration in Sonoma County is not as severe as in Westchester County, New York, the subject of a recent fair housing lawsuit. Unlike Westchester County, Sonoma County has a relatively even dispersal of its Hispanic/Latino population by Census Tract. Still, there are areas in the county that could have more ethnic and racial diversity.

Analysis of home price data suggests that the ethnic concentration is related to limited affordable housing in some areas. Just 16 percent of renters can buy the median priced home. Rent costs have risen by 40 percent during the last decade. Affordable housing remains a critical issue in the county: Seventy-five percent of residents and 60 percent of stakeholders responding to the AI survey said that affordable rental housing is lacking in Sonoma County. Lack of affordable housing received the highest "value" rating of all fair housing barriers presented in the AI survey. On a scale of 0 to 9, where 0 is "lowest value" and 9 is "highest value," affordable housing ranked 7.5 in value to residents of the county.

In addition, participants in the AI process consistently named affordable housing as a critical fair housing issue in the county, especially as related to lack of affordable rentals and Section 8 vouchers. Respondents said lack of affordable rental housing was twice as serious as lack of affordable homes to buy. Many survey respondents commented on the poor condition of affordable units, especially in rural areas.

Why is this a barrier? Concentration of protected classes may or may not be a fair housing impediment. It is recognized that some residents will choose to live near people who have similar household characteristics. However, if public or private sector barriers contribute to segregation and have the effect of restricting housing to protected classes, a fair housing violation could occur.

Lack of affordable housing can lead to segregation and may disproportionately restrict housing choices for certain protected classes. This may occur because racial and ethnic minorities have lower incomes or because persons with disabilities require specific housing accommodations and need affordable housing due to limitations on employment.

Impediment No. 3. There is a shortage of transit opportunities and services for persons with disabilities. Although this study did not include an analysis of transit options relative to demand, residents and stakeholders continually ranked transit as a top need in Sonoma County. Fifty percent of both residents and stakeholders responding to the AI survey said they believe transit is lacking in Sonoma County. Respondents to the survey ranked public transit right behind affordable housing as adding value to the county.

Open ended comments concerning lack of transit included:

- "All over the county! There is a complete LACK of useful public transit." (Resident)
- "It's late, infrequent and hard to understand." (Resident)
- "Better connections within Santa Rosa and Countywide; services on evenings and weekends." (Stakeholder)
- "Need more public transport for people with disabilities." (Stakeholder)
- "There are transportation barriers. Transportation access is a huge problem, and this includes access to even things like grocery stores. The current public transit system is complicated and has inefficient lines." (Stakeholder focus group)
- "The lack of transportation screens out where people can live." (Stakeholder focus group)
- "We need to include transportation as a barrier to fair housing." (Stakeholder focus group)

Respondents to the survey also described barriers in access to services for persons with disabilities and seniors. Some of these were related to lack of transit.

- "More hours of paratransit." (Resident)
- "There are no senior food or social services in rural areas." (Resident)
- "Services to Latino seniors in the Springs area." (Resident)
- "Comprehensive services in all communities i.e. legal, food, etc." (Stakeholder)
- "No disability services in rural areas." (Resident)
- "There are no sidewalks, especially inconveniencing people in wheelchairs." (Resident)
- "Help getting to outside apartments, home upgrades for accessibility." (Resident)

Why is this a barrier? Limited transit and access to services may create impediments to fair housing choice because they could have the effect of preventing certain protected classes from accessing housing, employment, services and amenities at the same level as other residents.

Impediment No. 4. Information about fair housing is not available on jurisdictions' websites. Almost half of the residents surveyed for this AI—a very positive proportion—said they knew who they would contact if they felt they had been discriminated against and wanted to report it.

When asked "If you wanted to know more about your fair housing rights, how would you get information?" most said they would contact a housing authority and/or do an Internet search. Twenty-five percent of residents said they would look on the Sonoma County government website.

It is important, therefore, that the websites of the housing authority and jurisdictions contain easy-to-find and easy-to-understand fair housing information.

Searches for "housing discrimination," "fair housing" or "human rights" return little or no information on fair housing jurisdictions' websites. Instead, these searches return information about housing programs and local fairs (picking up the "fair" in fair housing).

Fortunately, the State of California Department of Employment and Fair Housing, http://www.dfeh.ca.gov/, contains an easy to understand method of filing complaints. Fair Housing of Marin (http://www.fairhousingmarin.com/services/counseling.htm) and Fair Housing of Sonoma County (http://www.fhosc.org/discrimination/discrimination.html) have information about fair housing rights and how to file a complaint.

Why is this a barrier? Lack of fair housing information can become an impediment if such information is not equally available to all protected classes and/or if the lack of information prevents alleged victims from enforcing their fair housing rights.

Impediment No. 5. In some jurisdictions, Hispanics/Latinos have much higher loan application denial rates than Non-Hispanics/Latinos. Overall, 17 percent of mortgage loan applications (including home purchases, home improvement and refinance loans) were denied in the county during 2009. Hispanic/Latino applicants had denial rates that were 7 percentage points higher than non-Hispanic/Latino applicants.

In Cotati, the disparity between Hispanic/Latino and non-Hispanic/Latino was a much higher 21 percent. This was followed by the City of Sonoma at 18 percent. The disparity in Healdsburg was 11 percent; in Sebastopol, 10 percent.

Santa Rosa had a relatively low disparity (just 5 percent). However, a comparison of high denial rates with areas of minority concentration within the city demonstrated a very strong correlation between areas where minorities reside and loan denials.

Why is this a barrier? There are many reasons why minorities may have higher mortgage loan denial rates than non-minorities. The most common reasons are differences in credit scores, higher debt to income ratios and lack of credit history. Yet patterns of differences in high denials, especially in certain neighborhoods, can signal disinvestment in minority-concentrated areas.

Recommended Fair Housing Action Plan

To address the fair housing impediments described above, it is recommended that the jurisdictions consider the following Fair Housing Action Plan (FHAP) to the extent possible given the current budgetary constraints of the respective jurisdictions:

Action item No. 1. Strengthen the capacity of a local fair housing organization to reduce discriminatory activities. As mentioned above, according to the resident survey conducted for this AI, a very high proportion of Sonoma County low-income residents believe they have experienced housing discrimination compared to the U.S. overall. The discriminatory activities described in the meetings held for this AI ranged from failure to make reasonable accommodations to refusal to rent to families with children to treating renters differently because of their race.

Two agencies currently provide fair housing services, including outreach, education, and counseling services, to Sonoma County's residents: Fair Housing of Sonoma County (FHOSC, county-wide, excluding Petaluma) and Petaluma People Services Center (PPSC, exclusively Petaluma). FHOSC, funded by the City of Santa Rosa and the County of Sonoma, operates under the umbrella of Community Action Partnership of Sonoma County, the county's community action program. PPSC, funded by the City of Petaluma, provides housing counseling and landlord tenant mediation as part of their broader supportive services to the residents of Petaluma. Additionally, Fair Housing of Marin (FHOM), a recipient of HUD funding, conducts fair housing activities in Sonoma County.

In the surveys and meetings conducted for this AI, stakeholders called for a more aggressive fair housing organization that provides education and training that targets small landlords, educates tenants about their rights, serves as an advocate to help protected classes find housing, investigates fair housing complaints, conducts fair housing testing and handles other duties such as translating leases into Spanish and/or maintaining a model Spanish lease on websites. *In essence, the stakeholders said a "full service" fair housing organization is needed:*

This could be an extension of an existing organization, creation of a new organization or expansion of a current organization's fair housing status by becoming a HUD-certified Fair Housing Initiatives Program (FHIP) partner.

It should be noted that to become a FHIP, organizations must "be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application."[2]

While the jurisdictions' current fair housing efforts include many of the activities identified below, stakeholders called for a "full service" county-wide fair housing organization which should improve upon current efforts and make the following activities a priority:

- Intake for complaints, investigation and enforcement of fair housing, including filing lawsuits;
- Fair housing training for small landlords;
- Fair housing testing;
- Serving as a counselor to help low income and disabled residents locate affordable rental housing and better understand their fair housing rights (this would include explaining leases to non-English speakers);
- Seminars with residents who are most vulnerable to fair housing discrimination which focus on common issues such as landlords not returning security deposits; landlords refusing to make reasonable accommodations; landlords not renting to children; mobile home park owners not providing renters with lease contracts; etc., and
- Being a very visible face of fair housing in Sonoma County.

[2] For more information on HUD's FHIP program, see http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHIP/fhip

Action item No. 2. Increase affordable, accessible housing in all areas of Sonoma County. It is recommended that the county and cities support continued efforts to create a balance of housing opportunities in all areas of the county. This could include the following tasks:

- Continue to think about affordable housing from a regional perspective. Plan regionally to create an equitable distribution of affordable housing relative to number of households. The 6,500 units left to be developed for the jurisdictions to meet the Association of Bay Area Governments (ABAG) Housing Allocation for 2007 to June 2014 should be targeted in county areas and neighborhoods within jurisdictions that lack affordable housing, to the extent possible.

- Fund housing condition improvement programs in the areas where condition is the poorest. Stakeholders and residents specifically mentioned Boyes Hot Springs and housing on the vineyards as being substandard. Work with vineyard owners to improve worker housing conditions by enforcing building codes more aggressively. Allow residents to anonymously report code violations.

- Revisit minimum lot sizes in residential districts and allow for smaller, new urbanist type developments, especially in areas that are lacking in affordability.

- Continue to require that all new housing units funded conform to the provisions of Section 504—which requires a certain proportion of federally funded assisted rental units be accessible to persons with disabilities—to ensure an acceptable number of accessible and adaptable units (this was also included in the 2005 AI).

- Give incentives to developers who pair affordable housing with supportive services and exceed accessibility and inclusionary zoning requirements. Grant impact fee deferrals for affordable housing development.

- Review inclusionary zoning requirements that allow cash-in-lieu to see if this allowance is contributing to segregation in the cities and county. Require that units be onsite unless the benefits for cash-in-lieu and/or offsite provision outweigh the potential risks of creating more segregated housing. For example, cash-in-lieu or offsite provision may create a larger number of affordable units, units that reach a lower income level or units that serve a special need (e.g., accessible housing, housing near supportive services).

- Explore establishing an accessibility fund, similar to that which has been created up by Fair Housing of Marin (FHOM), for use in the jurisdictions. Encourage local business owners and banks (to comply with the Community Reinvestment Act) to contribute to the fund.

- Enhance homeowner counseling services that target the Hispanic/Latino population. Advertise and offer counseling in areas where the loan denials and subprime loans are the highest for Hispanics/Latinos. In jurisdictions with high denial rates and areas with minority/denial rate correlations—notably Cotati, the City of Sonoma, the western portion of Santa Rosa and, to a lesser extent Healdsburg and Sebastopol—monitor the HMDA data annually and engage bankers in conversations about how to mitigate the wide differences in Hispanic/Latino and non-Hispanic/Latino loan denials.

Action item No. 3. Improve transit options in Sonoma County. The jurisdictions should explore how to create an expanded transit system that, at the very least, offers a way for persons with disabilities and seniors to access work, health care and needed services between jurisdictions at the same level as non-disabled residents.

This was also an action item in the last AI "Collaborate with public works officials to facilitate ADA-compliant access and functional public transportation options linking both current and planned affordable housing units to employment opportunities and services."

Action Item No. 4. Improve and make more uniform fair housing information on jurisdictional websites. Every jurisdiction and the housing authority should have fair housing information on their websites that is easy to find and easy to understand. The information should contain links to the California Department of Fair Employment and Housing at http://www.dfeh.ca.gov/ and HUD at http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp.

Examples of local government websites with good fair housing information include:

- City of Las Cruces: http://www.las-cruces.org/en/Departments/Community%20Development/Services/Neighborhood%20Services/Fair%20Housing/Resources.aspx

- Los Angeles: http://lahd.lacity.org/lahdinternet/FairHousing/tabid/137/Default.aspx

Other recommendations. Section IV of this AI reviews a recent study conducted by FHOM, *Race Discrimination in Rental Housing in Sonoma County Based on Voice Identification*, which presented the results of an audit of race discrimination based on voice identification. The audit was conducted to determine if African Americans (based on their voices) were denied housing when Whites were not. The audit showed differential treatment of would-be renters based on race in Sonoma County.

To help reduce discrimination and affirmatively further fair housing, FHOM provided the following recommendations, relevant to Sonoma County based on the findings from the tests.[3]

Disseminate audit results. Distribute results to Fair Housing of Sonoma County to make recommendations to the Board of Supervisors for remedial action, as well as to Petaluma People Services Center to make recommendations to Petaluma City Council.[4]

Offer fair housing training. Training seminars should be conducted with the owners, managers and agents audited. The audit points out the need for continuous training in fair housing laws for all owners and managers of rental property, with an emphasis on the subtleties of differential treatment and the need to supply uniform information and treatment to all potential applicants, even over the phone. FHOM has conducted *Fair Housing Law and Practice* seminars in Sonoma, Napa, and Contra Costa counties for the last 15 years. Such educational endeavors should be supported by public officials and aggressively marketed to housing industry providers through housing associations and their elected officials. Sonoma County and its jurisdictions should fund, support and market such fair housing training for small landlords.

[3] Recommendations are copied from the report.

[4] Although the report did not mention disseminating the results to the Santa Rosa City Council also, this should also be part of the recommendations.

Increase media coverage. Request that newspapers in Sonoma County feature articles on race discrimination and barriers faced by African Americans even in making preliminary phone inquires about rental housing, and consider providing (as a public service and at no cost) advertisements on recognizing and avoiding housing discrimination.

Conduct additional audits. Because discrimination is so often subtle or cloaked as helpful suggestions, it often goes undetected. Comparative studies such as this one are the best way to bring such practices to light. This study recommends that Sonoma County consider funding similar testing projects in the future.

Housing industry action. Ask members of the housing industry, such as the Sonoma Association of Realtors and the North Bay Association of Realtors, property management firms in both areas and local rental housing associations to take a positive stance that fair housing is good business and good for business. This study recommends that these organizations publicly declare their support with a statement on their letter head, outreach materials, and forms.

Spread the word to potential targets. Work with other agencies serving the African American community to inform their clients of their fair housing rights and available services.

Promote display of required HUD poster. Ask that rental property owners and real estate offices check to make sure that the required HUD equal opportunity housing provider logo is posted in plain view for applicants.

SECTION I.
Fair Housing Planning Guide Crosswalk

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Fair Housing Planning Guide Crosswalk

Although AIs lack governing regulations for their content, HUD's Fair Housing Planning Guide gives jurisdictions and states direction for the completion of the AI.[1] Figure I-1 shows the location of HUD's AI subject areas in the Sonoma County AI outlined in the Planning Guide, Volume 1 Chapter 4, Section 4.3 AI Subject Areas.

Figure I-1.
HUD Crosswalk to AI Subject Areas

AI Topical Area	Location in Sonoma County AI	Impediment identified?
Public Sector		
Building, occupancy, health and safety codes	Section III	No.
Equalization of municipal services	AI surveys inquired about equitable distribution of neighborhood amenities. Survey results presented in Section V.	Not identified as a top barrier except for lack of transit.
Property tax assessments	Section III	No.
Accessibility standards	Reviewed as part of zoning and land use analysis, Section III.	No.
Zoning laws and policies	Section III	No.
Demolition and displacement policies	Section III	No.
Administrative policies concerning community development and housing	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Restrictions on the provision of housing and community development to areas of minority concentration	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Policies that inhibit the employment of minorities and persons with disabilites	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Restrictions on interdepartmental coordination	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Planning, financing and administrative actions related to the provision and siting of public transportation and social services	AI surveys inquired about social services and public transportation.	Ranked as moderately serious barrier (lack of adequate transit and services, not administrative actions).
Private Sector		
Steering or blockbusting	AI surveys asked if residents experienced steering.	Ranked as modest barrier.
Deed restrictions or covenants	Asked if barrier in real estate survey.	No. Less than moderate ranking as a barrier.
Trust or lease provisions	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Conversions of apartments to all adult	Opportunity to identify as "other" barriers in open ended survey questions.	No.
Inaccessible design	Reviewed as part of zoning and land use analysis, Section III.	No.
Occupancy quotas	Reviewed in focus groups, results in Section V	No.

Source: BBC Research & Consulting and Section 4.3 of the Fair Housing Planning Guide, Volume 1.

[1] The guide is available online at http://www.hud.gov/offices/fheo/images/fhpg.pdf

Figure I-1. (CONTINUED)
HUD Crosswalk to AI Subject Areas

AI Topical Area	Location in Sonoma County AI	Impediment identified?
Private Sector (continued)		
Banking and insurance policies	HMDA review in Section IV	Moderate disparities in loan originations in two jurisdictions. Concentrations of subprime lending in areas with high proportions of Hispanic/Latino residents.
Housing brokerage services	AI surveys asked if residents experienced discrimination in brokerage services.	Ranked as modest barrier.
Financial assistance for accessiblity modifications	Discussed in public meetings.	Increases recommended to better meet needs.
Public and Private Sector		
Housing complaints and lawsuits	Section IV	No. County has few complaints and lawsuits.
Evidence of segregation	Section II, maps II-5 through II-24	Hispanic/Latino concentrations exist in many jurisdictions.
Delivery system of social services programs to families and persons with disabilities	AI surveys asked if more social services for low income households and persons with disabilities were needed.	Ranked as would add "moderately to high value" to county if services were expanded.

Source: BBC Research & Consulting and Section 4.3 of the Fair Housing Planning Guide, Volume 1.

SECTION II.
Demographic and Housing Profile

SECTION II.
Demographic and Housing Profile

This section provides a demographic and housing profile for all of Sonoma County's unincorporated areas, and the incorporated municipalities of Cloverdale, Cotati, Healdsburg, Petaluma, Rohnert Park, Santa Rosa, Sebastopol, Sonoma (city) and Windsor. These communities comprise what will be referred to in this section as the "study area."

The primary data sources for the demographic and housing profile include the following: the 2010 Census, 2005-2009 American Community Survey five-year estimates (ACS), 2010 Claritas (a commercial data provider), the California Employment Development Department and the Bay Area Real Estate Information Services (BAREIS).

This section contains a series of maps that examines concentrations of protected classes. This analysis is primarily done at the Census tract and block group levels. Readers should note that in some instances, tract and block group boundaries extend beyond jurisdictional boundaries. In these cases, shading of a tract or block group reflects not only demographic characteristics within the jurisdictional boundary, but also outside the jurisdiction.

Demographic and Housing Summary

- The 2010 Census estimates the county's population to be 484,000 residents. While its overall population growth has been modest in the last 10 years, the county experienced substantial growth in its Hispanic/Latino population. The county added approximately 42,000 persons of Hispanic/Latino descent, which now comprise 25 percent of the population.

- The southern portion of Santa Rosa, the unincorporated area of Boyes Hot Springs and the northern portion of the county near Cloverdale contain the largest minority concentrations in Sonoma County. With the exception of Sebastopol, all communities in the study area contain block groups with minority concentrations.

- There is some geographic correlation between minority concentrations and affordable housing opportunities. For example, Santa Rosa's northeast quadrant is the only area in the city containing no racial or ethnic concentration. In 2010, the median sales price of a home in that portion of the city was 30 percent higher than the median sales price for the city as a whole and 62 percent higher than the highly concentrated southwest quadrant.

- The average annual wage in the county was $43,700 in 2010, not including jobs in the agricultural sector which often compensate hourly. An employee in the county earning the average annual wage makes just enough to afford the fair market rent for a one bedroom unit in the county; however, larger units are not affordable. Given the relationship between the county's median rental rates and average wages, it is not surprising that 55 percent of the county's renters are considered "cost burdened" and must use more than 30 percent of their household income on housing costs.

- Sonoma County's housing market has been hard hit by the recent economic downturn. The county's median for sale home price peaked in 2006 at nearly $560,000. In 2010, the median home price was $330,000. But the impact on affordability for renters who want to buy has changed only slightly, as prices remain relatively high: In 2000, 13 percent of the county's renters could afford the county's median home price of $283,000; in 2010, 16 percent of renters could afford the median sales price. Some local homeownership markets in Sonoma County still remain closed to many of the county's renters. For example, only 4 percent of the county's renter households could afford Sebastopol's 2010 median for sale price of $520,000.

Population

The 2010 population of Sonoma County is 484,000. The county's largest city is Santa Rosa, which contains 35 percent of the county's population or approximately 168,000 people. The county's population grew by 6 percent between 2000 and 2010. Cloverdale, Cotati, Petaluma, Santa Rosa, Sonoma (City) and Windsor all grew more quickly than the county overall. Rohnert Park and Sebastopol lost residents in the last 10 years.

Figure II-1.
Total Population and Population Growth, Study Area, 2000 and 2010

Source:
2000 and 2010 U.S. Census.

	Population		Total Growth	Total Growth (Percent)
	2000	*2010*		
Sonoma County	458,614	483,878	25,264	5.5%
Cloverdale	6,831	8,618	1,787	26.2%
Cotati	6,471	7,265	794	12.3%
Healdsburg	10,722	11,254	532	5.0%
Petaluma	54,548	57,941	3,393	6.2%
Rohnert Park	42,236	40,971	-1,265	-3.0%
Santa Rosa	147,595	167,815	20,220	13.7%
Sebastopol	7,774	7,379	-395	-5.1%
Sonoma	9,128	10,648	1,520	16.7%
Windsor	22,744	26,801	4,057	17.8%

Race and Ethnicity

Per the 2010 Census, Sonoma County residents largely define themselves as racially White (77 percent). White residents account for at least 70 percent of the total population in all communities in the study area, and in some cases, nearly 90 percent. Residents who define themselves as "some other race" comprise the next largest racial group in the county at 12 percent. Figure II-2 displays the racial composition of the study area.

Figure II-2.
Racial Composition, Sonoma County Study Area, 2010

	White	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races	Non-White
Sonoma County	371,412	7,610	6,489	18,341	1,558	56,966	21,502	112,466
Cloverdale	6,458	48	156	98	7	1,530	321	2,160
Cotati	5,929	122	75	283	30	427	399	1,336
Healdsburg	8,334	56	205	125	18	2,133	383	2,920
Petaluma	46,566	801	353	2,607	129	5,103	2,382	11,375
Rohnert Park	31,178	759	407	2,144	179	3,967	2,337	9,793
Santa Rosa	119,158	4,079	2,808	8,746	810	23,723	8,491	48,657
Sebastopol	6,509	72	60	120	19	298	301	870
Sonoma	9,242	52	56	300	23	711	264	1,406
Windsor	19,798	227	594	810	51	4,052	1,269	7,003

	White	African American	American Indian	Asian	Native Hawaiian	Some Other Race	Two or More Races	Non-White
Sonoma County	76.8%	1.6%	1.3%	3.8%	0.3%	11.8%	4.4%	23.2%
Cloverdale	74.9%	0.6%	1.8%	1.1%	0.1%	17.8%	3.7%	25.1%
Cotati	81.6%	1.7%	1.0%	3.9%	0.4%	5.9%	5.5%	18.4%
Healdsburg	74.1%	0.5%	1.8%	1.1%	0.2%	19.0%	3.4%	25.9%
Petaluma	80.4%	1.4%	0.6%	4.5%	0.2%	8.8%	4.1%	19.6%
Rohnert Park	76.1%	1.9%	1.0%	5.2%	0.4%	9.7%	5.7%	23.9%
Santa Rosa	71.0%	2.4%	1.7%	5.2%	0.5%	14.1%	5.1%	29.0%
Sebastopol	88.2%	1.0%	0.8%	1.6%	0.3%	4.0%	4.1%	11.8%
Sonoma	86.8%	0.5%	0.5%	2.8%	0.2%	6.7%	2.5%	13.2%
Windsor	73.9%	0.8%	2.2%	3.0%	0.2%	15.1%	4.7%	26.1%

Source: 2010 U.S. Census.

Figure II-3 examines the ethnic composition of Sonoma County and the study area. The county's Hispanic/Latino population grew by nearly 41,000 since 2000, which is greater than the county's total population growth of 25,300. In 2000, Hispanic/Latino residents accounted for 17 percent of the county's total population. Hispanic/Latino residents currently comprise 25 percent of the county's population.

Figure II-3.
Percent Hispanic or Latino, Study Area, 2000 and 2010

Source:
2000 and 2010 U.S. Census.

	2000		2010		Percent Change Between 2000 and 2010
	Number	*Percent of Population*	*Number*	*Percent of Population*	
Sonoma County	79,511	16.4%	120,430	24.9%	8.5%
Cloverdale	1,823	21.2%	2,824	32.8%	11.6%
Cotati	810	11.1%	1,255	17.3%	6.1%
Healdsburg	3,090	27.5%	3,820	33.9%	6.5%
Petaluma	7,985	13.8%	12,453	21.5%	7.7%
Rohnert Park	5,731	14.0%	9,068	22.1%	8.1%
Santa Rosa	28,318	16.9%	47,970	28.6%	11.7%
Sebastopol	720	9.8%	885	12.0%	2.2%
Sonoma	625	5.9%	1,634	15.3%	9.5%
Windsor	5,364	20.0%	8,511	31.8%	11.7%

Racial and ethnic concentration. One of the key components of a fair housing analysis is an examination of the concentration of different races and ethnicities within a jurisdiction to detect evidence of segregation. In some cases, racial and ethnic concentrations are a reflection of preferences—e.g., people of different races and ethnicities may choose to live where they have access to grocery stores or restaurants that cater to them. In other cases, different race/ethnic populations are intentionally steered away or discouraged from living in certain areas. Housing prices can also heavily influence where minorities live.

To align with HUD's definition of "disproportionate need," concentrations occur when the percentage of residents of a particular group is 10 percent or more than the community-wide average. For example, if 20 percent of residents in a particular Census block group are Hispanic/Latino and Hispanic/Latino residents comprise 10 percent of a community's population overall, that Census block group contains a concentration of Hispanic/Latino residents.

Figure II-4 presents the criteria for defining concentrations used in this section. As an example, a Census block group in Sonoma County has a concentration of non-White residents if the block group's non-White proportion is equal to or more than 33 percent.

Figure II-4.
Concentration Criteria,
Study Area, 2011

Source:
2010 U.S. Census.

	Non-White Concentration Threshold	Hispanic/Latino Concentration Threshold
Sonoma County	33%	35%
Cloverdale	35%	43%
Cotati	28%	27%
Healdsburg	36%	44%
Petaluma	30%	31%
Rohnert Park	34%	32%
Santa Rosa	39%	39%
Sebastopol	22%	22%
Sonoma	23%	25%
Windsor	36%	42%

The following maps show the proportion of racially non-White and Hispanic/Latino residents for Sonoma County and the jurisdictions in the study area. The highest category on each map is set at the concentration threshold.

It is important to note that the Census defines race and ethnicity separately. Ethnicity is Hispanic or non-Hispanic, or, as used in this AI, Latino or non-Latino.

Sonoma County

The southern portion of Santa Rosa contains the largest area of minority concentration in the county. There are other smaller areas of non-White and Hispanic/Latino concentration in the county, including the unincorporated area of Boyes Hot Springs and portions of Cloverdale, Healdsburg, Petaluma and Windsor.

Despite concentrations in some block groups, the county's non-White and Hispanic/Latino populations are spread throughout the county. For example, no block group in the county contains more than 2.2 percent of the county's total Hispanic/Latino population.

Figure II-5.
Percent of Block Group Population that is Non-White by Block Group, Sonoma County Overall, 2010

Note: The map shows concentrations in all of Sonoma County, including jurisdictions.

Source:
2010 U.S. Census.

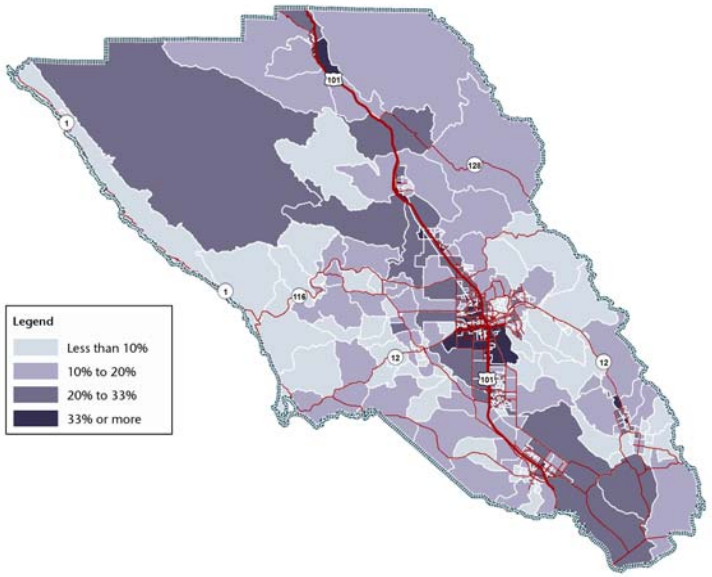
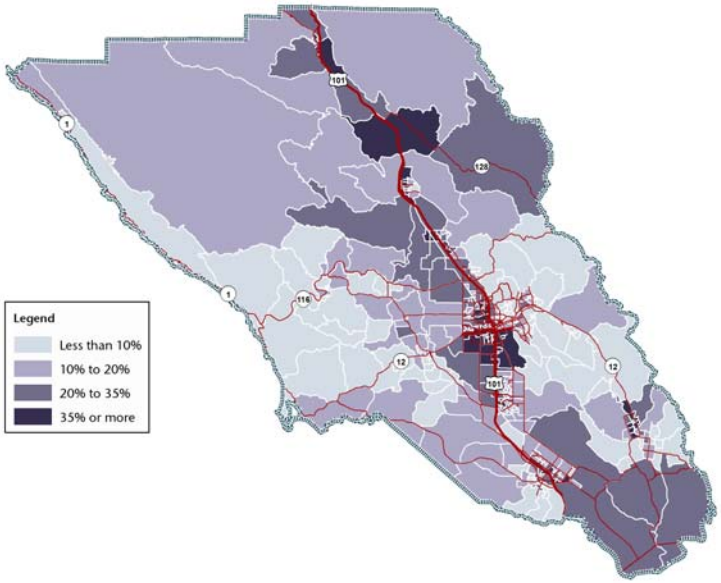


Figure II-6.
Percent of Block Group Population that is Hispanic or Latino by Block Group, Sonoma County Overall, 2010

Note:
The map shows concentrations in all of Sonoma County, including jurisdictions.

Source:
2010 U.S. Census.



Cloverdale

Cloverdale is one of the smaller communities in the study area, both in population and in physical area. Block groups in the central and eastern portion of the city contain non-White and Hispanic/Latino concentrations, and the city's Hispanic/Latino residents primarily reside within these block groups. Block group "1" of Census tract 154201 is fully contained within Cloverdale, and contains 25 percent of the city's total Hispanic/Latino population.

Figure II-7.
Percent of Block Group Population that is Non-White by Block Group, City of Cloverdale, 2010

Source:
2010 U.S. Census.

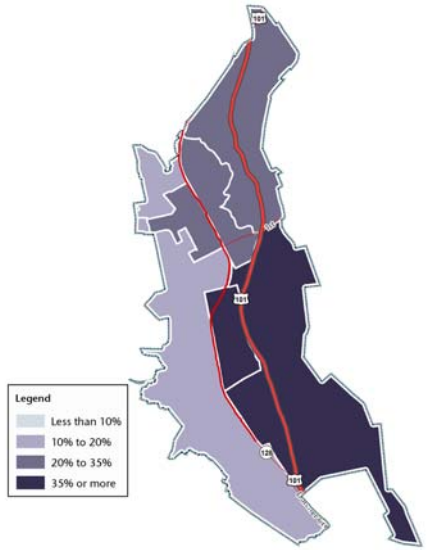
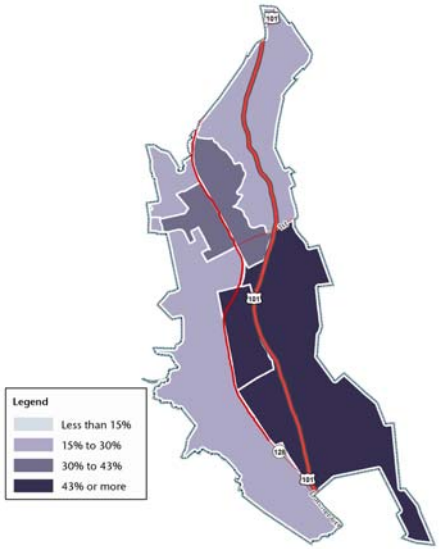


Figure II-8.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Cloverdale, 2010

Source:
2010 U.S. Census.



Cotati

Eighteen percent of Cotati's population is racially non-White, and 17 percent is Hispanic/Latino. The block group in the northwest portion of Cotati contains a concentration of both non-White and Hispanic/Latino residents. However, both non-White and Hispanic/Latino residents reside throughout the city.

Figure II-9.
Percent of Block Group Population that is Non-White by Block Group, City of Cotati, 2010

Source:
2010 U.S. Census.

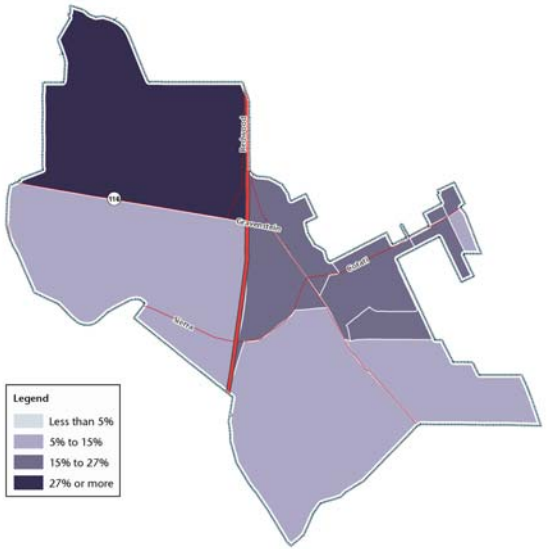
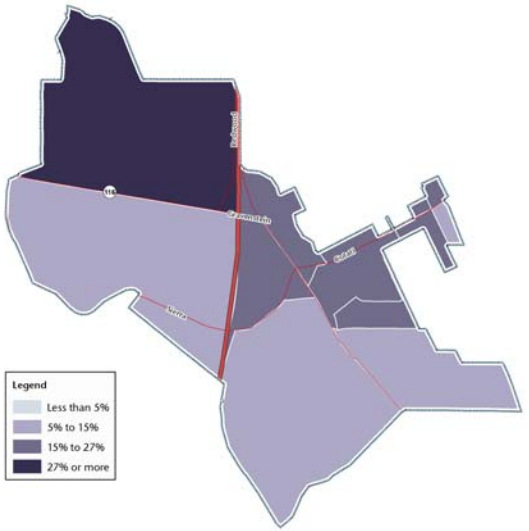


Figure II-10.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Cotati, 2010

Source:
2010 U.S. Census.



Healdsburg

Thirty-four percent of Healdsburg's population is Hispanic/Latino, which is the largest percentage in the study area. Hispanics/Latinos in Healdsburg primarily reside in block groups identified as having Hispanic/Latino concentrations. For example, concentrated block groups contained entirely within the city's boundaries have nearly one-third of the city's Hispanic/Latino population.

Figure II-11.
Percent of Block Group Population that is Non-White by Block Group, City of Healdsburg, 2010

Source:
2010 U.S. Census.

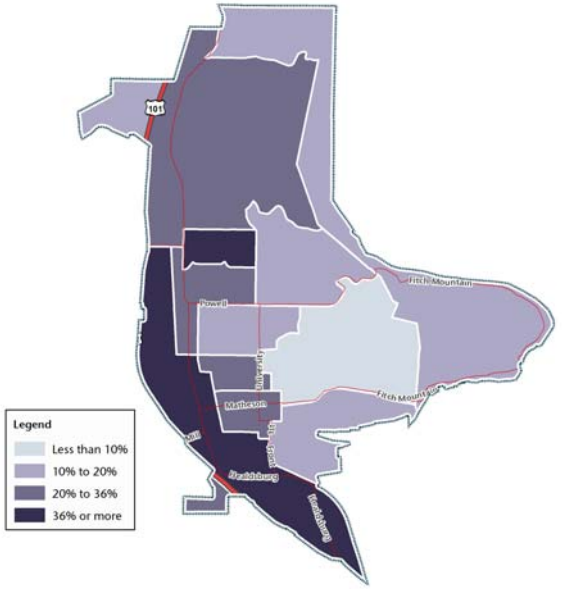
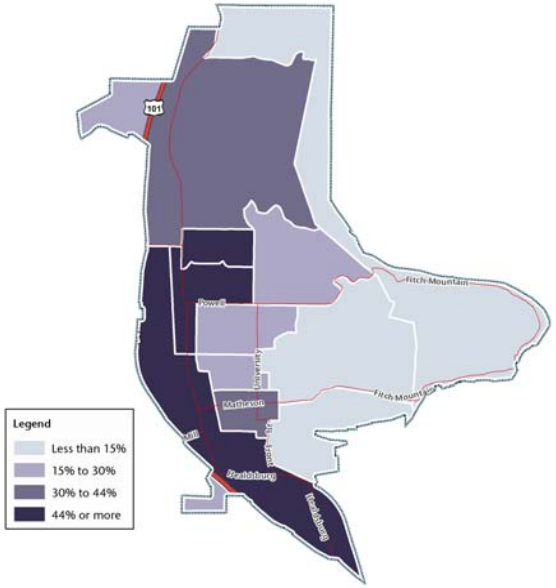


Figure II-12.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Healdsburg, 2010

Source:
2010 U.S. Census.



Petaluma

Most of the city's block groups along Highway 101 contain Hispanic/Latino concentrations. While no one block group contains a large proportion of the city's total Hispanic/Latino residents, Petaluma's Hispanic/Latino residents primarily reside within these block groups.

Figure II-13.
Percent of Block Group Population that is Non-White by Block Group, City of Petaluma, 2010

Source:
2010 U.S. Census.

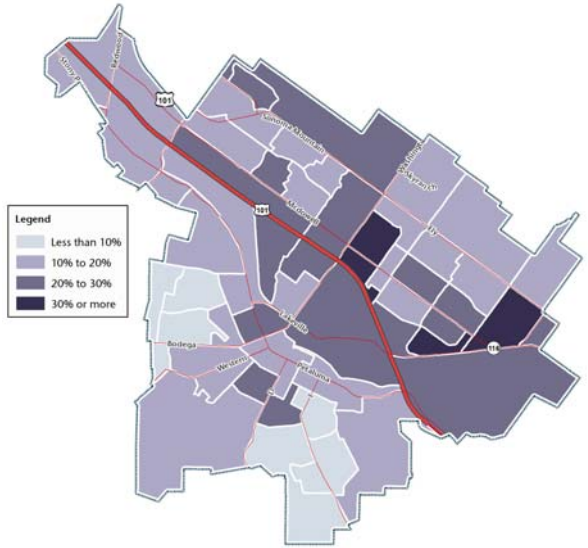
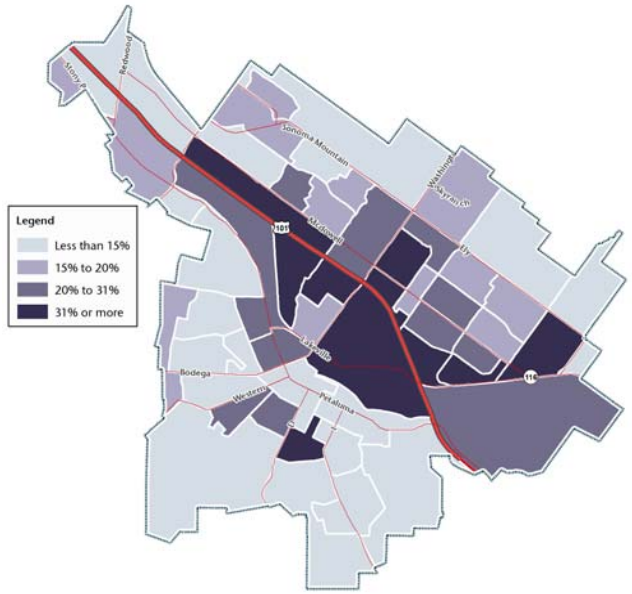


Figure II-14.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Petaluma, 2010

Source:
2010 U.S. Census.



Rohnert Park

Rohnert Park's total population decreased between 2000 and 2010; however, the city's; Hispanic/Latino population increased by 58 percent. While block groups in the western portion of the city contain Hispanic/Latino concentrations, no block group in the city contains a large proportion of the city's Hispanic/Latino residents. In other words, Hispanic/Latino residents are spread throughout Rohnert Park.

Figure II-15.
Percent of Block Group Population that is Non-White by Block Group, City of Rohnert Park, 2010

Source:
2010 U.S. Census.

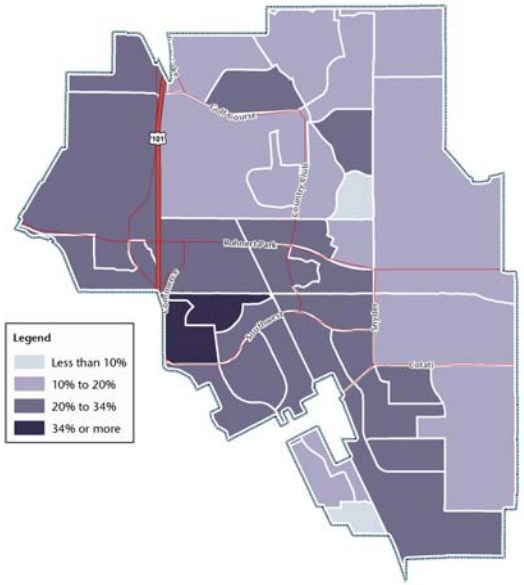
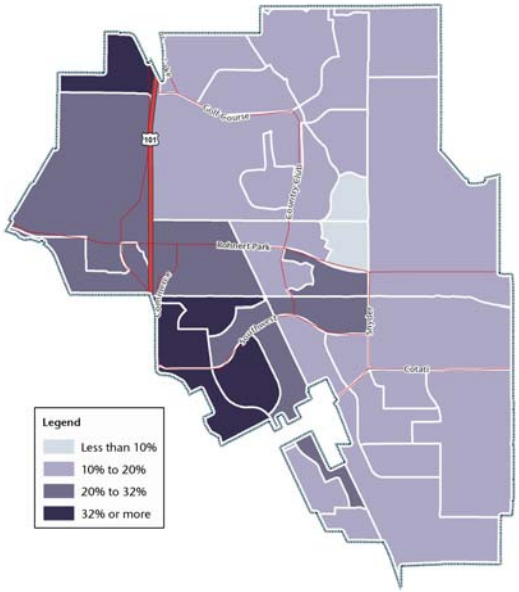


Figure II-16.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Rohnert Park, 2010

Source:
2010 U.S. Census.



Santa Rosa

Santa Rosa is divided into four quadrants by Highway 101 and Highway 12. Nearly all block groups in the city's southwest quadrant contain non-White and Hispanic/Latino concentrations. The city's northeast quadrant contains no areas of racial or ethnic concentration.

While the city contains a number of block groups with racial and ethnic concentrations, non-White and Hispanic/Latino residents are dispersed throughout these block groups and do not reside in one small portion of the city. For example, there is only one block group in the city that contains more than 3 percent (3.8 percent) of the city's total Hispanic/Latino population. There are 13 block groups that contain between 2.0 percent and 3.8 percent of the city's total Hispanic/Latino population.

Figure II-17.
Percent of Block Group Population that is Non-White by Block Group, City of Santa Rosa, 2010

Source:
2010 U.S. Census.

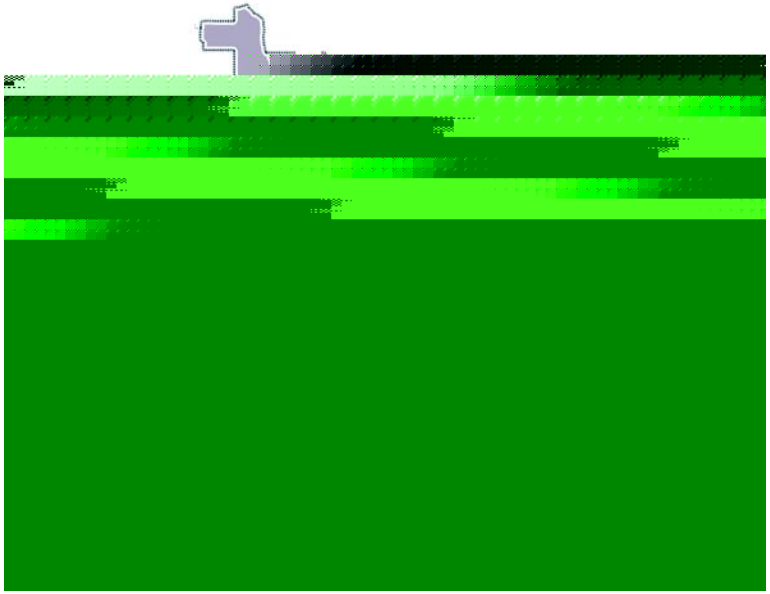


Figure II-18.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Santa Rosa, 2010

Source:
2010 U.S. Census.

Sebastopol

Sebastopol contains the lowest proportion of non-White and Hispanic/Latino residents in the study area. There are no areas of racial or ethnic concentration in Sebastopol.

Figure II-19.
Percent of Block Group Population that is Non-White by Block Group, City of Sebastopol, 2010

Source:
2010 U.S. Census.

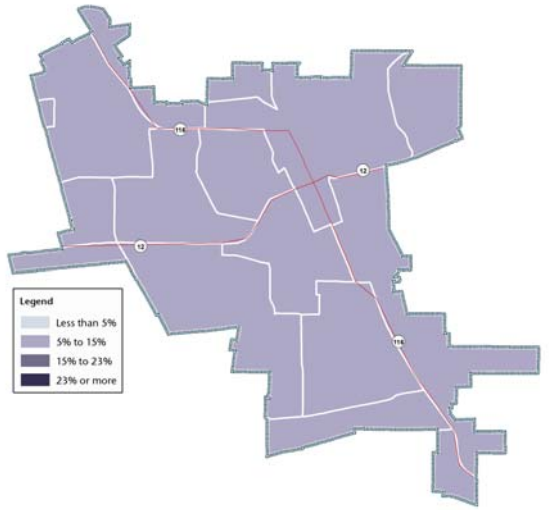
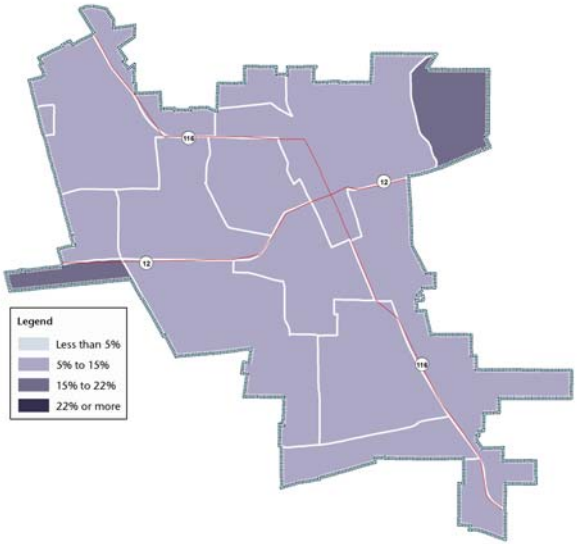


Figure II-20.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Sebastopol, 2010

Source:
2010 U.S. Census.



Sonoma (city)

The City of Sonoma contains the second lowest proportion of Hispanic/Latino residents (15 percent) in the study area, trailing only Sebastopol. There are no racial concentrations in Sonoma, and only one block group contains a concentration of Hispanic/Latino residents. While Sonoma contains a small proportion of Hispanics/Latinos, unincorporated Boyes Hot Springs is located just north of the City of Sonoma, and qualifies as an area of non-White and Hispanic/Latino concentration in Sonoma County.

Figure II-21.
Percent of Block Group Population that is Non-White by Block Group, City of Sonoma, 2010

Source:
2010 U.S. Census.

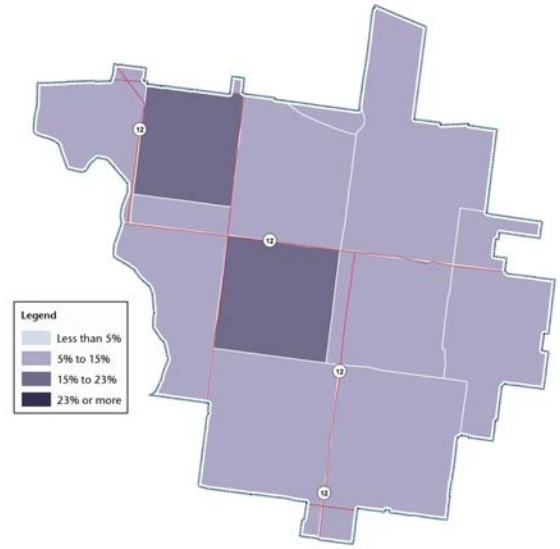
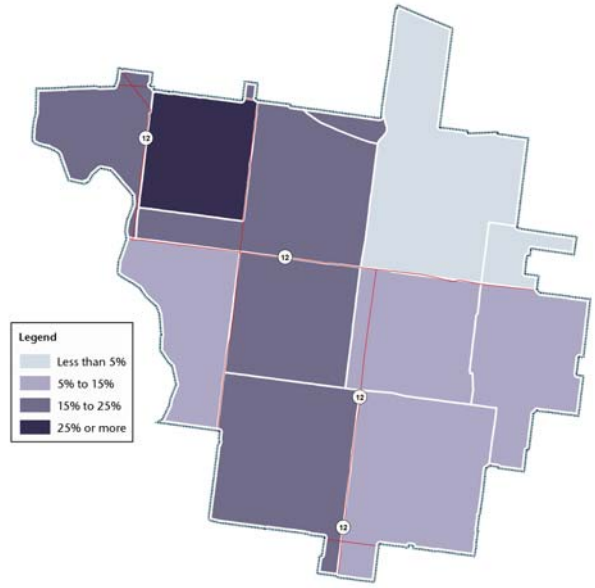


Figure II-22.
Percent of Block Group Population that is Hispanic or Latino by Block Group, City of Sonoma, 2010

Source:
2010 U.S. Census.



Windsor

There are two block groups in Windsor with a concentration of Hispanic/Latino residents. Combined, these block groups contain approximately 10 percent of the city's Hispanic/Latino residents, which indicates that while some block groups are more heavily concentrated with Hispanic/Latino residents, Hispanics/Latinos are spread throughout the city.

Figure II-23.
Percent of Block Group Population that is Non-White by Block Group, Town of Windsor, 2010

Source:
2010 U.S. Census.

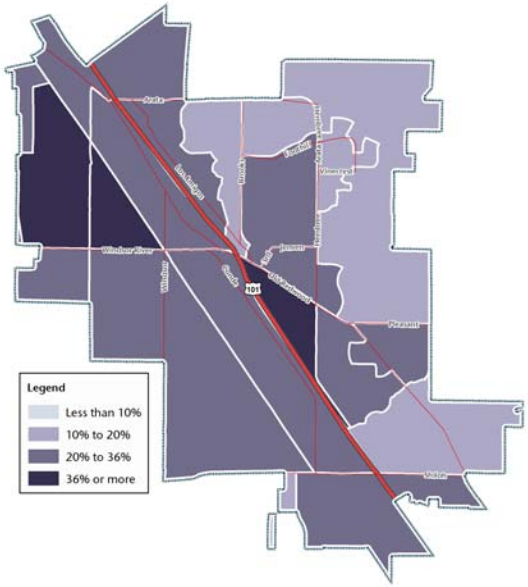
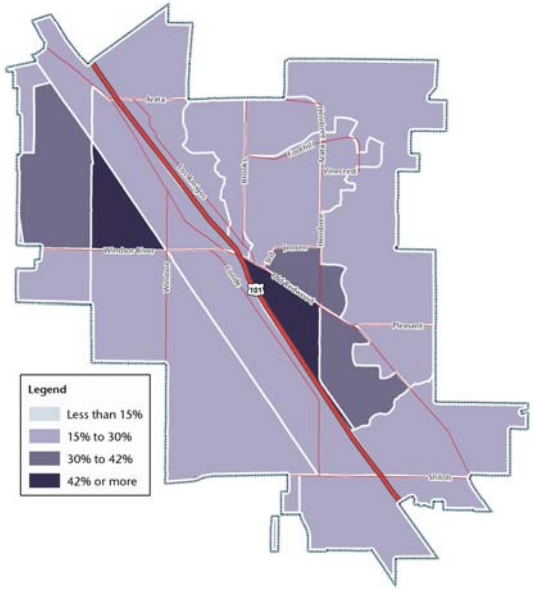


Figure II-24.
Percent of Block Group Population that is Hispanic or Latino by Block Group, Town of Windsor, 2010

Source:
2010 U.S. Census.



Income and Poverty

According to the ACS, the median household income in Sonoma County is $63,848. This is higher than both the State of California ($60,392) and the U.S. ($51,425). Figure II-25 displays median household income for the study area.

Figure II-25.
Median Household Income, Study Area, 2000 and 2009

Source:
2000 U.S. Census and 2005-2009 American Community Survey five-year Estimates.

	Median Household Income		
	2000	*2005-2009*	*Percent Change*
Sonoma County	**$ 53,076**	**$ 63,848**	**20.3%**
Cloverdale	$ 42,309	$ 57,500	35.9%
Cotati	$ 52,808	$ 66,667	26.2%
Healdsburg	$ 48,995	$ 65,811	34.3%
Petaluma	$ 61,679	$ 72,881	18.2%
Rohnert Park	$ 51,942	$ 57,513	10.7%
Santa Rosa	$ 50,931	$ 58,899	15.6%
Sebastopol	$ 46,436	$ 61,753	33.0%
Sonoma	$ 50,505	$ 60,613	20.0%
Windsor	$ 63,252	$ 75,673	19.6%

In some communities, median household income can vary greatly by race and ethnicity; Sonoma County is no exception. Hispanic/Latino households in the county have a median household income of $49,874. This is 28 percent less than the county's overall median household income.

Approximately 31,700 households in the county earn $25,000 or less annually. These low income households are equitably dispersed throughout the county relative to each community's overall household population, except for in Santa Rosa and Petaluma. Santa Rosa has 38 percent of the households in Sonoma County earning less than $25,000 per year, but only 33 percent of the total population. In contrast, Petaluma has less than its proportionate share of low income households. A comparison between the distribution of the county's lowest income households and total households is displayed in Figure II-26.

Figure II-26.
Distribution of Households Earning Less than $25,000 Annually Compared to Distribution of Total Households, Study Area, 2009

	Households earning less than $25,000 per year		Total households		Difference (Households Earning $25,000 or less per year)
	Households	*Percent*	*Households*	*Percent*	
Cloverdale	745	2.4%	3,164	1.8%	0.6%
Cotati	495	1.6%	3,066	1.7%	-0.1%
Healdsburg	915	2.9%	4,448	2.5%	0.4%
Petaluma	2,744	8.7%	20,575	11.5%	-2.8%
Rhonert Park	3,212	10.1%	16,108	9.0%	1.1%
Santa Rosa	11,978	37.8%	59,645	33.3%	4.5%
Sebastopol	659	2.1%	3,083	1.7%	0.4%
Sonoma	899	2.8%	4,525	2.5%	0.3%
Windsor	1,074	3.4%	8,334	4.7%	-1.3%
County Other	8,962	28.3%	56,113	31.3%	-3.1%
Total in Sonoma County	**31,683**	**100.0%**	**179,061**	**100.0%**	**0.0%**

Source: 2005-2009 American Community Survey five-year Estimates.

The ACS estimates that approximately 10 percent of all residents in Sonoma County live in poverty. The county's poverty rate is lower than the 13 percent poverty rate in both California and the U.S. As displayed in Figure II-27, Santa Rosa and Rohnert Park have the highest poverty rates in the study area at 12 percent and 11 percent, respectively. Conversely, Sebastopol has the lowest poverty rate in the study area at 4 percent.

Figure II-27. Total Population in Poverty by Age, Study Area, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Less than 5	**4,290**	28	26	73	235	333	2,182	52	56	43
5 to 17	**8,259**	144	50	192	708	435	3,427	45	10	657
18 to 24	**6,760**	32	188	86	317	1,915	2,575	-	15	103
25 to 44	**11,230**	127	87	229	1,015	764	5,140	70	113	367
45 to 64	**10,152**	90	65	194	652	820	3,713	105	164	504
65 and older	**3,269**	72	-	97	327	211	1,340	39	169	124
Total in Poverty	**43,960**	**493**	**416**	**871**	**3,254**	**4,478**	**18,377**	**311**	**527**	**1,798**
Total Population	**457,247**	**8,081**	**7,094**	**10,855**	**53,917**	**40,507**	**152,103**	**7,238**	**9,472**	**25,070**
Poverty Rate	***9.6%***	***6.1%***	***5.9%***	***8.0%***	***6.0%***	***11.1%***	***12.1%***	***4.3%***	***5.6%***	***7.2%***

Figure II-28 examines poverty by age. Nearly 15 percent of Sonoma County's children under the age of five live in poverty. The child poverty rate is highest in Santa Rosa (20 percent).

Figure II-28. Poverty Rates by Age, Study Area, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Less than 5	14.8%	4.5%	7.5%	10.3%	6.8%	12.7%	20.3%	15.3%	9.5%	2.6%
5 to 17	10.8%	9.9%	4.8%	9.4%	7.6%	6.7%	13.3%	3.7%	1.0%	11.1%
18 to 24	15.7%	7.5%	17.4%	8.9%	7.9%	29.9%	17.5%	0.0%	2.3%	5.0%
25 to 44	9.3%	5.8%	4.1%	9.8%	6.5%	6.5%	11.8%	4.5%	5.3%	5.5%
45 to 64	7.6%	4.6%	3.1%	6.1%	4.1%	8.4%	9.5%	4.0%	5.5%	7.7%
65 and older	5.4%	5.1%	0.0%	5.7%	5.2%	5.9%	6.6%	3.1%	6.8%	5.4%

The following maps show household income and poverty by community, including areas of poverty concentration. The poverty concentration maps utilize the same definition of concentration used in the race and ethnicity maps. For example, Sonoma County has a poverty rate of approximately 10 percent; a block group in Sonoma County contains a poverty concentration if 20 percent or more of the total population in the block group is in poverty. The highest category on each map represents a concentration.

Sonoma County

Eighteen percent of the county's households earn less than $25,000 per year. Santa Rosa contains the only area of poverty concentration in the county.

Figure II-29.
Household Income Distribution, Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

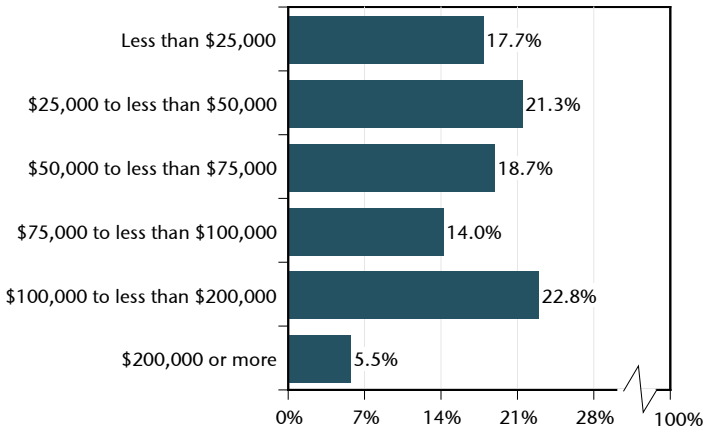
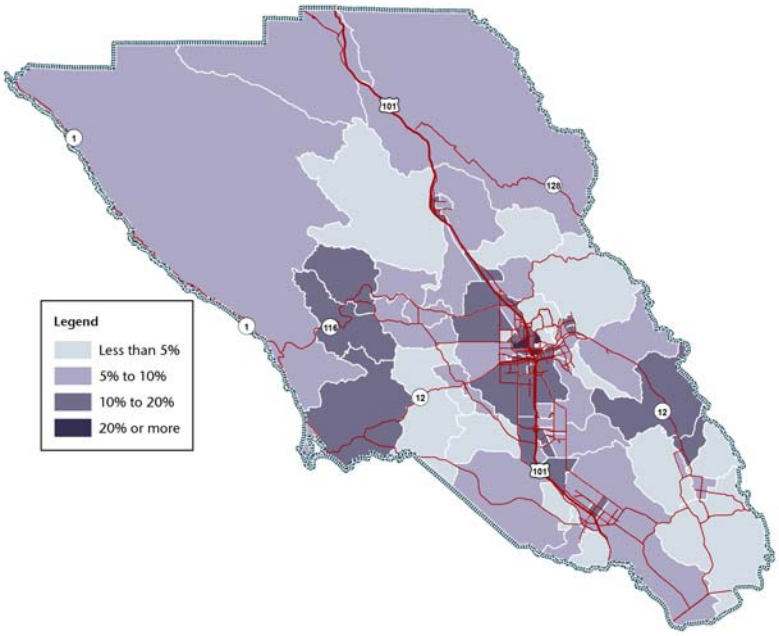


Figure II-30.
Percent of Population in Poverty by Census Tract, Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.



Cloverdale

Despite having the largest proportion of households earning less than $25,000 per year in the study area, there are no poverty concentrations in Cloverdale.

Figure II-31. Household Income Distribution, City of Cloverdale and Sonoma County, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

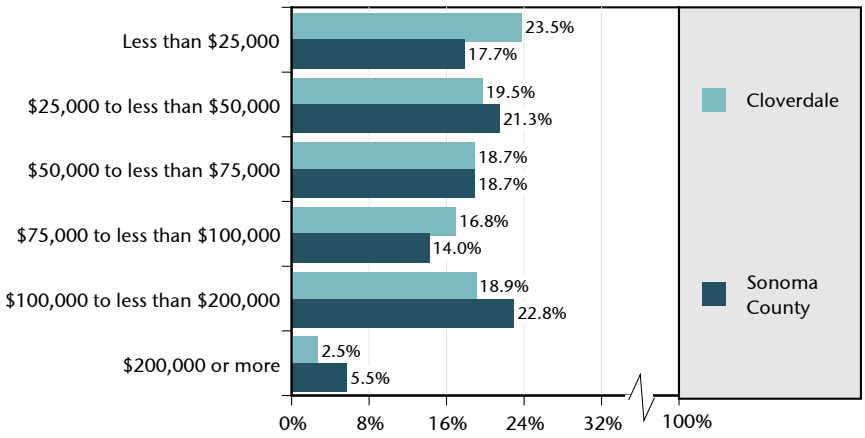
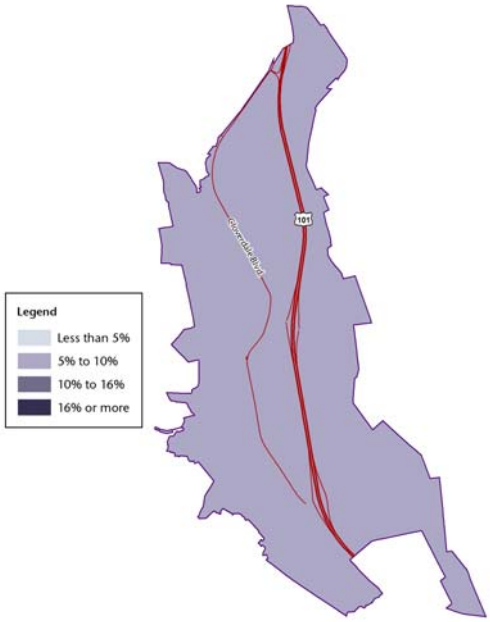


Figure II-32. Percent of Population in Poverty by Census Tract, City of Cloverdale, 2009

Source:

2005-2009 American Community Survey five-year Estimates.



Cotati

Cotati contains a slightly lower proportion of households in poverty and low income households overall (34 percent earn less than $50,000) than the county and more middle and high income households.

Figure II-33. Household Income Distribution, City of Cotati and Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

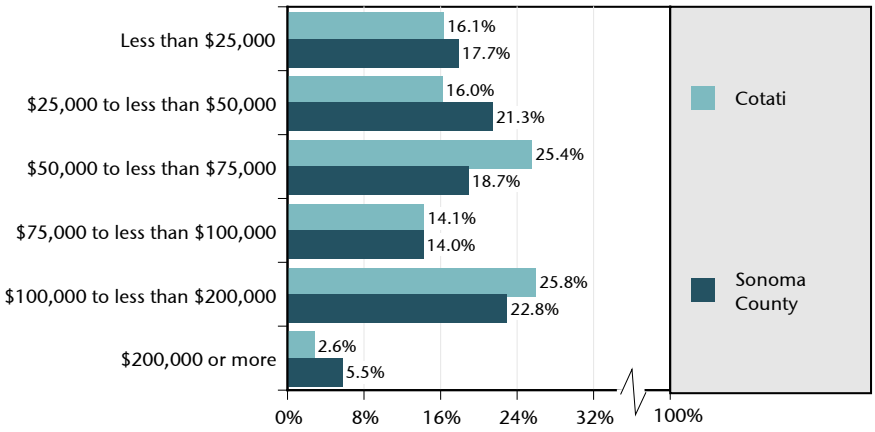
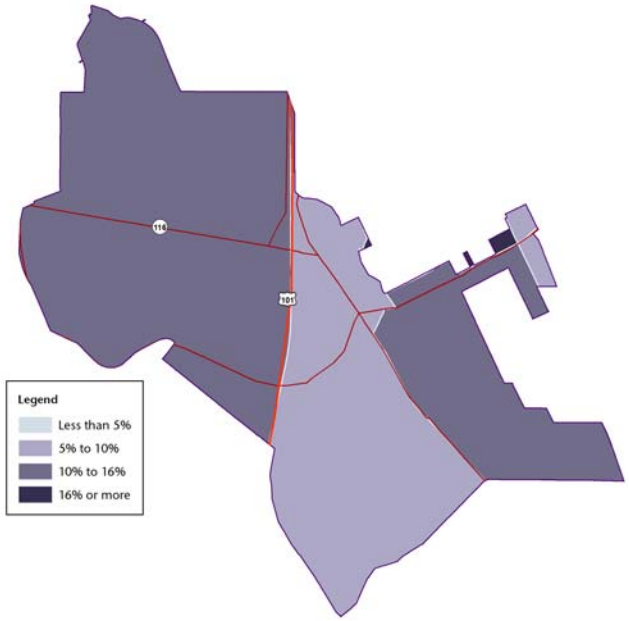


Figure II-34. Percent of Population in Poverty by Census Tract, City of Cotati, 2009

Source:
2005-2009 American Community Survey five-year Estimates.



Healdsburg

Healdsburg's household income distribution closely resembles the income distribution for the county overall. No Census tract in Healdsburg contains a concentration of persons living in poverty.

Figure II-35. Household Income Distribution, City of Healdsburg and Sonoma County, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

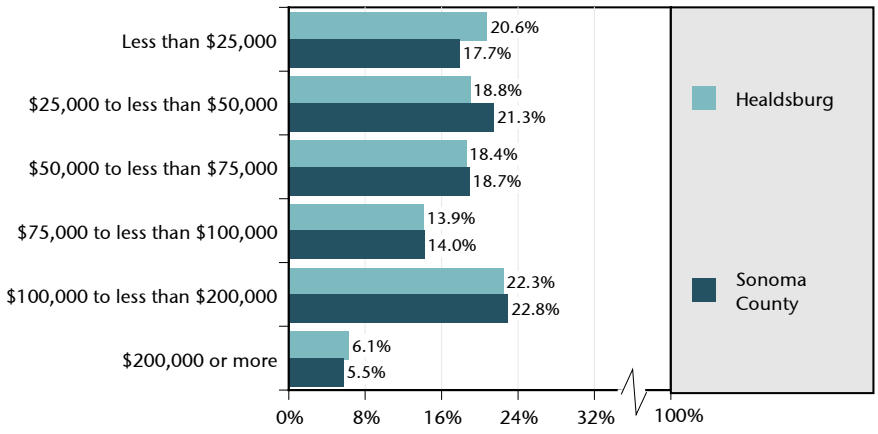
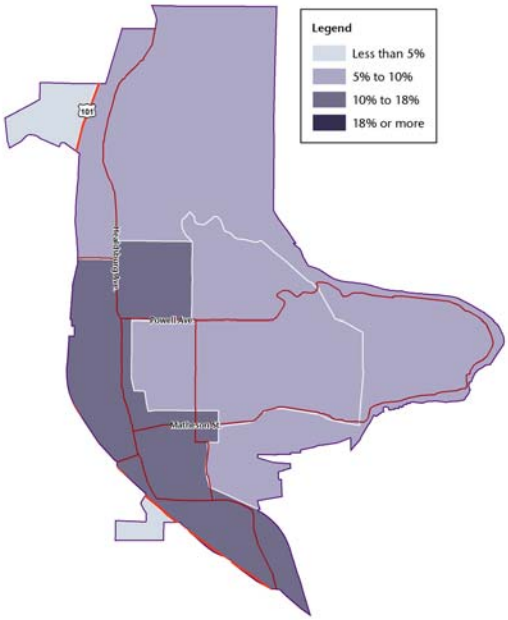


Figure II-36. Percent of Population in Poverty by Census Tract, City of Healdsburg, 2009

Source:

2005-2009 American Community Survey five-year Estimates.



Petaluma

Petaluma contains a lower proportion of low income households than the county overall, as well as a higher proportion of households earning $100,000 or more. There are no concentrations of poverty in Petaluma.

Figure II-37. Household Income Distribution, City of Petaluma and Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

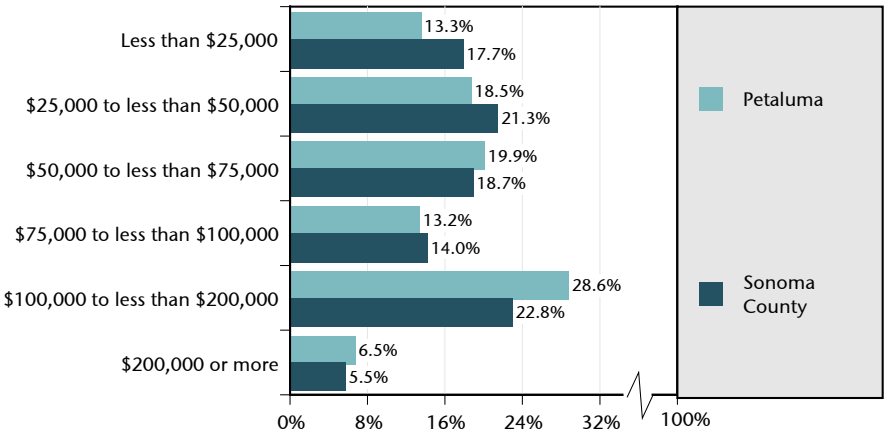
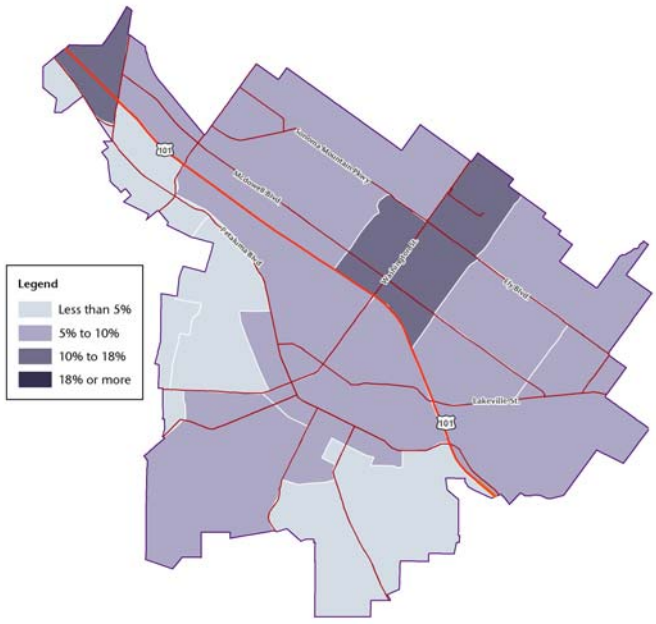


Figure II-38. Percent of Population in Poverty by Census Tract, City of Petaluma, 2009

Source:
2005-2009 American Community Survey five-year Estimates.



Rohnert Park

Rohnert Park has slightly fewer households in poverty and more middle class households than the county overall. The city contains no concentrations of poverty.

Figure II-39. Household Income Distribution, City of Rohnert Park and Sonoma County, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

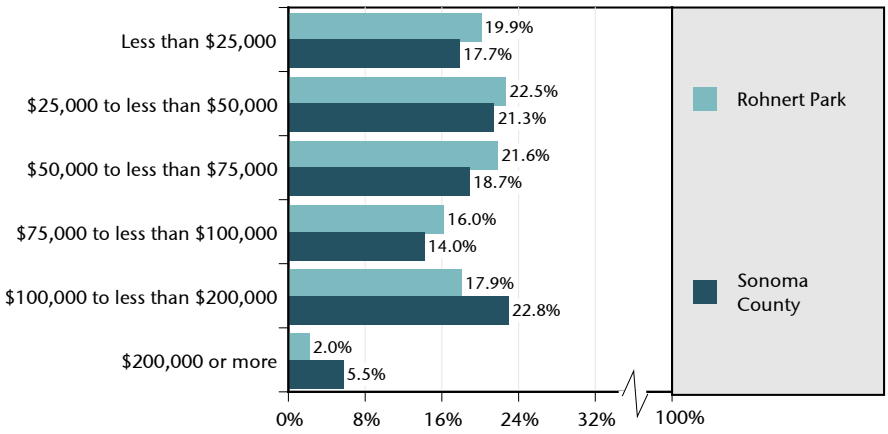
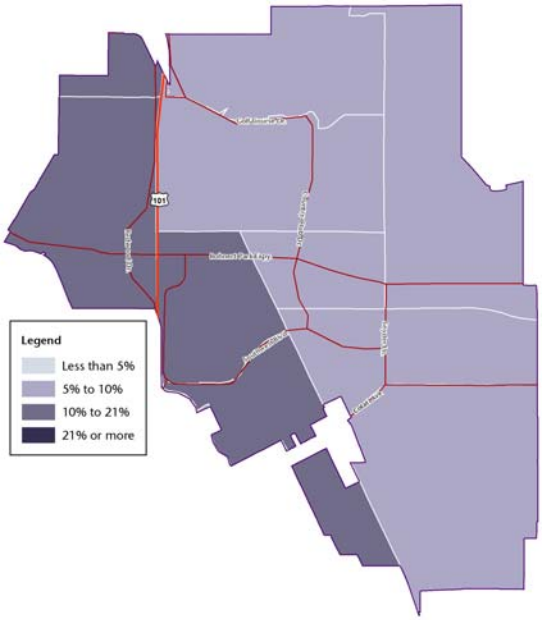


Figure II-40. Percent of Population in Poverty by Census Tract, City of Rohnert Park, 2009

Source:

2005-2009 American Community Survey five-year Estimates.



Santa Rosa

Santa Rosa contains a larger proportion of households earning less than $50,000 per year than the county overall. Santa Rosa is the only city in the study area that has a concentration of persons living in poverty. The poverty concentration located in the city's northeast quadrant contains Santa Rosa Junior College. The presence of college students likely contributes to this poverty concentration.

Figure II-41. Household Income Distribution, City of Santa Rosa and Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

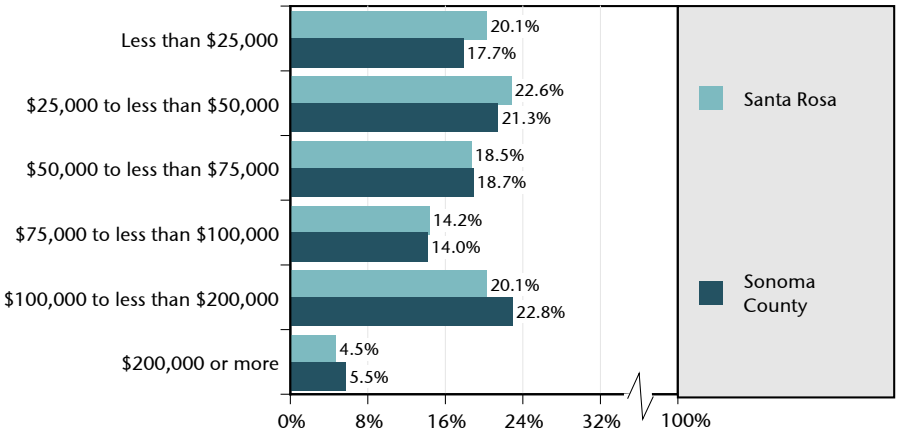
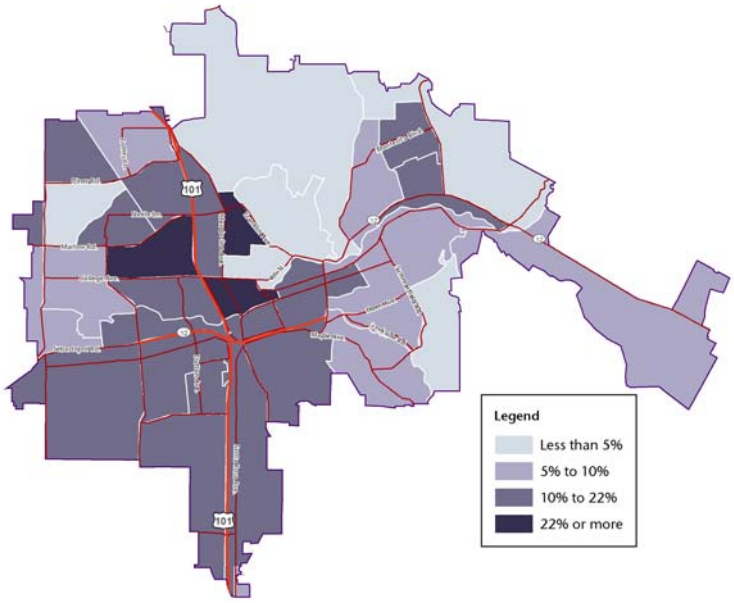


Figure II-42. Percent of Population in Poverty by Census Tract, City of Santa Rosa, 2009

Source:
2005-2009 American Community Survey five-year Estimates.



Sebastopol

Compared with the county, a larger proportion of Sebastopol's households earn less $50,000 per year. Additionally, Sebastopol contains a larger proportion of households earning $50,000 to $75,000, and a smaller proportion earning $100,000 or more. The city has no poverty concentrations.

Figure II-43. Household Income Distribution, City of Sebastopol and Sonoma County, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

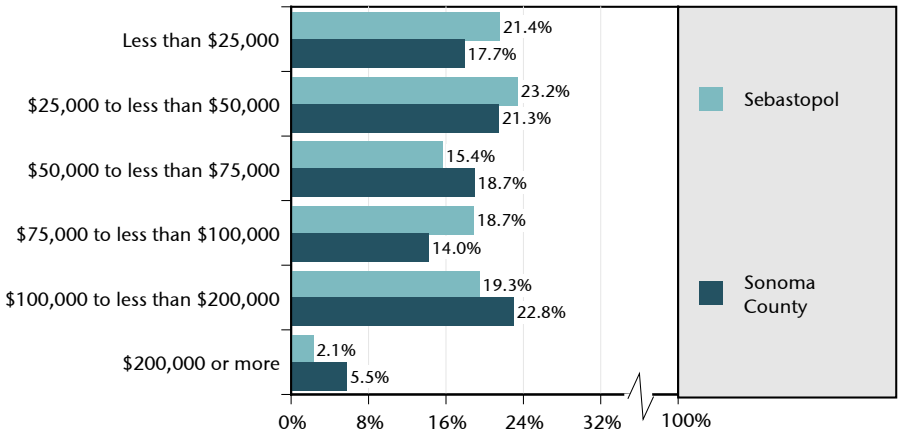
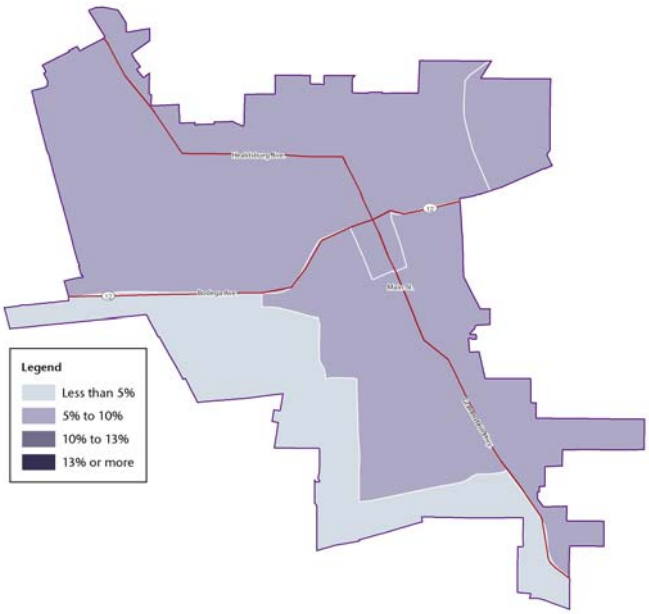


Figure II-44. Percent of Population in Poverty by Census Tract, City of Sebastopol, 2009

Source:

2005-2009 American Community Survey five-year Estimates.



Sonoma (city)

The City of Sonoma has the largest proportion of households earning $200,000 or more in the county. The city also has a larger proportion of households earning less than $50,000 per year than the county overall. In other words, low income and very high income households account for many of the City of Sonoma's households. There are no poverty concentrations in the city.

Figure II-45. Household Income Distribution, City of Sonoma and Sonoma County, 2009

Source:

2005-2009 American Community Survey five-year Estimates.

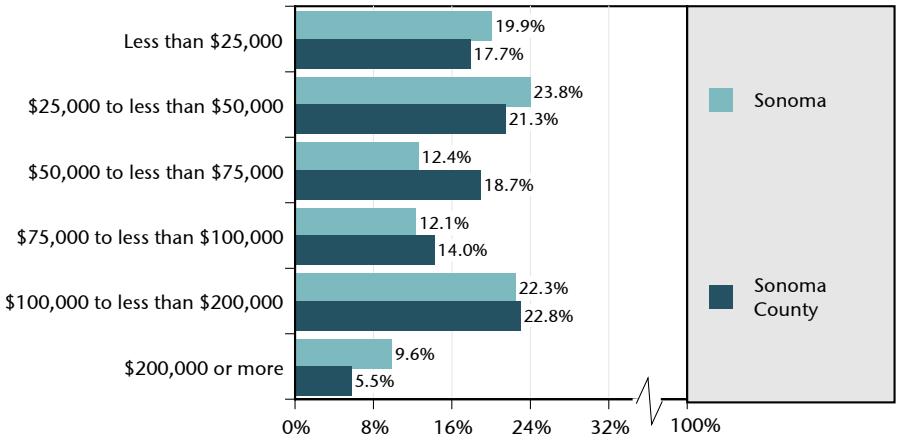
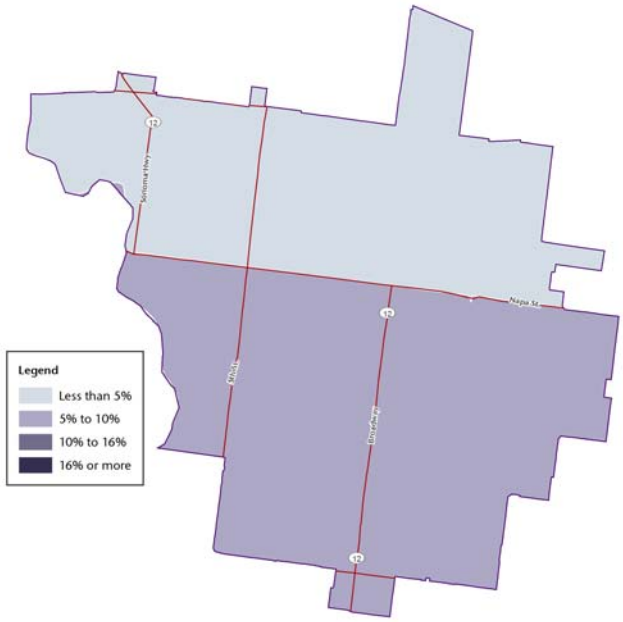


Figure II-46. Percent of Population in Poverty by Census Tract, City of Sonoma, 2009

Source:

2005-2009 American Community Survey five-year Estimates.



Windsor

Windsor has the highest median household income in the county at nearly $76,000. As such, it is not surprising that 35 percent of the city's households earn more than $100,000 per year. Windsor does not have a concentration of poverty.

Figure II-47. Household Income Distribution, Town of Windsor and Sonoma County, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

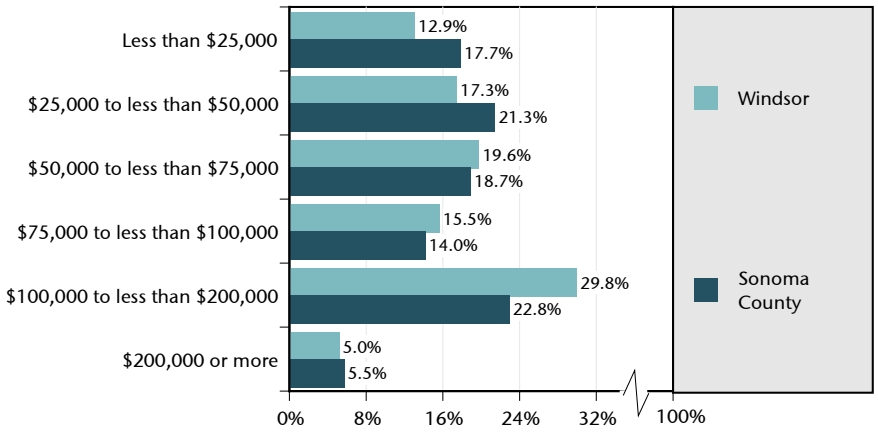
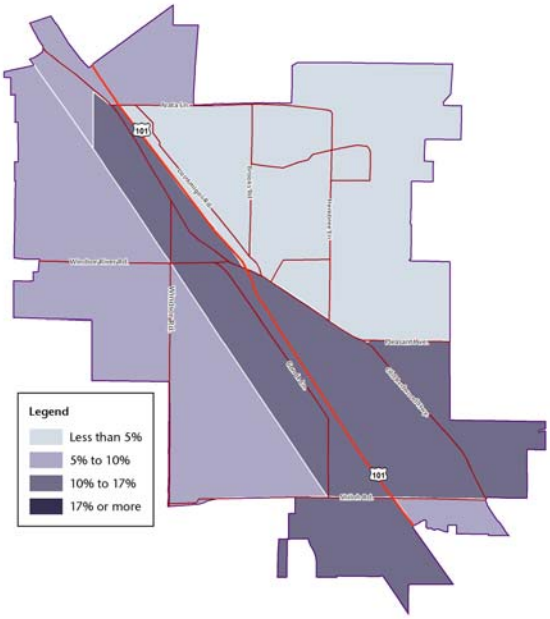


Figure II-48. Percent of Population in Poverty by Census Tract, Town of Windsor, 2009

Source:
2005-2009 American Community Survey five-year Estimates.



Familial Status

About two-thirds of households in Sonoma County are family households. Family households include both married couple households, which account for 47 percent of the county's households, as well as unmarried householders residing with other family members, such as children.

Eight percent of all households in Sonoma County are single parent households. Sebastopol (12 percent) and Cotati (11 percent) have the highest proportion of single parent households in the study area. Figure II-50 displays the household composition in the county. Figure II-51 presents the proportion of single parent households in each community in the study area.

Figure II-50.
Household composition, Study Area, 2010

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Total Households	185,825	3,182	2,978	4,378	21,737	15,808	63,590	3,276	4,955	8,970
Family Households	**63.0%**	**69.8%**	**59.6%**	**64.6%**	**67.6%**	**59.1%**	**61.7%**	**56.6%**	**54.3%**	**74.8%**
Husband-Wife Married Couple	47.1%	55.6%	40.8%	48.9%	52.4%	41.4%	44.0%	37.2%	42.3%	59.6%
with children	19.7%	22.8%	18.4%	19.3%	24.4%	18.2%	19.6%	14.3%	15.5%	31.3%
without children	27.5%	32.8%	22.3%	29.5%	28.0%	23.2%	24.4%	23.0%	26.7%	28.3%
Male Householder, no wife	5.3%	5.0%	5.4%	5.1%	4.8%	5.7%	5.7%	4.8%	3.5%	5.1%
with children	2.8%	2.7%	3.3%	2.7%	2.6%	3.1%	3.1%	2.8%	1.8%	3.0%
without children	2.5%	2.3%	2.1%	2.4%	2.2%	2.7%	2.6%	1.9%	1.7%	2.1%
Female Householder, no husband	10.6%	9.2%	13.4%	10.6%	10.4%	11.9%	12.1%	14.6%	8.6%	10.1%
with children	5.7%	5.4%	8.0%	5.9%	5.2%	6.3%	6.8%	8.7%	4.1%	5.8%
without children	4.9%	3.8%	5.4%	4.7%	5.1%	5.6%	5.3%	5.9%	4.4%	4.3%
Non-Family Households	**37.0%**	**30.2%**	**40.4%**	**35.4%**	**32.4%**	**40.9%**	**38.3%**	**43.4%**	**45.7%**	**25.2%**

Source: 2010 U.S. Census.

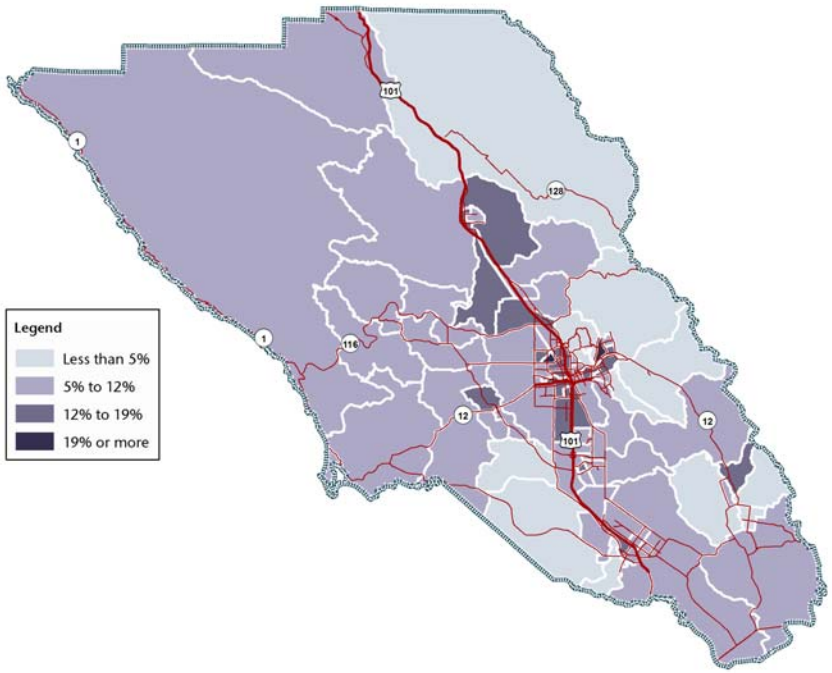
Figure II-51.
Percent Single Parent Households, Study Area, 2010

Source:
2010 U.S. Census.

	Single Parent Households
Sonoma County	**8.5%**
Cloverdale	8.1%
Cotati	11.3%
Healdsburg	8.6%
Petaluma	7.8%
Rohnert Park	9.4%
Santa Rosa	9.8%
Sebastopol	11.6%
Sonoma	5.9%
Windsor	8.8%

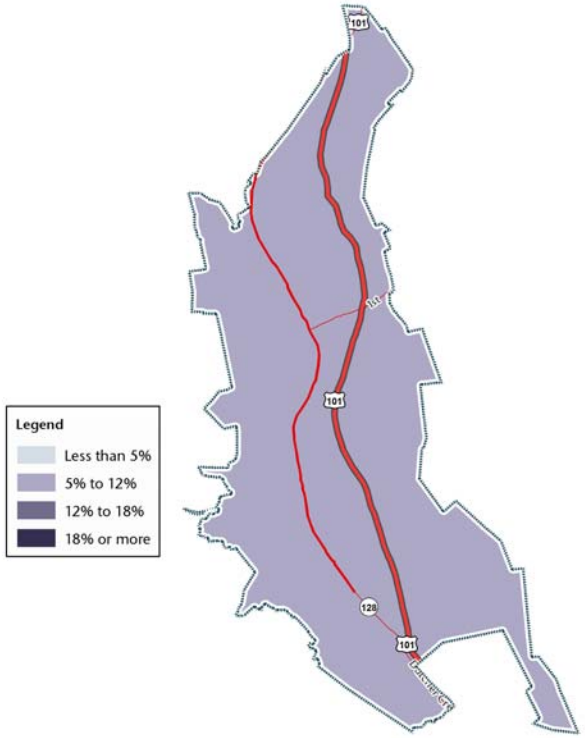
Figures II-52 through II-61 map concentrations of single parent households. Santa Rosa is the only community in the study area with a concentration of single parent households.

Figure II-52.
Single Parent Households as a Percent of Total Households by Census Tract, Sonoma County, 2010



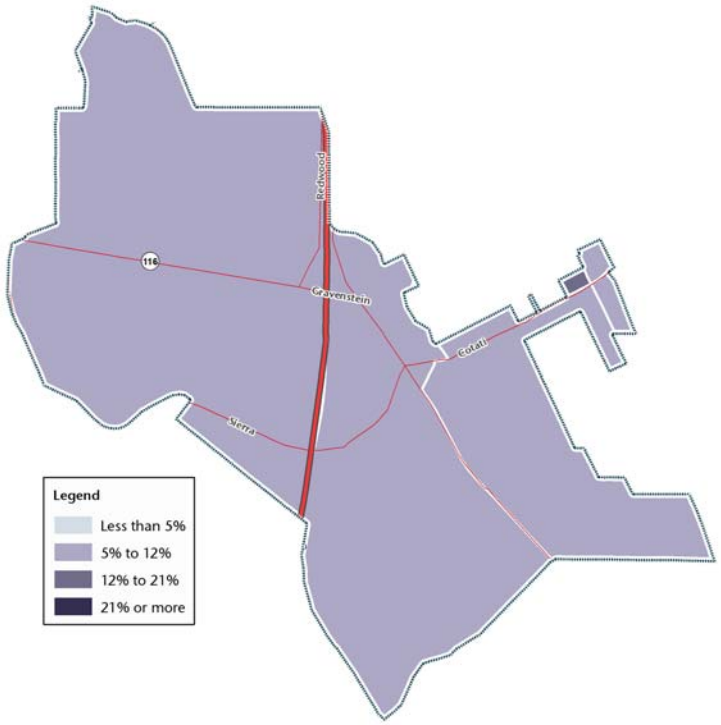
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-53.
Single Parent Households as a Percent of Total Households by Census Tract, City of Cloverdale, 2010



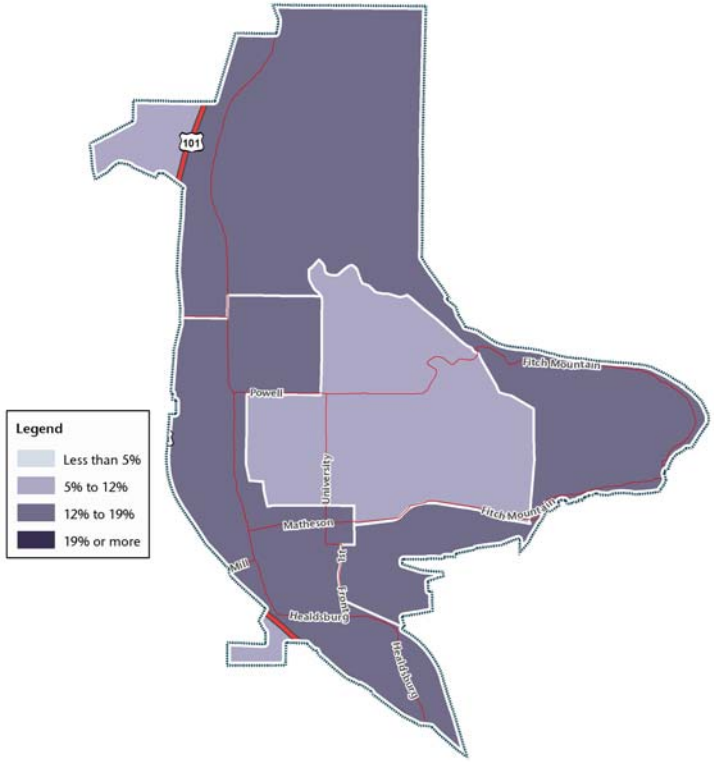
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-54.
Single Parent Households as a Percent of Total Households by Census Tract, City of Cotati, 2010



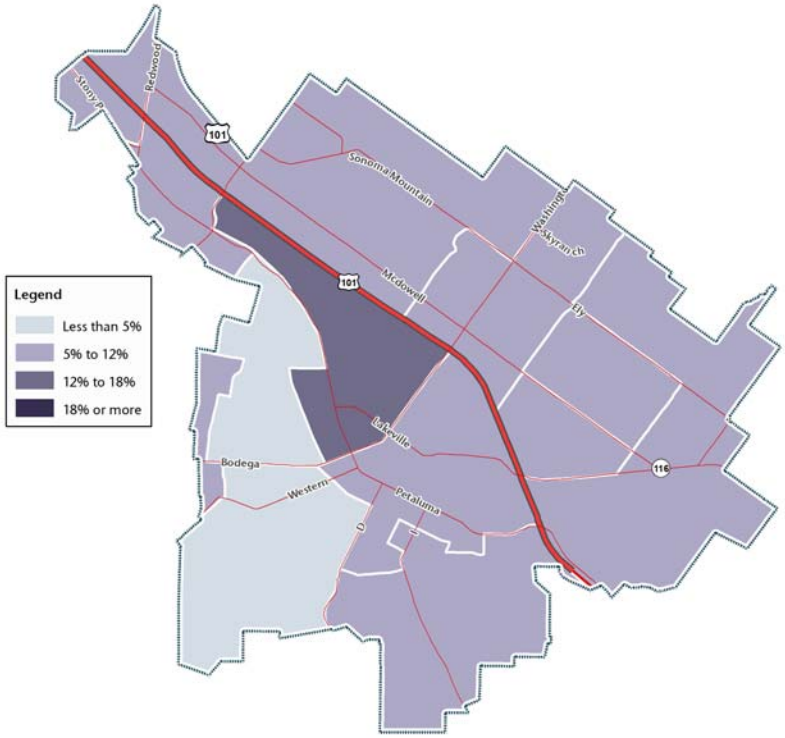
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-55.
Single Parent Households as a Percent of Total Households by Census Tract, City of Healdsburg, 2010



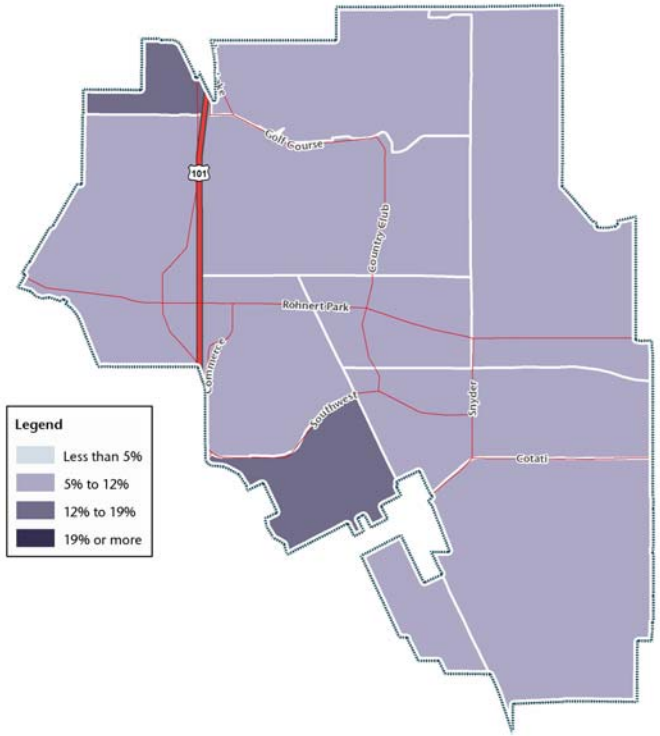
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-56.
Single Parent Households as a Percent of Total Households by Census Tract, City of Petaluma, 2010



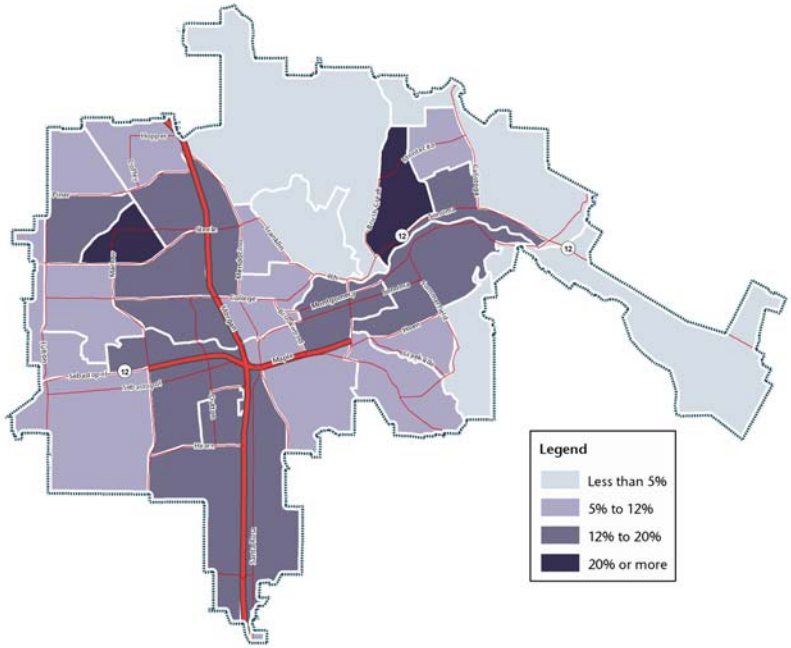
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-57.
Single Parent Households as a Percent of Total Households by Census Tract, City of Rohnert Park, 2010



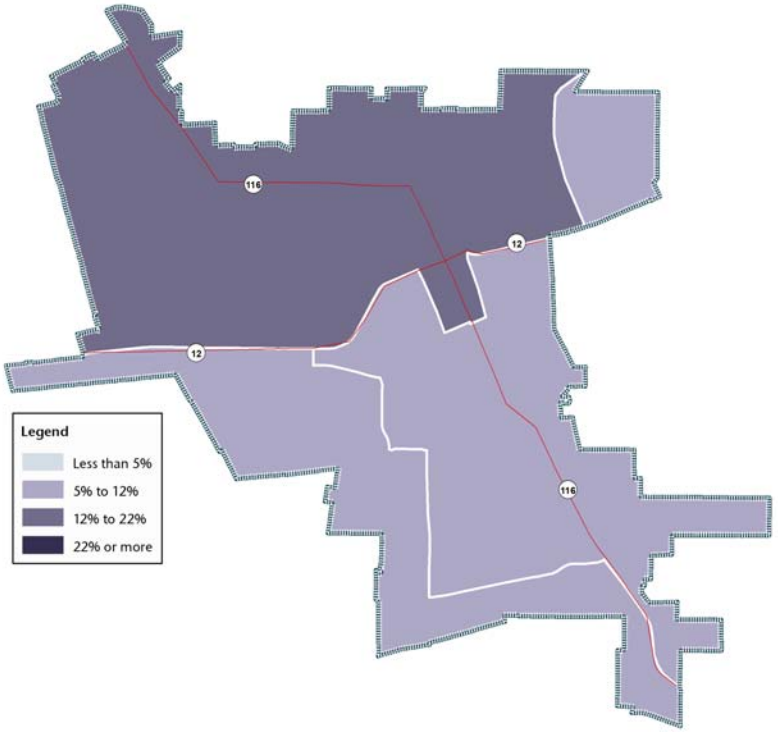
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-58.
Single Parent Households as a Percent of Total Households by Census Tract, City of Santa Rosa, 2010



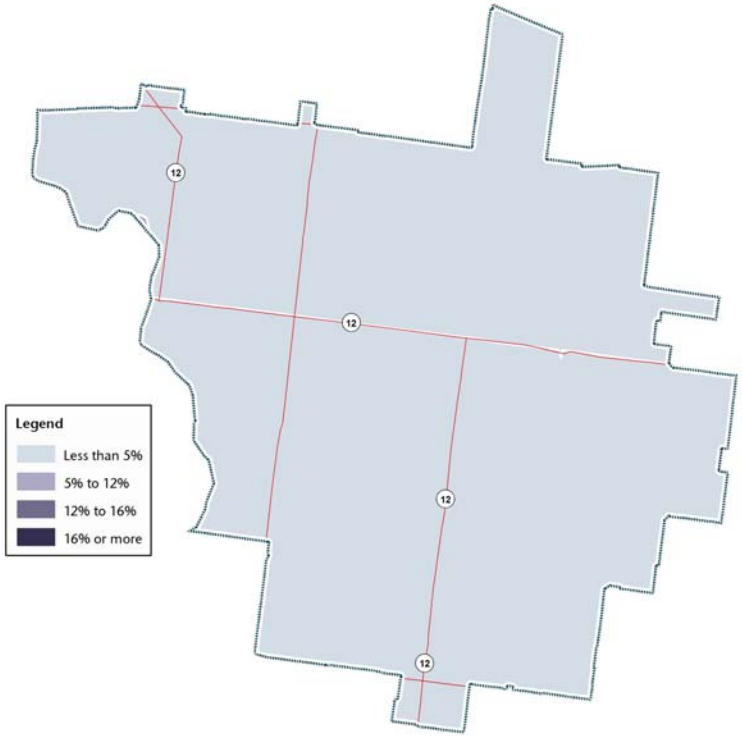
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-59.
Single Parent Households as a Percent of Total Households by Census Tract, City of Sebastopol, 2010



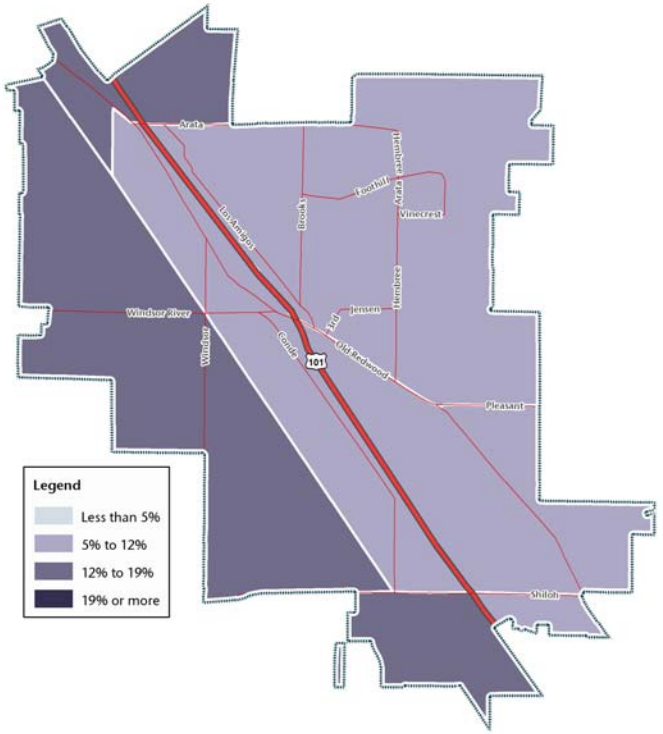
Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-60.
Single Parent Households as a Percent of Total Households by Census Tract, City of Sonoma, 2010



Source: 2005-2009 American Community Survey five-year Estimates.

Figure II-61.
Single Parent Households as a Percent of Total Households by Census Tract, Town of Windsor, 2010



Source: 2005-2009 American Community Survey five-year Estimates.

Disability

Disability status is an important component of fair housing analysis, particularly in Sonoma County. According to HUD, more than half (56 percent) of all fair housing complaints filed in Sonoma County between 2005 and early 2011 were on the basis of disability status.

According to the 2000 Census, approximately 18 percent of residents in Sonoma County report having some type of disability.[1] The percentage of residents with a disability varies in the study area from 13 percent in Windsor to 22 percent in Sonoma (city). Figure II-62 presents the number of persons with a disability in the study area.

As demonstrated in Figure II-63, disability rates increase with age, and seniors often report the highest rates of disability among all age cohorts. In much of the study area, at least 40 percent of seniors report having a disability.

Employment and physical disabilities are the most commonly cited disabilities in the county and the study area. Employment disabilities are "long-lasting physical and mental conditions that prevent persons from working at a job or business."[2] Physical disabilities include long-lasting conditions that limit individuals' abilities to do basic physical activities such as walking or climbing stairs. Figure II-64 summarizes the types of disabilities reported by residents.

The maps in Figures II-65 to II-74 map the percent of persons with disabilities by block group to determine whether there are concentrations of persons with disabilities in the county. This exercise shows concentrations in the eastern portion of unincorporated Sonoma County, as well as in Santa Rosa. The disability concentration in Santa Rosa does not align with racial, ethnic or poverty concentrations in the city. As such, the concentration is likely due to the proportion of seniors residing in the block group.

[1] Disability data has not been updated since the 2000 Census.

[2] For more information on disability definitions: http://www.census.gov/hhes/www/disability/disab_defn.html

Figure II-62.
Disability Status for Population 5 Years and Older, Study Area, 2000

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Persons with a Disability:										
5 to 15 years old	3,363	107	3	76	451	390	1,019	104	32	134
16 to 20 years old	3,499	54	38	98	450	262	1,374	58	47	37
21 to 64 years	47,377	716	610	1,184	4,857	4,466	16,079	490	921	1,490
65 years and over	21,149	393	232	574	2,161	1,428	7,624	471	857	1,118
Total Persons 5 Years or Older with Disability	**75,388**	**1,270**	**883**	**1,932**	**7,919**	**6,546**	**26,096**	**1,123**	**1,857**	**2,779**
Total Population	**424,413**	**6,440**	**6,011**	**10,087**	**50,544**	**38,216**	**136,117**	**7,430**	**8,343**	**21,051**
Percent of Population with Disability	**17.8%**	**19.7%**	**14.7%**	**19.2%**	**15.7%**	**17.1%**	**19.2%**	**15.1%**	**22.3%**	**13.2%**

Source: 2000 U.S. Census.

Figure II-63.
Disability Status by Age for Population 5 Years and Older, Study Area, 2000

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Percent of :										
5 to 15 years old with a Disability	4.8%	9.2%	0.3%	4.3%	5.0%	6.0%	4.7%	7.6%	3.5%	3.1%
16 to 20 years old with a Disability	11.7%	10.2%	10.1%	13.5%	13.9%	8.4%	13.2%	11.6%	12.9%	2.6%
21 to 64 years with a Disability	17.6%	19.0%	15.0%	19.7%	14.9%	17.7%	19.1%	10.9%	18.8%	11.7%
65 years and over with a Disability	37.9%	39.9%	47.1%	37.0%	37.7%	42.0%	38.8%	44.7%	39.6%	44.8%

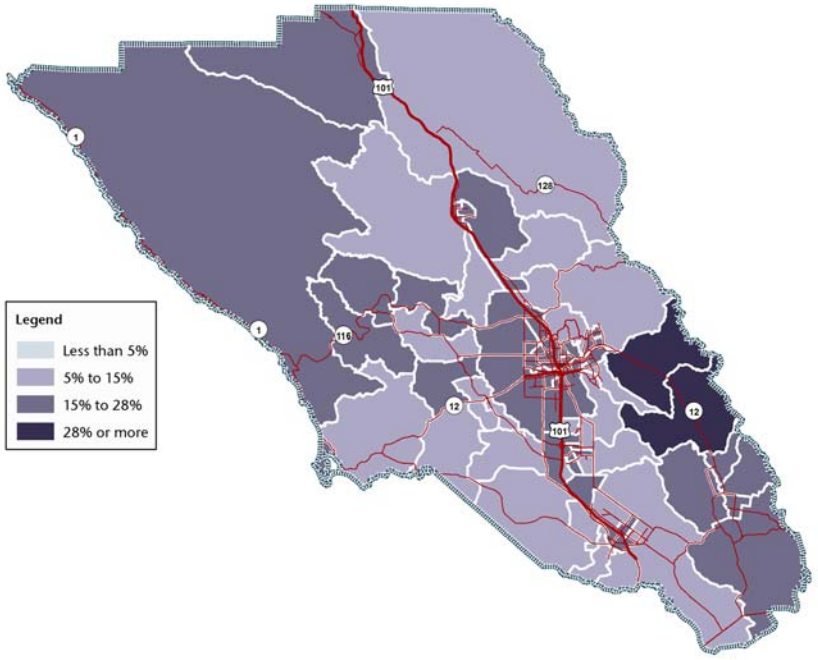
Source: 2000 U.S. Census.

Figure II-64.
Total Disabilities by Disability Type for Population 5 Years and Older, Study Area, 2000

Type of Disability	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Total Disabilities	14,947	284	165	422	1,463	1,420	5,143	112	196	491
Sensory	10.5%	10.8%	11.4%	10.3%	10.1%	11.1%	10.7%	11.7%	13.5%	12.4%
Physical	24.0%	26.0%	31.1%	24.7%	24.3%	22.7%	23.6%	31.0%	29.6%	29.4%
Mental	15.0%	13.0%	14.7%	12.4%	15.5%	16.7%	14.1%	19.5%	12.6%	12.8%
Self-care	7.8%	7.3%	6.4%	7.0%	7.6%	6.5%	7.9%	6.5%	6.3%	7.0%
Go-outside-home	18.1%	19.3%	14.7%	20.4%	18.1%	18.0%	18.5%	13.6%	17.3%	20.0%
Employment	24.5%	23.6%	21.7%	25.1%	24.2%	25.0%	25.2%	17.7%	20.6%	18.4%

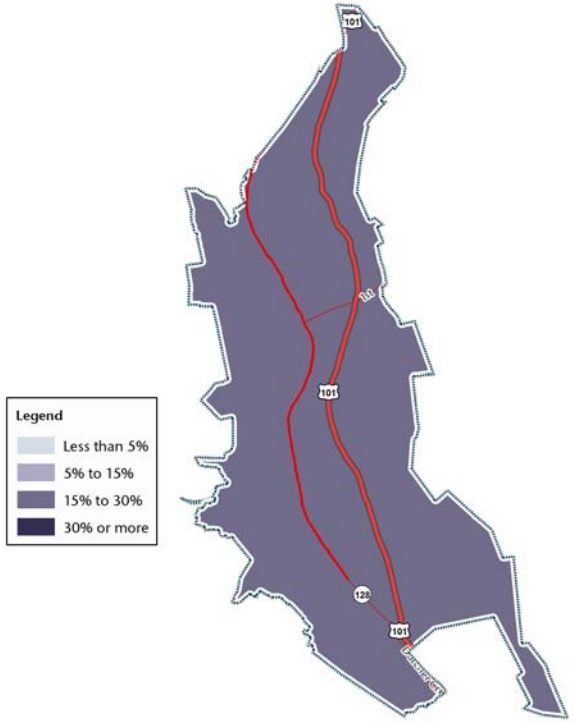
Source: 2000 U.S. Census.

Figure II-65.
Percent of Population 5 Years and Older with a Disability by Census Tract, Sonoma County, 2010



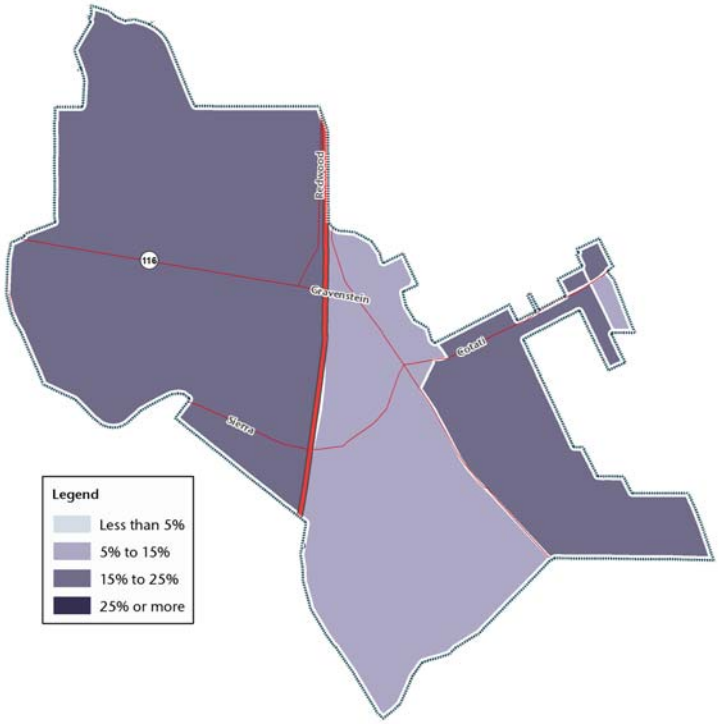
Source: 2000 U.S. Census.

Figure II-66.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Cloverdale, 2010



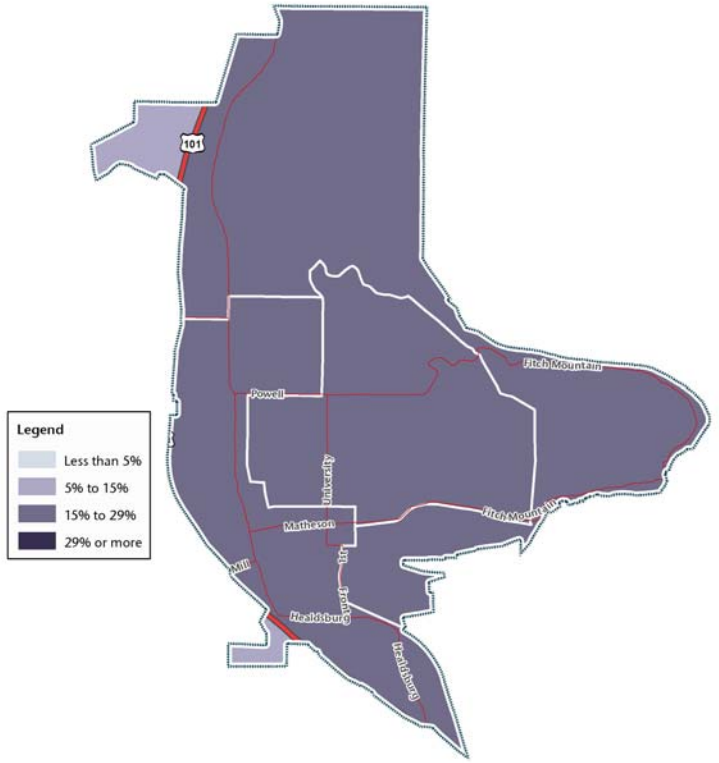
Source: 2000 U.S. Census.

Figure II-67.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Cotati, 2010



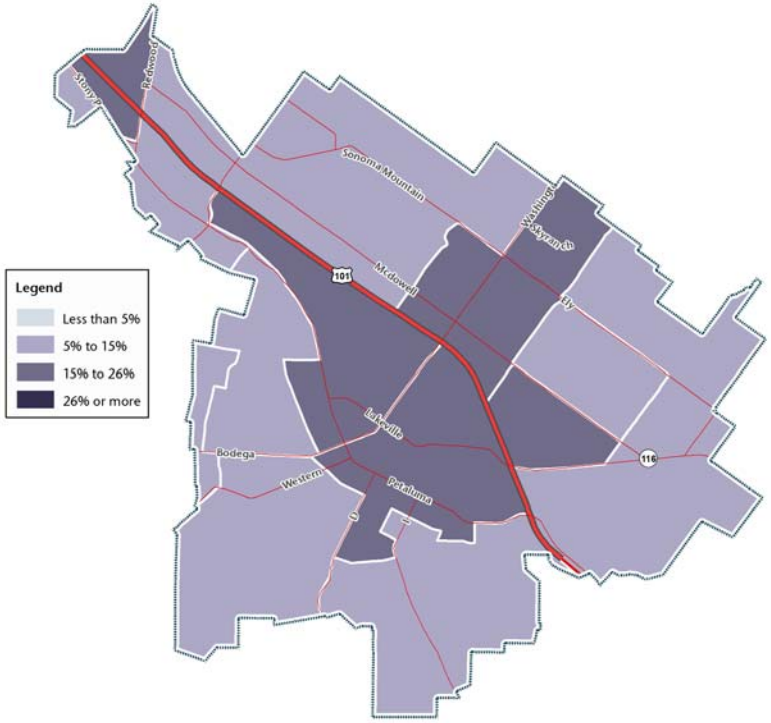
Source: 2000 U.S. Census.

Figure II-68.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Healdsburg, 2010



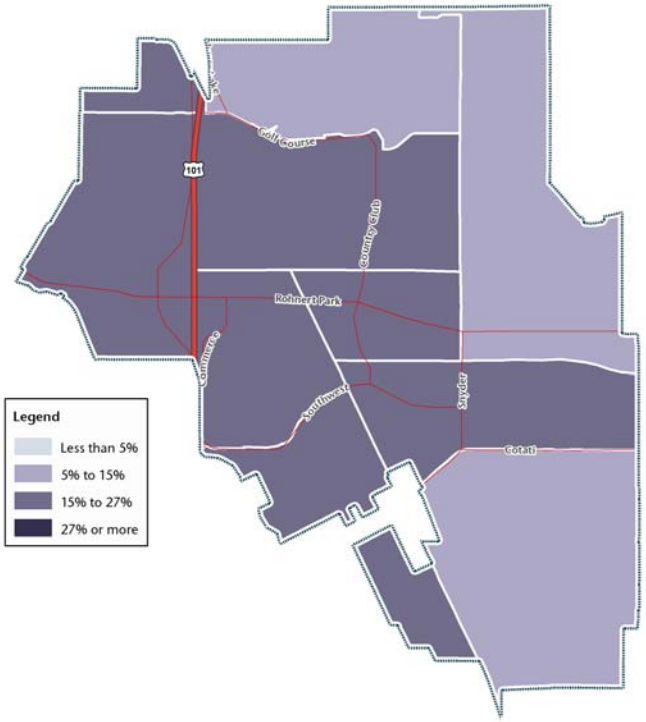
Source: 2000 U.S. Census.

Figure II-69.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Petaluma, 2010



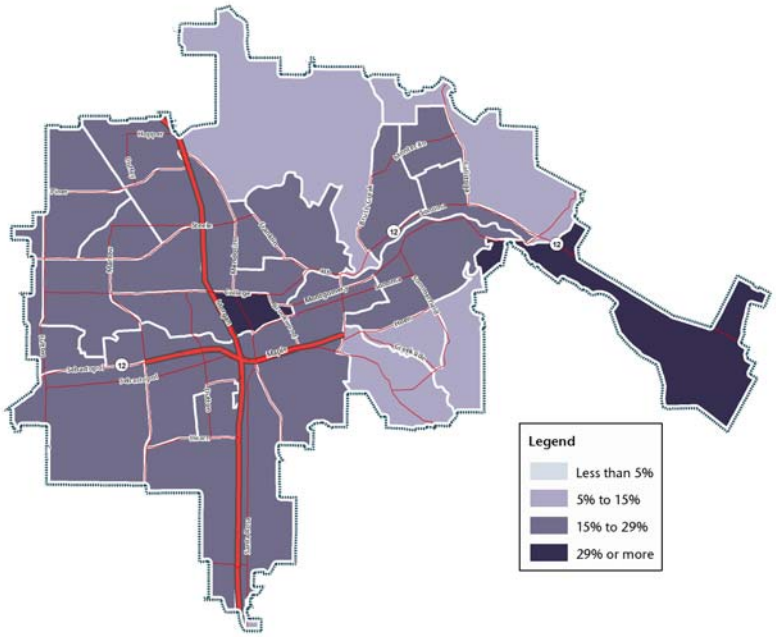
Source: 2000 U.S. Census

Figure II-70.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Rohnert Park, 2010



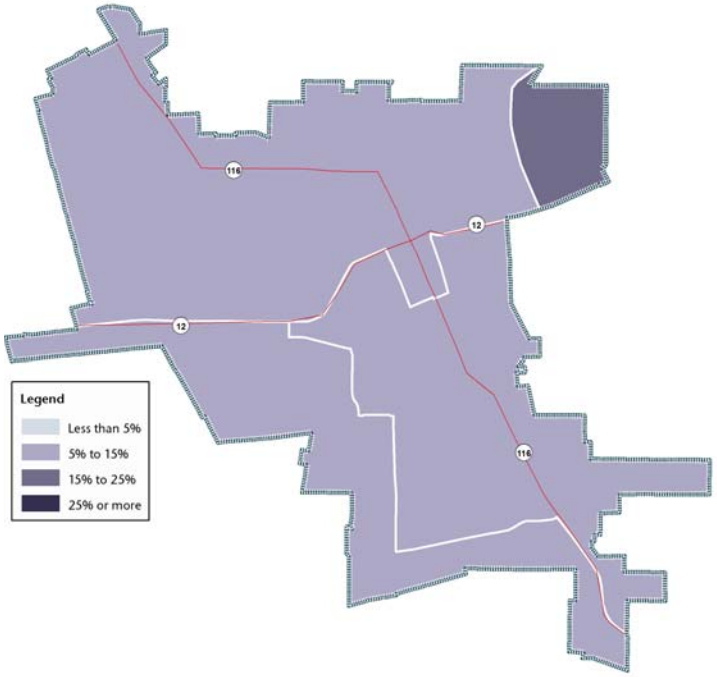
Source: 2000 U.S. Census.

Figure II-71.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Santa Rosa, 2010



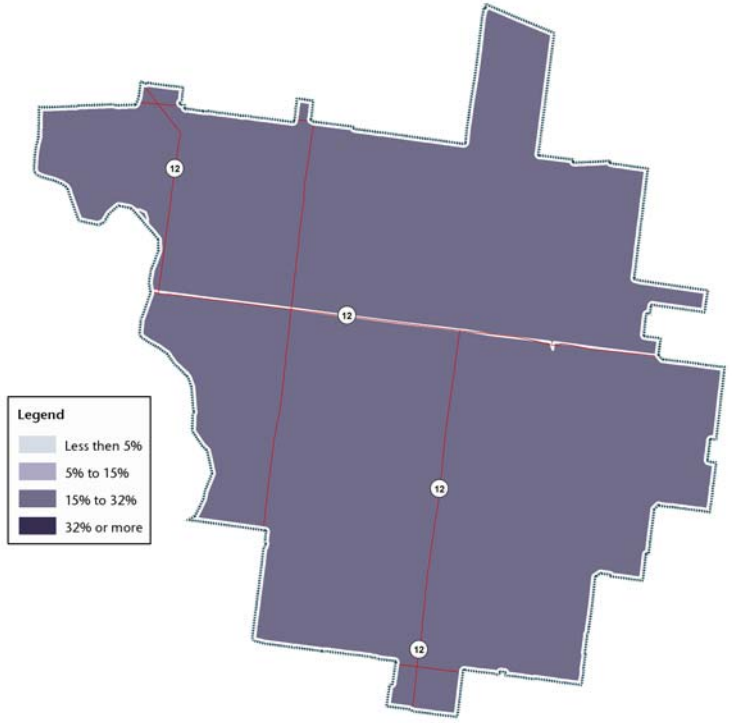
Source: 2000 U.S. Census.

Figure II-73.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Sebastopol, 2010



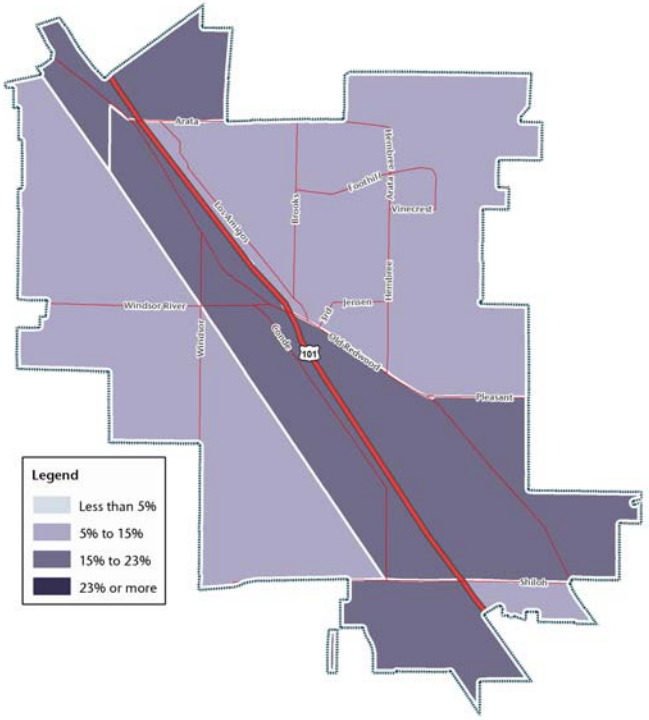
Source: 2000 U.S. Census.

Figure II-72.
Percent of Population 5 Years and Older with a Disability by Census Tract, City of Sonoma, 2010



Source: 2000 U.S. Census.

Figure II-74.
Percent of Population 5 Years and Older with a Disability by Census Tract, Town of Windsor, 2010

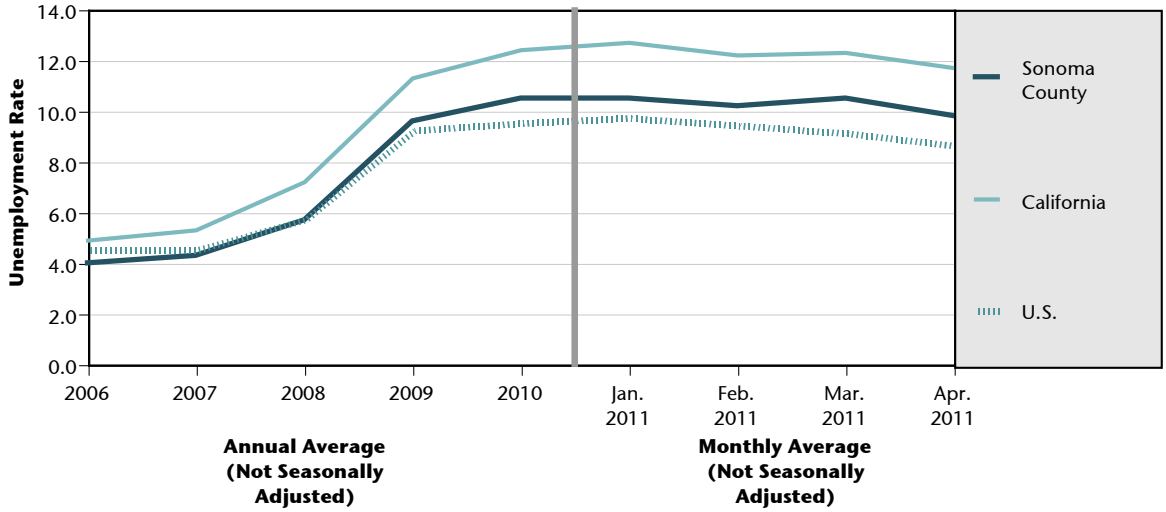


Source: 2000 U.S. Census.

Employment

Unemployment. The county's unemployment rate closely aligned with the U.S. overall until 2009 when unemployment in the county surpassed the U.S. overall. As of April 2011, the unemployment rate in Sonoma County was 9.8 percent, compared to 11.7 percent in California and 8.7 percent in the U.S.

Figure II-75.
Unemployment Rates, Sonoma County, State of California and U.S, 2005 to 2011



Source: California Employment Development Department and the Bureau of Labor Statistics.

Figure II-76 displays unemployment rates for the study area between 2000 and 2010. Unemployment rates have grown throughout the study area since 2000. As of 2010, Cloverdale had the highest unemployment rate in the county at 15.7 percent, while Sebastopol had the lowest at 6.8 percent.

Figure II-76.
Unemployment Rates, Study Area, 2000 to 2010

Year	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
2000	4.7%	3.3%	3.7%	3.0%	3.3%	3.4%	1.9%	2.4%	2.7%
2001	5.2%	3.6%	4.1%	3.3%	3.6%	3.7%	2.1%	2.6%	3.0%
2002	7.1%	5.0%	5.6%	4.6%	5.0%	5.1%	2.9%	3.7%	4.1%
2003	7.6%	5.4%	6.1%	5.0%	5.3%	5.4%	3.2%	3.9%	4.4%
2004	6.9%	4.9%	5.5%	4.5%	4.9%	4.9%	2.9%	3.6%	4.0%
2005	6.9%	4.7%	5.1%	4.0%	4.4%	4.4%	2.8%	3.6%	3.9%
2006	8.8%	6.0%	6.6%	5.2%	5.6%	5.7%	3.6%	4.6%	5.1%
2007	6.7%	4.6%	5.0%	3.9%	4.2%	4.3%	2.7%	3.5%	3.8%
2008	8.8%	6.0%	6.6%	5.2%	5.6%	5.7%	3.6%	4.6%	5.1%
2009	14.6%	10.2%	11.1%	8.9%	9.5%	9.7%	6.3%	7.9%	8.6%
2010	15.7%	11.0%	12.0%	9.6%	10.3%	10.5%	6.8%	8.6%	9.3%

Note: 2010 unemployment rates derived by averaging monthly unemployment rates from the California Employment Development Department.

Source: California Employment Development Department.

Jobs and wages. Rising unemployment rates in the county are attributed to job losses. The size of the county's labor force remained virtually unchanged between 2000 and 2010; however, the number of jobs in almost every industry decreased or grew modestly in recent years. As demonstrated in Figure II-77, many of the county's largest and highest paying industries have lost jobs in the last five years.

Figure II-77.
Employment and Wages (QCEW), Sonoma County, 3Q05 and 3Q10

	Employment			Average Weekly Wages		
	3Q05	*3Q10*	*Percent Change*	*3Q05*	*3Q10*	*Percent Change*
Private Ownership						
Natural Resources and Mining	6,632	6,449	-2.8%	$480	$529	10.2%
Construction	14,685	9,341	-36.4%	$933	$1,032	10.6%
Manufacturing	24,039	19,960	-17.0%	$1,010	$1,147	13.6%
Trade, Transportation, and Utilities	34,923	31,746	-9.1%	$696	$719	3.3%
Information	3,761	2,497	-33.6%	$1,095	$1,028	-6.1%
Financial Activities	9,737	7,704	-20.9%	$995	$987	-0.8%
Professional and Business Services	21,181	21,688	2.4%	$864	$986	14.1%
Education and Health Services	21,656	23,323	7.7%	$835	$979	17.2%
Leisure and Hospitality	21,066	20,617	-2.1%	$325	$363	11.7%
Other Services	7,589	8,778	15.7%	$503	$510	1.4%
Unclassified	17	308	1711.8%	$233	$709	204.3%
Government Ownership						
Federal Government	1,695	1,748	3.1%	$1,066	$1,063	-0.3%
State Government	5,033	3,990	-20.7%	$802	$760	-5.2%
Local Government	16,027	17,689	10.4%	$851	$988	16.1%

Source: California Employment Development Department.

The average annual wage of jobs in Sonoma County in 2010 was approximately $43,700.[3] Figure II-78 categorizes the county's industries and jobs into the following categories to better understand the county's wage distribution:

- Low wage industries pay an average annual wage of less than 80 percent of the county's average annual wage, or less than $34,960;
- Average wage industries pay an average annual wage of between 80 percent and 120 percent of the county's average wage, or between $34,960 and $52,440; and
- High wage industries pay an average annual wage of more than 120 percent of the county's average wage, or greater than $52,440.

[3] The average annual wage calculation was calculated by applying a full-time, 52-week work year to the average annual wages presented in Figure II-79 and weighing it by the number of jobs in each industry.

Figure II-78.
Classification of Employment by Wages, Sonoma County, 3Q10

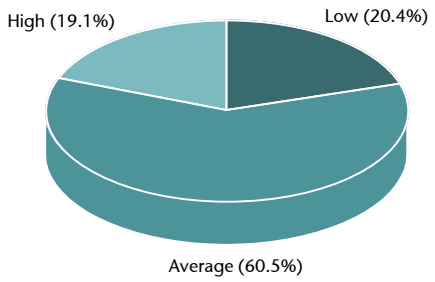
	Total Employment	Average Weekly Wage	Average Annual Wage	Wage Category
Private Ownership				
Natural Resources and Mining	6,449	$529	$27,508	Low
Construction	9,341	$1,032	$53,664	High
Manufacturing	19,960	$1,147	$59,644	High
Trade, Transportation, and Utilities	31,746	$719	$37,388	Average
Information	2,497	$1,028	$53,456	High
Financial Activities	7,704	$987	$51,324	Average
Professional and Business Services	21,688	$986	$51,272	Average
Education and Health Services	23,323	$979	$50,908	Average
Leisure and Hospitality	20,617	$363	$18,876	Low
Other Services	8,778	$510	$26,520	Low
Unclassified	308	$709	$36,868	Average
Government Ownership				
Federal Government	1,748	$1,063	$55,276	High
State Government	3,990	$760	$39,520	Average
Local Government	17,689	$988	$51,376	Average

Source: California Employment Development Department and BBC Research & Consulting.

Industries contributing 61 percent of employment opportunities to Sonoma County's job pool pay average wages, or annual wages falling between $34,960 and $52,440. The remaining jobs are split between industries paying low and high wages.

Figure II-79.
Classification of Employment by Wages, Sonoma County, 3Q10

Source:
California Employment Development Department and BBC Research & Consulting.



Agricultural employment. The California Employment Development Department presents agricultural employment information separately from private and government employment. In March of 2011, the State of California reported having 288,700 agricultural jobs. Sonoma County is part of the North Coast region of the state, which also includes the counties of Del Norte, Humboldt, Lake, Marin, Mendocino, Napa and Trinity. Four percent (12,100) of the state's agricultural jobs were located in the North Coast in March of 2011.

The wine industry has a strong presence in Sonoma County and the North Coast region. Sonoma County attracts not only large wine companies such as Kendall-Jackson and Korbel, but also smaller companies that contribute to the local economy by providing employment opportunities and supporting local tourism. Of the state's 20,900 jobs in grape production reported in March of 2011, 5,600, or 27 percent, were located in the North Coast. Jobs in grape production in the North Coast region paid an average hourly wage of $13.82 in March of 2011, which is higher than the average for all agricultural jobs in the region ($12.81), but lower than other jobs in Sonoma County. Furthermore, many agricultural jobs are only available for a few months during planting and harvest seasons, which further widens farm worker compensation with wages of other industries in the county.

Top employers. The largest employers in Sonoma County often provide services to residents, including health care, finance and insurance. Five of the county's top employers are retailers, which often pay low wages. With the exception of Amy's Kitchen and local wineries, most companies do not maintain their headquarters in Sonoma County, but have research facilities or branches in the area.

Figure II-80. Largest Private Employers, Sonoma County, 2010

Source:
North Bay Business Journal.

Company	FTE	Nature of Business
Kaiser Permanente	2,686	Health plan and hospital
St. Joseph Health Plan	2,310	Health care
Safeway	1,200	Grocery retailer
Sutter Medical Center of Santa Rosa	1,197	Hospital
Agilent Technologies	1,100	Technology company
Amy's Kitchen	900	Natural and organic food manufacturing
Medtronic Cardio Vascular	800	Medical technology
River Rock Casino	660	Casino
Wal-Mart	650	Retail
Kendall-Jackson Wine Estates	640	Wine company
AT&T	597	Telecommunications
Lucky	552	Retail grocery
Wells Fargo Bank	519	Financial services
Pacific Gas and Electric	500	Electric and gas utility
State Farm Insurance	475	Insurance
Hansel Auto Group	450	Auto sales
JDS Uniphase	433	Communications
Korbel	426	Wine company
Petaluma Poultry Acquisitions	425	Poultry processor
Exchange Bank	415	Bank
Home Depot	392	Home improvement retail
G&G Supermarket	350	Retail grocery
Ghilotti Construction Company	305	General engineering
Redwood Credit Union	303	Financial services
Redwood Regional Medical Group	303	Private medical practice

Private Market Housing Profile

Housing inventory. According to the 2010 Census, there are 204,572 housing units in Sonoma County. Of those units, 185,825 are occupied, which indicates a 9 percent vacancy rate in the county.

Type. Single family homes comprise nearly 70 percent of the county's housing stock. The housing markets in Cloverdale, Healdsburg, Petaluma and Windsor all contain 70 percent or more single family detached homes. Rohnert Park and Cotati have a more diversified housing stock, with higher proportions of attached and multifamily units.

Figure II-81.
Housing Units, Study Area, 2010

	Housing Units	Occupied Housing Units	Vacancy Rates
Sonoma County	204,572	185,825	9%
Cloverdale	3,427	3,182	7%
Cotati	3,143	2,978	5%
Healdsburg	4,794	4,378	9%
Petaluma	22,736	21,737	4%
Rohnert Park	16,551	15,808	4%
Santa Rosa	67,396	63,590	6%
Sebastopol	3,465	3,276	5%
Sonoma	5,544	4,955	11%
Windsor	9,549	8,970	6%

Source: 2010 U.S. Census.

Figure II-82.
Housing by Type, Study Area, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

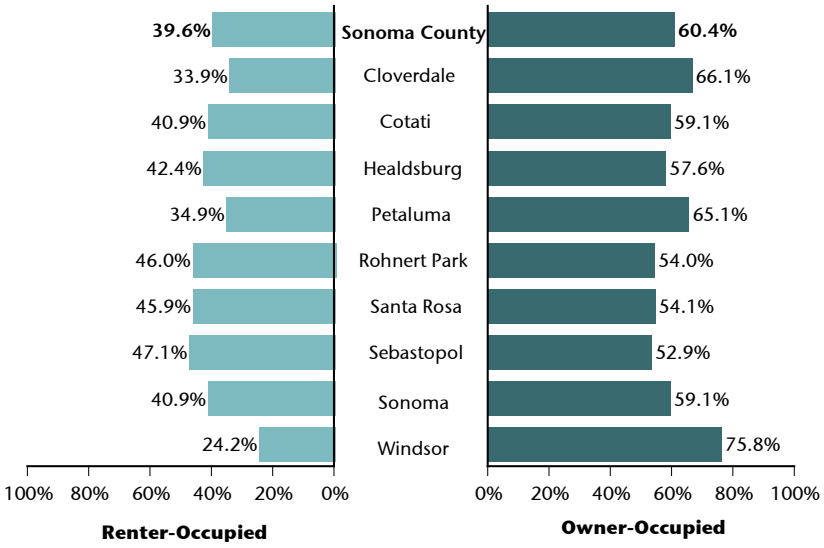
	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma
Single Family Detached	**68.9%**	73.4%	49.2%	78.7%	71.2%
Single Family Attached	**7.1%**	7.2%	16.1%	3.8%	7.9%
2 to 4 units	**6.1%**	2.5%	12.7%	8.2%	6.2%
5 to 49 units	**9.0%**	10.7%	16.7%	7.0%	6.9%
50 units or more	**3.4%**	1.1%	0.7%	0.6%	4.1%
Mobile Homes and other	**5.5%**	5.1%	4.6%	1.6%	3.6%

continued	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
Single Family Detached	45.2%	60.4%	63.1%	55.1%	79.7%
Single Family Attached	10.1%	8.7%	8.3%	10.4%	5.0%
2 to 4 units	6.8%	8.4%	14.1%	7.7%	1.4%
5 to 49 units	21.0%	12.5%	11.7%	10.3%	3.9%
50 units or more	7.4%	5.7%	0.7%	6.2%	2.7%
Mobile Homes and other	9.5%	4.3%	2.2%	10.3%	7.3%

Tenure. Sixty percent of households in Sonoma County rent, while 40 percent currently own the home in which they reside. Windsor has the highest homeownership rate in the study area at 76 percent, while Rohnert Park, Sebastopol and Santa Rosa all have homeownership rates of around 55 percent.

Figure II-83.
Tenure, Study Area, 2010

Source:
2010 US. Census.



Overcrowding. Overcrowding in housing can threaten public health, strain public infrastructure and neighborhoods, and points to the need for affordable housing. The amount of living space required to meet health and safety standards is not consistently specified; measurable standards for overcrowding vary by community. According to HUD, the most widely used measure assumes that a home becomes overcrowded when there is more than one household member per room.[4] [5] Another frequently used measure is the number of individuals per bedroom, with a standard of no more than two persons per bedroom. Assisted housing programs usually apply this standard.

Using HUD's definition of overcrowding (more than one person per room), 4 percent of all housing units in Sonoma County are considered overcrowded, indicating a ratio of one or more person per room.[6] This is higher than the national average of 3 percent. Most (72 percent) overcrowded units in the county are renter-occupied, and most (68 percent) are occupied by Hispanic/Latino residents.

Figure II-84 displays overcrowded units by jurisdiction. Jurisdictions with the highest rate of overcrowding include Cloverdale (6 percent) and Santa Rosa (5 percent). Santa Rosa contains a disproportionate number of overcrowded households at 41 percent of all overcrowded households in the county. This compares with 35 percent of the county's total population that lives in Santa Rosa.

[4] For information on HUD's definition of overcrowding, see:
http://www.huduser.org/publications/pdf/Measuring_Overcrowding_in_Hsg.pdf

[5] The HUD American Housing Survey defines a room as an enclosed space used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use. Excluded are bathrooms, laundry rooms, utility rooms, pantries, and unfinished areas.

[6] 2005-2009 American Community Survey five-year estimate.

Figure II-84. Overcrowded Units, Study Area, 2009

Source:
2005-2009 American Community Survey five-year Estimates.

	Total Number Overcrowded	Percent of Total Overcrowded in Sonoma County	Percent of Housing Units
Sonoma County	7,165	100%	4%
Unincorporated	*2,131*	*30%*	*4%*
Cloverdale	199	3%	6%
Cotati	26	0%	1%
Healdsburg	240	3%	5%
Petaluma	631	9%	3%
Rohnert Park	535	7%	3%
Santa Rosa	2,959	41%	5%
Sebastopol	12	0%	0%
Sonoma	28	0%	1%
Windsor	404	6%	5%

Condition. The ACS reported that approximately 2,800 housing units in the county are considered severely substandard because they lacked either complete plumbing facilities[7] or complete kitchens.[8] Together, assuming no overlap, these units represented 1.6 percent of the county's occupied housing units. Sixty-four percent of substandard units in the county are renter occupied.

For the state overall, 1.5 percent of occupied housing units are considered substandard, which mirrors the proportion in Sonoma County.

Housing Costs

Rental costs. According to the 2010 Census, there are 73,545 renter households in Sonoma County, which equates to a total renter population of 190,238. On average, 2.59 persons reside in each rental unit in the county.

Rental costs have increased throughout the study area during the past 10 years and in most communities, household incomes of renter households have kept pace with rises in rent levels. Figure II-85 compares changes in Sonoma County's median gross rent, which is defined by the Census as the "contract rent plus the estimated average monthly cost of utilities," to median renter household income. As seen in Figure II-85, the median gross rents in some communities, such as Cloverdale, Healdsburg and Sonoma (city), increased by approximately 40 percent, while renter household incomes actually declined. Given this dynamic, it is not surprising that overcrowding is more prevalent in Cloverdale and Healdsburg than the county overall.

[7] The data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

[8] A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range, ***or*** cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Figure II-85.
Gross Rent, Sonoma County, 2000 and 2009

	Median Gross Rent			Median Renter Household Income		
	2000	*2009*	*Percent Increase*	*2000*	*2009*	*Percent Increase*
Sonoma County	$ 864	$ 1,185	37%	$ 37,503	$ 42,748	14%
Cloverdale	$ 760	$ 1,067	40%	$ 26,641	$ 26,467	-1%
Cotati	$ 885	$ 1,139	29%	$ 41,411	$ 51,056	23%
Healdsburg	$ 868	$ 1,236	42%	$ 37,500	$ 36,053	-4%
Petaluma	$ 946	$ 1,329	40%	$ 42,731	$ 49,153	15%
Rohnert Park	$ 903	$ 1,225	36%	$ 38,054	$ 42,043	10%
Santa Rosa	$ 862	$ 1,140	32%	$ 36,817	$ 41,381	12%
Sebastopol	$ 801	$ 1,105	38%	$ 30,122	$ 41,875	39%
Sonoma	$ 959	$ 1,327	38%	$ 42,843	$ 38,107	-11%
Windsor	$ 889	$ 1,585	78%	$ 37,500	$ 46,705	25%

Source: 2000 Census and 2005-2009 American Community Survey five-year Estimates.

Figure II-86 compares the rent distribution in Sonoma County in 2000 to 2009. As demonstrated in the graph, there are fewer rental units available for less than $1,000 per month and more units available for $1,000 or more.

Figure II-86.
Gross Rent, Sonoma County, 2000 and 2009

Source:
2000 Census and 2005-2009 American Community Survey five-year Estimates.

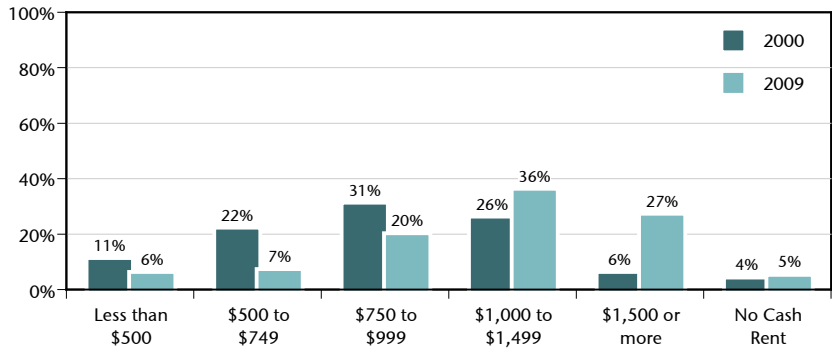


Figure II-87 shows the rent distribution by community and price range for 2000 and 2009. A comparison of the proportion of units renting for more than $1,500 per month shows a dramatic increase in high-cost rentals. For example, in 2000, 5.6 percent of the county's rental units cost $1,500 and more per month; by 2009, this had increased to 27 percent. Cloverdale and Sebastopol had the highest proportions of low-rent units in 2009.

Figure II-87.
Gross Rent, Study Area, 2000 and 2009

	Sonoma County	Cloverdale	Cotati	Healdsburg	Petaluma	Rohnert Park	Santa Rosa	Sebastopol	Sonoma	Windsor
2000										
Less than $500	10.9%	26.9%	7.7%	10.5%	11.5%	6.2%	9.8%	18.4%	6.5%	23.5%
$500 to $749	22.4%	20.0%	19.6%	21.2%	16.4%	20.5%	23.3%	26.1%	17.1%	15.9%
$750 to $999	31.3%	30.9%	42.5%	34.4%	27.8%	36.7%	32.5%	35.6%	30.2%	14.4%
$1,000 to $1,499	25.8%	16.1%	23.8%	27.2%	35.0%	28.1%	26.1%	17.0%	24.3%	33.3%
$1,500 or more	5.6%	1.3%	3.5%	2.7%	7.4%	6.3%	5.8%	1.3%	19.3%	9.0%
No Cash Rent	**4.0%**	**4.6%**	**2.8%**	**4.0%**	**1.9%**	**2.2%**	**2.5%**	**1.6%**	**2.5%**	**4.0%**
2009										
Less than $500	5.8%	18.6%	4.4%	8.2%	5.2%	3.8%	6.4%	13.0%	3.1%	6.0%
$500 to $749	6.7%	10.8%	7.5%	4.6%	5.6%	5.1%	6.9%	9.0%	11.0%	8.9%
$750 to $999	19.7%	12.7%	22.4%	21.4%	13.8%	19.4%	23.1%	16.3%	14.1%	9.9%
$1,000 to $1,499	35.7%	36.1%	43.8%	27.3%	36.3%	44.2%	35.3%	36.8%	30.6%	16.8%
$1,500 to $1,999	27.1%	17.0%	18.1%	35.2%	35.8%	25.4%	25.4%	23.0%	40.5%	52.5%
No Cash Rent	**5.1%**	**4.8%**	**3.8%**	**3.4%**	**3.3%**	**2.0%**	**2.9%**	**1.9%**	**0.8%**	**6.0%**

Source: 2000 Census and 2005-2009 American Community Survey five-year Estimates.

Another source of rental data includes HUD's fair market rents (FMR). Fair market rents are gross rent estimates for the private market, which includes the cost of shelter and utilities typically paid by a tenant.

Figure II-88 displays FMRs for Sonoma County from 2000 to 2011. Currently, FMRs for all unit types, excluding efficiency apartments, are over $1,000. FMRs have increased by 40 percent since 2000, with the biggest increase occurring between 2000 and 2005. In 2009, a renter in a two bedroom unit at the FMR pays $400 more per month than in 2000. This renter would need to have $16,000 more in annual income in 2009 to absorb this rental increase.

While Sonoma County's FMRs are high, particularly compared to other parts of the U.S., they are lower than other high cost California counties, such as Marin, Napa, San Diego and the City and County of San Francisco.

Figure II-88.
Fair Market Rent Trends, Sonoma County, 2000 to 2011

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
2000	$603	$684	$886	$1,232	$1,454
2001	$644	$730	$946	$1,315	$1,552
2002	$694	$787	$1,020	$1,418	$1,673
2003	$767	$869	$1,126	$1,566	$1,849
2004	$792	$897	$1,163	$1,617	$1,909
2005	$751	$914	$1,154	$1,638	$1,914
2006	$749	$912	$1,151	$1,633	$1,910
2007	$758	$923	$1,165	$1,653	$1,933
2008	$740	$901	$1,137	$1,613	$1,886
2009	$844	$1,026	$1,296	$1,839	$2,150
2010	$850	$1,034	$1,306	$1,853	$2,167
2011	$842	$1,024	$1,293	$1,835	$2,145
Percent Change:					
2000 to 2005	**25%**	**34%**	**30%**	**33%**	**32%**
2005 to 2011	**12%**	**12%**	**12%**	**12%**	**12%**
Total (2000 to 2011):	**40%**	**50%**	**46%**	**49%**	**48%**

Source: HUD.

In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is "affordable" if no more than 30 percent of a household's monthly income is needed for rent, mortgage payments and utilities. Figure II-89 uses this definition of affordable to determine the proportion of renter households that could afford the county's FMRs. Approximately half of the county's renter households could afford the FMR for a one bedroom rental unit, but only 39 percent could afford the FMR for a two bedroom unit in the county.

Figure II-89.
Fair Market Rent by Bedroom Size and Affordability, Sonoma County, 2011

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent, 2011	$842	$1,024	$1,293	$1,835	$2,145
How much a renter needs to earn to afford FMR	$33,680	$40,960	$51,720	$73,400	$85,800
Percent of renters who can afford FMR, 2011	60%	51%	39%	24%	18%

Source: HUD.

Figure II-90.
Fair Market Rent by Bedroom Size and Affordability, Study Area, 2011

	2-Bedroom
Fair Market Rent, 2011:	$1,293
How much a renter needs to earn to afford FMR:	$51,720
Percent of renters who can afford FMR, 2011:	
Cloverdale	28%
Cotati	51%
Healdsburg	38%
Petaluma	47%
Rohnert Park	42%
Santa Rosa	39%
Sebastopol	35%
Sonoma	36%
Windsor	46%

Source: HUD and 2005-2009 American Community Survey five-year estimate.

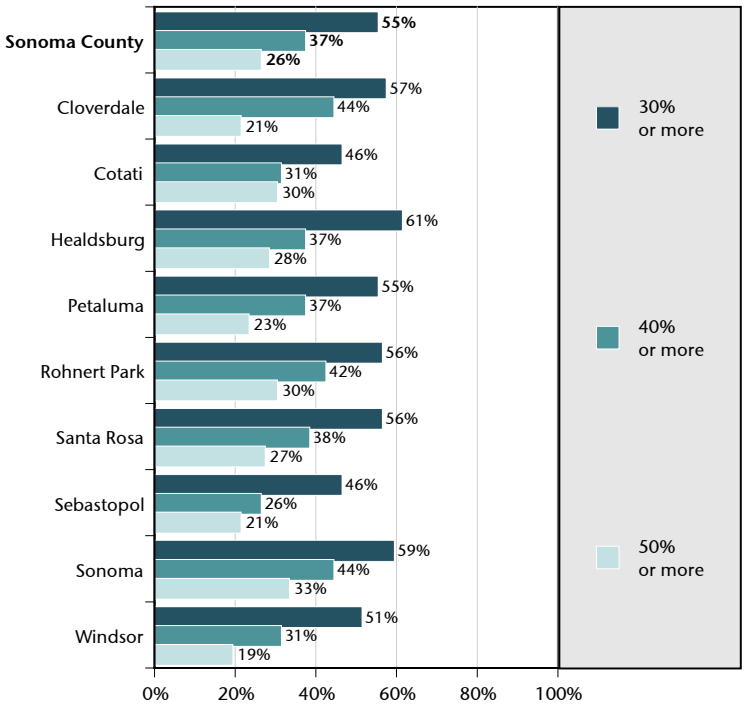
Figure II-90 examines rental affordability throughout the study area. Only 28 percent of renter households in Cloverdale could afford the FMR for a two bedroom unit in the county. The highest proportion is in Cotati, where just more than half of renters can afford the FMR.

It is not uncommon for households in high cost areas to spend more than 30 percent of their household income on housing costs. When households expend more than 30 percent of their income on housing, they are considered "cost burdened."

The Census provides data on the percent of monthly income households spend on rent and utilities, which can be used to determine the proportion of cost burdened households in a community. As seen in Figure II-91, more than half of Sonoma County's renters spend 30 percent or more of their household income on rent and utilities. Even more notably, 26 percent of the county's renter households spend 50 percent or more of their monthly household income on rent and utilities. Renter households throughout the study area are cost burdened; however, renters in the City of Sonoma appear to be the most cost burdened. Sixty percent of renter households spend 30 percent or more of their income on rental costs, and 33 percent spend more than half of their household income on rent.

Figure II-91.
Percent of Household Income Spent on Rent and Utilities, Study Area, 2009

Source:
2005-2009 American Community Survey five-year estimate.



For sale costs. The 2011 Sonoma County Economic and Demographic Profile compiled by the Sonoma County Economic Development Board, in partnership with the Center for Economic Development and California State University at Chico and the Sonoma County Workforce Investment Board, produced a housing affordability index. This index is "a ratio indicating the percentage of households in an area that can afford a median priced home as a first-time homebuyer." [9] Values above 100 demonstrate that an area is affordable, while ratios below 100 signal unaffordable conditions, according to the report.

Figure II-92 compares housing affordability indices in Sonoma County, California and the U.S. Although housing affordability has improved in recent years in conjunction with falling home prices, Sonoma County remains comparatively less affordable than the U.S. as a whole.

Figure II-94 presents historical median home prices in Sonoma County and the study area. Data in Figure II-94 represent Multiple Listing Service or "MLS areas," rather than jurisdictional boundaries. In many instances, MLS areas are larger than jurisdictional boundaries. Figure II-93 maps the boundaries for the data provided in Figure II-94.

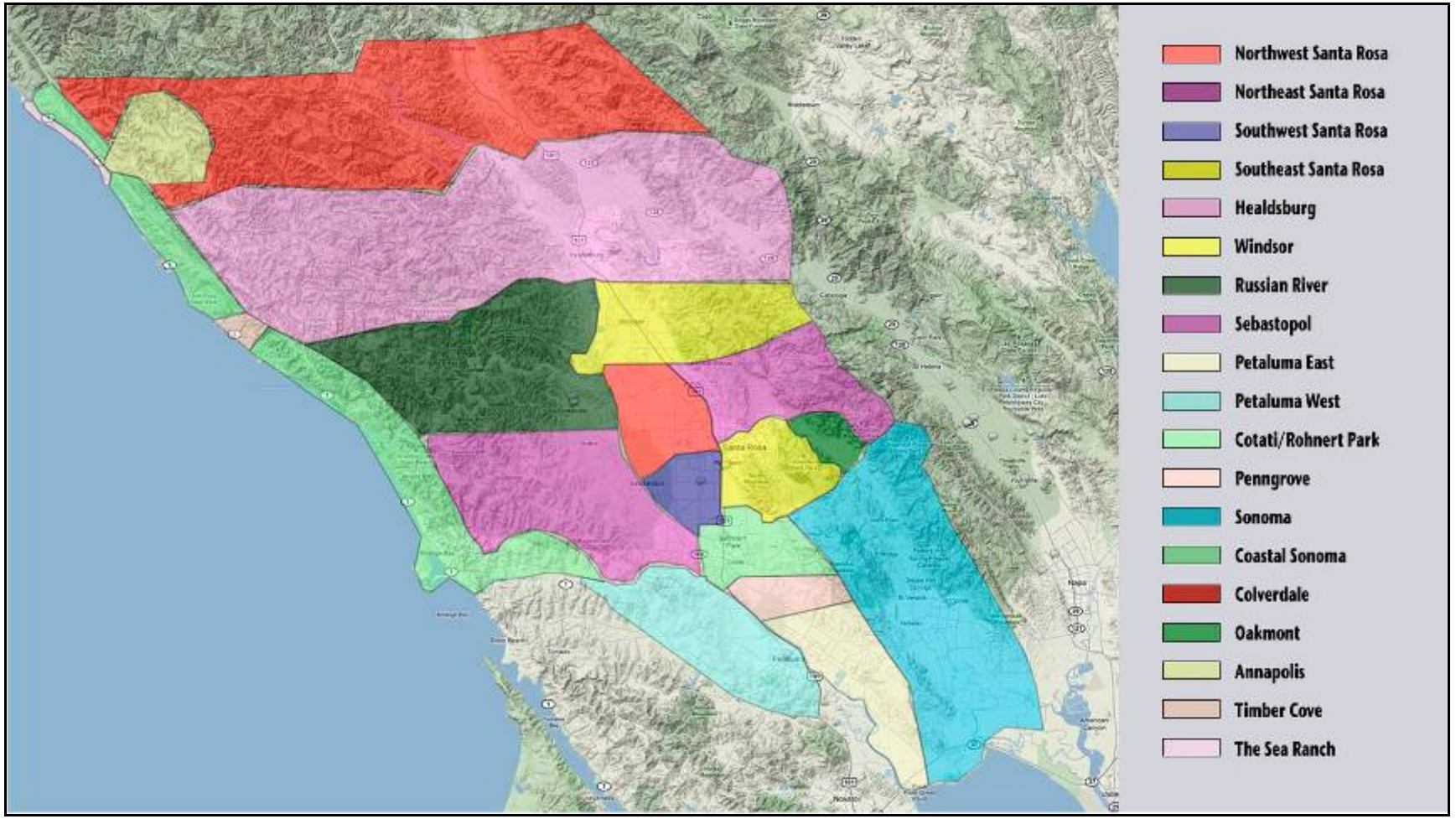
Figure II-92.
Housing Affordability Index, Sonoma County, California and the U.S., 1999 to 2009

	Sonoma County	California	United States
1999	103.0	93.8	119.6
2000	81.6	79.0	105.4
2001	76.7	79.3	111.3
2002	76.4	72.9	112.9
2003	77.8	68.3	120.3
2004	66.2	58.2	109.3
2005	58.2	51.9	102.2
2006	53.8	47.7	97.6
2007	59.8	50.0	102.4
2008	89.4	87.1	117.6
2009	118.0	115.0	133.0

Source: Sonoma County Economic Development Board.

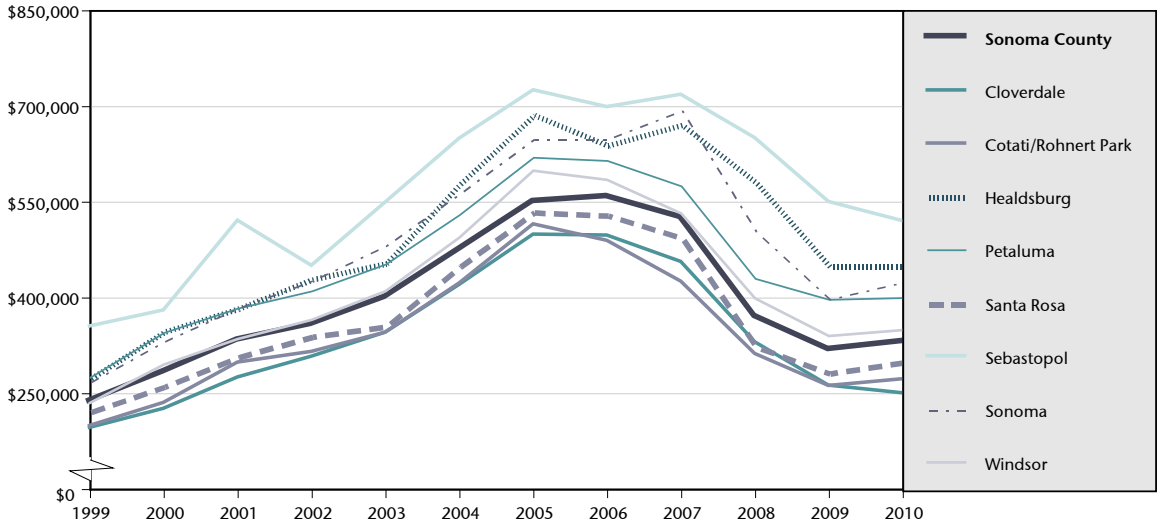
[9] The report can be found here: http://www.sonoma-county.org/edb/pdf/2011/economic_demographic_profile_2011.pdf

Figure II-93.
MLS Area Maps, Study Area, 2011



Source: Bay Area Real Estate Information Services.

Figure II-94.
Historical Median Home Prices, Study Area, 1999 to 2010



Year	Sonoma County	Cloverdale	Cotati/ Rohnert Park	Healdsburg	Petaluma	Santa Rosa	Sebastopol	Sonoma	Windsor
1999	$237,000	$195,950	$199,000	$275,000	$274,925	$222,000	$355,000	$269,000	$235,000
2000	$283,000	$226,000	$235,000	$348,000	$345,000	$261,500	$380,000	$333,000	$295,000
2001	$333,000	$275,000	$298,000	$384,000	$383,250	$308,000	$520,664	$385,000	$335,000
2002	$357,500	$307,750	$315,000	$430,000	$410,250	$340,000	$450,000	$428,000	$365,000
2003	$400,000	$345,000	$345,000	$455,000	$452,500	$356,000	$549,000	$483,000	$410,000
2004	$474,925	$420,000	$422,000	$580,000	$530,000	$450,000	$649,000	$565,000	$494,000
2005	$550,000	$499,000	$515,000	$687,500	$620,000	$535,000	$725,000	$650,000	$599,000
2006	$557,975	$497,500	$489,000	$640,000	$615,000	$530,000	$699,000	$650,000	$584,500
2007	$525,000	$456,000	$425,000	$672,250	$575,000	$495,000	$718,000	$694,500	$532,000
2008	$369,940	$330,000	$312,000	$582,125	$430,000	$324,450	$650,000	$505,000	$399,000
2009	$318,000	$262,000	$261,805	$450,000	$397,000	$282,500	$550,000	$399,000	$340,000
2010	$330,800	$250,000	$272,250	$450,000	$400,000	$300,000	$519,750	$425,368	$349,000

Source: Bay Area Real Estate Information Services.

Median home prices in Sonoma County have decreased since prices peaked in 2005 and 2006, but the impact on affordability for renters who want to buy has changed only slightly, as prices remain relatively high: In 2000, 13 percent of the county's renters could afford the county's median home price of $283,000; in 2010, 16 percent of renters could afford the median sales price.

Figure II-95.
Median For Sale Price and Renter Affordability, Sonoma County, 2000 and 2010

Note:
Affordability assumes 10 percent down payment, 5 percent interest rate and 30 percent of monthly payment is used for property taxes, utilities and insurance.

Source:
Bay Area Real Estate Information Services.

	2000	2010
Median For Sale Price	$283,000	$330,800
Approximate household income needed to afford median sales price:	$80,000	$90,000
Percent of renters who can afford median sales price:	13%	16%

Figure II-96 examines affordability for Sonoma County renters by community using 2010 median sales prices. Cloverdale offers the most affordability to the county's renters, as nearly 26 percent of renters could afford Cloverdale's median home price of $250,000. Conversely, only 4 percent of the county's renters could afford to purchase in Sebastopol, which had a median sales price of $519,750.

Figure II-96.
Median For Sale Price by Community and Renter Affordability, Sonoma County, 2010

	Cloverdale	Cotati/ Rohnert Park	Healdsburg	Petaluma	Santa Rosa	Sebastopol	Sonoma	Windsor
Median For Sale Price, 2010	$ 250,000	$ 272,250	$ 450,000	$ 400,000	$ 300,000	$ 519,750	$ 425,368	$ 349,000
Approximate household income needed to afford median sales price	$ 70,000	$ 75,000	$ 125,000	$ 110,000	$ 85,000	$ 145,000	$ 120,000	$ 95,000
Percent of renters who can afford median for sales price, 2010	26%	22%	7%	9%	18%	4%	8%	13%

Note: Affordability assumes 10 percent down payment, 5 percent interest rate and 30 percent of monthly payment is used for property taxes, utilities and insurance

Source: Bay Area Real Estate Information Services.

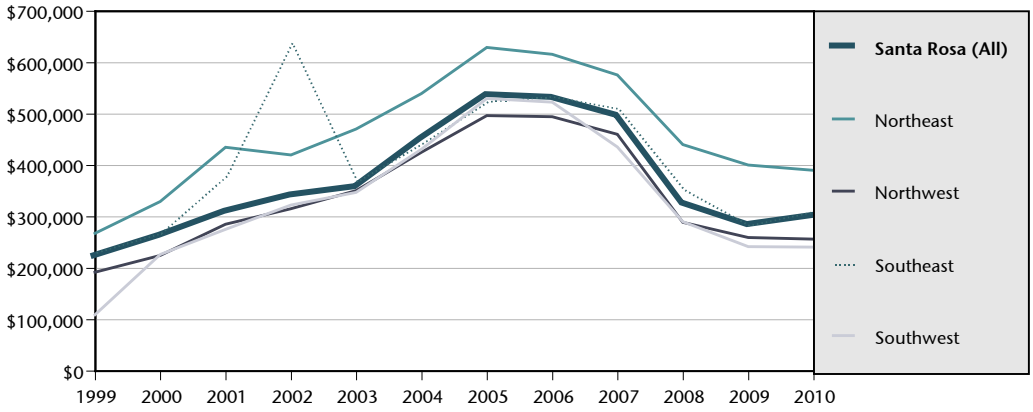
In 2010, 44 percent of the county's housing transactions occurred in Santa Rosa, which makes it the most active homeownership market in the county. The MLS divides Santa Rosa into four quadrants, which are oriented around the intersection of Highway 101 and Highway 12. Affordability varies greatly among the four quadrants. For example, in 2010, there were approximately 2,200 homes sold in Santa Rosa for a median home price of $300,000. Of those sales:

- 29 percent sold in the northeast quadrant for $390,000;
- 31 percent of homes sold in the northwest quadrant for a median home price of $256,000;
- 17 percent sold in the southeast for a median price of $312,000; and
- 17 percent sold in the southwest quadrant for $240,500.

The southwest quadrant of the city is the most affordable area of the city. The city's northeast quadrant has historically had the highest median home prices in the city. This quadrant is the only portion of the city with no racial or ethnic concentrations.

Figure II-97.
Historical Median Home Prices, Santa Rosa, 1999 to 2010

Year	Santa Rosa (All)	Northeast	Northwest	Southeast	Southwest
1999	**$222,000**	$267,000	$191,500	$232,000	$109,000
2000	**$261,500**	$329,000	$224,000	$270,000	$226,000
2001	**$308,000**	$434,397	$285,000	$380,867	$275,000
2002	**$340,000**	$419,500	$315,000	$640,000	$322,250
2003	**$356,000**	$470,000	$350,000	$370,000	$347,000
2004	**$450,000**	$539,000	$425,000	$444,250	$431,000
2005	**$535,000**	$628,500	$496,000	$525,500	$529,500
2006	**$530,000**	$615,000	$494,000	$535,138	$522,500
2007	**$495,000**	$575,000	$460,000	$512,000	$435,000
2008	**$324,450**	$439,500	$288,500	$355,000	$289,900
2009	**$282,500**	$400,000	$258,964	$285,000	$241,500
2010	**$300,000**	$390,000	$256,000	$312,000	$240,500



Source: Bay Area Real Estate Information Services.

Affordable Housing

Regional Housing Needs Allocation. The Regional Housing Needs Allocation (RHNA) is a "state mandated process for determining how many housing units, including affordable units, each community must plan to accommodate."[10] The California Department of Housing and Community Development (HCD) establishes the number of housing units each region in the state must develop, and those housing units are distributed to local governments by regional planning organizations. The Association of Bay Area Governments (ABAG) is responsible for allocating these units across the San Francisco region, which includes Sonoma County. Housing units are allocated by income category, but tenure is not stipulated.

[10] For more information on the state's affordable housing program, please visit: http://www.abag.ca.gov/housing-top.html

Figure II-98 displays ABAG's housing allocation for the study area through 2014, as well as communities' progress towards meeting their 2014 goals. Sonoma County has completed 26 percent of its 13,650 unit allocation.

Figure II-98.
Housing Needs Allocation, Study Area, 2007 to 2014

	Very Low <50%	Low <80%	Moderate <120%	Above Moderate	Total	Percent Complete of 2014 Goal
Cloverdale	**71**	61	81	204	417	23%
Cotati	**67**	36	45	109	257	9%
Healdsburg	**71**	48	55	157	331	99%
Petaluma	**522**	352	370	701	1,945	18%
Rohnert Park	**371**	231	273	679	1,554	41%
Santa Rosa	**1,520**	996	1,122	2,896	6,534	26%
Sebastopol	**32**	28	29	87	176	119%
Sonoma	**73**	55	69	156	353	27%
Windsor	**198**	130	137	254	719	44%
Unincorporated	**319**	217	264	564	1,364	NA
Sonoma County Total	**3,244**	**2,154**	**2,445**	**5,807**	**13,650**	**26%**

Source: ABAG and SCHC.

Sebastopol and Healdsburg have completed their 2014 housing goals, while Cloverdale, Cotati, Petaluma, Rohnert Park, Santa Rosa, Sonoma (city) and Windsor have met less than 50 percent of their housing allocation goals. Most communities cite a slowdown in the housing market as a barrier to making further progress towards their 2014 housing goals.

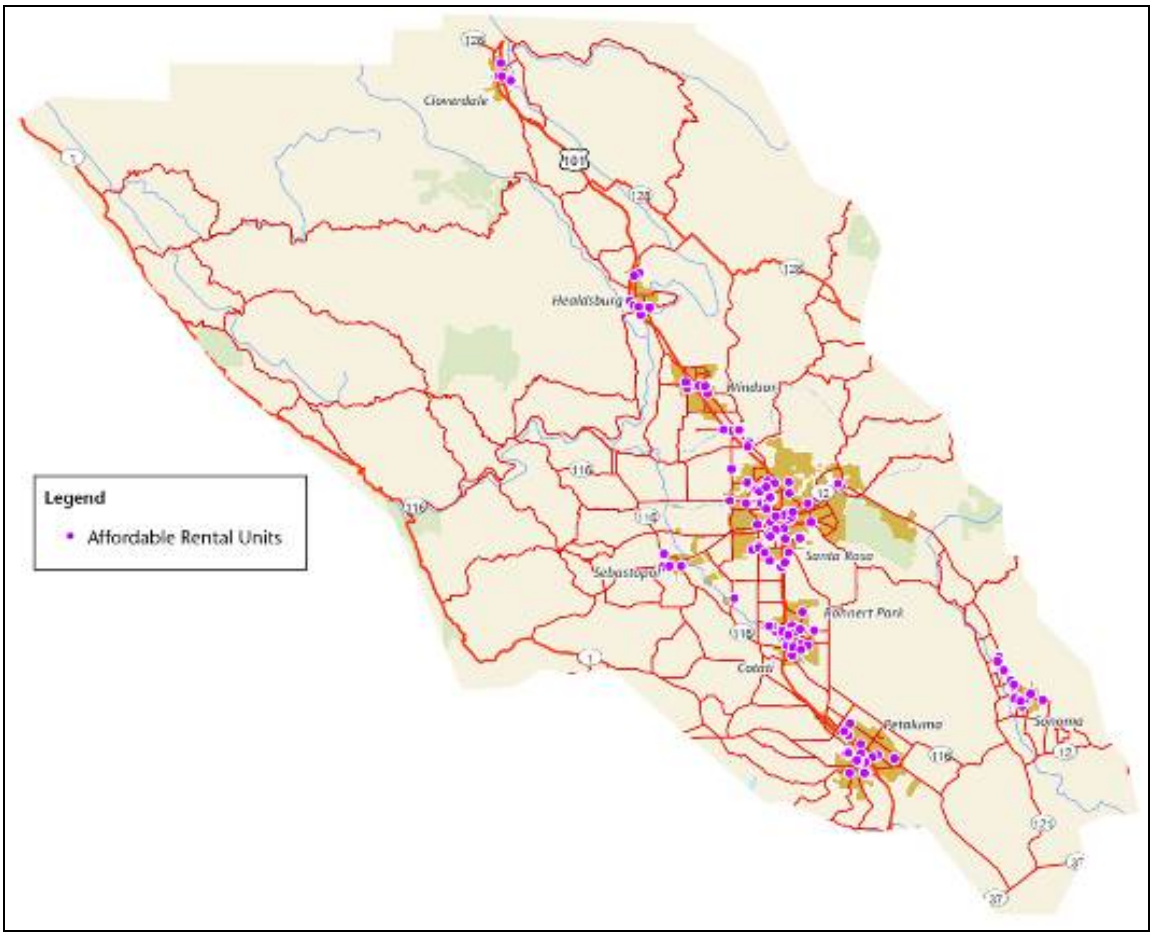
Figure II-99.
Summary of Assisted Rental Units, Study Area, 2011

	Total Low/Moderate Income Assisted Units
Cloverdale	221
Cotati	121
Healdsburg	281
Petaluma	1,204
Rohnert Park	1,435
Santa Rosa	5,480
Sebastopol	327
Sonoma	309
Windsor	280

Source: SCHC.

Rental housing. The study area contains a large inventory of rental housing units affordable to very low and low income households. Affordability is obtained with the assistance of public subsidies including tax credits, HUD's Community Development Block Grant (CDBG) and HUD's 202 grant. Figure II-99 provides a summary of subsidized rental units by community. Figure II-100 maps subsidized units in the county. This inventory was compiled by the Sonoma County Housing Coalition (SCHC).

Figure II-100.
Location of Affordable Rental Units, Sonoma County, 2011



Source: Sonoma County Housing Coalition.

Although affordable rentals are located in all incorporated areas of the county, they are not as widely dispersed as Section 8 Housing Choice Vouchers (examined in Figure 3 of Section III).

Figure II-101 examines the location of affordable rental units in Santa Rosa. While there are affordable rental opportunities in the city's eastern quadrants, most affordable rentals are located on the city's west side.

Figure II-101. Location of Affordable Rental Units, Santa Rosa, 2011

Source:
Sonoma County Housing Coalition.

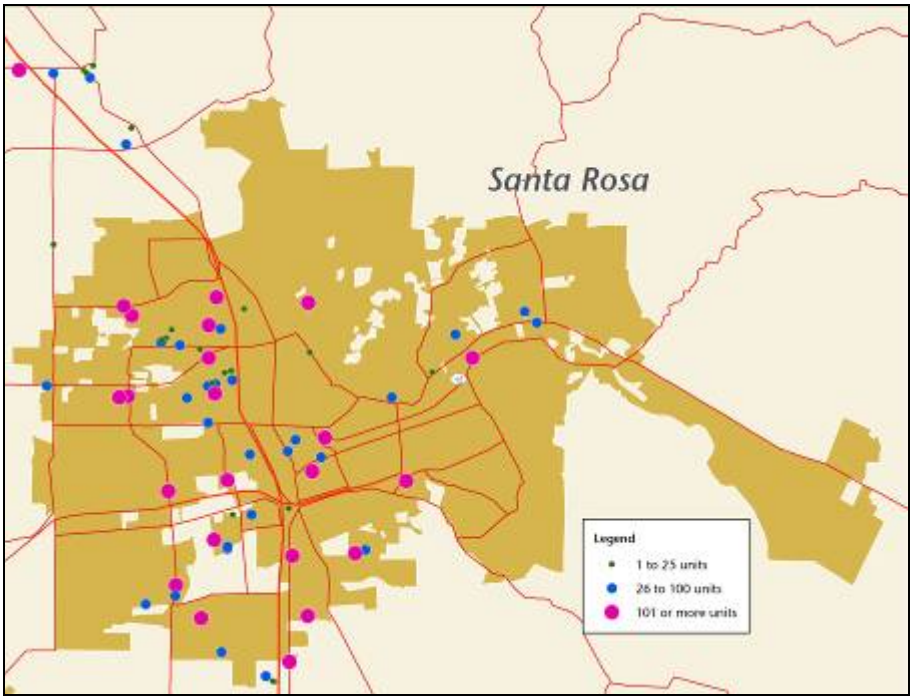
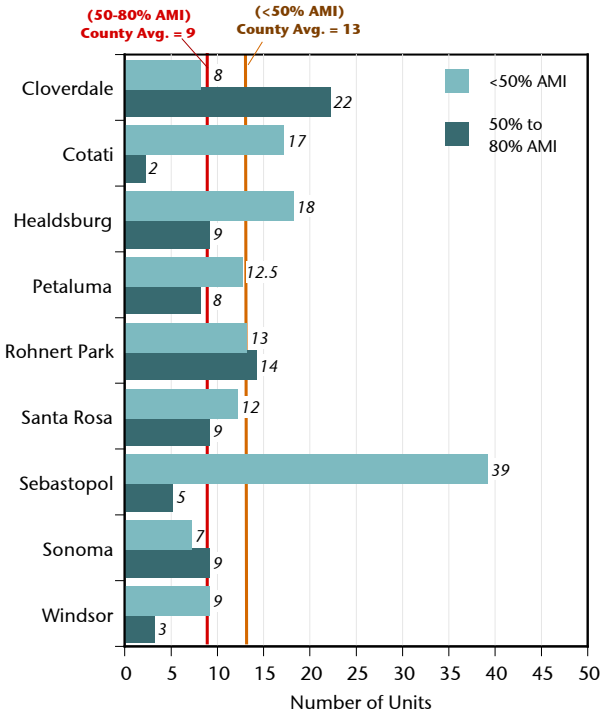


Figure II-102 provides the results of Sonoma County Housing Coalition's (SCHC) fair share analysis. This analysis compares communities' provision of affordable rental units after adjusting for population differences to determine if some communities are providing more or less of their "fair share" of affordable housing. According to SCHC, Sebastopol provides the greatest number of units affordable to households earning 50 percent or less of Area Median Income (AMI), while the City of Sonoma provides the fewest.

Figure II-102. Assisted Rental Units per 1,000 Persons, Study Area, 2011

Source:
Sonoma County Housing Coalition.



SECTION III.
Public Policies and Practices

SECTION III.
Public Policies and Practices

This section contains an analysis of public sector barriers to fair housing choice in the context of housing policies and procedures and land use policies. This section addresses the following topics:

- Policies of public housing authorities, including concentrations of Section 8 Housing Choice Vouchers;
- Property tax levels;
- Placement of and zoning for group homes;
- General zoning and land use laws that may restrict the placement of affordable housing or encourage areas of minority concentration;
- Planning, development and building fees;
- Building, occupancy, health and safety codes; and
- Providers of public transit.

Public Housing Authorities (PHA)

As a part of the AI, the policies and procedures of the county's two housing authorities—the Sonoma County Housing Authority and the City of Santa Rosa Housing Authority—were reviewed. Management of both housing authorities was interviewed to discuss the administration of the Section 8 Housing Choice Voucher (HCV) program, the PHA 5-Year Plans, provision of other types of rental assistance and PHA goals.

Sonoma County Housing Authority. The Sonoma County Housing Authority (SCHA) is a division of the Sonoma County Community Development Commission. SCHA is responsible for administering the Section 8 Housing Choice Voucher program for Sonoma County and all of its incorporated municipalities, excluding the City of Santa Rosa, and does not own or manage any public housing units.

According to the SCHA PHA 5-year Plan, SCHA:

- Provides rental assistance to lower income households;
- Facilitates self-sufficiency for participating families;
- Funds non-profit organizations, public service programs, public works projects, and housing rehabilitation and development;
- Offers financial assistance to property owners and builders in the County's redevelopment areas; and
- Provides home ownership opportunities.

HUD has designated SCHA as a "high performing" PHA.

HCV program procedures. The SCHA, operating under the umbrella of the Sonoma County Community Development Commission, administers the HCV Program under contract with HUD. As of June 17, 2011, the SCHA administered 2,772 HCVs for Sonoma County, excluding the City of Santa Rosa, and had a waiting list of 13,887 households. This is a large increase from the 9,290 people on the wait list in March 2010.

Once a household puts their name on the waiting list they typically wait 2 to 5 years to receive a voucher. Currently, the waiting list remains open indefinitely. The SCHA will announce the closing of the waiting list by way of public notice. When opening a closed waiting list, SCHA will publicize the availability and nature of housing assistance for very low income families through public notice in the local newspapers, minority publications and other media entities (i.e., television and radio stations). Additionally, SCHA will contact over 25 supportive service organizations with information about the wait list opening.

The SCHA has standard intake policies and procedures for households inquiring about affordable housing. Households interested in obtaining a voucher must first complete an initial HCV questionnaire, which will add them to the waiting list. According to the SCHA website questionnaires are available at the SCHA office (1440 Guerneville Road, Santa Rosa, CA 95403-4107), at Sonoma County branch libraries, at various social services agencies and online at www.sonoma-county.org/cdc/s8waitlist.htm. Additionally, questionnaires will be mailed to interested families as a reasonable accommodation and the SCHA will provide accessibility assistance for those in need of assistance with any documents. The completed questionnaires must be turned into the SCHA office. Applicants are responsible to update changes in their address while on the waiting list.

If the SCHA is unable to contact the applicant at the address provided to verify the application, the applicant will be removed from the waiting list.

Placement on the waiting list is determined by the date and time the questionnaire is received and by any preferences that apply. Documented proof of preferences must be provided once an applicant's name is reached on the list. The SCHA preferences include:

- The first preference is granted to applicants who reside or work in Sonoma County, outside of the city limits of Santa Rosa; or with agency verification, applicants who are homeless or in a transitional housing program anywhere within Sonoma County.

- A second additional preference[1] is granted to applicants with household members in the following groups:
  - U.S. Veteran or the spouse, widow/er of a U.S. Veteran;
  - Disability of the applicant or co-applicant;
  - 62 years of age or older; and
  - Household with minor children.

[1] The second preference is non-cumulative, meaning only one preference is granted for an applicant household that may have members in more than one group. For example, a household with senior and Veteran members will receive only one preference. The second preference is weighted equally for all groups listed.

All applications with the same amount of preferences or no preference are then ranked by date and time of receipt of a completed questionnaire.

Once an applicant reaches the top of the waiting list all preferences are verified. Once verified, the applicant completes an eligibility review where household income is verified, as well as other all HUD and PHA eligibility factors. After eligibility is determined the household must attend a briefing where the household is issued a voucher and provided information about the housing program. Information the households is provided includes, but is not limited to: a list of units available for rent to assisted households; if the family includes a person with disabilities, the PHA will provide a list of available accessible units known to the PHA; and a map showing areas representing various income levels of the jurisdiction and surrounding areas for the purpose of expanding housing opportunities for families.

After issuance of a voucher, a household has 60 days to find a suitable rental unit. The SCHA may extend the term of the voucher for up to 120 days from the beginning of the initial term. Reasons may include low vacancy rate and tight rental market. A family may request an additional 30 day extension of the voucher time period and reasons for an extension may include, but are not limited to, disability, medical need, and reasonable accommodation. Once a unit is selected the SCHA will determine whether the unit is eligible.

Encouraging participation in areas without low income or minority concentration. The SCHA includes a 5-Year goal/objective for FY2010-2015 to, "Conduct outreach to potential voucher landlords." SCHA increases assisted housing choice by providing voucher mobility counseling to all participants and by conducting outreach efforts to potential landlords. At briefings, when families are issued vouchers, they are encouraged to search for housing throughout all areas of the county, including non-impacted areas. The SCHA has developed a Housing Search Workshop to assist families in locating a unit.

Additionally, the SCHA Manager serves as a member of the Board of Directors of the North Coast Rental Housing Association, the largest local association of owners and managers. These efforts have enabled voucher holders to locate rental units in all areas of Sonoma County. Additionally according to the HCV Administrative Plan, SCHA makes a concerted effort to keep private owners informed of legislative changes in the HCV tenant-based program, which are designed to make the program more attractive to owners. This includes informing participant owners of applicable legislative changes in program requirements.

SCHA other rental assistance programs. Included in the HCV program, the SCHA has 50 targeted vouchers under the Family Unification Program (FUP). These 50 vouchers are included in the 2,772 total HCV vouchers. The FUP vouchers are intended to serve families working with the child protective services agency who refer a family when a voucher is available. There is no waiting list. The child protective services agency refers families for which the availability of suitable housing is the final requirement for the return of children to the household.

The SCHA also administers two other rental assistance programs in all areas of the county, including the City of Santa Rosa:

- **Shelter + Care rental assistance** includes 130 units. This is a permanent supportive housing program. The SCHA administers the rental assistance and then partners service agencies to provide the supportive services. The targeted populations are homeless and chronically homeless persons with sub-populations including persons with HIV/AIDS, persons with mental illness, homeless youth and persons with a disability. There is no waiting list. Partner agencies refer a homeless individual of family they are working with when an opening occurs.

- **HOME Tenant-Based Rental Assistance (HOME TBRA)** includes 85 units. This is a transitional housing program where the housing authority administers the rental assistance and partner service agencies provide supportive services. The program targets homeless and hard-to-house populations including victims of domestic violence, seniors, developmentally disabled, and persons with disabilities. There is no waiting list. Partner agencies refer an individual or family they are working with when an opening occurs.

Fair housing. The SCHA includes the following goal/objective for FY2010-2015, "Ensure equal opportunity and affirmatively further fair housing." According to the SCHA 5-Year Plan, the SCHA completed the following fair housing activities during FY2005-2010:

- The SCHA has developed extensive non discrimination and fair housing policies and complies fully with all Federal, State, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment.

- The SCHA does not deny any family or individual the equal opportunity to apply for or receive rental assistance on the basis of race, color, gender, religion, creed, national or ethnic origin, age, familial or marital status, disability or sexual orientation.

- Staff receives fair housing and accessibility training and information is provided to participant families.

- The SCHA and its programs are accessible to persons with disabilities. The SCHA works closely with local supportive service agencies that assist persons with disabilities.

Additionally, SCHA gives HCV participants a copy of HUD form 903.1, "Housing Discrimination Information," for information and in order to file a complaint.

HCV demographics. Figure III-1 reports the current demographics of the SCHA HCV holders and the households on the waiting list as of June 2011. As the figure demonstrates, SCHA's largest group of clients include White, non-Hispanic/Latino residents with disabilities.

Figure III-1.
Characteristics of SCHA Rental Assistance Participants and HCV Waiting List Households, June 14, 2011

	Rental Assistance Participants		HCV Waiting List	
	Households	*Percent*	*Households*	*Percent*
Total households	2,786	100%	14,018	100%
Program:				
HCV program in Sonoma County (excluding Santa Rosa)	2,720	98%	14,018	100%
HCV program, ported out of service area	200 +	7% +	N/A	
Targeted vouchers - Family Unification Program	50	2%	N/A	
Shelter + Care	130	5%	N/A	
HOME TBRA	85	3%	N/A	
Household type:				
Families with children	758	27%	6,396	46%
Elderly families	900	32%	1,859	13%
Families with disabilities	1,682	60%	4,842	35%
Income:				
Extremely low income	N/A		11,389	81%
Very low income	N/A		2,625	19%
Low income	N/A		1	0%
Race and Ethnicity:				
Race				
American Indian/Alaskan Native	66	2%	469	3%
Asian	65	2%	563	4%
Native Hawaiian/Pacific Islander	7	0%	159	1%
Black/African American	125	4%	2,977	21%
White	2,523	91%	8,523	61%
Ethnicity				
Hispanic or Latino	376	13%	2,501	18%
Not Hispanic or Latino	2,410	87%	6,949	50%

Note: 1 Demographic information was not available for all voucher holders and households on the waiting list; hence, the percentages do not always add to 100 percent.

Source: Sonoma County Community Development Commission.

City of Santa Rosa Housing Authority. The City of Santa Rosa Housing Authority (SRHA) is a component of the City of Santa Rosa, part of the Department of Economic Development and Housing. The SRHA is governed by a board consisting of seven members appointed by the City Council, two of whom are participants in the SRHA's Section 8 Housing Choice Voucher Program.

SRHA is responsible for administering the Section 8 Housing Choice Voucher program within the city limits of Santa Rosa and does not own or manage any public housing units. According the SRHA PHA 5-Year Plan, SRHA's five year goals include:

- Increase supply of affordable rental housing for the City of Santa Rosa's lowest-income households;
- Provide housing and services to special needs populations;
- Increase homeownership for City of Santa Rosa residents; and
- Preserve existing affordable housing stock.

HUD has designated SRHA as a "high performing" PHA.

HCV program procedures. The SRHA administered 1,391 HCVs for the City of Santa Rosa as of June 21, 2011. Additionally, there were 105 vouchers designated specifically for homeless veterans under the HUD Veterans Affairs Supportive Housing (HUD-VASH) program. On average SRHA administers an estimated 250 to 300 HCVs that are ported into Santa Rosa from other jurisdictions, which means these voucher holders are living in Santa Rosa but their vouchers are funded by another housing authority. The waiting list for HCVs includes approximately 3,880 households. According to SRHA it takes a household approximately 6 to 8 years to obtain a voucher.

SRHA is not currently accepting applicants for the Section 8 program (i.e., the waiting list is closed). The waiting list is typically opened every other year for approximately one month. The last time the list was opened was in May 2010 and the SRHA expects to open the list in May 2012. To inform the public that the HCV waiting list will be opened the SRHA conducts thorough outreach by providing information and preapplications to local nonprofits and social service agencies, religious establishments, libraries, apartment buildings, local landlord associations and management companies, etc.; and also advertises in newspapers and on radio, including the Spanish newspaper and radio station. When the waiting list is open, preapplications are also available to download from the SRHA website. Preapplications must be returned by mail; the postmark serves as verification that the preapplication was completed by the deadline. Persons with disabilities are able to obtain assistance with the application if requested.

Once the list is closed new applicants will be placed on the list in a lottery determined order. If after a review of the preapplication the family is determined to be preliminarily eligible, they will be notified in writing, or in an accessible format upon request as a reasonable accommodation. Families on the waiting list are responsible for notifying SRHA in writing if their mailing address changes.

When vouchers are available the families at the top of the waiting list are invited for eligibility interviews. The SRHA does not set preferences to rank the waiting list (e.g., live/work in Santa Rosa, elderly, etc.); those families who have been waiting the longest are called first. To manage the list between openings, the SRHA conducts a purge approximately once per year, during which everyone on the waiting list is mailed a questionnaire to ensure they want to remain on the list. Those who do not respond are removed from the list.

Once the applicants reach the top of the list they will complete an eligibility interview. The applicant's income, asset and household composition information is verified and criminal background checks are conducted on all adult household members. If the family is determined eligible, the SRHA will mail a notification of eligibility and a briefing will be scheduled for the issuance of a voucher and the family's orientation to the housing program, including information about fair housing and tenant's rights. Applicants are strongly encouraged to search for high-quality rental units and are given a thorough overview of Housing Quality Standards.

SRHA voucher holders who lived in the SRHA jurisdiction at the time they applied for the waiting list are permitted to move out of the jurisdiction when they receive their initial voucher; if the family lived outside of the city limits of Santa Rosa when they applied for the waiting list, they are required to reside within the jurisdiction for the first 12 months of their assisted tenancy. After this residency requirement is met, SRHA voucher holders are allowed to move to any jurisdiction in the country, including those areas where the market rents are higher than Santa Rosa, which is often not permitted by other housing authorities. The voucher holders have 60 days to find a rental unit. This amount of time can be extended for up to 6 months, as long as the reasons for the request is reasonable.

Encouraging participation in areas without low income or minority concentration. The SRHA conducts outreach to encourage landlords to participate in the program by reaching out to new rental developments and sending out newsletters to current landlords. The SRHA is a member of the North Coast Rental Housing Association, which provides important contact with area rental owners and managers. SRHA also provides voucher holders information on a wide variety of neighborhoods in its jurisdiction, including detailed area maps and referrals to landlords with current vacancies throughout the city.

Fair housing. According the HCV Administrative Plan it is the policy of the SRHA to fully comply with all Federal, State, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. Voucher briefing meetings discuss fair housing protections and provide information on how to file a complaint or obtain more information about fair housing rights. Additionally, the SRHA staff are required to attend local fair housing trainings as they are offered.

The SRHA has not received any fair housing complaints. Approximately two years ago, a voucher holder who had exercised her right to move out of the jurisdiction named SRHA and an out-of-state housing authority in a discrimination complaint against her landlord, because the housing authority administering her voucher was billing SRHA for her assistance. No basis for the complaint was found.

HCV demographics. Figure III-2 shows the resident characteristics of clients served through SRHA.

Figure III-2. Resident Characteristics of Santa Rosa Housing Authority HCV Programs , June, 2011

Source: City of Santa Rosa Housing Authority.

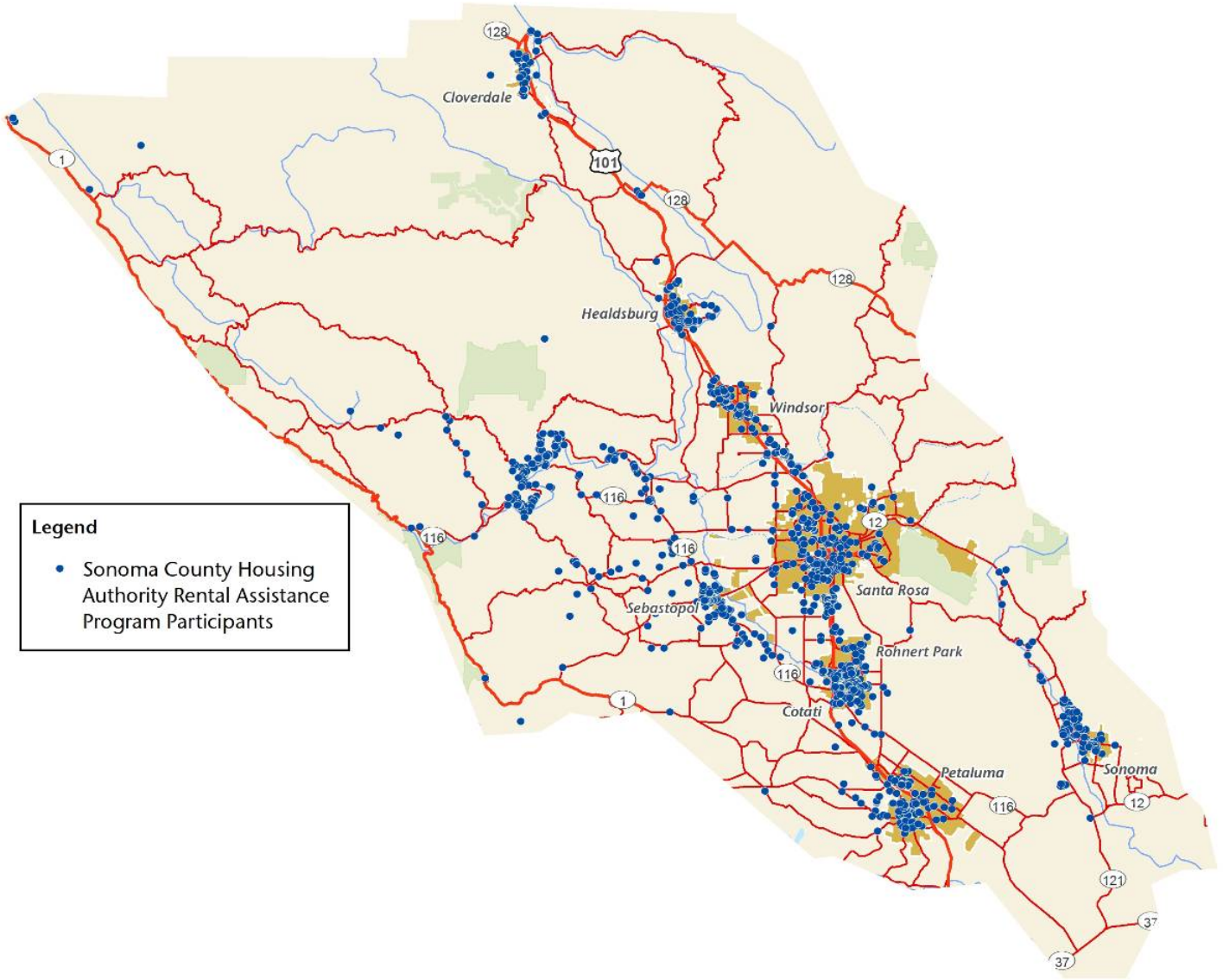
	Households	Percent
Total HCV holders	**1,636**	**100%**
Program:		
HCV program administered by Santa Rosa Housing Authority	1,391	85%
HCV program, ported into Santa Rosa	245	15%
Targeted vouchers — Veterans (not included in demographics)	105	-
Household type:		
Families with children	487	30%
Female headed households with children	*431*	*26%*
Elderly families	484	30%
Families with disabilities	997	61%
Income:		
Extremely low income	1,096	67%
Very low income	301	18%
Low income	73	4%
Above low income	1	0%
Not available	165	10%
Race and Ethnicity:		
Race		
American Indian/Alaskan Native	-	4%
Asian	-	6%
Native Hawaiian/Pacific Islander	-	0%
Black/African American	-	9%
White	-	81%
Ethnicity		
Hispanic or Latino	-	14%
Not Hispanic or Latino	-	86%

As the figure demonstrates, SRHA's clientele are similar to those of the county housing authority.

Concentrations of HCVs. The following maps show the locations of the rental units occupied by participants of all rental assistance programs administered by the SCHA. The voucher recipients' residences are located in all urban areas of the county.

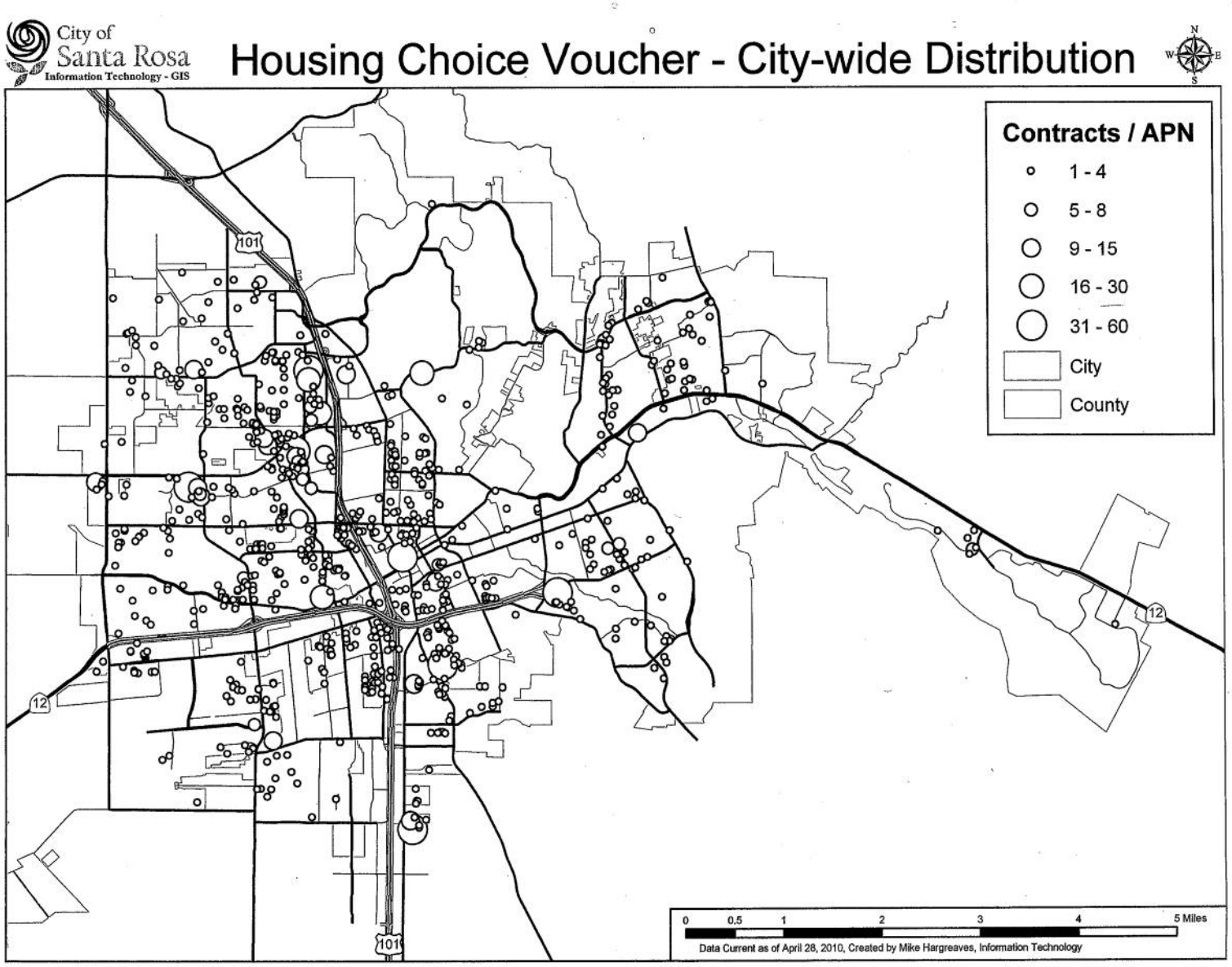
The map excludes over 200 HCV holders who have ported out to other jurisdictions. The majority of the SCHA port-outs go to the City of Santa Rosa and are included on the Santa Rosa Housing Authority map shown in Figure III-4.

Figure III-3.
Location of Sonoma County Housing Authority Rental Assistance Program Participants



Source: Sonoma County Housing Authority.

Figure III-4.
Locations of Santa Rosa Housing Authority HCV Participants



Source: Santa Rosa Housing Authority.

Figure III-5 compares the proportion of households participating in the two housing authorities' programs with the proportion of the county's population that the jurisdictions represented in this study represent. As the figure demonstrates, Santa Rosa has more vouchers than its share of the county's population (50 percent of all vouchers v. 35 percent of the county's population), as does Rohnert Park (16 v. 8 percent).

Figure III-5.
Proportion of County Vouchers v. Proportion of County Population

Source:
BBC Research & Consulting.

Location	No. of Vouchers	Percent of all Vouchers	Vs	Percent of County Population
Annapolis	1	0.0%		
Bodega	2	0.0%		
Bodega Bay	3	0.1%		
Boyes Hot Springs	4	0.1%		
Camp Meeker	6	0.1%		
Cazadero	15	0.3%		
Cloverdale	113	2.5%		2.0%
Cotati	80	1.8%		2.0%
Duncans Mills	1	0.0%		
El Verano	5	0.1%		
Forestville	41	0.9%		
Fulton	4	0.1%		
Geyserville	4	0.1%		
Glen Ellen	8	0.2%		
Graton	4	0.1%		
Guerneville	128	2.9%		
Healdsburg	130	2.9%		2.0%
Jenner	2	0.0%		
Kenwood	3	0.1%		
Monte Rio	56	1.3%		
Occidental	5	0.1%		
Penngrove	7	0.2%		
Petaluma	380	8.6%		12.0%
Rio Nido	25	0.6%		
Rohnert Park	700	15.8%		8.0%
Santa Rosa	2,223	50.2%		35.0%
Sebastopol	179	4.0%		2.0%
Sonoma	167	3.8%		2.0%
The Sea Ranch	13	0.3%		
Villa Grande	4	0.1%		
Windsor	119	2.7%		6.0%
Total	**4,432**	**100.0%**		

Subsidized rental units nearing expiration. According to the Multifamily Assistance and Section 8 Contract database provided by HUD, over the next five years (2011 to 2015) 82 percent of these government-assisted rental units in Sonoma County are scheduled to expire, meaning the development owners can cancel the regulatory contract and change from being affordable units to market rate rental units. This means there is a chance the county could lose approximately 1,250 units of the government-assisted rental housing stock in the next five years.

Figure III-6.
Expiration Date of HUD Multifamily Assistance and Section 8 Contracts, Sonoma County

Note:

The information has been compiled from multiple data sources within FHA or its contractors. This information does not purport to be complete or all inclusive. No representation or warranty, express or implied, as to any of the information contained in these files is made by HUD, FHA or any of their respective contractors, representatives or agents, or any officer, Director, employee, or any of the above.

Source:

HUD, Multifamily Assistance and Section 8 Contracts database, updated June 3, 2011.

Year to Expire	Assisted Units	
	Number	*Percent of Total*
2011	189	12%
2012	390	26%
2013	91	6%
2014	475	31%
2015	44	3%
2016 and after	331	22%
Total	**1,520**	**100%**

Over half of these subsidized expiring use units (53% or 812 units) are located in Santa Rosa as shown in Figure III-7.

Figure III-7.
HUD Multifamily Assistance and Section 8 Contract Subsidized Units by Year to Expire and Place, Sonoma County

	Expiration Date	Status	Assisted Units	
			Number	*Percent of Total*
Cloverdale			**75**	**5%**
Kings Valley Apts	June 30, 2014	Active	75	
Cotati			**112**	**7%**
Windwood Apartments	May 31, 2011	Expired	28	
Charles Street Village	February 29, 2012	Active	47	
Marvin Gardens	March 6, 2013	Active	37	
Healdsburg			**0**	**0%**
Petaluma			**258**	**17%**
Boulevard Apartments	May 31, 2011	Expired	14	
Edith Street Apartments	June 30, 2011	Active	22	
R S Lieb Sr. Apts	September 30, 2011	Active	22	
Casa Grande	November 30, 2011	Active	44	
Petaluma Senior Apts	April 30, 2012	Active	57	
Park Lane Apartments	December 31, 2014	Active	87	
Salishan Apartments	March 31, 2019	Active	12	
Rohnert Park			**29**	**2%**
Aaron House	February 17, 2012	Active	6	
Muirfield Apartments	May 31, 2019	Active	23	
Santa Rosa			**812**	**53%**
Valley Oak Park I	September 30, 2014	Active	48	
Valley Oak Park II	September 30, 2014	Active	71	
Santa Rosa (continued)				
Santa Rosa Garden Apts	December 31, 2028	Active	81	
Walnut Grove Apartments	November 30, 2012	Active	104	
Sonoma Creekside Townhouse	April 30, 2012	Active	21	
Chelsea Gardens One And Two	May 31, 2012	Active	40	
Jennings Court	April 30, 2013	Active	54	
Woodcreek Village	May 7, 2014	Active	50	
Silvercrest Residence - Santa Rosa	July 31, 2014	Active	144	
Bethlehem Towers	March 31, 2029	Active	101	
Windham Village	October 30, 2015	Active	44	
Henry House	December 31, 2017	Active	6	
Vigil Light Apartments	September 30, 2025	Active	48	
Sebastopol			**127**	**8%**
Burbank Heights	November 30, 2012	Active	67	
Burbank Orchards	January 31, 2016	Active	60	
Sonoma (city)			**48**	**3%**
Faha Manor	September 30, 2012	Active	48	
Windsor (town)			**59**	**4%**
Vinecrest Senior Apartments	December 31, 2011	Active	59	
Total for Sonoma County			**1,520**	**100%**

Note: The information has been compiled from multiple data sources within FHA or its contractors. This information does not purport to be complete or all inclusive. No representation or warranty, express or implied, as to any of the information contained in these files is made by HUD, FHA or any of their respective contractors, representatives or agents, or any officer, Director, employee, or any of the above.

Source: HUD, Multifamily Assistance and Section 8 Contracts database, updated June 3, 2011.

In many cases, units with expiring contracts have their assistance renewed and/or management elects to keep them affordable. SRHA has a Project-Based Voucher program where vouchers are committed to projects where owners agree to build, rehab or set aside units in existing developments. The jurisdictions have made many concerted efforts to preserve expiring properties. Most recently, the City of Santa Rosa preserved Windham Village, an affordable, 50-units senior facility that was acquired with tax-exempt bond and tax-credit financing and a $1 million loan from the City of Santa Rosa.

This does not always occur, however, concern was raised in the public meetings conducted for the AI about a complex near Boyes Springs that is expiring and whose tenants are being evicted.

Figure III-8.
Property tax paid on $350,000 home

City	Property Tax Rate	Annual Property Tax
Sonoma County	1.100%	$ 3,850
Cloverdale	1.148%	$ 4,018
Cotati	1.128%	$ 3,948
Healdsburg	1.140%	$ 3,988
Petaluma	1.102%	$ 3,857
Rohnert Park	1.130%	$ 3,955
Santa Rosa	1.102%	$ 3,857
Sebastopol	1.103%	$ 3,861
Sonoma (city)	1.106%	$ 3,871
Windsor	1.149%	$ 4,022

Note: Tax rates are based on an average of rates of tax rate areas within a municipality

Source: Sonoma County Assessor and BBC Research & Consulting.

Property Taxes

A review of estimated property taxes paid on a $350,000 home did not reveal significant variations among communities, as shown in Figure III-8.

Land Use Policy Review

BBC reviewed the county and cities' General Plans (including the Housing Elements), municipal codes and planning fees to assess potential fair housing concerns. This section summarizes the findings from this review.

It is important to note that the State of California has a number of laws that influence the planning and housing policies of counties and cities. Compliance with the state's laws helps mitigate numerous barriers to fair housing.

State laws that are related to affirmatively furthering fair housing choice through reducing barriers and promoting inclusive communities include, but are not limited to:

- **The Housing Element (required by California Government Code, of GC, Section 65580)**—many requirements that reduce barriers to fair housing choice. See discussion in the section that follows.
- **Redevelopment Law**—sets requirements for Redevelopment Agencies, including displacement laws and affordable housing production requirements.
- **State Density Bonus Law (GC 65915)**—requires local governments to provide density increases and reduce regulatory barriers to housing to promote supply and affordability.
- **Second Units Law (GC 65852)**—requires local governments to establish a process to consider Accessory Dwelling Units (ADUs).

- **Anti-NIMBY Law (GC 65589.5)**—specifies that developments for low to moderate income households may not be denied except for under certain conditions, including a compliant Housing Element.
- **No Net Residential Capacity Loss (GC 65863)**—limits down-zoning of sites identified in Housing Element unless capacity in the community (adequate sites) can address regional housing needs.
- **Limited Conditional Use for Multifamily in Multifamily Zones (GC 65589.4)**—Multifamily projects must be permitted uses, not subject to a conditional use permit on any parcel zoned for multifamily housing if it meets certain criteria.
- **Least Cost Zoning (GC 65863)**—Requires that sufficient land be zoned for residential use with appropriate standards relative to nonresidential use and to meet the housing needs of all income groups.

It should be noted that Article 34, a law passed in the 1950s, requires a majority vote to approve the development of a "low rent" housing project. This law may limit the number of jurisdictions in which assisted rental housing (generally interpreted as units developed by a housing authority) can be built.

Housing Elements. Housing Elements are required through General Plans (California Government Code Article 10.6, Section 65580-65589.8), and must be updated every five years. The Housing Element requires local governments to plan to meet the community's existing and future housing needs.

The state law requiring Housing Elements requires that local government adopt land use plans and regulatory systems which "provide opportunities for, and do not unduly constrain, housing development." Housing Elements are reviewed by the state for compliance with state law.

Housing element law also requires an analysis of the needs of persons with disabilities and the existence of potential government constraints to the "development, improvement and maintenance of housing for persons with disabilities." Local governments are also required to demonstrate local efforts to remove such constraints and provide for reasonable accommodations.

The analysis of potential and actual constraints on housing development for persons with disabilities must include the following:

Review of land use and zoning policies to ensure:

- compliance with fair housing laws;
- provision for group homes over six specifically for the disabled, other than those residential zones covered by State law;
- a broadened definition of family that 1) provides zoning code occupancy standards specific to unrelated adults and, 2) complies with Fair Housing Law;
- siting or separation requirements for licensed residential care facilities, to determine extent to which the local restrictions effects the development and cost of housing;

- any minimum distance requirements in the land-use element for the siting of special needs housing developments in relationship to each other do not impact the development and cost of housing for persons with disabilities; and
- alternate residential parking requirements, including reduction, for persons with disabilities.

Evaluation of the permit and processing procedures for:

- process to request accessibility retrofits;
- compliance with all State laws regulating a "by right" designation and/or permit requirement of licensed residential care facilities with fewer than six persons in single-family zones;
- conditions or use restrictions on licensed residential care facilities with greater than 6 persons or group homes that will be providing services on-site and the extent to which they effect the development or conversion of housing for persons with disabilities; and
- group home public comment period and the extent to which it differs from other types of residential development.

Review of building codes to identify:

- the year of the Uniform Building Code adoption;
- any amendments that might diminish the ability to accommodate persons with disabilities; and
- adopted universal design elements that address limited lifting or flexibility (i.e., roll-in showers and grab bars), limited mobility (i.e., push/pull lever faucets, wide swing hinges) and limited vision (i.e., additional stairwell and task lighting).

Review for Reasonable Accommodation Procedure to:

- identify and analyze whether the locality has an established reasonable accommodation procedure;
- describe the process for requesting a reasonable accommodation retrofit (i.e. ramp request); and
- describe the extent to which existing requirements constrain or facilitate the application of an existing or proposed reasonable accommodation procedure (i.e., permit processing, zoning, building codes, accommodating procedures for the approval of licensed residential care facilities and Fair Housing Amendment Act (FHAA) physical accessibility efforts [i.e., ADA retrofit efforts or other measures that provide flexibility]).

Review for programs that:

- address the needs of persons with disabilities and the extent to which the local process for accommodation is different from that for other types of residential development;
- remove or mitigate identified constraints and address the housing needs of the disabled;
- ensure information is available on how to request a reasonable accommodation with respect to zoning, permit processing, or building laws; and
- assist in meeting identified needs. Contact local service providers of special needs groups to assist in the identification and analysis of constraints to the provision of housing for persons with disabilities, including lack of capacity and available resources and unmet needs.

To the extent that a jurisdiction has completed the above reviews as part of their Housing Elements and is taking actions to address potential problems, they are taking steps to affirmatively further fair housing.

Housing Elements in Sonoma County. The Association of Bay Area Governments (ABAG) is the area regional land use planning organization covering the nine-county San Francisco Bay Area, including Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma counties.

As the regional land use planning agency, ABAG is tasked with increasing the range of housing choices in the region. One initiative is the Regional Housing Needs Allocation (RHNA), which is a state mandated process for determining how many housing units, including affordable units, each community must plan to accommodate. The California Department of Housing and Community Development determines the total housing need for a region, and it is ABAG's responsibility to distribute this need to local governments.

Working with local governments, ABAG developed an allocation methodology for assigning units, by income category, to each city and county in the nine-county Bay Area. This allocation of need shows local governments the total number of housing units, by affordability, for which they must plan in their Housing Elements (currently for the period 2007 through June 2014).

The following figure shows the year the most recent General Plan and Housing Element was adopted and whether the Housing Element is in compliance with state law, as well when the most recent amendments were completed by jurisdiction. Presently, the City of Cotati's Housing Element is due to the state and Sonoma's (city) Housing Element is being revised to comply with State Housing Element law.

The Sonoma County Housing Coalition Housing Progress Report of May 2011 shows that the County and its cities have permitted about 48 percent of their ABAG goal for affordable units permitted between 2007 and June 2014. This is slightly lower than they should be, as two-thirds of the planning period has passed.

Figure III-9.
General Plans and Housing Elements, Jurisdictions of Sonoma County

	General Plan		Housing Element		
Jurisdiction	Name	Year Adopted/ Amended*	Name	Year Adopted/ Amended*	State Compliance Status**
Cloverdale	General Plan	2009	2009 Housing Element Update	September 2009	In compliance
Cotati	1998 General Plan 2009 Update	1998/August 2009	Goal 5. Housing Element	1998/August 2003	**Due**
Healdsburg	2030 General Plan	2009/January 2011	4. Housing	2009/January 2010	In compliance
Petaluma	General Plan 2025	2008	2009-2014 Housing Element	June 2009	In compliance
Rohnert Park	General Plan	2000/June 2008	9. Housing	2010	In compliance
Santa Rosa	General Plan 2035	2009	4. Housing	2009	In compliance
Sebastopol	General Plan	1994/April 2003	Housing Element Update (2009-2014)	October 2010	In compliance
Sonoma (city)	2020 General Plan	2006	Housing Element Update (2009-2014)	July 2010	**Out of compliance**
Sonoma County	General Plan 2020	2008/December 2009	Housing Element	May 2009	In compliance
Windsor (town)	General Plan-2015	1996/October 2009	Chapter 5. Housing	July 2009	In compliance

Note: * Date is the most recent amendment was made to the Plan or Element.
**Compliance with the California Government Code Article 10.6, Sections 65580-65589.8.
Due – means a housing element has not yet been submitted for the current planning period.

Source: The California cities of Cloverdale, Cotati, Healdsburg, Petaluma, Rohnert Park, Santa Rosa, Sebastopol and Sonoma, Sonoma County and the town of Windsor; California Department of Housing and Community Development, Housing Element Compliance Report status as of 6/13/2011 10:17 a.m.

Zoning code. In general, the Code of Ordinances or Municipal Code for jurisdictions is a compilation of ordinances, commonly known as local laws, which have been adopted by the local City Council or other local governing board. Typically ordinances help municipalities with maintaining public safety, health, morals, and general welfare of their communities. An important part of the Municipal Code is the Zoning Code, also referred to as the Development Code. The Zoning Code governs the land use, development and planning activities of the community and typically divides land into different districts, such as agricultural, residential, commercial and industrial.

The following section reports the results of a review of the jurisdictions' zoning code for fair housing concerns.

Housing for persons with disabilities. The Federal Fair Housing Act prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. Therefore it is important that local zoning codes do not prohibit or discourage housing that serves these populations, including housing commonly referred to as group homes. An example of such discouragement is if a city does not permit a home that will house an acceptable number of persons with developmental disabilities (commonly 6 to 8 persons) and their caregiver(s) in residential districts. This may be done by including a definition of "family" that is narrowly defined or by not allowing these types of housing arrangements in some of the residential districts.

The California Health and Safety Code (Sections 1267.8, 1566.3, 1568.08) states that an "intermediate care facility/developmentally disabled facility which serves six or fewer persons or an intermediate care facility/developmentally disabled nursing facility which serves six or fewer persons or a congregate living health facility shall be considered a residential use of property." This means that group homes/residential care facilities must be allowed in any area zoned for residential use. In addition, jurisdictions may not require licensed residential care facilities for six or fewer people obtain conditional use permits or variances that are not required of other family dwellings.

As discussed above, Government Code Section 65583(c)(3) requires the housing element provide a program to "address and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing for persons with disabilities." This includes ensuring that reasonable accommodations are being made.

As shown in the following figure, group homes/residential care facilities are permitted in all residential districts for nine of the ten jurisdictions. The City of Sonoma's Development Code does not specifically identify whether Community Care Facilities are permitted in residential districts and it shows that Residential Care Homes is a use that is required to be permitted for only two residential districts, R-S (Residential—Sonoma) District and R-M (Residential—Medium Density) District.

Figure III-10.
Zoning of Group Home/Residential Care Facility in Residential Districts, Sonoma County

Jurisdiction	Term Used in Zoning Code	Does the Definition Include a Reference of CA Law?	Residential Districts Use Permitted	
Cloverdale	Residential care facility	...as defined in Health and Safety Code Section 1502(a)(1) and subject to licensing pursuant to Health and Safety Code Section 1500 et seq.	***All residential districts:***	R-R, R-1, R-2, R-3
Cotati	Residential care	No	***All residential districts:***	RR RVL NL NM NU
Healdsburg	Residential care, limited	...as defined in the California Health and Safety Code.	***All residential districts:***	all R-1s, RM, DR, CD, CS, GMU, MU
Petaluma	Residential care, 6 or fewer clients, in a home		***All residential districts:***	RR, R1, R2, R3, R4, R5
Rohnert Park	Family care home	...as defined by the State of California.	***All residential districts:***	R-R, R-E, R-L, R-M, R-H
	Congregate care/assisted living facility, small	No	***All residential districts:***	R-R, R-E, R-L, R-M, R-H
Santa Rosa	Community care facility—6 or fewer clients	No	***All residential districts:***	RR, R-1, R-2, R-3, MH, TV-R
Sebastopol	Small community care residential	No	***All residential districts:***	RE, RA, RR, RSF-1, RSF-2, RD, RM-M, RM-H
Sonoma (city)	Community Care Facility	...Section 1566.3 of the California Health and Safety Code.	***None specified:***	However it could be interpreted that the use is allowed: Section 19.02.020—Rules of Interpretation, D. Allowable uses of land. If a proposed use of land is not specifically listed in Article II, Section 19.10.050 (Allowable Land Uses and Permit Requirements), the use shall not be allowed, except as follows. 1. Similar uses allowed. ....
	Residential Care Homes	No	***Two residential districts:***	R-S, R-M (Use Permitted Required)
Sonoma County	Small residential community care facility	...as defined by the California Health and Safety Code.	***All residential districts:***	AR, RR, R-1, R-2, R-3, PC
Windsor (town)	Residential care homes – 6 or fewer clients	No	***All residential districts:***	ER, SR, VR, MDR, CR, HDR

Source: Cloverdale Municipal Code, Title 18. Zoning; Cotati, California Municipal Code, Title 17 - Land Use; Healdsburg Municipal Code, Title 20 Land Use Code; City of Petaluma Implementing Zoning Ordinance (IZO); Rohnert Park, California, Code of Ordinances, Title 17 – Zoning; Santa Rosa City Code, Title 20 Zoning; City of Sebastopol Municipal Code, Title 17 Zoning Code; City of Sonoma Development Code; Sonoma County, California, Code of Ordinances, Chapter 26 - Sonoma County Zoning Regulations; and Town of Windsor Code - Title XVII, Zoning.

Minimum lot size. An important element of the zoning code in regard to fair housing choice is the minimum lot size and/or maximum density per lot requirement. Zoning codes should, ideally, include zoning regulation and minimum lot requirements that support all types of developments. Overly large lot requirements may discourage or hinder affordable housing development. Figure III-11 summarizes the minimum lot size and the maximum residential density for the residential districts of the ten jurisdictions.

There is an opportunity in many communities to lower the minimum lot sizes in medium and high density districts to facilitate affordable housing development. For example, single family lots in high density districts should be allowed to be as small as between 3,000 and 5,000 square feet. These are typical, more urban lot sizes common in new Urbanist residential development. (It should be noted that the larger minimum lot sizes in high density districts are meant for multiple units per lot).

Figure III-11.
Minimum Lot Size and Maximum Density for Residential Districts, Sonoma County

Jurisdiction	Very Low Density	Low Density	Medium Density	High Density
Minimum Lot Size (square feet or acres):				
Cloverdale	30 acres	6,000	6,000	10,000
Cotati	0.5 -1 acre	6,000	5,000	3,500
Healdsburg	20,000 - 40,000	12,500	3,500 - 6,000	6,000
Petaluma	20,000 sqft - 2 acres	4,000 - 6,000	3,500	1,500
Rohnert Park	17,000 - 40,000	5,000	3,700	10,000
Santa Rosa	20,000	6,000 - 15,000	6,000	6,000
Sebastopol	15,000 sqft - 1 acre	10,000	6,000	6,000
Sonoma (city)	0.5 - 10 acres	8,500	5,000	4,500
Sonoma County	20,000 sqft - 1/1.5 acres	6,000	6,000	6,000
Windsor (town)	10,000	5,000 - 6,000	5,000	3,500 - 5,000
Maximum Residential Density (dwelling unit per acre):				
Cloverdale	0	4	8	16
Cotati	0.50 - 1.00	6	10	15
Healdsburg	--	--	--	--
Petaluma	0.1 - 0.6 / 0.6 - 2.5	2.6 - 8.0 / 6.1 - 12.0	8.1 - 18.0	18.1 - 30.0
Rohnert Park	1.00 - 2.00	6	12	30
Santa Rosa	(see notes)*	(see notes)*	3,000**	1,450 - 4,300**
Sebastopol	--	--	1 per 2,900 sqft	1 per 2,000 sqft
Sonoma (city)	2 per acre	2 per acre	3 - 11 per acre	15 - 25 per acre
Sonoma County	1 per 1-20 acres	1-6 per acre***	6-12 per acre***	12-20 per acre***
Windsor (town)	0.20 - 3.00	3-6 / 5-8 per acre	8-12 per acre	12-24 / 16-32 per acre

Note: *Santa Rosa maximum density for the very low and low density categories include the following: 1 dwelling unit, plus 1 second unit where allowed by Section 20-42.140, Or a multi-family project where authorized by Minor Use Permit approval, and consistent with the allowable density established by the General Plan, only on a parcel that complies with the minimum lot size requirements.

** The density requirement is expressed as the minimum number of square feet of gross site area required for each dwelling unit.

***Density can increase as long as the projects (Housing Opportunity Area Type) satisfy all of the applicable requirements of the appropriate Housing Element Policy.

Source: Cloverdale Municipal Code, Title 18. Zoning; Cotati, California Municipal Code, Title 17 -Land Use; Healdsburg Municipal Code, Title 20 Land Use Code; City of Petaluma Implementing Zoning Ordinance (IZO); Rohnert Park, California, Code of Ordinances, Title 17 –Zoning; Santa Rosa City Code, Title 20 Zoning; City of Sebastopol Municipal Code, Title 17 Zoning Code; City of Sonoma Development Code; Sonoma County, California, Code of Ordinances, Chapter 26 -Sonoma County Zoning Regulations; and Town of Windsor Code -Title XVII, Zoning.

A variety of housing types. Allowing for a variety and mixture of housing types is important to ensure an array of homes in different price ranges. Allowing for medium and high density residential dwellings, cluster developments, accessory dwelling units and mixed uses are all ways jurisdictions can provide a wide range of housing types at all income levels.

All jurisdictions covered in this study allow zoning for mixed use and accessory dwelling units.

Parking requirements. A lower parking standard than the traditional standard of two parking spaces per dwelling unit may be reasonable in some communities, can lower costs for affordable housing development and is appropriate for multifamily housing, group housing and special needs housing. Parking requirements tend to increase the cost of providing housing by pulling away resources that could be used to reduce overall development costs, in turn lower rents, or provide more services.

Most communities require one parking spot per dwelling unit.

Planning, development and building fees. As part of their Housing Elements, many of the communities review their planning, development or building fees. The reviews are done slightly differently and it is somewhat difficult to compare the costs from one community to another because of varying requirements. Overall, however, the fees appear to be quite high. Traffic impact fees in Santa Rosa, for example are approximately $15,400 for a single family home. Santa Rosa's fees overall are much higher than in surrounding communities. Legally, fees cannot be higher than the cost of the service or public facility attributable to the project. However, communities can offer fee waivers for affordable or special needs housing, which is an important strategy in the county's high cost market where fees add a significant amount to the overall cost of development.

Figure III-12.
Adopted Building Code by Jurisdiction, Sonoma County

Jurisdiction	California Building Code
Cloverdale	2010 Edition
Cotati	2007 Edition
Healdsburg	2010 Edition
Petaluma	2010 Edition
Rohnert Park	2010 Edition
Santa Rosa	2010 Edition
Sebastopol	2010 Edition
Sonoma (city)	2010 Edition
Sonoma County	2010 Edition
Windsor (town)	2010 Edition

Source: Cloverdale Municipal Code; Cotati, California Municipal Code; Healdsburg Municipal Code; City of Petaluma Municipal Code; Rohnert Park, California, Code of Ordinances; Santa Rosa City Code; City Of Sebastopol Municipal Code; City of Sonoma Municipal Code; Sonoma County, California, Code of Ordinances; and Town of Windsor Code.

Building, occupancy and health and safety codes. A jurisdiction's building codes, as well as other health and safety codes, intent is to provide a minimum suitable level of safety for the community in regards to buildings and other structures. Each jurisdiction includes their adopted and enforced building codes in their respective code of ordinances and appears to be in line with their appropriate state statute requirements. As shown in the following figure, each of the ten jurisdictions has adopted the California Building Code, which includes various volumes, appendices and amendments.

Accessibility requirements. According to HUD, all states and many cities and counties must develop building codes for accessibility for persons with physical disabilities. These are usually based on the specifications contained in national standards such as American National Standards Institute (ANSI) and Uniform Federal Accessibility Standards (UFAS). California has developed its own accessibility codes, which differs in technical and scope provisions from the ANSI and UFAS Standards. If the local code diverges from the national standards the universal rule is to follow which ever requirement is stricter.[2]

[2] Fair Housing Act Design Manual: A Manual To Assist Designers and Builders in Meeting the Accessibility Requirements of the Fair Housing Act.

The State of California has adopted the 2010 California Building Code, Title 24, Part 2, which includes a Chapter 11A on housing accessibility. The California Building Code's Housing Accessibility chapter provisions apply to the following:

1. All newly-constructed covered multifamily dwellings.
2. New common use spaces serving existing covered multifamily dwellings.
3. Additions to existing buildings, where the addition alone meets the definition of a covered multifamily dwelling.
4. Common-use areas serving covered multifamily dwellings.
5. Where any portion of a building's exterior is preserved, but the interior of the building is removed, including all structural portions of floors and ceilings, the building is considered a new building for determining the application of this chapter.

Figure III-13.
Zoning Code Definition Term and Maximum Number of Unrelated Persons, Sonoma County

Jurisdiction	Term Used in Code	Maximum Number of Unrelated Persons
Cloverdale	Family	No limit
Cotati	Household	No definition
Healdsburg	Family	No limit
Petaluma	Household	No limit
Rohnert Park	Family	No limit
Santa Rosa	Household	5 or more in unit must replicate family unit.
Sebastopol	Family	No limit
Sonoma (city)	Household	No definition
Sonoma County	Household	No definition
Windsor (town)	Household	No definition

Source: BBC Research & Consulting..

Occupancy requirements. Jurisdictions often define occupancy requirements in order to protect the health and safety of its residents by attempting to prevent overcrowding. The 2006 International Building Code establishes for residential dwelling a maximum floor area allowance per occupant to be 200 square feet. Additionally, jurisdictions commonly establish a definition of "family" or "household" and typically one household is allowed to occupy a dwelling unit. Figure III-13 provides the term the jurisdiction uses in their code, either family or households, as well as the maximum number of unrelated persons included in their definition.

Public Transit

Metropolitan Transportation Commission (MTC). MTC is the transportation planning, coordinating and financing agency for the nine-county San Francisco Bay Area. MTC functions as both the regional transportation planning agency — a state designation – and, for federal purposes, as the region's metropolitan planning organization (MPO). The MTC is responsible for regularly updating the Regional Transportation Plan, a comprehensive blueprint for the development of mass transit, highway, airport, seaport, railroad, bicycle and pedestrian facilities. The most recent edition of this long-range plan, known as Transportation 2035, was adopted in April 2009.

Sonoma County Transportation Authority / Regional Climate Protection Authority (SCTA/RCPA). The SCTA/RCPA is the countywide planning and programming agency for transportation and coordinates climate protection activities countywide. According to their Web site, the SCTA was formed as a result of legislation passed in 1990 to serve as the coordinating and advocacy agency for transportation funding for Sonoma County, and, since 2004, administers Measure M funds generated within Sonoma County through a local sales tax for specific transportation projects in the County. The SCTA partners with other agencies to improve transportation in the County, including Highway 101, local streets, and transit, bicycle and pedestrian facilities.

There are five public transportation providers serving Sonoma County:

- **Golden Gate Transit—**Serves Sonoma and Marin Counties, connections to San Francisco and Del Norte BART station, ferries between Marin and San Francisco
- **Healdsburg In-City Transit—**Serves the City of Healdsburg, connections to Sonoma County Transit
- **Petaluma Transit—**Serves the City of Petaluma, connections to Sonoma County Transit and Golden Gate Transit
- **Santa Rosa CityBus—**Serves the City of Santa Rosa, connections to Sonoma County Transit and Golden Gate Transit
- **Sonoma County Transit—**Serves Sonoma County, connections to Golden Gate Transit and Santa Rosa CityBus

In addition, there are three Paratransit providers:

- **Whistlestop Wheels—**Serves Marin County and inter-county service to Marin, Sonoma, San Francisco and western Contra Costa counties
- **Petaluma People Services—**Serves the City of Petaluma
- **MV Transportation—**Serves the City of Santa Rosa
- **Sonoma County Paratransit—**Serves Sonoma County

A comprehensive review of the adequacy of these transit providers relative to demand was beyond the scope of this study. However, transit improvements were frequently mentioned as an area of need in the community meetings and surveys conducted for this AI.

SECTION IV.
Complaint, Legal and Lending Analysis

SECTION IV.
Complaint, Legal and Lending Analysis

This section of the Sonoma County AI first reviews complaint data and legal cases related to fair housing violations to highlight the prevalence of and trends in fair housing violations. The second part of the section contains an analysis of mortgage loan and community reinvestment data to detect fair lending concerns.

Complaint, Legal and Lending Analysis Summary

Significant findings from Section IV include the following:

- Between 2005 and January 2011, 100 fair housing complaints were filed by Sonoma County residents, an average of 17 complaints per year. The largest number of annual complaints—22—occurred in 2010. Complaints were largely filed on the basis of disability status (56 percent), followed by familial status and retaliation at 13 percent each.

- In 2010, Fair Housing of Marin (FHOM) completed a study called ***Race Discrimination in Rental Housing in Sonoma County Based on Voice Identification*** to determine whether African Americans (based on their voices) were denied housing when Whites were not. Overall, 25 percent of the tests showed a clear differential treatment favoring White; another 43 percent showed some differential treatment favoring Whites. Similar testing has not been completed to compare treatment of Hispanics/Latinos versus Whites.

- There are only five banks with corporate offices in Sonoma County, all of which are located in Santa Rosa. One of the county's five banks recently received a Community Reinvestment Act (CRA) rating of "needs to improve." The remaining four banks received a CRA designation of "satisfactory." One bank headquartered in the City of Sonoma closed in February of 2011. Prior to its closure, it received a "needs to improve" CRA designation.

- Hispanic/Latino residents in Sonoma County are less likely to apply for mortgage loans than White residents. When Hispanics/Latinos do submit mortgage applications, their applications are more likely to be denied than applications submitted by White residents. Disparities in denial rates between Hispanics/Latinos and Whites are most pronounced in Cotati, Cloverdale, Healdsburg, Sonoma (city), and, to a lesser extent, Sebastopol. While disparities in denial rates between Hispanics/Latinos and Whites are not as pronounced in Santa Rosa as other communities, Santa Rosa has a very strong geographic correlation between Hispanic/Latino concentrations and areas where loan denial rates exceed the jurisdiction-wide average.

- Mortgage applications submitted by Hispanics/Latinos were also more likely to be closed due to incompleteness than applications submitted by Whites. This occurred most often in Sebastopol, where 10 percent of loan applications submitted by Hispanic/Latino applicants were closed for incompleteness, compared with 2 percent of applications submitted by White applicants.

Fair Housing Complaints

Sonoma County residents who feel that they might have experienced a violation of the Fair Housing Act can contact one or more of the following organizations: HUD's Office of Fair Housing and Opportunity (FHEO); the California Department of Fair Employment and Housing (DFEH); California Rural Legal Assistance; Fair Housing of Sonoma County (FHOSC); Petaluma People Services Center (PPSC); and Fair Housing of Marin (FHOM).

FHOSC is the designated provider of fair housing and landlord-tenant information and referral services, under contracts with Sonoma County and the City of Santa Rosa. FHOM helps investigate alleged acts of discrimination in housing and refers reasonable complaints to DFEH or HUD.

It is important to note that the State of California has a substantially equivalent law prohibiting discrimination in housing. The Fair Employment & Housing Act (FEHA) is the primary state law prohibiting discrimination in the sale, rental, lease negotiation, or financing of housing based on a person's race, religion, national origin, color, sex, marital status, ancestry, family status, disability, sexual orientation, and source of income. The state's law exceeds the protections in the Federal Fair Housing Act by including protected classes of marital status, sexual orientation and source of income. In addition, the law defines physical and mental disability as a condition that limits a major life activity; this definition of disability is broader than the federal definition, which requires a "substantial limitation."

The FEHA also incorporates the protections of the Unruh Act which includes medical condition as a protected category.

Complaints filed with HUD. Housing discrimination complaints filed with HUD may be done online at http://www.hud.gov/complaints/housediscrim.cfm, toll free at 1-800-669-9777, or by contacting the Office of Fair Housing and Equal Opportunity in Washington D.C. or HUD's Fair Housing Regional Office, which serves California residents and is located in San Francisco, California.

According to HUD, when a complaint is received, HUD will notify the person who filed the complaint along with the alleged violator and allow that person to submit a response. The complaint will then be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD is required to try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached.

If HUD has determined that a state or local agency has the same housing powers ("substantial equivalency") as HUD, they will refer the complaint to that agency and will notify the complainant of the referral. The agency, called a Fair Housing Assistance Program Partner (FHAP), must begin work on the complaint within 30 days or HUD may take it back. DFEH is California's FHAP agency.

If during the investigative, review, and legal process HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case to be heard in Federal district court.

Complaints filed with the State. Residents of Sonoma County can enforce their rights under California fair housing law either by filing a claim with the DFEH or by filing a private lawsuit. Residents must file a complaint with the DFEH within one year after the discriminatory act. If a resident chooses to file a private lawsuit, they must do so within two years. Note that if residents file a private lawsuit, the DFEH will not act on any complaint(s) filed.

When a complaint is filed with the DFEH, the Department first attempts to resolve the complaint. If the complaint is not resolved within 100 days, the complainant will be advised of their right to file a lawsuit. DFEH may make further attempts to resolve the complaint at a conciliation conference. If the complaint cannot be resolved through conciliation, the parties may choose to have a hearing before the Fair Employment and Housing Commission or to have a suit in Superior Court.

Complaints filed with local fair housing organizations. Fair Housing of Sonoma County (FHOSC), Petaluma People Services Center (PPSC) and Fair Housing of Marin both refer residents who think they have been discriminated against to HUD or DFEH, depending on the nature of the complaint. Both organizations are also active in fair housing education and outreach in the Sonoma County region.

HUD complaint trends. As part of the Sonoma County AI, BBC obtained complaint data from HUD from January 2005 through January 2011. During this period, 100 complaints were filed in the county. Most complaints were received from residents in Santa Rosa and Petaluma. Figure IV-1 below displays the number of complaints by jurisdiction since 2005.

Figure IV-1. Number of Complaints by Jurisdiction within Sonoma County, 2005 to January 2011.

Source:
HUD FHEO San Francisco office.

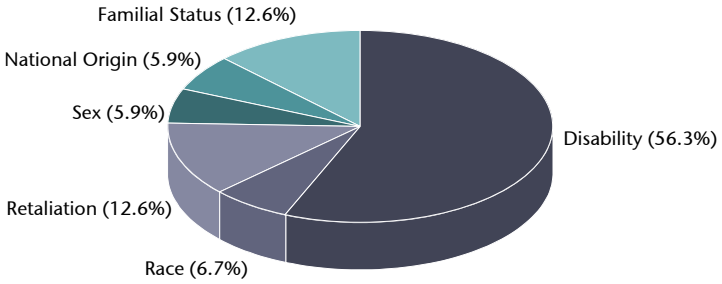
City Name	Year							Total Complaints by City
	2005	2006	2007	2008	2009	2010	2011	
Cloverdale	-	1	1	1	-	-	-	**3**
Cotati	1	-	-	-	-	-	-	**1**
Forestville	1	1	-	-	-	-	-	**2**
Glen Ellen	-	1	1	-	-	-	-	**2**
Healdsburg	-	1	-	-	-	1	-	**2**
Monte Rio	-	-	-	1	2	-	-	**3**
Petaluma	1	5	1	4	3	1	-	**15**
Rohnert Park	-	-	2	3	-	2	-	**7**
Santa Rosa	7	2	15	7	9	14	1	**55**
Sebastopol	-	-	-	2	1	1	-	**4**
Sonoma	-	-	-	2	-	-	-	**2**
Windsor	-	1	1	-	1	1	-	**4**
Total	**10**	**12**	**21**	**20**	**16**	**20**	**1**	**100**

Figure IV-2 displays the basis for the complaints filed - that is, the type of protected class whose rights were allegedly violated. The largest proportion of complaints—more than half—was related to discrimination on the basis of disability. Retaliation and familial status were the second most comment reason for complaints, both at 13 percent.

Figure IV-2.
Complaint Basis for Discrimination

Note:
No complaints were filed on the basis of other origin, religion or harassment

Source:
HUD FHEO San Francisco office.



Study of Race Discrimination in Rental Housing

A recent study conducted by Fair Housing of Marin (FHOM), ***Race Discrimination in Rental Housing in Sonoma County Based on Voice Identification***, was published in April 2010 and presents the results of an audit for race discrimination based on voice identification. The audit was conducted to determine if African Americans (based on their voices) were denied housing when Whites were not. The audit took place between December 2009 and January 2010.

The audit included 40 properties in the major cities located in Marin County, as well as in the unincorporated areas of Sonoma County. The phone tests reached managers overseeing more than 2,690 units throughout the county. Two testers were selected whose voices were strongly identifiable as African American and White. They used names often associated with each race.

After comparing the outcome of each test, one of four determinations was made: (1) clear differential treatment favoring White, (2) some differential treatment favoring White, (3) inconclusive outcome, and (4) no differential treatment. Overall, 25 percent of the tests showed a ***clear differential*** treatment favoring White; another 43 percent showed ***some differential*** treatment favoring White. Sixty-eight percent of tests indicated at least some discrepancies or disadvantages in treatment. The remaining 32 percent had either an inconclusive outcome (15 percent) or no differential treatment (17 percent). Figure IV-3 below displays the number of tests, by city and where there was differential treatment favoring the White tester.

Figure IV-3.
Differential Treatment Favoring White Tester, Sonoma County Results

	Santa Rosa	Rohnert Park	Sebastopol	Glen Ellen	Petaluma	Sonoma	Healdsburg
Clear differential treatment favoring White	4	3	2	1	0	0	0
Some differential treatment favoring White	5	0	2	1	5	2	2

Source: Fair Housing of Marin Audit Report, 2010.

The activities that led to differential treatment or discrimination were many:

- Managers of complexes discriminated by screening calls and not returning calls to the tester with the African American voice;
- Offering different and more favorable rental terms and conditions to the White tester, providing greater availability or greater access for showings to the White tester;
- Attempting to steer the African American tester to a specific neighborhood; and
- Providing more information about the amenities and services of the complex to the White tester.

The authors of the study noted some potential limitations of the audit. The audit did not detect if other forms of discrimination were present (e.g., having children), which could have influenced the outcomes. Scheduling may have influenced the results; for example, some of the tests were conducted with different representatives at a rental property (some representatives may have been more or less likely to discriminate) or a representative from a rental property simply failed to mention the rental inquiries to others employed by the property regardless of whether the voice sounded like a specific race or not.

Recommendations. To help reduce discrimination and affirmatively further fair housing, FHOM provided the following recommendations relevant to Sonoma County based on the findings from the tests.[1]

Disseminate audit results. Distribute results to Fair Housing of Sonoma County to make recommendations to the Board of Supervisors for remedial action, as well as to Petaluma People Services Center to make recommendations to Petaluma City Council.[2]

Offer fair housing training. Training seminars should be conducted with the owners, managers and agents audited. The audit points out the need for continuous training in fair housing laws for all owners and managers of rental property, with an emphasis on the subtleties of differential treatment and the need to supply uniform information and treatment to all potential applicants, even over the phone. FHOM has conducted ***Fair Housing Law and Practice*** seminars in Sonoma (city), Napa, and Contra Costa counties for the last 15 years. Such educational endeavors should be supported by public officials and aggressively marketed to housing industry providers through housing associations and their elected officials.

Increase media coverage. Request that newspapers in Sonoma County feature articles on race discrimination and barriers faced by African Americans even in making preliminary phone inquires about rental housing, and consider providing (as a public service and at no cost) advertisements on recognizing and avoiding housing discrimination.

[1] Recommendations are copied from the report.

[2] Although the report did not mention disseminating the results to the Santa Rosa City Council also, this should also be part of the recommendations.

Conduct additional audits. Because discrimination is so often subtle or cloaked as helpful suggestions, it often goes undetected. Comparative studies such as this one are the best way to bring such practices to light. This study recommends that Sonoma County consider funding similar testing projects in the future.

Housing industry action. Ask members of the housing industry, such as the Sonoma Association of Realtors and the North Bay Association of Realtors, property management firms in both areas and local rental housing associations to take a positive stance that fair housing is good business and good for business. This study recommends that these organizations publicly declare their support with a statement on their letter head, outreach materials, and forms.

Spread the word to potential targets. Work with other agencies serving the African American community to inform their clients of their fair housing rights and available services.

Promote display of required HUD poster. Ask that rental property owners and real estate offices check to make sure that the required HUD equal opportunity housing provider logo is posted in plain view for applicants.

Fair Lending Analysis

This section analyzes fair lending conditions in Sonoma County using residential mortgage lending data from 2009; the latest data available at the time this report was prepared. Community Reinvestment Act (CRA) ratings and Home Mortgage Disclosure Act (HMDA) data are commonly used in AIs to examine fair lending practices within a jurisdiction. As of 2004, HMDA data contain interest rates of high cost loans, which allows an analysis of high cost (subprime) lending patterns.

CRA review. The CRA requires that financial institutions progressively seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information about mortgage loan applications as well as materials documenting their community development activity. The records are reviewed to determine if the institution satisfied CRA requirements. The assessment includes a review of records as related to the following:

- Commitment to evaluating and servicing community credit needs;
- Offering and marketing various credit programs;
- Record of opening and closing of offices;
- Discrimination and other illegal credit practices; and
- Community development initiatives.

The data are evaluated and a rating for each institution is determined. Ratings for institutions range from substantial noncompliance in meeting credit needs to an outstanding record of meeting community needs. Figure IV-4 shows the results of CRA exams for banks headquartered in one of the communities in the study area through March 31, 2011. Only banks that have received a CRA rating in the last five years are included in the analysis.

Figure IV-4.
CRA Ratings, Study Area, March 2011

	Most Recent Banks Rated	Outstanding	Satisfactory	Needs to Improve	Substantial Noncompliance
Sonoma County	—	—	—	—	—
Cloverdale	—	—	—	—	—
Cotati	—	—	—	—	—
Healdsburg	—	—	—	—	—
Petaluma	—	—	—	—	—
Rohnert Park	—	—	—	—	—
Santa Rosa	5	—	4	1	—
Sebastopol	—	—	—	—	—
Sonoma	—	—	—	—	—
Windsor	—	—	—	—	—

Source: FFIEC Interagency CRA Rating.

There are few banks with corporate offices based in Sonoma County. There are five banks in Santa Rosa; four received recent ratings of "satisfactory," while the Luther Burbank Savings bank received a "needs to improve" designation. Until February, the Sonoma Valley Bank was located in the City of Sonoma; prior to its closure, it received a "needs to improve" CRA rating.

HMDA Data analysis. HMDA data are widely used to detect evidence of discrimination in mortgage lending. In fact, concern about discriminatory lending practices in the 1970s led to the requirement for financial institutions to collect and report HMDA data. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, HMDA analyses remain limited because of the information that is ***not*** reported.

As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Yet HMDA data do not contain all of the factors that are evaluated by lending institutions when they decide to make a loan to a borrower. Basically, the data provide ***a lot*** of information about the lending decision—but ***not all*** of the information.

Since 2004, HMDA data include the interest rates on higher-priced mortgage loans. This allows examinations of disparities in high-cost, including subprime, loans among different racial and ethnic groups. It is important to remember that subprime loans are not always predatory or suggest fair lending issues, and that the numerous factors that can make a loan "predatory" are not adequately represented in available data. Therefore, actual predatory practices cannot be identified through HMDA data analysis. However, the data analysis can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted.

HMDA data report several types of loans. These include loans used to purchase homes, loans to make home improvements and refinancing of existing mortgage loans, as defined below.

- **Home purchase loan.** A home purchase loan is any loan secured by and made for the purpose of purchasing a housing unit.

- **Home improvement loan.** A home improvement loan is used, at least in part, for repairing, rehabilitating, remodeling, or improving a housing unit or the real property on which the unit is located.

- **Refinancing.** Refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose for which a loan is refinanced is not relevant for HMDA purposes.

The HMDA data are separated into two primary loan categories: conventional loans and government-guaranteed loans. Government-guaranteed loans are those insured by the Federal Housing Administration and the Veterans Administration.

This section uses the analysis of 2009 HMDA data to examine:

- The geographic areas in communities where high-cost lending and loan denials are concentrated, and the correlation of these areas with concentrations of minority and low income households; and

- Disparities in high-cost lending and loan denials across different racial and ethnic groups.

HMDA data analysis methodology. There are two important methodological notes to highlight as part of this HMDA analysis:

- Only loan applications for owner-occupied properties are analyzed.

- Loan applications are analyzed at the Census tract level. Aggregating Census tract data to jurisdictional boundaries may result in loan applications outside jurisdictional boundaries being included in community-level analysis. For example, Cloverdale falls within Census Tract 1542.00. All loan applications falling within Census Tract 1542.00 were included in Cloverdale's HMDA analysis.

Number of loans. In 2009, there were approximately 24,400 loan applications filed in Sonoma County. Figure IV-5 presents the distribution of loan applications by jurisdiction alongside each jurisdiction's share of the county's overall population. The largest proportion (38 percent) of loan applications were filed in Santa Rosa. Only 2 percent of the county's loan applications were filed in both Cloverdale and Cotati, which is in proportion to those communities' population contribution.

Figure IV-5.
Number of Loan Applications, Study Area, 2009

Note:
Due to some jurisdictional overlapping with Census tract boundaries, some double counting of loan applications occurred.

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Total Number of Loan Applications	Percent of County's Applications	Percent of County's Population
Sonoma County	24,392	100.0%	100.0%
Cloverdale	471	1.9%	1.8%
Cotati	547	2.2%	1.5%
Healdsburg	1,496	6.1%	2.3%
Petaluma	3,587	14.7%	12.0%
Rohnert Park	2,111	8.7%	8.5%
Santa Rosa	9,310	38.2%	34.7%
Sebastopol	1,397	5.7%	1.5%
Sonoma	1,537	6.3%	2.2%
Windsor	2,243	9.2%	5.5%

Types of loans. Figure IV-6 summarizes the types of loan products applicants applied for in 2009. Eighty-six percent of all loan applications in the county were for conventional loan products. Loan applicants in Cloverdale applied for a higher proportion of FHA Insured than the county overall.

Figure IV-6.
Types of Loan Applications, Study Area, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Conventional	FHA Insured	VA-Guaranteed	FSA-RHA (Farm Service)
Sonoma County	85.7%	13.5%	0.8%	0.1%
Cloverdale	74.9%	22.5%	1.7%	0.8%
Cotati	83.5%	14.8%	1.6%	0.0%
Healdsburg	89.4%	9.8%	0.7%	0.2%
Petaluma	88.2%	11.3%	0.6%	0.0%
Rohnert Park	81.4%	17.4%	1.2%	0.0%
Santa Rosa	81.8%	17.1%	1.0%	0.0%
Sebastopol	90.3%	9.4%	0.2%	0.0%
Sonoma	91.0%	8.4%	0.6%	0.1%
Windsor	85.2%	13.7%	0.8%	0.3%

Purpose of loan applications. Given the state of the housing market in 2009, it is not surprising that 75 percent of all loan applications were for mortgage refinances. Cloverdale's loan applications differed slightly from the study area; 32 percent of applications were for home purchase loans and only 67 percent were for mortgage refinances.

Figure IV-7.
Purpose of Loan Applications, Study Area, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Home Purchase	Home Improvement	Refinance
Sonoma County	22.7%	2.7%	74.5%
Cloverdale	32.1%	0.8%	67.1%
Cotati	26.0%	3.5%	70.6%
Healdsburg	17.6%	3.1%	79.2%
Petaluma	18.9%	2.9%	78.1%
Rohnert Park	25.1%	2.9%	72.0%
Santa Rosa	28.4%	2.5%	69.1%
Sebastopol	20.5%	2.7%	76.8%
Sonoma	16.5%	2.8%	80.7%
Windsor	23.0%	2.1%	74.9%

Action taken on loan applications. Figure IV-8 displays the action taken on loan applications submitted in Sonoma County and the study area. In Sonoma County, 62 percent of loans originated and 17 percent of loan applications were denied. The remaining 21 percent of loan applications were closed because the approved loan was not accepted by the applicant (7 percent of applications); the application was withdrawn by the applicant (11 percent); or the lending institution closed the application because it was incomplete (3 percent). Cloverdale and Cotati were the only two communities in the study area with loan denial rates above 20 percent.

Figure IV-8.
Action Taken on Loan Applications, Study Area, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Loan originated	Application approved, but not accepted	Denied	Application withdrawn by applicant	Closed for Incompleteness
Sonoma County	62.4%	6.8%	16.8%	11.0%	3.0%
Cloverdale	57.7%	6.6%	23.4%	10.0%	2.3%
Cotati	56.5%	6.0%	21.6%	12.1%	3.8%
Healdsburg	62.0%	5.2%	18.1%	11.8%	2.9%
Petaluma	65.2%	6.3%	15.6%	10.2%	2.8%
Rohnert Park	60.4%	6.2%	18.1%	11.8%	3.6%
Santa Rosa	63.2%	7.2%	16.0%	10.6%	3.0%
Sebastopol	63.8%	7.2%	15.5%	10.8%	2.7%
Sonoma	60.1%	6.4%	18.0%	13.7%	1.8%
Windsor	62.2%	7.1%	16.1%	11.3%	3.2%

Figure IV-9 displays the action taken on loan applications by the purpose of the loan. As is the case in many communities, home improvement loans had the highest denial rates, followed by refinances.

Figure IV-9.
Action Taken on Loan Applications by Loan Purpose, Sonoma County, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

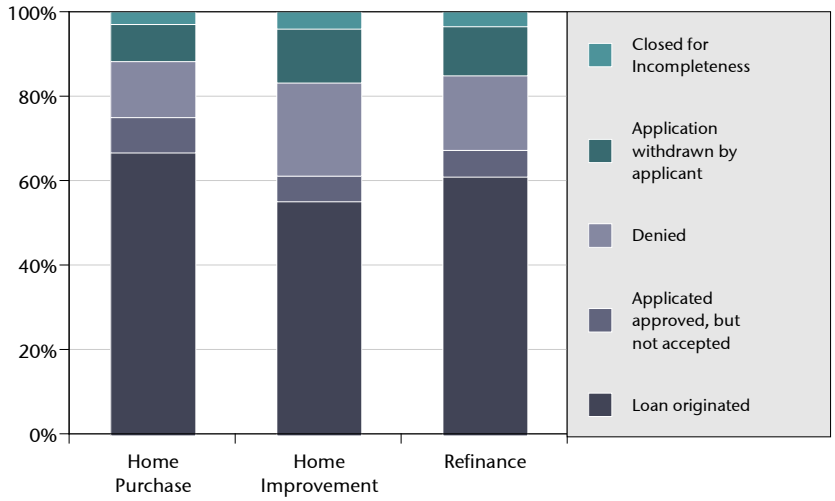


Figure IV-10 examines origination and denial rates for home purchase and refinance loan applications in the study area. In much of the study area, the disparity in origination rates between home purchase and refinance loans is relatively small, suggesting that lenders have confidence in the property values backing the refinanced loans. This disparity is greater in Cloverdale than in other portions of the study area.

Figure IV-10.
Action Taken on Loan Applications for Home Purchases and Refinances, Study Area, 2009

Source:
Home Mortgage Disclosure Act (HMDA), 2009.

	Home Purchase		Refinance	
	Originated	*Denied*	*Originated*	*Denied*
Sonoma County	**67.1%**	**13.2%**	**61.3%**	**17.7%**
Cloverdale	66.2%	19.2%	53.5%	25.6%
Cotati	58.5%	20.4%	55.7%	21.5%
Healdsburg	65.5%	12.5%	61.8%	18.7%
Petaluma	71.1%	10.6%	63.9%	16.8%
Rohnert Park	67.4%	14.7%	58.5%	19.1%
Santa Rosa	68.3%	12.1%	61.6%	17.3%
Sebastopol	62.9%	11.9%	64.0%	16.0%
Sonoma	66.1%	13.4%	58.6%	19.1%
Windsor	65.7%	14.3%	61.4%	16.4%

Denial rates by race and ethnicity. This section presents denial rates by race and ethnicity. For each community in the study area, a table is provided that compares the results of mortgage applications by race and ethnicity. Additionally, two maps are presented for each community, which geographically overlay loan denial rates with racially non-White residents and ethnically Hispanic/Latinos residents.

Despite comprising 25 percent of the county's overall population, only 6 percent of loan applications in Sonoma County were submitted by Hispanics/Latinos. When Hispanics/Latinos did submit loan applications, loans were more likely to be denied than White residents. While this occurs throughout the study area, differences in loan originations and denials between Hispanics/Latinos and Whites is most pronounced in Cotati, Healdsburg, Sebastopol and Sonoma (city).

Sonoma County

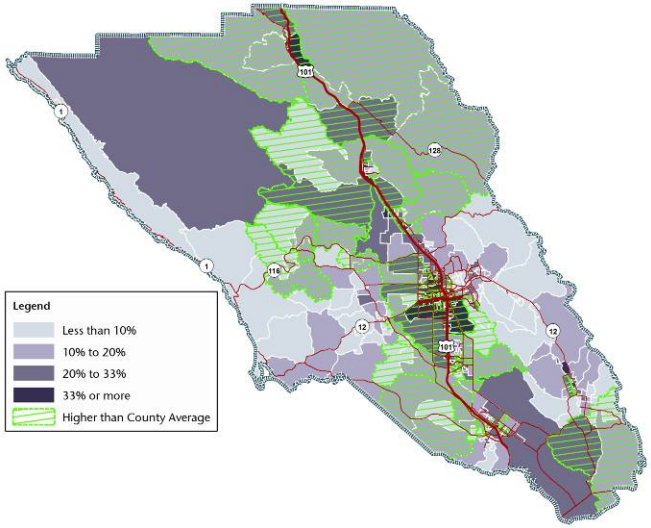
Twenty-five percent of the county's residents are Hispanic/Latino, compared to 7.6 percent of loan applicants, accounting for applicants who did not report their ethnicity. This suggests that Hispanic/Latino residents are not participating in the for sale market in Sonoma County as actively as non-Hispanic/Latinos residents. Hispanic/Latino applicants are also more likely to be denied and less likely to have their loan originated than White applicants. Overall, 17 percent of loan applications in the county were denied. Census tracts with denial rates higher than the county-wide average are located throughout the county and do not specifically correlate with areas of racial and ethnic concentration.

Figure IV-11.
Result of Mortgage Loan Applications by Race/Ethnicity, Sonoma County, 2009

Sonoma County	Percent of Total Loan Applications	Action Taken				
		Loan originated	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	0.7%	60.2%	3.7%	23.0%	8.1%	5.0%
Asian	3.2%	64.1%	7.4%	14.3%	10.7%	3.6%
Black or African American	0.6%	52.2%	7.4%	23.5%	12.5%	4.4%
Native Hawaiian or Other	0.4%	55.7%	6.6%	23.6%	4.7%	9.4%
White	79.1%	64.0%	6.9%	15.9%	10.3%	2.8%
Information not provided	16.0%	54.9%	6.0%	21.0%	14.8%	3.4%
Ethnicity						
Hispanic or Latino	6.4%	54.6%	7.1%	22.7%	10.4%	5.2%
Not Hispanic or Latino	77.7%	64.4%	7.0%	15.6%	10.3%	2.7%
Information not provided	16.0%	55.9%	5.7%	20.3%	14.8%	3.4%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-9.8%	0.2%	7.1%	0.1%	2.5%

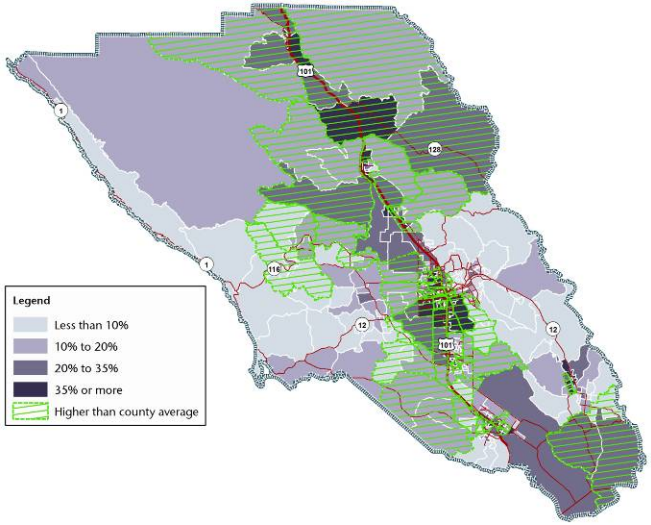
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-12.
Higher Than County Denial Rates by Percent Non-White, Sonoma County, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-13.
Higher than County Denial Rates by Percent Hispanic/Latino, Sonoma County, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Cloverdale

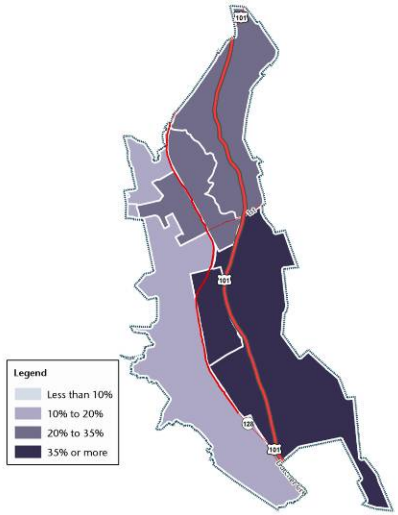
Cloverdale had the highest denial rate in the county at 23 percent. Eleven percent of loan applications were submitted by Hispanic/Latino applicants, which is the highest proportion in the study area. The difference in White and Hispanic/Latino loan origination and denial rates was less in Cloverdale than other parts of the study area. There are no Census Tracts in Cloverdale that have higher denial rates than the city overall.

Figure IV-14.
Result of Mortgage Loan Applications by Race/Ethnicity, Cloverdale, 2009

Cloverdale	Percent of Total Loan Applications	Action Taken				
		Loan originated	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	0.6%	33.3%	0.0%	33.3%	33.3%	0.0%
Asian	0.2%	100.0%	0.0%	0.0%	0.0%	0.0%
Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.4%	100.0%	0.0%	0.0%	0.0%	0.0%
White	85.4%	60.0%	6.5%	22.1%	9.5%	2.0%
Information not provided	13.4%	42.9%	7.9%	31.7%	12.7%	4.8%
Ethnicity						
Hispanic or Latino	11.0%	53.8%	7.7%	26.9%	7.7%	3.8%
Not Hispanic or Latino	74.7%	60.8%	6.0%	21.6%	9.9%	1.7%
Information not provided	14.2%	44.8%	9.0%	29.9%	11.9%	4.5%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-6.9%	1.7%	5.3%	-2.3%	2.1%

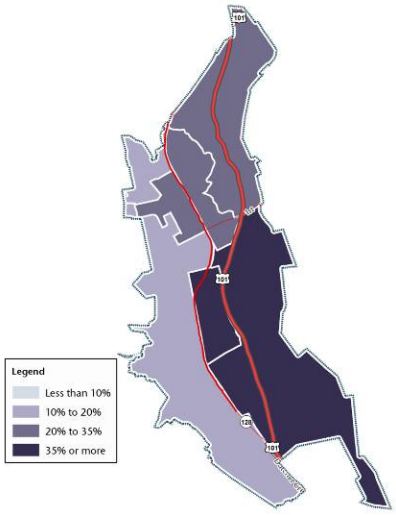
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-15.
Higher than City Denial Rates by Percent Non-White, Cloverdale, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-16.
Higher than City Denial Rates by Percent Hispanic/Latino, Cloverdale, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Cotati

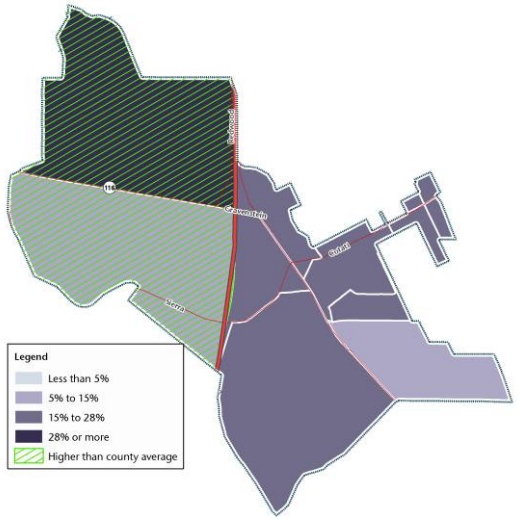
Overall, 22 percent of loan applications were denied in Cotati. County-wide, loan applications are more likely to be denied for Hispanics/Latinos than Whites. However, this disparity is more pronounced in Cotati than in other portions of the county: Hispanics/Latinos applicants had denial rates 21 percentage points higher than Whites. Forty-three loan applications were submitted by Hispanics/Latinos; 40 percent of those applications were denied. There is one Census tract in Cotati with a higher denial rate than the city overall. This tract overlaps with the city's Hispanic/Latino concentration.

Figure IV-17.
Result of Mortgage Loan Applications by Race/Ethnicity, Cotati, 2009

Cotati	Percent of Total Loan Applications	Action Taken: Loan originated	Application approved, but not accepted	Denied	Application withdrawn by applicant	Closed for Incompleteness
Race						
American Indian or Alaska Native	0.4%	50.0%	0.0%	50.0%	0.0%	0.0%
Asian	2.0%	45.5%	0.0%	36.4%	9.1%	9.1%
Black or African American	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.5%	100.0%	0.0%	0.0%	0.0%	0.0%
White	79.2%	58.4%	5.8%	20.1%	11.5%	4.2%
Information not provided	17.9%	48.0%	8.2%	26.5%	15.3%	2.0%
Ethnicity						
Hispanic or Latino	7.9%	44.2%	4.7%	39.5%	4.7%	7.0%
Not Hispanic or Latino	73.5%	59.7%	6.0%	18.7%	11.9%	3.7%
Information not provided	18.6%	49.0%	6.9%	25.5%	15.7%	2.9%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-15.5%	-1.3%	20.9%	-7.3%	3.2%

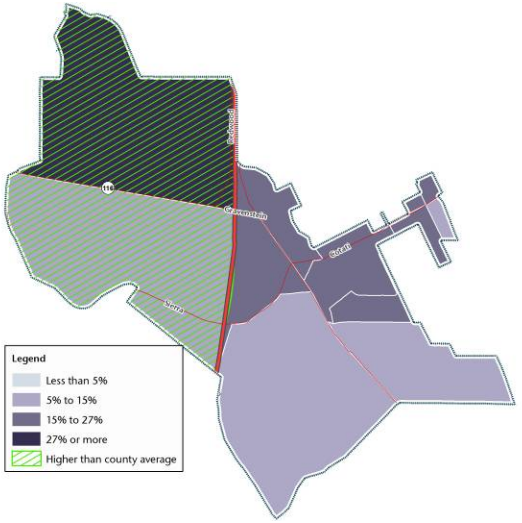
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-18.
Higher than City Denial Rates by Percent Non-White, Cotati, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-19.
Higher than City Denial Rates by Percent Hispanic/Latino, Cotati, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census...

City of Healdsburg

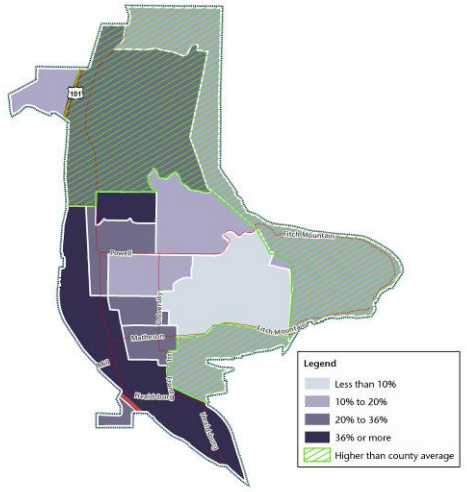
Eighteen percent of loan applications were denied in Healdsburg. Healdsburg contains the largest percentage of Hispanic/Latino residents in the county (34 percent). Only 9 percent of the city's loan applications were submitted by Hispanic/Latino residents, of which 48 percent were originated. This is 18 percentage points lower than the origination rate for White applicants (64 percent). Areas where loan denial rates exceed the city's overall denial rate do not align with areas of minority concentrations.

Figure IV-20.
Result of Mortgage Loan Applications by Race/Ethnicity, Healdsburg, 2009

Healdsburg	Percent of Total Loan Applications	Action Taken				
		Loan originated	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	1.0%	80.0%	0.0%	13.3%	6.7%	0.0%
Asian	1.8%	66.7%	3.7%	14.8%	14.8%	0.0%
Black or African American	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.5%	28.6%	42.9%	0.0%	14.3%	14.3%
White	80.3%	63.6%	5.5%	16.3%	11.6%	2.9%
Information not provided	16.2%	53.9%	3.3%	28.0%	11.9%	2.9%
Ethnicity						
Hispanic or Latino	9.4%	47.5%	7.1%	26.2%	14.2%	5.0%
Not Hispanic or Latino	74.9%	65.3%	5.4%	15.2%	11.6%	2.5%
Information not provided	15.7%	55.3%	3.0%	27.2%	11.1%	3.4%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-17.8%	1.6%	11.1%	2.6%	2.5%

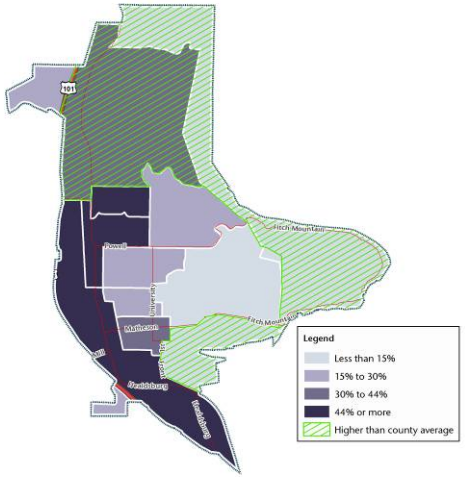
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-21.
Higher than City Denial Rates by Percent Non-White, Healdsburg, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census...

Figure IV-22.
Higher than City Denial Rates by Percent Hispanic/Latino, Healdsburg, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Petaluma

Petaluma's denial rate was 16 percent, one of the lowest in the county. Only 5 percent of Petaluma's loan applications were submitted by Hispanics/Latinos. While Hispanic/Latino applicants were more likely to be denied than White applicants, the difference in denial rates among Whites and Hispanics/Latinos was 3 percentage points, which is the lowest in the study area. The city's most ethnically concentrated area overlaps with an area of higher than average denial rates; however, the high denial rate areas are not exclusive to areas with Hispanic/Latino concentration.

Figure IV-23.
Result of Mortgage Loan Applications by Race/Ethnicity, Petaluma, 2009

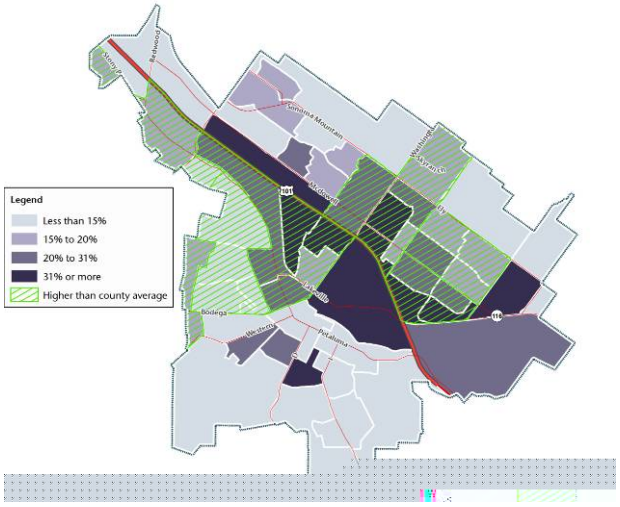
Petaluma	Percent of Total Loan Applications	Action Taken				
		Loan originated	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	0.5%	73.7%	0.0%	21.1%	0.0%	5.3%
Asian	4.0%	71.0%	7.6%	13.1%	6.9%	1.4%
Black or African American	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.3%	60.0%	0.0%	20.0%	10.0%	10.0%
White	79.3%	66.9%	6.6%	14.2%	9.7%	2.6%
Information not provided	15.4%	53.6%	4.7%	23.4%	14.3%	4.0%
Ethnicity						
Hispanic or Latino	5.0%	58.0%	8.3%	17.1%	10.5%	6.1%
Not Hispanic or Latino	79.8%	67.9%	6.5%	14.0%	9.4%	2.3%
Information not provided	15.1%	53.0%	4.6%	23.7%	14.6%	4.1%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-9.9%	1.8%	3.2%	1.1%	3.7%

Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-24.
Higher than City Denial Rates by Percent Non-White, Petaluma, 2009

Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-25.
Higher than City Denial Rates by Percent Hispanic/Latino, Petaluma, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Santa Rosa

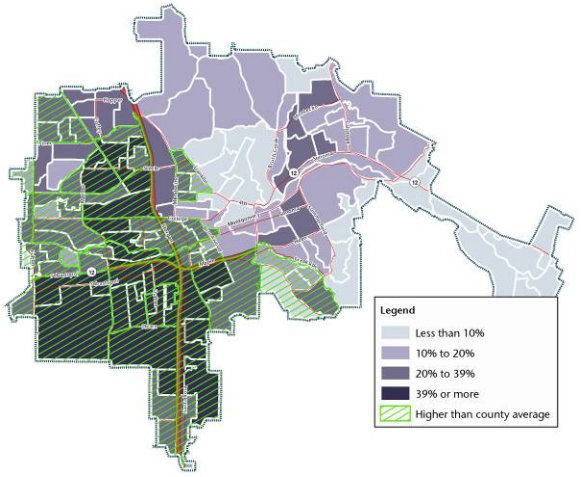
Overall, 16 percent of loan applications were denied in Santa Rosa. The differences in origination and denial rates between Hispanic/Latino and White applicants are lower in Santa Rosa than the county overall at just 5 percent. However, there is a strong correlation in Santa Rosa between racial and ethnic concentrations and higher than average loan denial rates, as demonstrated in Figures IV-30 and IV-31.

Figure IV-29.
Result of Mortgage Loan Applications by Race/Ethnicity, Santa Rosa, 2009

Santa Rosa	Percent of Total Loan Applications	Action Taken: *Loan originated*	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	0.8%	57.1%	2.9%	28.6%	5.7%	5.7%
Asian	4.7%	63.0%	9.1%	11.9%	11.9%	4.1%
Black or African American	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.6%	51.8%	7.1%	28.6%	3.6%	8.9%
White	77.1%	65.0%	7.3%	15.4%	9.6%	2.6%
Information not provided	16.0%	55.9%	6.2%	18.6%	15.3%	3.9%
Ethnicity						
Hispanic or Latino	7.6%	57.6%	6.5%	20.7%	9.2%	6.0%
Not Hispanic or Latino	76.5%	64.9%	7.5%	15.3%	9.8%	2.6%
Information not provided	15.9%	57.8%	6.2%	17.2%	15.2%	3.7%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-7.3%	-0.9%	5.4%	-0.5%	3.4%

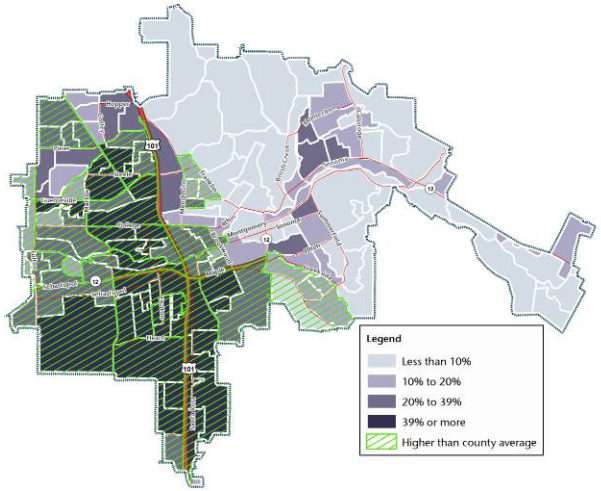
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-30.
Higher than City Denial Rates by Percent Non-White, Santa Rosa, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-31.
Higher than City Denial Rates by Percent Hispanic/Latino, Santa Rosa, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Sebastopol

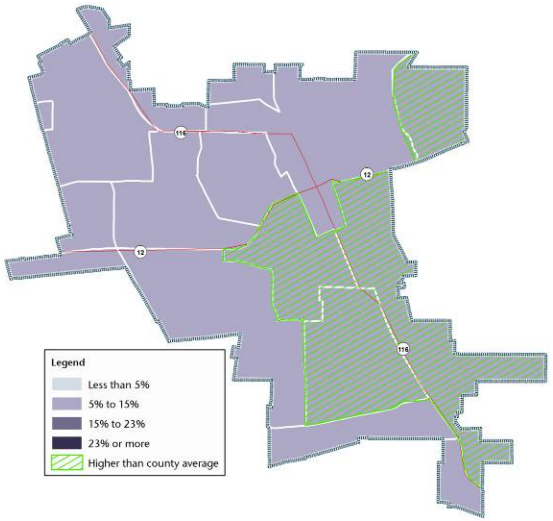
Sebastopol contains the lowest proportion of Hispanic/Latino residents in the study area (12 percent). The city also has one of the lowest overall denial rates at 16 percent. Compared to White applicants, Hispanic/Latino applicants experienced lower loan origination rates. This was not only because loans were more likely to be denied, but also because Hispanics/Latinos had a higher frequency of submitting incomplete applications than Whites. Sebastopol has no areas of minority concentration.

Figure IV-32.
Result of Mortgage Loan Applications by Race/Ethnicity, Sebastopol, 2009

Sebastopol	Percent of Total Loan Applications	Action Taken: *Loan originated*	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	1.0%	71.4%	7.1%	7.1%	7.1%	7.1%
Asian	2.4%	57.6%	12.1%	21.2%	3.0%	6.1%
Black or African American	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.3%	75.0%	0.0%	25.0%	0.0%	0.0%
White	80.3%	66.0%	7.1%	14.9%	9.6%	2.4%
Information not provided	15.6%	54.1%	6.9%	17.4%	17.9%	3.7%
Ethnicity						
Hispanic or Latino	4.4%	52.5%	8.2%	24.6%	4.9%	9.8%
Not Hispanic or Latino	79.5%	66.4%	7.1%	14.6%	9.8%	2.1%
Information not provided	16.1%	53.8%	7.1%	17.8%	17.3%	4.0%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-14.0%	1.1%	10.0%	-4.9%	7.8%

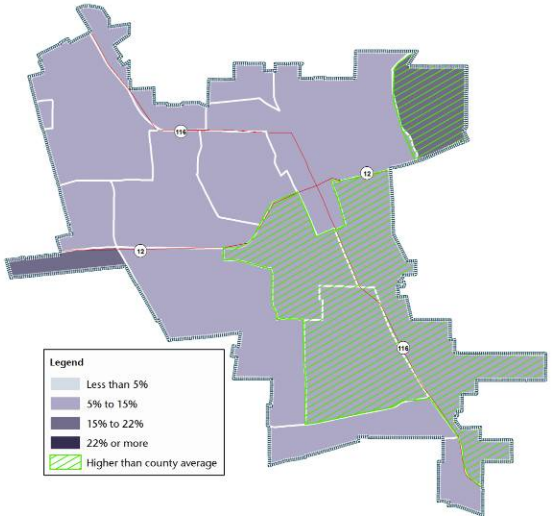
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-33.
Higher than City Denial Rates by Percent Non-White, Sebastopol, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-34.
Higher than City Denial Rates by Percent Hispanic/Latino, Sebastopol, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

City of Sonoma

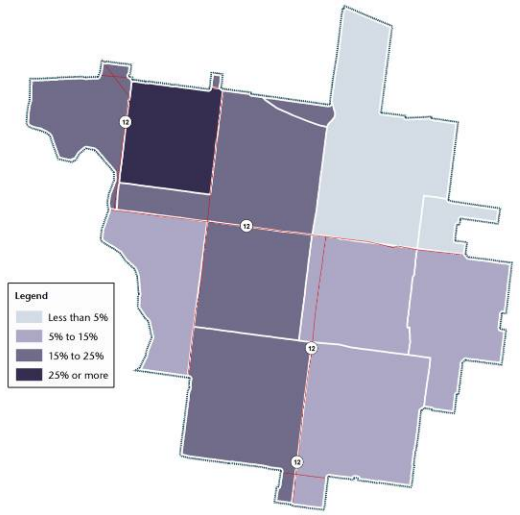
The loan denial rate in the City of Sonoma was 18 percent overall. A small proportion of loan applications in the City of Sonoma were submitted by Hispanics/Latinos. When Hispanics/Latinos did submit loan applications, they were much more likely to be denied a loan than Whites.

Figure IV-35.
Result of Mortgage Loan Applications by Race/Ethnicity, Sonoma (city), 2009

Sonoma	Percent of Total Loan Applications	Action Taken				
		Loan originated	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	0.7%	50.0%	0.0%	20.0%	30.0%	0.0%
Asian	1.2%	72.2%	0.0%	16.7%	11.1%	0.0%
Black or African American	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.3%	100.0%	0.0%	0.0%	0.0%	0.0%
White	79.0%	60.5%	7.1%	17.1%	13.2%	2.1%
Information not provided	18.8%	56.7%	4.5%	22.1%	15.6%	1.0%
Ethnicity						
Hispanic or Latino	3.6%	43.6%	3.6%	34.5%	14.5%	3.6%
Not Hispanic or Latino	77.2%	61.8%	7.1%	16.3%	12.9%	1.9%
Information not provided	19.2%	56.3%	4.4%	21.7%	16.6%	1.0%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-18.1%	-3.4%	18.2%	1.7%	1.7%

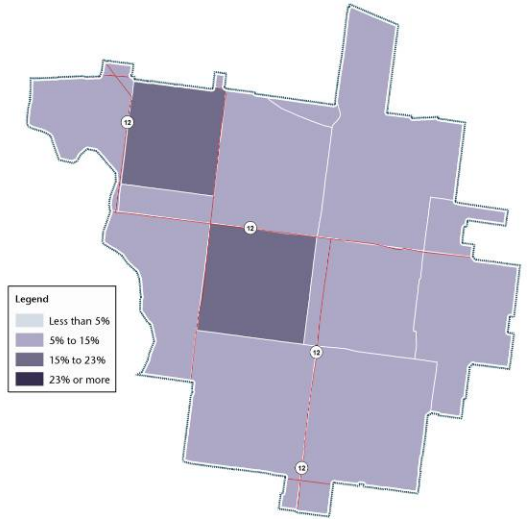
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-36.
Higher than City Denial Rates by Percent Non-White, Sonoma (city), 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-37.
Higher than Average Community Denial Rates by Percent Hispanic/Latino, Sonoma (city), 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Town of Windsor

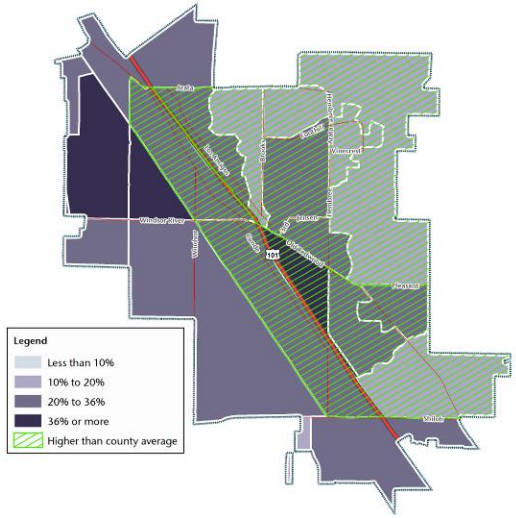
Windsor's overall denial rate was a relatively low 16 percent. Ten percent of loan applications were submitted by Hispanics/Latinos. Origination and denial rates among Hispanic/Latinos applicants in Windsor align with rates for Hispanic/Latino applicants in Sonoma County overall. There is no correlation between higher than average denial rates and minority concentrations.

Figure IV-38.
Result of Mortgage Loan Applications by Race/Ethnicity, Windsor, 2009

Windsor	Percent of Total Loan Applications	Action Taken: *Loan originated*	*Application approved, but not accepted*	*Denied*	*Application withdrawn by applicant*	*Closed for Incompleteness*
Race						
American Indian or Alaska Native	1.1%	75.0%	4.2%	12.5%	0.0%	8.3%
Asian	2.3%	66.7%	2.0%	17.6%	11.8%	2.0%
Black or African American	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
Native Hawaiian or Other	0.4%	33.3%	11.1%	33.3%	11.1%	11.1%
White	80.4%	63.1%	7.7%	15.3%	10.8%	3.1%
Information not provided	15.2%	57.4%	4.4%	20.0%	15.3%	2.9%
Ethnicity						
Hispanic or Latino	9.6%	54.2%	7.4%	21.8%	13.4%	3.2%
Not Hispanic or Latino	75.8%	63.9%	7.5%	14.9%	10.6%	3.1%
Information not provided	14.5%	58.9%	4.9%	19.0%	13.8%	3.4%
Racial/Ethnic Comparison						
Hispanic/Latino or Not Hispanic/Not Latino	NA	-9.7%	-0.1%	6.9%	2.8%	0.1%

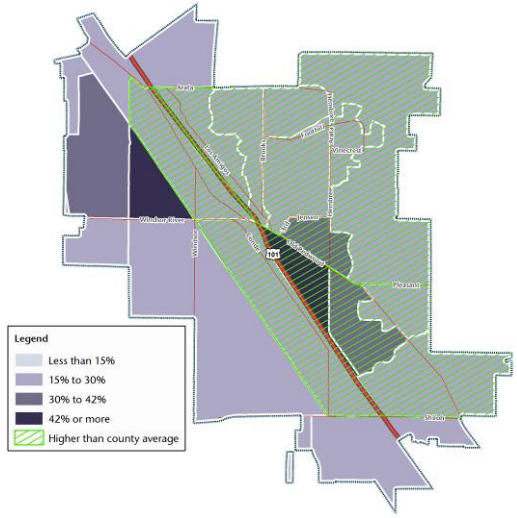
Source: FFIEC HMDA Aggregate Reports, 2009, and BBC Research & Consulting.

Figure IV-39.
Higher than Town Denial Rates by Percent Non-White, Windsor, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Figure IV-40.
Higher than Town Denial Rates by Percent Hispanic/Latino, Windsor, 2009



Source: Home Mortgage Disclosure Act (HMDA), 2009 and 2010 U.S. Census.

Subprime loan analysis. This section examines the prevalence of subprime loans in the study area. For the purposes of this section, "subprime" is defined as a loan with an APR 3 percentage points higher than comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

Of the 15,231 loans that originated in Sonoma County in 2009, 251 loans, or approximately 2 percent of all loans, were considered subprime. Cotati had the largest proportion of subprime loans in the study area at 3.9 percent. Less than 1 percent of loans in Petaluma qualified as subprime.

Figure IV-41.
Subprime Loans,
Study Area, 2009

Source:
FFIEC HMDA Aggregate Reports 2009.

	Originated Loans	Subprime Loans	Percent Subprime Loans
Sonoma County	**15,231**	**251**	**1.6%**
Cloverdale	272	8	2.9%
Cotati	309	12	3.9%
Healdsburg	928	10	1.1%
Petaluma	2,337	20	0.9%
Rohnert Park	1,274	37	2.9%
Santa Rosa	5,888	120	2.0%
Sebastopol	891	10	1.1%
Sonoma	923	21	2.3%
Windsor	1,396	15	1.1%

Subprime lending does not appear to have targeted the county's minority residents in 2009. In 2010, 25 percent of the county's residents identified themselves as ethnically Hispanic/Latino, while 15 percent of subprime loan recipients were Hispanic/Latino. Eighty-four percent of subprime loan recipients were racially White, which is in line with the county's overall racial composition.

Figures IV-42 and IV-43 overlay Census tracts containing a higher than county-wide average percentage of subprime loans with racial and ethnic concentrations. Although above-average subprime lending activity is not limited to areas with racial and ethnic concentration, there is a strong correlation in some portions of the county. The correlation is most pronounced in Santa Rosa.

Figure IV-42. Higher than Average Subprime Rates by Percent Non-White, Sonoma County, 2009

Source:
FFIEC HMDA Aggregate Reports 2009.

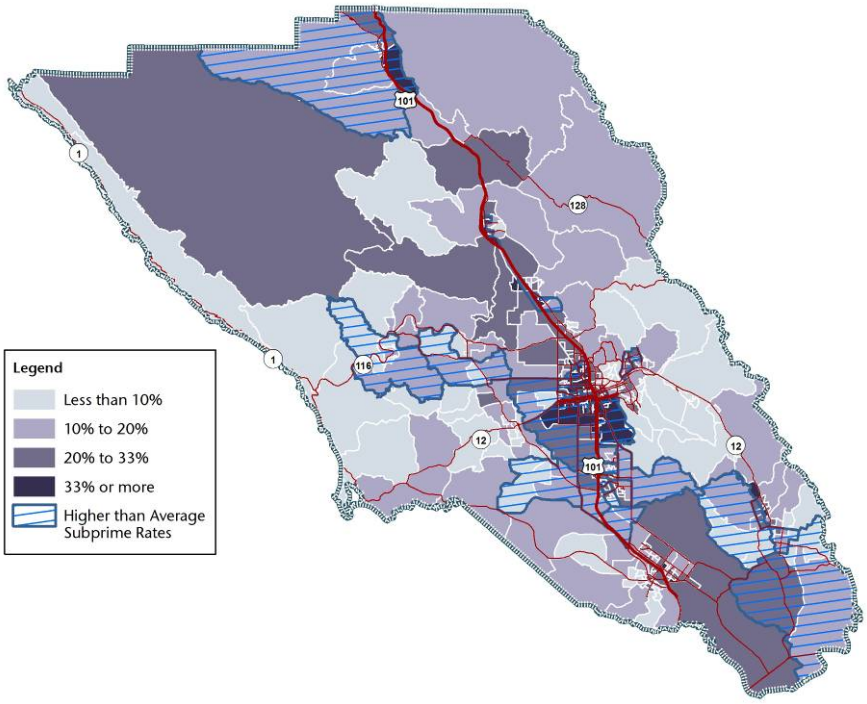
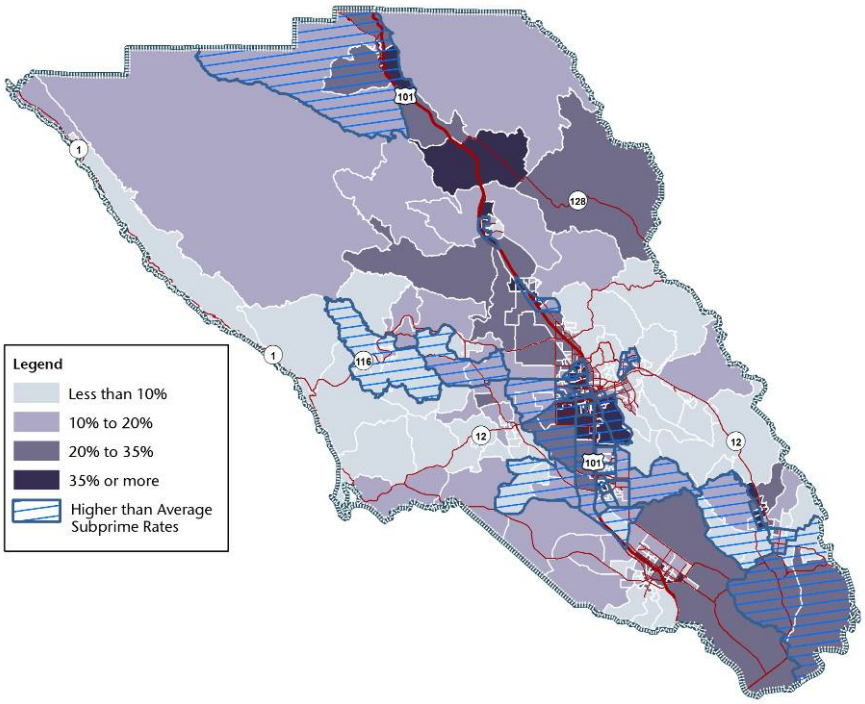


Figure IV-43. Higher than Average Subprime Rates by Percent Hispanic or Latino, Sonoma County, 2009

Source:
FFIEC HMDA Aggregate Reports 2009.



SECTION V.
Public Input

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Public Input

This section details the public outreach process and the results of resident and stakeholder surveys, interviews and focus groups conducted for the AI.

Public Input Elements

The public input portion of the AI included the following elements:

- A survey of residents distributed by jurisdictions' staff and housing stakeholders both electronically and on paper in both English and Spanish—111 residents responded;
- A survey of housing professionals and stakeholders distributed electronically by jurisdictions' staff—25 stakeholders responded;
- Focus groups and in-depth interviews with housing professionals and social service providers—12 individuals participated;
- A focus group hosted by La Luz, in Spanish, with Limited English Proficiency (LEP) population residents of Boyes Hot Springs in unincorporated Sonoma County—13 residents participated and La Luz staff provided translation services; and
- The resident survey outreach targeted locations within the county where the potential to reach members of the protected classes was greatest. As such, the survey is not meant to be interpreted as a statistically valid survey of all Sonoma County residents. Rather, it is meant to reflect the experiences and opinions of members of protected classes who live in the county.

Participant Profile

This section provides additional detail about the stakeholders and residents who participated in the public input process.

Stakeholders. Stakeholders who either responded to the survey or participated in interviews or focus groups represented a diverse set of organizations from the private, public and nonprofit sectors. Stakeholder industries and service types included:

- Services for low income residents
- Services for members of Limited English Proficiency (LEP)populations
- Services for residents with mental or physical disabilities
- Affordable housing
- Food/clothing pantries
- Rental property owners
- Rental property managers
- Residential developers
- Real estate sales
- Senior services
- Fair housing services
- Public health
- Legal Aid

With respect to service area, some providers serve the entire state or Sonoma County, while others are more jurisdiction-specific and serve only the City of Santa Rosa or Petaluma, for example.

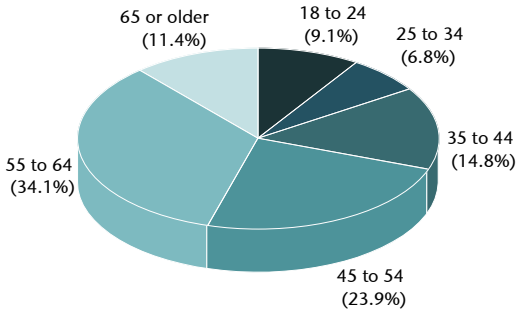
Residents. Respondents to the resident survey have a dissimilar demographic profile than the county at large. For example, respondents had lower incomes, and were more likely to be renters, disabled, seniors and female than residents overall. Respondents were racially and ethnically similar to residents, however.

Age and gender. Nearly half of the resident respondents are age 55 or older and 80 percent are female.

Figure V-1.
Age of Respondent

Note:
n=88.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

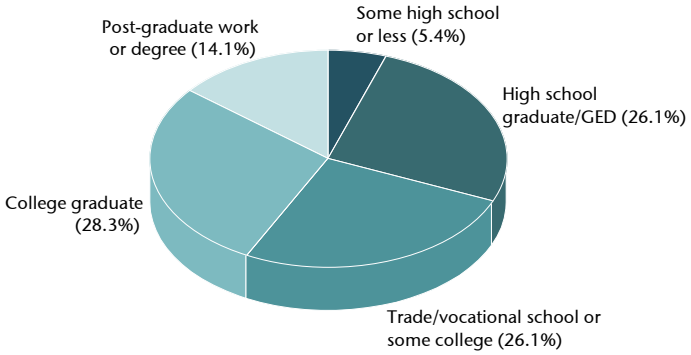


Educational attainment. Respondents to the resident survey represent the spectrum of educational attainment. As shown in Figure V-2, 14 percent have completed post-graduate work or degrees.

Figure V-2.
Education

Note:
n=92.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

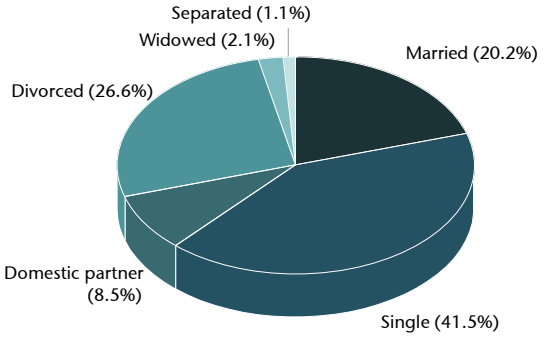


Marital status. Figure V-3 presents the marital status of respondents. Slightly more than two in five are single and 27 percent are divorced.

Figure V-3.
Marital Status

Note:
n=94.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

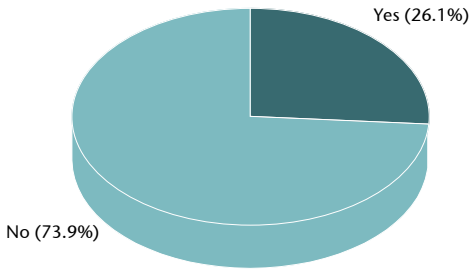


Children. Slightly more than one in four respondents have children under age 18 as shown in Figure V-4; this compares with about 30 percent for residents overall.

Figure V-4.
Children Under the Age of 18

Note:
n=92.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

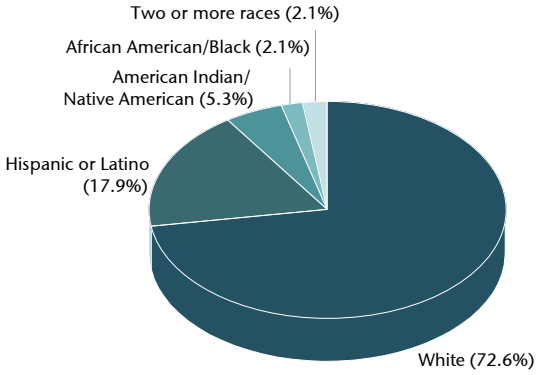


Race/ethnicity. Overall, nearly one in five respondents identified themselves as being Hispanic/Latino and 73 percent as White, as shown in Figure V-5. The respondents were racially and ethnically similar to residents in Sonoma County overall who are 77 percent White and 25 percent Hispanic/Latino.

Figure V-5.
Race/Ethnicity

Note:
n=95.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

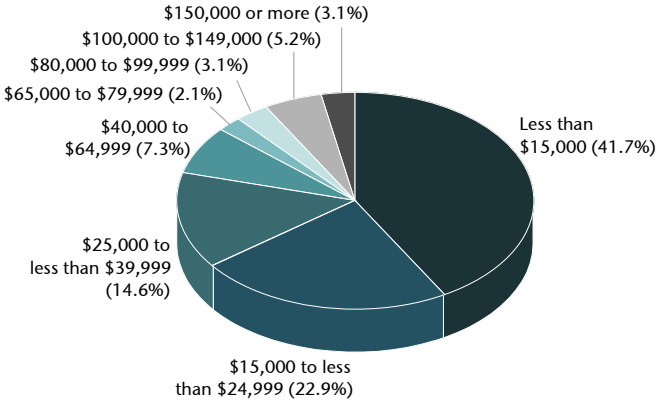


Household income. Figure V-6 presents respondents' household income. As shown, 42 percent of respondents report household incomes of less than $15,000 per year. This is much lower than all residents of Sonoma County, with 18 percent earning less than $25,000 per year.

Figure V-6.
Household Income

Note:
n=96.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

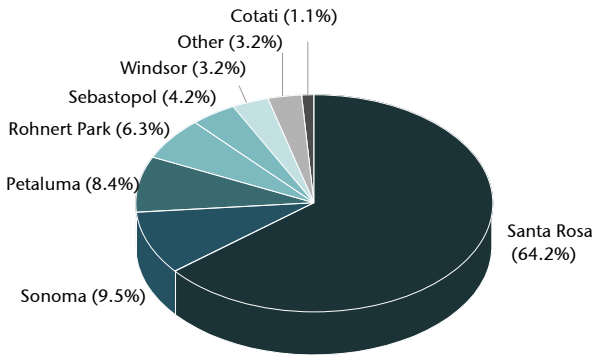


Place of residence. The vast majority of respondents live in Santa Rosa, as shown in Figure V-7. Included in the "other" category are Guerneville, Penngrove and Kenwood.

Figure V-7.
Place of Residence

Note:
n=95.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

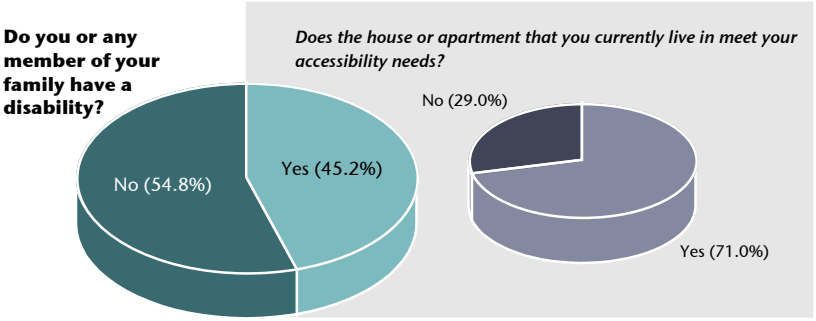


Disability. Nearly half of the resident respondents stated that they or a member of their household has a disability. As shown in Figure V-8, of those households with a disabled member, 30 percent are living in housing that does not meet their accessibility needs.

Figure V-8.
Disability and Housing Accessibility

Note:
n=93 and n=41.

Source:
BBC Research & Consulting 2011
Sonoma County Resident Survey.



The types of accessibility improvements desired include:

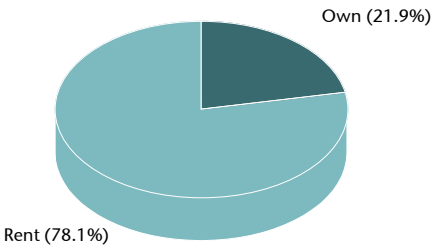
- "No steps or have elevator; handrails in shower."
- "Steps into the main entrance are a problem—too expensive to correct."
- "Bigger doors. A ramp up to the doors outside. Hand held shower and grab bars in bathrooms."
- "Grab bars, ramp, shower no tub."

Housing tenure. Nearly four out of five respondents to the resident survey are renters, as shown in Figure V-9.

Figure V-9.
Do you own or rent the home you are currently living in?

Note:
n=73.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.

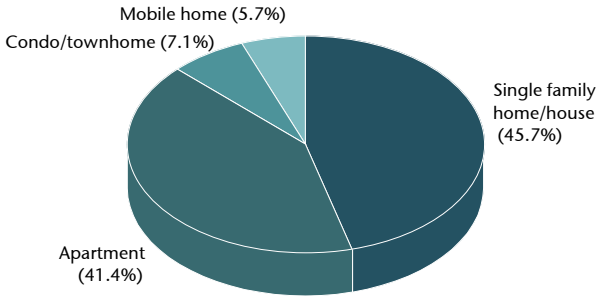


Housing type. Figure V-10 depicts the housing types of resident respondents. About 46 percent live in single family homes and 41 percent live in apartments.

Figure V-10.
Housing Type

Note:
n=70.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.



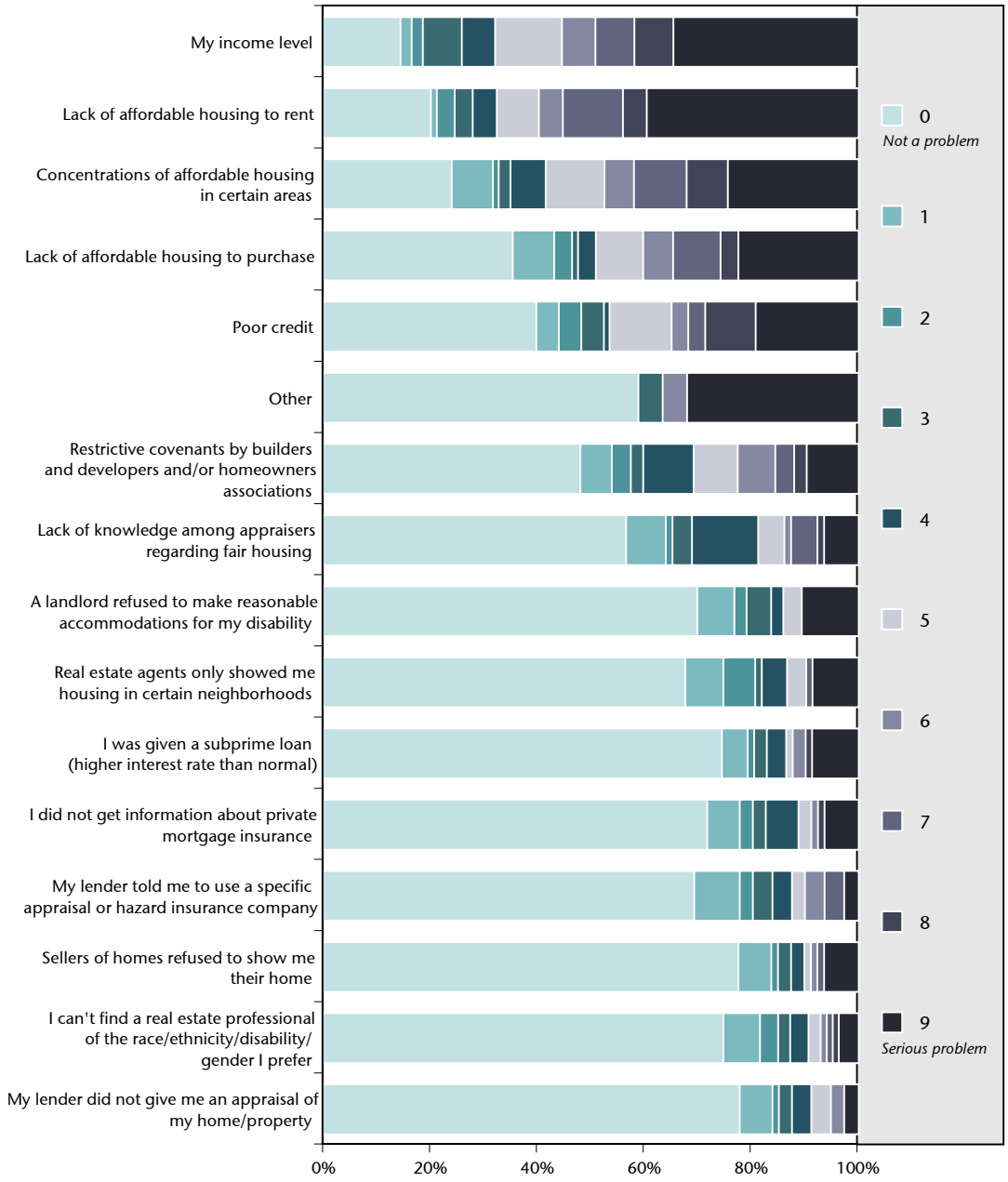
Potential Barriers to Fair Housing

Residents and stakeholders evaluated the degree to which numerous factors may create barriers to fair housing in Sonoma County. Because of their industry knowledge, stakeholders responded to a more comprehensive list than residents.

Potential barriers—residents. Residents rated a number of potential barriers to fair housing based on their own experiences in Sonoma County. As shown in Figure V-11, the top three problems residents reported encountering with respect to fair housing are:

- Their income level;
- A lack of affordable housing to rent; and
- Concentrations of affordable housing in certain areas.

Figure V-11.
Potential Barriers to Fair Housing—Residents



Note: n=96.

Source: BBC Research & Consulting 2011 Sonoma County Resident Survey.

With respect to other barriers to fair housing, residents made the following comments:

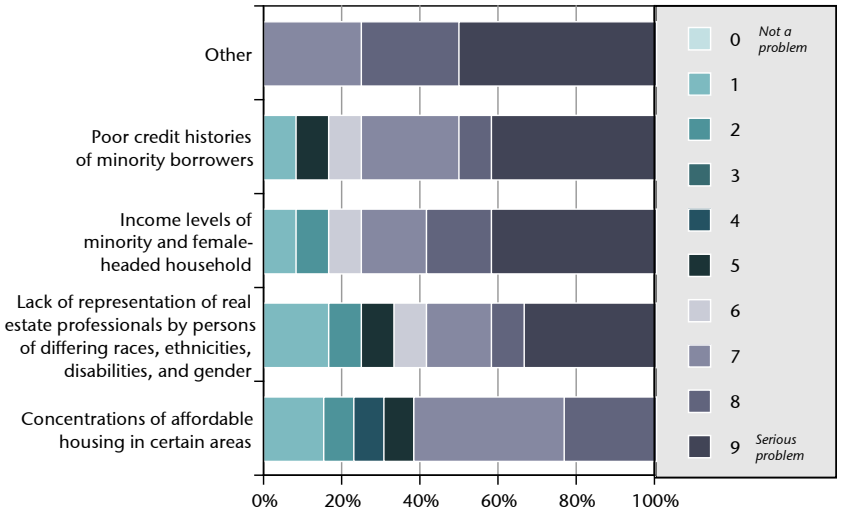
- "Public transit does not go to all of Santa Rosa."
- "Restrictions on pets in affordable housing units."
- "The houses at the bottom of the market (where I'm at) are usually in such poor shape that I can't get a loan on them...and can't afford to fix them up if I could get a loan. The few houses that could be financed are in sketchy neighborhoods."
- "Some places do not allow more than two people per room, which is a problem for bigger families." (LEP focus group participant)
- "A single mother with two kids, they won't rent to her." (LEP focus group participant)
- "My neighbors don't want noise. No noise from children, no music, anytime. They complain to the manager. The owner wants us to move, and he threatens immigration if the "good neighbor" moves out because of us." (LEP focus group participant)
- "Social Security numbers are a big problem." (LEP focus group participant)
- "The credit is a big problem. If you have no credit, you have no credit report." (LEP focus group participant).
- "We have problems with the manager, they are very rude to Mexican people." (LEP focus group participant)
- "The Burbank Housing manager is a problem. They go into the apartment with no warning. They do not let the kids play outside. They leave notes on their cars. They do this just to the Mexicans." (LEP focus group participant)

Economic, demographic and housing factors—stakeholders. Stakeholders cited "other" factors as the most serious barrier to fair housing with respect to economic, demographic and housing factors. The second most serious barrier is the poor credit history of minority borrowers, as shown in Figure V-12.

Figure V-12.
Economic, Demographic and Housing Factors

Note:
n = 13.

Source:
BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.

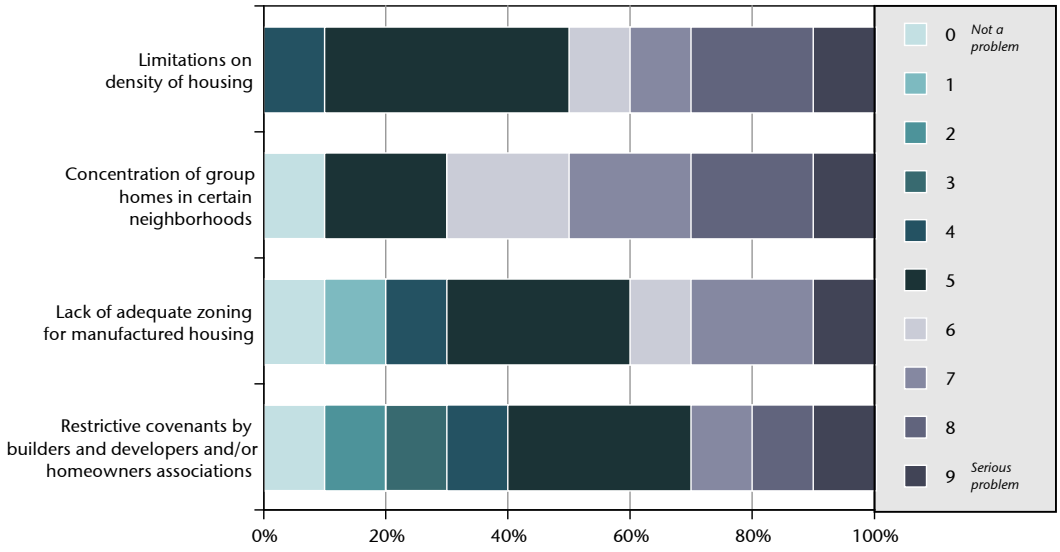


The "other" factors cited by stakeholder survey respondents include:

- "Poor county-wide public transit."
- "Lack of affordable housing; long waiting lists for subsidized housing and Section 8."
- "[Individuals with] income that is too low to qualify for low income housing."
- "Lack of availability of smoke-free multiunit housing affects all families with children and renters with compromised respiratory systems."

Land use/zoning factors—stakeholders. Within the realm of land use and zoning, stakeholders rated limitations on density of housing and concentration of group homes in certain areas to be the most serious potential barriers to fair housing, as shown in Figure V-13.

Figure V-13.
Land Use/Zoning Factors



Note: n=11.

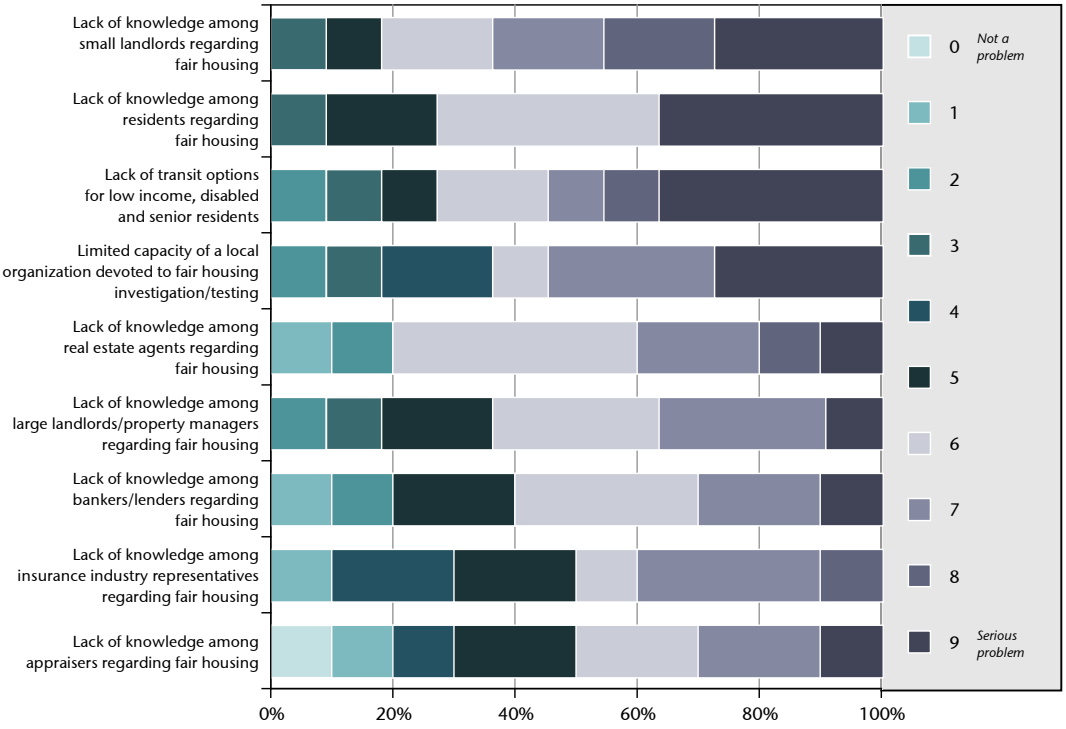
Source: BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.

Stakeholders made the following comments about other barriers to fair housing with respect to land use and zoning:

- "Homeowner associations do not take action on stated covenants."
- "NIMBY mentality."

Capacity factors—stakeholders. As presented in Figure V-14, stakeholders consider the lack of knowledge of small landlords regarding fair housing to be the most serious barrier to fair housing with respect to capacity factors.

Figure V-14.
Capacity Factors



Note: n=13.

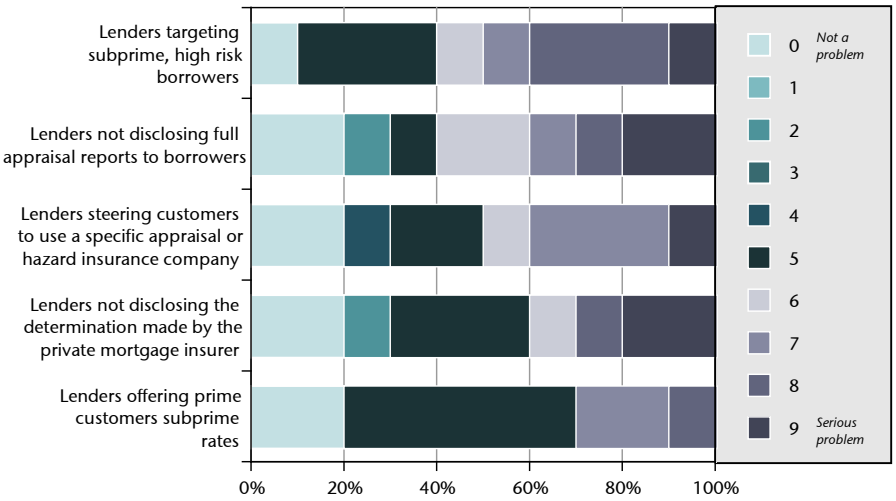
Source: BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.

Lending activities—stakeholders. Compared to other categories, stakeholders thought that lending activities were not a particularly serious barrier to fair housing in Sonoma County, as depicted in Figure V-15.

Figure V-15.
Lending Activities

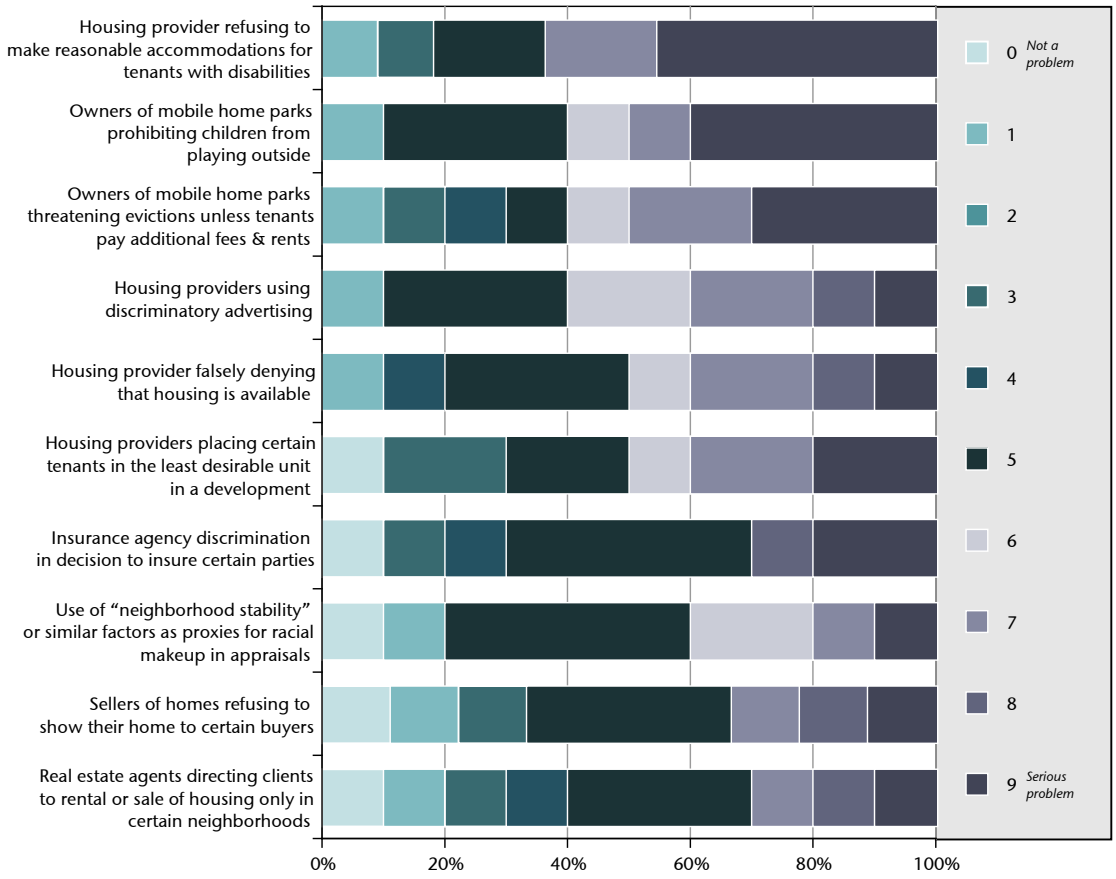
Note:
n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.



Real estate activities—stakeholders. Among the real estate activities examined, stakeholders considered housing providers refusing to make reasonable accommodations for tenants with disabilities and owners of mobile home parks refusing to let children play outside to be the most serious potential barriers to fair housing.

Figure V-16.
Real Estate Activities

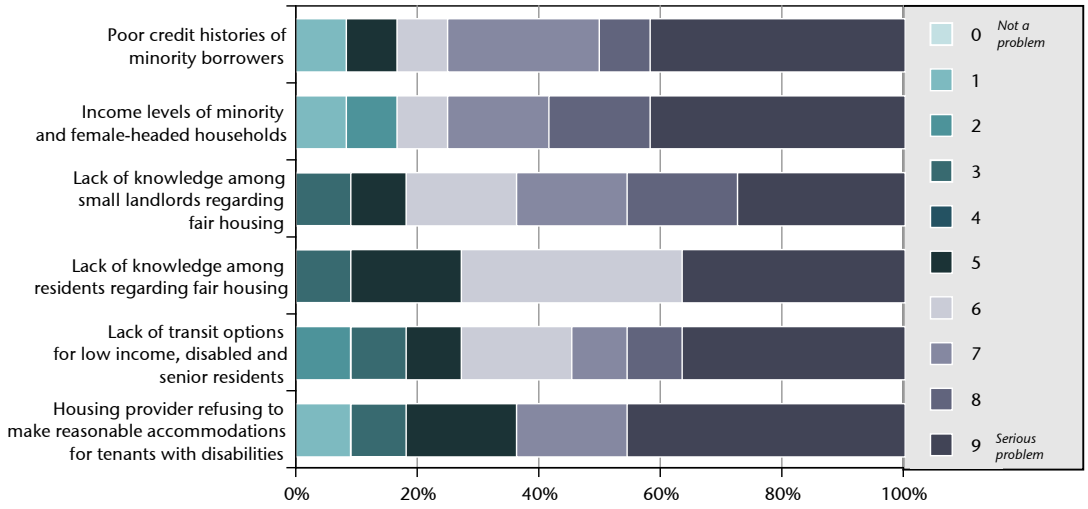


Note: n=10.

Source: BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.

Most serious barriers overall—stakeholders. Figure V-17 presents the top six most serious barriers as rated by stakeholders. Each had an average rating of 6.6 or higher on a 0 to 9 point scale, with a score of 9 meaning a very serious barrier. Out of all the factors considered, stakeholders rated the poor credit histories of minority borrowers to be the most serious barrier to fair housing, followed closely by the income levels of minority and female-headed households and the lack of knowledge of small landlords regarding fair housing.

Figure V-17.
Top 6 Most Serious Potential Barriers to Fair Housing



Note: n=10.

Source: BBC Research & Consulting 2011 Sonoma County Stakeholder Survey.

In the stakeholder focus groups and interviews, discussion about barriers to fair housing in the county included the following topics.

- "The biggest fair housing issues in Sonoma County are familial status, mental illness discrimination and some sexual orientation. Mostly disability is about reasonable accommodation." (Stakeholder focus group)

- "History of eviction is a barrier. Landlords are reluctant to rent. It's helpful to have an advocate and follow-up support; this makes landlords more willing to rent to someone with a mental illness. Support services for the mentally ill are critically important for them to get and stay housed." (Stakeholder focus group)

- "Tenants need to be educated about their rights." (Stakeholder focus group)

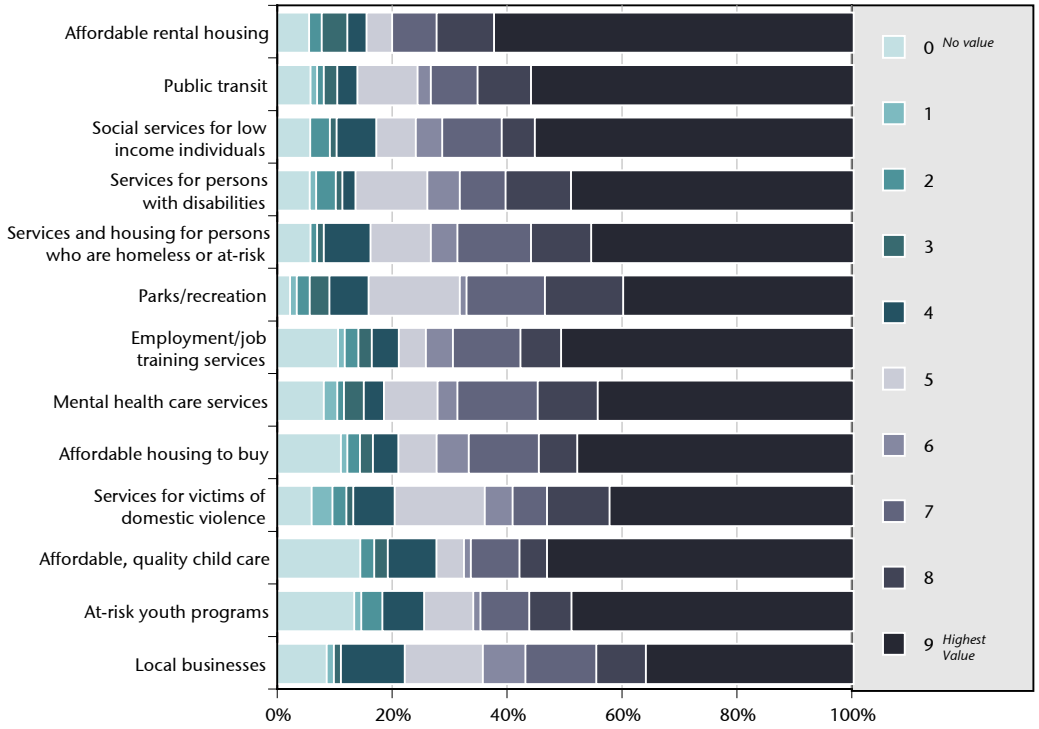
- "We need a more aggressive fair housing agency that provides a full range of services, including testing. We need a paralegal or someone to hold their hand through the complaint process. Just getting the word out will have a dramatic effect." (Stakeholder focus group)

- "There needs to be an education component. All of the realtors are required to do training, why not the landlords? Can there be initiatives for mom and pop landlords to receive fair housing training?" (Stakeholder focus group)

Valuable Services

Residents were asked to rate the value that particular services would add to the county. As shown in Figure V-18, among the services rated, residents believe that affordable rental housing, public transit and social services for low income residents add the most value to Sonoma County.

Figure V-18.
How much value would the following services add to Sonoma County?



Note: n=93.

Source: BBC Research & Consulting 2011 Sonoma County Resident Survey.

Needed Services and Housing Types

Stakeholders and residents were asked to consider whether or not particular housing types or services were missing in Sonoma County.

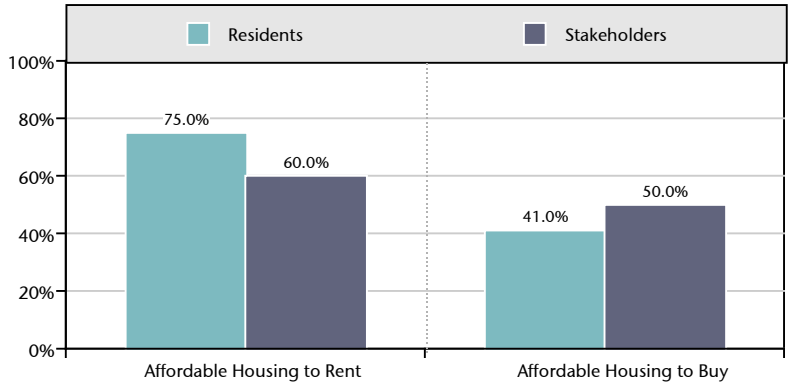
Expressed need for affordable housing. When asked which services and housing were missing in Sonoma County, both residents and stakeholders identified affordable housing to rent and to buy. All participants in the AI public input process consistently named affordable housing as a critical fair housing issue in the county.

As shown in Figure V-19, both residents and stakeholders believe that there is an inadequate supply of affordable housing to rent and to buy throughout Sonoma County. It is important to note that affordable rental housing was seen as a need by nearly twice as many residents as those who saw a need for affordable housing to buy.

Figure V-19.
Affordable Housing Types Missing in Sonoma County

Note:
n=63 and n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey and 2011 Sonoma County Stakeholder Survey.



Affordable housing to rent. Residents and stakeholders identified a need for affordable housing to rent throughout Sonoma County as well as within specific geographies, such as Santa Rosa, Windsor, the City of Sonoma, Rohnert Park, Sebastopol, Cotati and Petaluma. In their comments about affordable rental housing, residents discussed long wait lists for affordable housing and Section 8 Housing Choice vouchers.

- "Rohnert Park. The only affordable housing is Burbank, but the waitlist is extensive. All rents within Sonoma County populated areas are exorbitant." (Resident)
- "Every area of the city should have some affordable housing!" (Resident)
- "Sebastopol has gotten to be the most expensive. Santa Rosa is getting up there, where as it used to be affordable. Even in Camp Meeker, there aren't one bedrooms much cheaper than $1,000. I could never afford to live alone in Santa Rosa or West County—I always have to find roommates." (Resident)
- "Waitlists are everywhere; not enough has been built." (Resident)
- "Need additional housing for seniors, low income families." (Stakeholder)
- "I would like to see more single family homes for rent at affordable prices." (Resident)
- "Considering minimum wage and the tax deductions and cost of living, it is impossible to imagine being able to afford my own rental, as opposed to renting only one room, as a single mother receiving no child support." (Resident)
- "My biggest complaint would be the attitude of people in general that 'low income'='low class'. My gross is under $42,000, which qualifies me as low income, and I certainly don't trash my surroundings. In fact, many low income folks don't, but tell that to the upper class NIMBYs who are convinced that affordable housing will lower their property values. Speaking of values, just because I'm a renter doesn't mean that I'm less important to the economy! Can we get rid of the idea that renters are second class citizens!?" (Resident)

Affordable housing to buy. With respect to the location of affordable housing to purchase, residents and stakeholders cited needs throughout the county, as well as in Santa Rosa, Sebastopol, Windsor, Rohnert Park and Healdsburg. Additional comments about affordable housing to buy include:

- "For seniors to buy, throughout the county. There are mobile home parks, but they charge space rent." (Resident)
- "Close to the better schools." (Resident)
- "Neighborhoods nearest where people are working." (Resident)
- "Offering programs to help fix up homes at the bottom of the market for those of moderate income like myself would be a great benefit: it would improve the safety and quality of less expensive housing stock and enable people who are on the edge to buy homes that might otherwise sit empty for lack of cash offers." (Resident)
- "Need affordable housing to buy in Santa Rosa." (Stakeholder)
- "It should be mixed within all developments." (Stakeholder)

Quality of the housing stock. The quality of the housing stock accessed by low income residents, particularly rental units, was discussed in the stakeholder focus group and interviews as well as by residents.

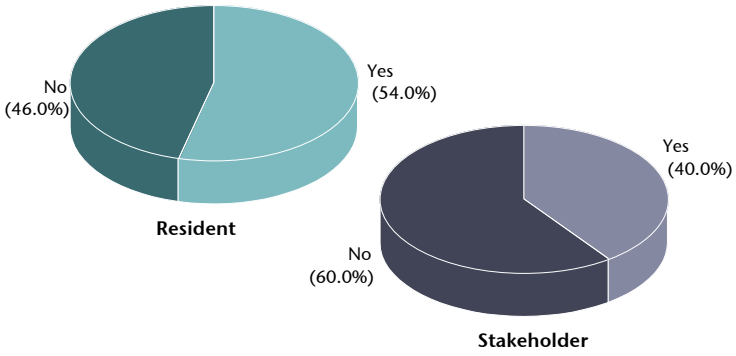
- "The low income housing that is available here is substandard. Often, the landlords don't respond to very serious problems and a lot of tenants are living in very poor conditions. When looking for houses to rent, I saw places that had no sinks, limited electricity and rodent infestations. Mostly, these types of housing are usually offered to Spanish-speakers and people who don't necessarily know where to go if they are discriminated against." (Resident)
- "Homeowners that need repairs and/or upgrading need to have access to funds for construction and supplies, even if they have bad credit or have a lower income. We would like to be able to make improvements to our homes just as middle or upper income families do. It is nearly impossible now with the banks being afraid to give low income citizens loans after the bank failures these past few years. How do we get the funds? I think Fair Housing could be a help in this area." (Resident)
- "County code enforcement no longer takes anonymous calls, which makes people afraid to call about unsafe living conditions." (Stakeholder interview)
- "Sometimes we are afraid to report terrible conditions, because the family will be evicted, and since there is no other housing, will become homeless. The county's emergency housing is always full." (Stakeholder interview)

Expressed need for services for low income residents. More than half of residents believe that services for low income residents are missing in Sonoma County, as depicted in Figure V-20.

Figure V-20.
Services for Low Income Residents are Missing in Sonoma County

Note:
n=63 and n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey and 2011 Sonoma County Stakeholder Survey.



With respect to services for low income residents, residents and stakeholders made the following comments:

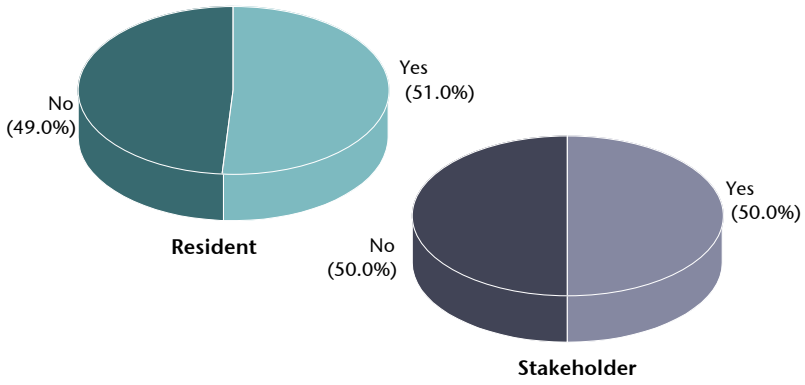
- "Need more since Section 8 is basically a closed system." (Resident)
- "Housing lists are so long that no help is provided in a reasonable timeframe." (Resident)
- "No bike racks for community members who can't afford cars. No banks in low income neighborhoods." (Resident)
- "Bus service that covers outlying areas past city limits." (Resident)
- "No county services in rural areas, not enough affordable housing." (Resident)
- "Services are centered in Santa Rosa when there are many low income and very low income pockets in other areas of the county." (Stakeholder)
- "Rental move in deposit assistance." (Stakeholder)
- "More Section 8 and subsidized housing." (Stakeholder)
- "Section 8 is sporadic. Some private landlords accept it, but not many. There were 11,000 people on the County's Section 8 waitlist a few months ago." (Stakeholder interview)

Expressed need for public transit. One in two residents believe that public transit services are missing in the county, and stakeholders share this perspective, as presented in Figure V-21.

Figure V-21.
Public Transit Services are Missing in Sonoma County

Note:
n=63 and n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey and 2011 Sonoma County Stakeholder Survey.



With respect to the need for public transit services, residents and stakeholders had the following comments:

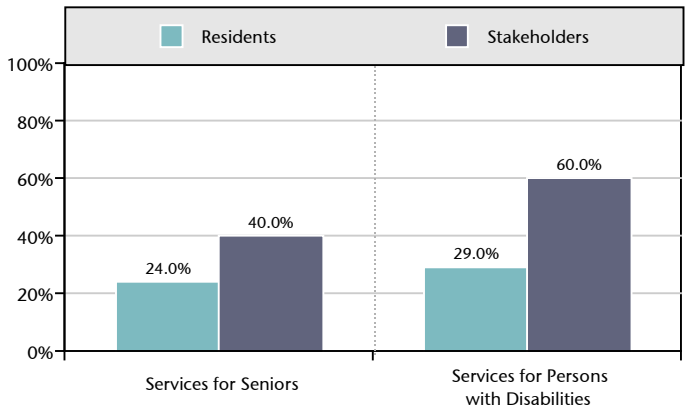
- "All over the county! There is a complete LACK of useful public transit." (Resident)
- "It's late, infrequent and hard to understand." (Resident)
- "Better connections within Santa Rosa and Countywide; services on evenings and weekends." (Stakeholder)
- "Need more public transport for people with disabilities." (Stakeholder)
- "There are transportation barriers. Transportation access is a huge problem, and this includes access to even things like grocery stores. The current public transit system is complicated and has inefficient lines." (Stakeholder focus group)
- "The lack of transportation screens out where people can live." (Stakeholder focus group)
- "We need to include transportation as a barrier to fair housing." (Stakeholder focus group)

Expressed need for services for seniors and persons with disabilities. As shown in Figure V-22, about one in four residents believe that more services for seniors are needed and nearly 30 percent believe more services for residents with disabilities are warranted. Compared to other services evaluated, most residents did not consider senior services to be missing in the county.

Figure V-22.
Services for Seniors and Persons with Disabilities are Missing in Sonoma County

Note:
n=63 and n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey and 2011 Sonoma County Stakeholder Survey.



Resident and stakeholder comments about needed senior services include:

- "Help with home maintenance, repairs, landscaping, etc." (Resident)
- "More hours of paratransit." (Resident)
- "There are no senior food or social services in rural areas." (Resident)
- "Services to Latino seniors in the Springs area." (Resident)
- "Transportation and closer pickups to areas." (Resident)
- "Single to one bedroom units." (Resident)

- "Comprehensive services in all communities i.e. legal, food, etc." (Stakeholder)
- "Low cost assisted living." (Stakeholder)
- "Transportation." (Stakeholder)

With respect to the service needs of persons with disabilities, residents and stakeholders made the following remarks.

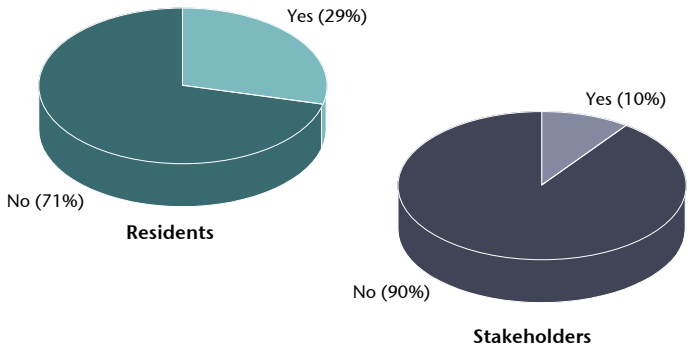
- "No disability services in rural areas." (Resident)
- "Rental assistance." (Resident)
- "Service dog." (Resident)
- "There are no sidewalks, especially inconveniencing people in wheelchairs." (Resident)
- "Transportation and housing." (Resident)
- "Help getting to outside apartments, home upgrades for accessibility." (Resident)
- "In home service and ombudsman/advocacy services." (Stakeholder)
- "More permanent supported housing." (Stakeholder)
- "The mentally ill have a double stigma. We built a HUD 811 home in Petaluma, and there was a lot of opposition to that project." (Stakeholder focus group)
- "Low income disabled and often mentally disabled really need Section 8. There are not enough vouchers." (Stakeholder focus group)

Expressed need for equitable distribution of neighborhood amenities. Overall, residents and stakeholders did not consider the need for equitable distribution of neighborhood amenities to be missing in Sonoma County, as presented in Figure V-23.

Figure V-23.
Equitable Distribution of Neighborhood Amenities is Missing in Sonoma County

Note:
n=63 and n=10.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey and 2011 Sonoma County Stakeholder Survey.



Regarding equitable distribution of neighborhood amenities, residents and stakeholders made the following remarks. Roseland was named by residents as an area with unequal amenities.

- "Guerneville and West County NEED more public transportation! Especially with gas prices going to $5/gallon." (Resident)
- "Library in Roseland." (Resident)
- "More affordable housing rental outside of low income areas." (Resident)
- "Not many parks in the poor section of town. Lots of police, however." (Resident)
- "Lack of parks, recreation areas in high density housing areas, i.e. the west side of Rohnert Park." (Stakeholder)

Limited English Proficiency Populations in Sonoma County

Sonoma County residents with limited English proficiency (LEP), predominantly Mexican immigrants, can be more vulnerable than other residents to abuses of their fair housing rights. Exacerbating this vulnerability are language barriers, fear of deportation or eviction and a lack of knowledge of their rights. Interviews with stakeholders providing services to this population and a focus group with these residents yielded qualitative information regarding poor housing conditions in Boyes Hot Springs and on vineyards and ranches, difficulties finding appropriate housing for families, instances of perceived housing discrimination and the general lack of knowledge of fair housing rights.

Poor housing conditions. According to stakeholders, poor housing conditions common in Boyes Hot Springs include overcrowding and homes in disrepair that are lacking in basic amenities (e.g., kitchen sinks, stoves, heating).

- "About 50 percent of the housing in Boyes Hot Springs has multiple families living in one cottage. You see an entire family unit living in one room, a couple in another and a guy on the couch. There are families living in garages. This happens a lot and is very common, and you can't tell that this is going on from the outside of the house." (Stakeholder interview)
- "Farmworkers are living in illegally converted houses with multiple families." (Stakeholder focus group)
- "We went without a stove for three months. If you do complain and they fix it, they charge you more money for the rent or take it out of the deposit." (LEP focus group)
- "Generally, on-property vineyard housing is substandard. It is usually a trailer or travel trailer with a port-a-potty. Some have actual housing. There is no maintenance done on a 1970s doublewide. The housing might be free, but it's up to tenants to do improvements." (Stakeholder interview)

- "Housing conditions in the Boyes Hot Springs area are terrible. The housing stock is little summer cottages that were built as summer vacation homes in 1910-1930. They were never intended to be lived in year round. With the Depression, the vacation market crashed, and the cottages became workforce/low-income housing ever since then." (Stakeholder interview)

- "The average rent for a 1 bedroom is $800 and a 2 bedroom is $1,200. If someone advertises a 2 bedroom for less than $1,000, that's a red flag that the housing is uninhabitable." (Stakeholder interview)

Housing for families. Stakeholders and LEP focus group participants agreed that finding suitable housing for families is very challenging. Some landlords explicitly refuse to rent to families while other set limitations on the number of people allowed per bedroom.

- "Some places do not allow more than two people per room, which is a problem for bigger families." (LEP focus group)
- "A mother with five kids can't rent a two bedroom." (LEP focus group)
- "Right now, the biggest challenge is renting to families with children." (LEP focus group)
- "A single mother with two kids, they won't rent to her." (LEP focus group)

Perceived housing discrimination. Focus group participants and stakeholders described situations that they considered to be examples of housing discrimination that they had encountered in Sonoma County.

- "We do sometimes find that people are specific about not wanting to rent to people with kids." (Stakeholder interview)
- "There has been an explosive increase in the Hispanic population through both household formation and immigration. This can lead to de facto segregation. It makes sense that people want to live in places where they can function." (Stakeholder focus group)
- "We have problems with the manager, they are very rude to Mexican people." (LEP focus group)
- "The Burbank Housing manager is a problem. They go into the apartment with no warning. They do not let the kids play outside. They leave notes on their cars. They do this just to the Mexicans." (LEP focus group)
- "My neighbors don't want noise. No noise from children, no music, anytime. They complain to the manager. The owner wants us to move, and he threatens immigration if the "good neighbor" moves out because of us." (LEP focus group)
- "We don't want to make complaints because we're afraid." (LEP focus group)

Lack of knowledge of fair housing rights. The focus group discussions and stakeholder interviews made it quite clear that these residents do not understand their rights and that there are no resources available for them to learn their rights.

- "We need to know our rights." (LEP focus group)

- "The workers could benefit from education about Fair Housing Law—no one is doing that." (Stakeholder interview)
- "Deposit return is a big issue. Landlords don't respond, keep deposits. Some landlords try to be so professional in their communications that the tenant is intimidated. We've encountered fudged receipts in the past for cleaning, etc. We help people through the steps to get their deposits back. About 1 percent of cases go to small claims court." (Stakeholder interview)

Other issues. Other issues that may create barriers to fair housing for LEP populations include fear of deportation, a lack of credit or social security numbers and no formal rental history. A lack of rental history is particularly common among those who previously had on-property farmworker housing but are now seeking private housing for their family.

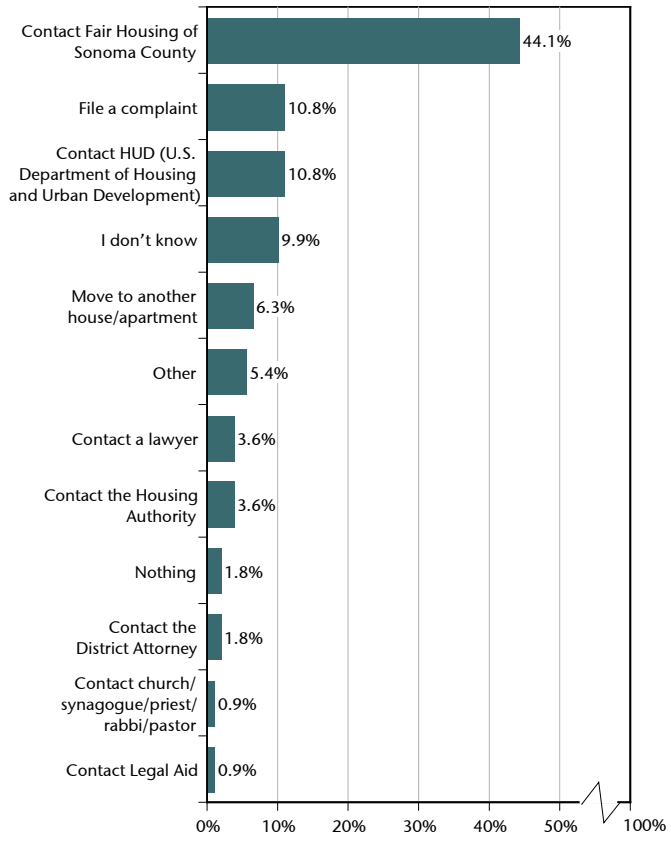
- "Latinos are fearful of government agencies." (Stakeholder focus group)
- "Farmworkers—undocumented or documented—are afraid to access Section 8, because even if they are documented, someone in the family might not be." (Stakeholder focus group)
- "The credit is a big problem. If you have no credit, you have no credit report." (LEP focus group)
- "A big challenge is having no rental history. It is very common for people to have been renting a room for quite some time, but they are not on a lease." (Stakeholder interview)
- "The average farmworker or immigrant client spends 90 percent of income on housing." (Stakeholder interview)

Knowledge of Fair Housing

Slightly more than 40 percent of residents would contact Fair Housing of Sonoma County (FHOSC) if they or someone they knew experienced housing discrimination. As shown in Figure V-24, one in ten residents "did not know" what to do in response to housing discrimination.

With respect to reporting an instance of housing discrimination, more than half of residents would not know who to contact, as depicted in Figure V-26. Of those who knew who to contact, most would contact FHOSC.

Figure V-24.
Response to Perceived Housing Discrimination



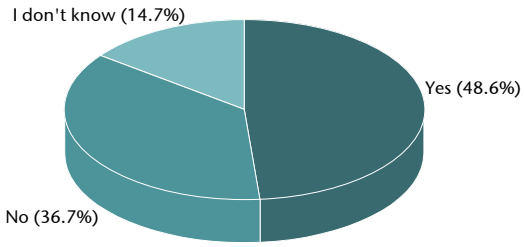
Note: n=111.

Source: BBC Research & Consulting 2011 Sonoma County Resident Survey.

Figure V-25.
Do you know who you would contact to report housing discrimination?

Note:
n=109.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.



All but three stakeholders believe that the current level of information, resources and training on fair housing law in the county are inadequate. Comments made by residents and stakeholders about fair housing capacity in the county suggest limitations.

- "More widely advertised fair housing trainings. More capacity for current fair housing provider." (Stakeholder)
- "More visibility from fair housing organizations." (Stakeholder)
- "Strengthen capacity of local fair housing provider. More training for landlords." (Stakeholder)
- "More resources to fully develop Fair Housing program to incorporate investigations/testing." (Stakeholder)
- "Sonoma County Fair Housing hasn't done a fair housing training in years." (Stakeholder focus group)
- "CAP Sonoma is an old line antipoverty program. They avoid controversy, especially around fair housing. They combine fair housing with landlord tenant work and they don't do anything about fair housing complaints. They are very little help." (Stakeholder focus group)
- "The Fair Housing of Sonoma County should be the place to go, but CAP fails in this area, even to return phone calls and an agency independent of CAP needs to be created." (Resident)
- "Community Action Partnership is useless as representatives of fair housing and what it's supposed to be." (Resident)

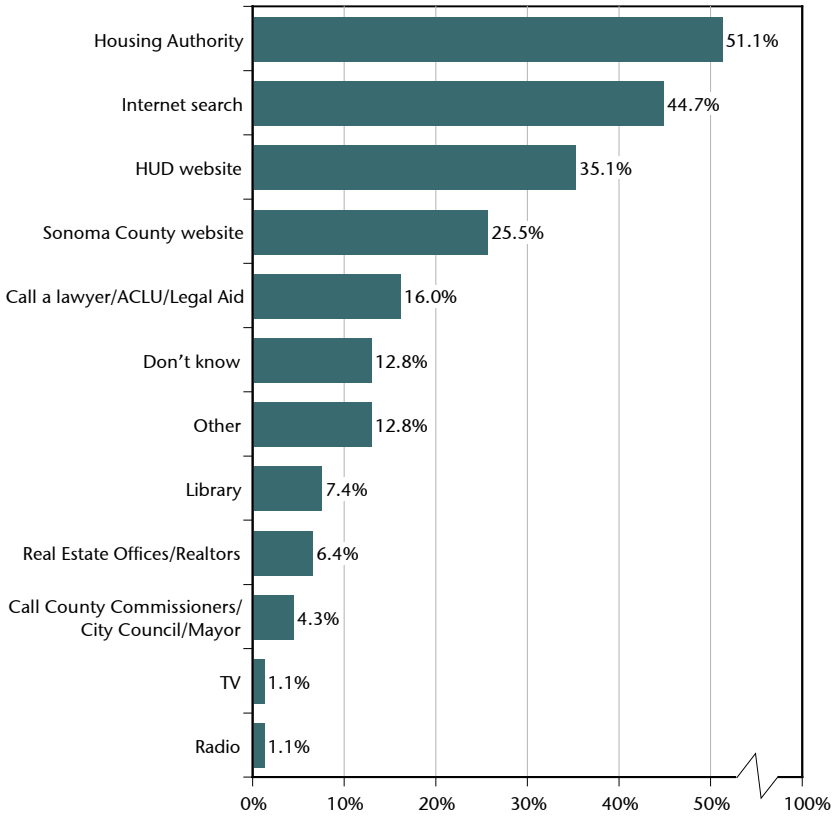
One resident complimented FHOSC, and wrote, "Fair Housing of Sonoma County has been very informative on a lot of housing problems such as deposit returns, 3-day-notice, 30-day notice and eviction issues."

Figure V-26 presents the sources of information residents would use to learn more about their fair housing rights. Contacting the Housing Authority, internet search and HUD's website were the top three resources identified by residents.

Figure V-26.
"If you wanted to know more about your fair housing rights, how would you get information?"

Note:
n=94.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.



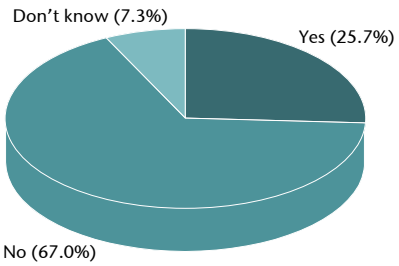
Experience with Housing Discrimination

About one in four residents reported experiencing housing discrimination, as shown in Figure V-27.

Figure V-27.
"Do you think you have ever experienced housing discrimination?"

Note:
n=109.

Source:
BBC Research & Consulting 2011 Sonoma County Resident Survey.



Residents offered the following reasons for the housing discrimination:

- "Number of children."
- "Personal conflict the landlord has with tenant."
- "Because I am disabled. Because I am morbidly obese."

- "Having children, being a single parent, being brown."
- "Being gay."
- "Age (too young thinking), I worked, I traveled, I had a boyfriend."
- "The salesperson told me there were no more affordable units. Tried to get me to agree on a unit for twice as much instead of 1/3 of income."
- "Single woman, alone, very low income."
- "When I was divorced, the landlord of the house we had been renting told me he was going to evict me, which he did, even though I had landscaped the front yard and the backyard. It was beautiful and he knew he could get more rent than I was paying."
- "All Caucasian tenants, including myself, were evicted from an apartment complex, to be replaced by Latin tenants."
- "Handicapped—unable to express—to ask for help, only to be treated without respect in any form."
- "It was because the landlord is against colored people; my ex-husband and I have a few colored friends."
- "Single female parent with six children."
- "I had an infant and the manager didn't want to rent to me, but when I spoke to my friend, she spoke to the owner and he told the manager to rent to me."
- "Family with children, being Mexican."
- "Racial bias from Burbank Housing apartment manager picking on White but not Mexicans for oil leaks on parking spots."
- "Hispanic and four children. Lack of rental history. We always had farmworker housing."
- "Transgender boyfriend, and my weight."
- "Race and/or appearance."
- "Wrongful eviction, changes in rental terms after moved in via slumlord."
- "Due to record of mental hospital stay."
- "The person hired to move my furniture into a paid for apartment rental was black. When the manager saw him, she was in tears and thought I was being deceptive about my roommate."
- "Was in a rental property that was possibly going on the market, owner wanted to place lock box on door so admittance to home was at any time."

- "They didn't rent to single males."
- "Elderly, low income."
- "When I had a young family, I was discouraged from filling out an application to rent a home in the Vista Del Lago area of Bennett Valley."
- "Children in household."
- "The corporation from Rohnert Park did not want to participate in the Section 8 program. Felt it would bring too many "homeless" elements to the property."

When asked about their response to the discrimination, one-third did "nothing," several moved and the remainder took a variety of actions, ranging from contacting FHOSC to taking the matter to court. With respect to FHOSC, resident comments included:

- "Called FHOSC (CAP) and they never bothered to return my calls."
- "Contacted Fair Housing. I did not get much help from Fair Housing."

In both the survey and interviews, stakeholders discussed several types of lending practices that may be considered "predatory." These include:

- "Pay-day loan businesses located in low income areas." (Stakeholder)
- "Targeting unqualified buyers, especially non-English speaking." (Stakeholder)
- "Targeting Latinos with high interest rate/high fee loan. Targeting Latinos and elders with fee-based mortgage modification scams." (Stakeholder)
- "A big issue now is mortgage refinance scams and foreclosure scams. These occur pretty much across the board, but individuals are being targeted by their own race/ethnicity/language group." (Stakeholder focus group)

SECTION VI.
Impediments and Fair Housing Action Plan

SECTION VI.
Impediments and Fair Housing Action Plan

This section discusses the fair housing impediments identified through the research conducted for the Sonoma County Analysis of Impediments to Fair Housing Choice (AI). It begins with an overview of the fair housing activities in the county, then reports the impediments found through the AI research and concludes with a recommended Fair Housing Action Plan (FHAP).

Fair Housing Activities

Two agencies currently provide fair housing services, including outreach, education, and counseling services, to Sonoma County's residents: Fair Housing of Sonoma County (FHOSC, county-wide, excluding Petaluma) and Petaluma People Services Center (PPSC, exclusively Petaluma). FHOSC, funded by the City of Santa Rosa and the County of Sonoma, operates under the umbrella of Community Action Partnership of Sonoma County, the county's community action program. PPSC, funded by the City of Petaluma, provides housing counseling and landlord tenant mediation as part of their broader supportive services to the residents of Petaluma. Additionally, Fair Housing of Marin (FHOM), a recipient of HUD funding, conducts fair housing activities in Sonoma County.

Sonoma County also has a Commission on Human Rights, whose purpose is to "promote better relations among all people in Sonoma County through education, mediation, cooperation with County and community agencies and by initiating action that fosters the recognition of and an appreciation for the cultural diversity of the community."

In the county's 2005 AI, one of the primary impediments to fair housing was lack of affordable housing. The jurisdictions remain a very desirable place to live and, like many areas of California, have very expensive housing. Housing prices in the county are also influenced by the very high prices in surrounding areas, notably Marin County.

As such, to address fair housing impediments, much of the jurisdictions' focus has been in providing incentives to developers and/or requirements (inclusionary zoning) to create affordable housing, in addition to operating housing assistance programs.

The City of Santa Rosa and the County of Sonoma have also made funding available to FHOSC and Petaluma to PPSC for fair housing education and outreach activities.

Fair Housing Impediments

According to HUD, fair housing impediments may *directly* or *have the effect of* (indirectly) create barriers to fair housing choice. To address barriers, communities must "affirmatively further fair housing choice." Recently, HUD has described furthering fair housing choice as creating "balanced" communities where people of all races, ethnicities, genders, age and persons with and without disabilities can live together.

Fair housing impediments may be direct—for example, treating renters of a certain race differently than those of another race. Indirect impediments are those that can affect the opportunity for people of all protected classes to reside in a jurisdiction—for example, lack of affordable housing and public transportation that is limited to certain areas in a community.

Fair housing impediments are mitigated in Sonoma County in many ways through the jurisdictions' efforts to increase affordable housing, adopt zoning and land use regulations that conform with the Fair Housing Act, and the activities of the fair housing nonprofits that serve the county. However, jurisdictions could do more to affirmatively further fair housing choice and create more "balanced" communities. To this end, the following impediments and Fair Housing Action Plan are recommended by BBC.

2011 Impediments to Fair Housing Choice and Fair Housing Action Plan

Impediment No. 1. Residents report high levels of discrimination in Sonoma County. When asked if they felt they had experienced housing discrimination, about one quarter of residents participating in the AI survey said "yes." **It is important to note that since the AI survey was not statistically significant and overrepresented lower income households, this proportion is likely higher than the experience of all county residents.**

Nationally, according to two fair housing surveys conducted by HUD in 2001 and again in 2005, between 14 and 17 percent of adults in the U.S. believe they have experienced some form of discrimination.[1] The county's 2005 AI asked respondents to a survey "Have you personally experienced any situation that appeared to restrict your free and equal access to residential housing in Sonoma County?" 16 percent of respondents answered "yes."

In the survey, residents offered the following reasons for the housing discrimination they experienced:

Figure VI-1.
Reasons for Discrimination Reported by Survey Respondents

Note:
One fourth of survey respondents said they felt they had experienced housing discrimination.

Reason Given
"Number of children."
"Personal conflict the landlord has with tenant."
"Because I am disabled. Because I am morbidly obese."
"Having children, being a single parent, being brown."
"Being gay."
"Age (too young thinking), I worked, I traveled, I had a boyfriend."
"The salesperson told me there were no more affordable units. Tried to get me to agree on a unit for twice as much instead of 1/3 of income."
"Single woman, alone, very low income."

[1] http://www.huduser.org/Publications/pdf/FairHousingSurveyReport.pdf

Figure VI-1. (continued) Reasons for Discrimination Reported by Survey Respondents

Note:

One fourth of survey respondents said they felt they had experienced housing discrimination.

Reason Given (continued)
"When I was divorced, the landlord of the house we had been renting told me he was going to evict me, which he did, even though I had landscaped the front yard and the backyard. It was beautiful and he knew he could get more rent than I was paying."
"All Caucasian tenants, including myself, were evicted from an apartment complex, to be replaced by Latin tenants."
"It was because the landlord is against colored people; my ex-husband and I have a few colored friends."
"Single female parent with six children."
"I had an infant and the manager didn't want to rent to me, but when I spoke to my friend, she spoke to the owner and he told the manager to rent to me."
"Family with children, being Mexican."
"Racial bias from apartment manager picking on White but not Mexicans for oil leaks on parking spots."
"Hispanic and four children. Lack of rental history. We always had farmworker housing."
"Transgender boyfriend, and my weight."
"Race and/or appearance."
"Wrongful eviction, changes in rental terms after moved in via slumlord."
"Due to record of mental hospital stay."
"The person hired to move my furniture into a paid for apartment rental was black. When the manager saw him, she was in tears and thought I was being deceptive about my roommate."
"Was in a rental property that was possibly going on the market, owner wanted to place lock box on door so admittance to home was at any time."
"They didn't rent to single males."
"Elderly, low income."
"When I had a young family, I was discouraged from filling out an application to rent a home in the Vista Del Lago area of Bennett Valley."
"Children in household."
"The corporation from Rohnert Park did not want to participate in the Section 8 program. Felt it would bring too many "homeless" elements to the property."

Additionally, residents participating in the community meetings held for the AI offered many examples of housing discrimination they or people they knew experienced including: favoring Hispanics/Latinos over non-Hispanic/Latino renters; refusing to rent to single parents with children; threatening to evict tenants or call immigration if children are too noisy; harassing Mexican families by preventing children from playing outside and leaving notes on their cars; and not allowing more than 2 people per room in rental units, which could disparately impact larger (Hispanic/Latino) families.

Why is this a barrier? Discrimination in housing against protected classes is illegal under the Federal Fair Housing Act.

Impediment No. 2. Some areas in the county are ethnically segregated; this may be related to lack of affordable housing. The racial and ethnic concentration maps created for this study found areas in the county with high levels of Hispanic/Latino concentration, mostly in Santa Rosa, Petaluma and, the north central portion of the county. However, racial and ethnic concentration in Sonoma County is not as severe as in Westchester County, New York, the subject of a recent fair housing lawsuit. Unlike Westchester County, Sonoma County has a relatively even dispersal of its Hispanic/Latino population by Census Tract. Still, there are areas in the county that could have more ethnic and racial diversity.

Analysis of home price data suggests that the ethnic concentration is related to limited affordable housing in some areas. Just 16 percent of renters can buy the median priced home. Rent costs have risen by 40 percent during the last decade. Affordable housing remains a critical issue in the county: Seventy-five percent of residents and 60 percent of stakeholders responding to the AI survey said that affordable rental housing is lacking in Sonoma County. Lack of affordable housing received the highest "value" rating of all fair housing barriers presented in the AI survey. On a scale of 0 to 9, where 0 is "lowest value" and 9 is "highest value," affordable housing ranked 7.5 in value to residents of the county.

In addition, participants in the AI process consistently named affordable housing as a critical fair housing issue in the county, especially as related to lack of affordable rentals and Section 8 vouchers. Respondents said lack of affordable rental housing was twice as serious as lack of affordable homes to buy. Many survey respondents commented on the poor condition of affordable units, especially in rural areas.

Why is this a barrier? Concentration of protected classes may or may not be a fair housing impediment. It is recognized that some residents will choose to live near people who have similar household characteristics. However, if public or private sector barriers contribute to segregation and have the effect of restricting housing to protected classes, a fair housing violation could occur.

Lack of affordable housing can lead to segregation and may disproportionately restrict housing choices for certain protected classes. This may occur because racial and ethnic minorities have lower incomes or because persons with disabilities require specific housing accommodations and need affordable housing due to limitations on employment.

Impediment No. 3. There is a shortage of transit opportunities and services for persons with disabilities. Although this study did not include an analysis of transit options relative to demand, residents and stakeholders continually rated transit as a top need in Sonoma County. Fifty percent of both residents and stakeholders responding to the AI survey said they believe transit is lacking in Sonoma County. Respondents to the survey ranked public transit right behind affordable housing as adding value to the county.

Open ended comments concerning lack of transit included:

- "All over the county! There is a complete LACK of useful public transit." (Resident)
- "It's late, infrequent and hard to understand." (Resident)

- "Better connections within Santa Rosa and Countywide; services on evenings and weekends." (Stakeholder)
- "Need more public transport for people with disabilities." (Stakeholder)
- "There are transportation barriers. Transportation access is a huge problem, and this includes access to even things like grocery stores. The current public transit system is complicated and has inefficient lines." (Stakeholder focus group)
- "The lack of transportation screens out where people can live." (Stakeholder focus group)
- "We need to include transportation as a barrier to fair housing." (Stakeholder focus group)

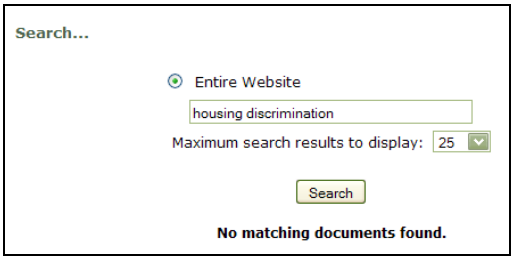
Respondents to the survey also described barriers in access to services for persons with disabilities and seniors. Some of these were related to lack of transit.

- "More hours of paratransit." (Resident)
- "There are no senior food or social services in rural areas." (Resident)
- "Services to Hispanic seniors in the Springs area." (Resident)
- "Comprehensive services in all communities i.e. legal, food, etc." (Stakeholder)
- "No disability services in rural areas." (Resident)
- "There are no sidewalks, especially inconveniencing people in wheelchairs." (Resident)
- "Help getting to outside apartments, home upgrades for accessibility." (Resident)

Why is this a barrier? Limited transit and access to services may create impediments to fair housing choice because they could have the effect of preventing certain protected classes from accessing housing, employment, services and amenities at the same level as other residents.

Impediment No. 4. Information about fair housing is not available on jurisdictions' websites. Almost half of the residents surveyed for this AI—a very positive proportion—said they knew who they would contact if they felt they had been discriminated against and wanted to report it.

When asked "If you wanted to know more about your fair housing rights, how would you get information?" most said they would contact a housing authority and/or do an Internet search. Twenty-five percent of residents said they would look on the Sonoma County government website. It is important, therefore, that the websites of the jurisdictions contain easy-to-find and understand fair housing information.



Searches for "housing discrimination," "fair housing" or "human rights" return little or no information on fair housing on jurisdictions' websites. Instead, these searches return information about housing programs and local fairs (picking up the "fair" in fair housing).

Fortunately, the State of California Department of Employment and Fair Housing, http://www.dfeh.ca.gov/, contains an easy to understand method of filing complaints. Fair Housing of Marin (http://www.fairhousingmarin.com/services/counseling.htm) and Fair Housing of Sonoma County (http://www.fhosc.org/discrimination/ discrimination.html) have information about fair housing rights and how to file a complaint.

Why is this a barrier? Lack of fair housing information can become an impediment if such information is not equally available to all protected classes and/or if the lack of information prevents alleged victims from enforcing their fair housing rights.

Impediment No. 5. In some jurisdictions, Hispanics/Latinos have much higher loan application denial rates than Non-Hispanics/Latinos. Overall, 17 percent of mortgage loan applications (including home purchases, home improvement and refinance loans) were denied in the county during 2009. Hispanic/Latino applicants had denial rates that were 7 percentage points higher than non-Hispanic/Latino applicants.

In Cotati, the disparity between Hispanic/Latino and non-Hispanic/Latino was a much higher 21 percent. This was followed by the City of Sonoma at 18 percent. The disparity in Healdsburg was 11 percent; in Sebastopol, 10 percent.

Santa Rosa had a relatively low disparity (just 5 percent). However, a comparison of high denial rates with areas of minority concentration within the city demonstrated a very strong correlation between areas where minorities reside and loan denials.

Why is this a barrier? There are many reasons why minorities may have higher mortgage loan denial rates than non-minorities. The most common reasons are differences in credit scores, higher debt to income ratios and lack of credit history. Yet patterns of differences in high denials, especially in certain neighborhoods, can signal disinvestment in minority-concentrated areas.

Recommended Fair Housing Action Plan

To address the fair housing impediments described above, it is recommended that the jurisdictions consider the following Fair Housing Action Plan (FHAP) to the extent possible given the current budgetary constraints of the respective jurisdictions:

Action item No. 1. Strengthen the capacity of a local fair housing organization to reduce discriminatory activities. As mentioned above, according to the resident survey conducted for this AI, a very high proportion of Sonoma County low-income residents believe they have experienced housing discrimination compared to the U.S. overall. The discriminatory activities described in the meetings held for this AI ranged from failure to make reasonable accommodations to refusal to rent to families with children to treating renters differently because of their race.

FHOSC and PPSC currently provide fair housing services to Sonoma County's residents. Additionally, FHOM conducts fair housing activities in Sonoma County. In the surveys and meetings conducted for this AI, stakeholders called for a more aggressive fair housing organization that provides education and training that targets small landlords, educates tenants about their rights, serves as an advocate to help protected classes find housing, investigates fair housing complaints, conducts fair housing testing and handles other duties such as translating leases into Spanish and/or maintaining a

model Spanish lease on websites. *In essence, the stakeholders said a "full service" fair housing organization is needed:*

This could be an extension of an existing organization, creation of a new organization or expansion of a current organization's fair housing status by becoming a HUD-certified Fair Housing Initiatives Program (FHIP) partner.

It should be noted that to become a FHIP, organizations must "be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application."[2]

While the jurisdictions' current fair housing efforts include many of the activities identified below, stakeholders called for a "full service" county-wide fair housing organization which should improve upon current efforts and make the following activities a priority:

- Intake for complaints, investigation and enforcement of fair housing, including filing lawsuits;
- Fair housing training for small landlords;
- Fair housing testing;
- Serving as a counselor to help low income and disabled residents locate affordable rental housing and better understand their fair housing rights (this would include explaining leases to non-English speakers);
- Seminars with residents who are most vulnerable to fair housing discrimination which focus on common issues such as landlords not returning security deposits; landlords refusing to make reasonable accommodations; landlords not renting to children; mobile home park owners not providing renters with lease contracts; etc., and
- Being a very visible face of fair housing in Sonoma County.

Action item No. 2. Increase affordable, accessible housing in all areas of Sonoma County. It is recommended that the county and cities support continued efforts to create a balance of housing opportunities in all areas of the county. This could include the following tasks:

- Continue to think about affordable housing from a regional perspective. Plan regionally to create an equitable distribution of affordable housing relative to number of households. The 6,500 units left to be developed for the jurisdictions to meet the Association of Bay Area Governments (ABAG) Housing Allocation for 2007 to June 2014 should be targeted in county areas and neighborhoods within jurisdictions that lack affordable housing, to the extent possible.
- Fund housing condition improvement programs in the areas where condition is the poorest. Stakeholders and residents specifically mentioned Boyes Hot Springs and housing on the vineyards as being substandard. Work with vineyard owners to improve worker housing

[2] For more information on HUD's FHIP program, see http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHIP/fhip

conditions by enforcing building codes more aggressively. Allow residents to anonymously report code violations.

- Revisit minimum lot sizes in residential districts and allow for smaller, new Urbanist type developments, especially in areas that are lacking in affordability.

- Continue to require that all new housing units funded conform to the provisions of Section 504—which requires a certain proportion of federally funded assisted rental units be accessible to persons with disabilities—to ensure an acceptable number of accessible and adaptable units (this was also included in the 2005 AI).

- Give incentives to developers who pair affordable housing with supportive services and exceed accessibility and inclusionary zoning requirements. Grant impact fee deferrals for affordable housing development.

- Review inclusionary zoning requirements that allow cash-in-lieu to see if this allowance is contributing to segregation in the cities and county. Require that units be onsite unless the benefits for cash-in-lieu and/or offsite provision outweigh the potential risks of creating more segregated housing. For example, cash-in-lieu or offsite provision may create a larger number of affordable units, units that reach a lower income level or units that serve a special need (e.g., accessible housing, housing near supportive services).

- Explore establishing an accessibility fund, similar to that which has been created up by Fair Housing of Marin (FHOM), for use in the jurisdictions. Encourage local business owners and banks (to comply with the Community Reinvestment Act) to contribute to the fund.

- Enhance homeowner counseling services that target the Hispanic/Latino population. Advertise and offer counseling in areas where the loan denials and subprime loans are the highest for Hispanics/Latinos. In jurisdictions with high denial rates and areas with minority/denial rate correlations—notably Cotati, the City of Sonoma, the western portion of Santa Rosa and, to a lesser extent Healdsburg and Sebastopol—monitor the HMDA data annually and engage bankers in conversations about how to mitigate the wide differences in Hispanic/Latinos and non-Hispanic/Latino loan denials.

Action item No. 3. Improve transit options in Sonoma County. The jurisdictions should explore how to create an expanded transit system that, at the very least, offers a way for persons with disabilities and seniors to access work, health care and needed services between jurisdictions at the same level as non-disabled residents.

This was also an action item in the last AI "Collaborate with public works officials to facilitate ADA-compliant access and functional public transportation options linking both current and planned affordable housing units to employment opportunities and services."

Action Item No. 4. Improve and make more uniform fair housing information on jurisdictional websites. Every jurisdiction and the housing authority should have fair housing information on their websites that is easy to find and easy to understand. The information should contain links to the California Department of Fair Employment and Housing at http://www.dfeh.ca.gov/ and HUD at http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp.

Examples of local government websites with good fair housing information include:

- City of Las Cruces: http://www.las-cruces.org/en/Departments/Community%20Development/Services/Neighborhood%20Services/Fair%20Housing/Resources.aspx

- Los Angeles: http://lahd.lacity.org/lahdinternet/FairHousing/tabid/137/Default.aspx

Other recommendations. Section IV of this AI reviews a recent study conducted by FHOM, *Race Discrimination in Rental Housing in Sonoma County Based on Voice Identification*, which presented the results of an audit of race discrimination based on voice identification. The audit was conducted to determine if African Americans (based on their voices) were denied housing when Whites were not. The audit showed differential treatment of would-be renters based on race in Sonoma County.

To help reduce discrimination and affirmatively further fair housing, FHOM provided the following recommendations, relevant to Sonoma County based on the findings from the tests.[3]

Disseminate audit results. Distribute results to Fair Housing of Sonoma County to make recommendations to the Board of Supervisors for remedial action, as well as to Petaluma People Services Center to make recommendations to Petaluma City Council.[4]

Offer fair housing training. Training seminars should be conducted with the owners, managers and agents audited. The audit points out the need for continuous training in fair housing laws for all owners and managers of rental property, with an emphasis on the subtleties of differential treatment and the need to supply uniform information and treatment to all potential applicants, even over the phone. FHOM has conducted *Fair Housing Law and Practice* seminars in Sonoma, Napa, and Contra Costa counties for the last 15 years. Such educational endeavors should be supported by public officials and aggressively marketed to housing industry providers through housing associations and their elected officials. Sonoma County and its jurisdictions should fund, support and market such fair housing training for small landlords.

Increase media coverage. Request that newspapers in Sonoma County feature articles on race discrimination and barriers faced by African Americans even in making preliminary phone inquires about rental housing, and consider providing (as a public service and at no cost) advertisements on recognizing and avoiding housing discrimination.

Conduct additional audits. Because discrimination is so often subtle or cloaked as helpful suggestions, it often goes undetected. Comparative studies such as this one are the best way to bring such practices to light. This study recommends that Sonoma County consider funding similar testing projects in the future.

[3] Recommendations are copied from the report.

[4] Although the report did not mention disseminating the results to the Santa Rosa City Council also, this should also be part of the recommendations.

Housing industry action. Ask members of the housing industry, such as the Sonoma Association of Realtors and the North Bay Association of Realtors, property management firms in both areas and local rental housing associations to take a positive stance that fair housing is good business and good for business. This study recommends that these organizations publicly declare their support with a statement on their letter head, outreach materials, and forms.

Spread the word to potential targets. Work with other agencies serving the African American community to inform their clients of their fair housing rights and available services.

Promote display of required HUD poster. Ask that rental property owners and real estate offices check to make sure that the required HUD equal opportunity housing provider logo is posted in plain view for applicants.

APPENDIX A.
Survey Respondent Commentary

APPENDIX A.
Survey Respondent Commentary

Exhibit A-1 contains all open-ended comments received as part of the Sonoma County AI resident survey. The resident survey was distributed by city and county staff and housing stakeholders electronically and on paper. A total of 111 residents responded.

Suppose you or someone you knew thought that they'd been discriminated against in trying to find a place to rent or a house to buy...

What would you do or recommend they do?

- None of the above actually helped me.
- File a complaint and spread the word on Craigslist.
- Dept of Fair Employment & Housing Discrimination Hotline.
- Community Action Partnership is useless as representatives of fair housing and what it's suppose to be.
- The Fair Housing of Sonoma County should be the place to go, but CAP fails in this area, even to return phone calls & an independent of CAP needs to be created.
- I found that Legal Aid doesn't handle Housing - Police do not handle Housing - I have no-where to file a complaint.

If you ever felt you were discriminated against and wanted to report it, do you know who you would contact?

- Landlords.
- Fair Housing.
- Fair Housing.
- My worker.
- contact a lawyer.
- Fair Housing.
- Fair Housing.
- Terry Gardery.
- Fair Housing.
- Iclea Lopez.
- Fair Housing.
- Fair Housing.
- Erika Khloe.
- Fair Housing of Sonoma County.
- Lawyer.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Department of Fair Employment and Housing.
- HUD.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Fair Housing of Sonoma County.
- Call the hotline or speak with Don at PPSC.
- Petaluma Peoples Services.
- Fair Housing.
- Fair Housing.

If you ever felt you were discriminated against and wanted to report it...(continued)

- Fair Housing.
- "Their" supervisor.
- Fair Housing.
- Fair housing.
- Contact a lawyer.
- HUD.
- Fair Housing of So.Co..
- was a property manager for 16 yrs.
- Housing Authority.
- Fair Housing of Sonoma County.
- Fair Housing.
- Fair Housing and Employment Department.
- Fair Housing, at someones suggestion but they never answered the phone.
- HUD.
- Sonoma fair housing.
- Housing Authority.

If you answered "Yes," what was the reason you were discriminated against?

- Number of children.
- Personal conflict the landlord has with tenant.
- Because I am disabled. Because I am morbidly obese.
- Having children, being a single parent, being brown.
- Age (too young thinking), I worked, I traveled, I had a boyfriend.
- Being gay.
- The salesperson told me there were no more affordable units. Tried to get me to agree on a unit for twice as muchinstead of one-third of income.
- Single woman, alone, very low income.
- When I was divorced, the landlord of the house we had been renting told me he was going to evict me, which he did, even though I had landscaped the front yard and the backyard. It was beautiful and he knew he could get more rent than I was paying.
- All Caucasian tenants, including myself, were evicted from an apartment complex, to be replaced by Latin tenants.
- Handicapped--unable to express--to ask for help, only to be treated without respect in any form.
- It was because the landlord is against colored people; my ex-husband and I have a few colored friends.
- Single female parent with six children.
- I had an infant and the manager didn't want to rent to me, but when I spoke to my friend, she spoke to the owner and he told the manager to rent to me.
- Family with children, being Mexican.
- Racial bias from Burbank Housing apartment manager picking on white but not Mexicans for oil leaks on parking spots.
- Hispanic and four children. Lack of rental history. We always had farmworker housing.
- Transgender boyfriend, and my weight.
- Race and/or appearance.
- Wrongful eviction, changes in rental terms after moved in via slumlord.

If you answered "Yes," what was the reason ... (continued)

- Due to record of mental hospital stay.
- The person hired to move my furniture into a paid for apartment rental was black. Manager was in tears and thought I was being deceptive about my roommate.
- Was in a rental property that was possibly going on the market, owner wanted to place lock box on door so admittance to home was at any time.
- They didn't rent to single males.
- Elderly, low income.
- When I had a young family, I was discouraged from filling out an application to rent a home in the Vista Del Lago area of Bennett Valley.
- Children in household.
- The corporation from Rohnert Part did not want to participate in the Section 8 program. Felt it would bring too many "homeless" element to the property.

What did you do about the discrimination?

- By the time I realized what had happened, I had already been evicted.
- Called all of the above.
- Called everywhere - EVERYONE has one-year minimum waiting lists, and after waiting till I came up on the list, found that it was $750. over the budget. Rented one room in a house, and was terrorized by the landlord, who burst into my room, screamed at me, and considered me a maid to clean up his mess in the kitchen. No one would help. Police said he had a right to yell in my face and burst into my room.
- Called FHOSC (CAP) and they never bothered to return my calls.
- Contacted Fair Housing. I did not get much help from Fair Housing.
- Filed a grievance.
- Have a lot of patience.
- I felt bullied, isolated and defeated.
- I kept looking for another place to rent.
- Laughed, and tried to straighten out. I did not file a complaint. If I had an ethnically diverse roommate, I would have filed a complaint.
- Moved.
- Moved out.
- My ex-husband and ex-mother-in-law filed a lawsuit against him.
- Nothing. Found a different unit to rent.
- Nothing.
- Nothing.
- Nothing.
- Nothing.
- Nothing - looked for other rental.
- Nothing except spreading the word to friends/others.
- Nothing since I had no physical evidence.
- Nothing. Found a different unit to rent.
- Researched renter rights & found that owner does not access to your home without 24hr notice.
- Spoke to a friend and she knew the owner and the owner told the manager to rent to me.
- Still want to pursue it.

What did you do about the discrimination?

- Took it to court and lost.
- Voiced my unhappiness with the decision, however not too aggressively as I would like to move there one day when I'm on my financial feet.
- Wrote a letter to her supervisor about the incident.

Who did you file the complaint with?

- Courts.
- They filed with a lawyer.
- Her supervisor.
- Burbank Housing.
- Sonoma County Fair Housing. They just never even returned my calls; no one's home.
- Sonoma County Housing Authority.
- NONE— I would have filed with Sonoma County Fair Housing.
- I didn't file a complaint.
- Low-cost Legal Aid in Santa Rosa sent a letter and it was completely ignored. Three kind friends moved my things into storage.
- Housing Authority.

Have you ever tried to find affordable housing in Sonoma County and could not?

If "Yes," please specify where and what type of housing:

- Looked online; did not know where to look.
- Sonoma—single dwelling.
- Section 8.
- Santa Rosa, any type of housing.
- Petaluma and Santa Rosa for both rental apartments and houses.
- All over—all the lists are too long, for any type of housing.
- Jennings Court.
- Vintage Park, Apartment.
- I used to have Section 8 and it was difficult to find housing.
- A house that would accept pets and children.
- Santa Rosa, Cotati, Rohnert Park, Petaluma, Healdsburg — any and all types of housing.
- Santa Rosa — HUD, Senior housing.
- Santa Rosa and Rohnert Park for a one bedroom apartment.
- In the process of seeking housing.
- Healdsburg, Santa Rosa, Windsor — apartments, the list is too long of people waiting.
- Craigslist/Sonoma Management for small 1 bedroom, 1 restroom apartment/house/cottage.
- Housing Authority, Burbank Housing, City Hall for subsidized rental housing.
- All of the senior housing complexes.
- Santa Rosa, single family housing.

If "Yes," please specify where and what type of housing:

- Santa Rosa 1 or 2 bedroom apt. (All to expensive for a disabled person like me without sec. 8 or other assistance for housing at this time. Need better way of prioritizing).
- Burbank housing.
- Had been on waiting list 4 years.
- I am a 37 year old single woman with NO kids. I make $5 more than minimum wage and I can only afford about $500-600 per month. This only allows me to rent a room in someone else's house, or live 30-60 minutes away from Santa Rosa in a very small space or something that is not quite legal. I have been living with a relative for the last 2 years because there is no affordable housing unless you are on some kind of assistance, which I do not qualify for because I don't have kids and make "too much" money. I also currently have great credit, but only qualify for $100K housing loan due to my income. I have looked with an agent and basically could only find run down properties that need more money for improvements. I am currently looking to take my home purchase to a more affordable area.
- Went to had and Burbank housing.
- Family housing/apartment that allows a pet.
- I tried to find an apartment for myself, a single female, but there was nothing I could afford.
- Either single unit, or 1 BR. They don't exist in Sonoma County—lack of affordable housing. Burbank Housing is not affordable. Then there's Bridge, Eden & EAH. I've been on the voucher list for years. Not enough vouchers, and those new to Sonoma County, including Vets, are placed before residents which doesn't make sense.
- That's an overwhelming YES! Sonoma County is under housed in the affordable sector. Burbank Housing is NOT affordable 30% either! Single or 1 bedroom units Santa Rosa, West County, etc.
- In the past few months, all housing has been very expensive. I have looked in both Santa Rosa and the West County area. I have to pay at least half of my month's income towards rent, and I make decent wages.
- The wages don't support the Housing Market. Even if you have a somewhat decent job it is difficult to find housing to afford along with other bills.
- What do you mean by "affordable housing"? I'm currently trying to find a house to buy and having trouble.
- Single family ownership.
- There are long waiting lists for "Affordable Housing" in Sonoma County. Housing is extremely expensive here.
- Desperate to find housing—the list on the HUD housing is 8 years long. I'm on it. I called every property on the HUD list, and they all said fill out an individual application. Even for multiple properties owned by single corporation, must find address, go there (no gas!!!) obtain lengthy application, fill it out, and get on waiting list. One year minimum on each and every one.
- I assisted a young woman who looked for housing in Santa Rosa. There is quite a bit of affordable housing in the City, but it's almost all reserved for seniors (or so it seemed).
- House rental.
- Anywhere, apartment or single family.
- Need 2 bedroom with one room for a full time caretaker. The cost is slightly over the allowed amount.

Have you ever tried to get public transit in Sonoma County and could not?

If "Yes," where from? Where to?

- Santa Rosa Ave. and Stony Point Rd. down towards Rohnert Park.
- Clevelan Ave. North.
- 4th Street to Brookwood.
- Signed up with the City and never heard back.
- From Graton to Santa Rosa.
- It's not where so much as the limited time schedule that the transit runs on.
- Sonoma to Petaluma, Sonoma to Santa Rosa; buses don't run often enough.

If "Yes," where from? Where to? (continued)

- Actually, the hours of operation are a big problem.
- From Sebastopol to Santa Rosa.
- The problems with public transit concerns multiple transfers between Sonoma Co and Golden Gate; no evening Sonoma County transportation; not enough availability for certain routes causing unbelievable wait times.
- I had a job on Fulton Rd when I lived on Mission Blvd. I could only get there via city bus. I had to make sure my schedule was not during certain times, especially on the weekends, because I would not be able to get there or back. This limited my income due to availability.
- Wait for the next bus.
- From my home to my place of work.
- Todd Road to County Center.
- Many routes have been cut, and late transit doesn't exist which makes life difficult. If you miss a bus by 2 min - you have to wait 2 hours in some instances—like the #20 route. Going to SSU is next to impossible.
- Friends House to Kaiser—connections are terribly inconvenient.
- Fulton and 12 to/from City of Sonoma. It was not easy during my work hours. The easiest was to bike to downtown and catch the bus and even then I could not stay at work late.
- This is my only method of transportation at this time. It is exhausting! As you should know routes have been cut. Santa Rosa to West County, Petaluma—and to Napa? Forget going to Napa to work! The schedules & frequencies need to be revamped! & I am disabled!
- Between Guerneville or Sebastopol and Santa Rosa. To Guerneville or Sebastopol in the morning / Return to Santa Rosa in the evening. There are no lines.
- Sebastopol to Earle Baum Center For The Blind.
- I could get it but it would take 3 hours. I could walk it in one.
- From the Larkfield area, it is almost impossible to get to West County or to Montgomery Village in a timely manner.
- Evenings and weekends.

Have any of these been a problem for you when trying to find housing in Sonoma County? Please rate each factor on a scale of 0 to 9 [0=not a problem, 9=a serious problem].

Please specify "other:"

- Affordable housing. Even though I had been told there was not a unit available.
- I've never tried to purchase housing.
- Landlords just not interested.
- Children.
- Public transit does not go to all of Santa Rosa.
- Restrictions on pets in affordable housing units.
- Where are the in lieu of monies?
- The houses at the bottom of the market (where I'm at) are usually in such poor shape that I can't get a loan on them...and can't afford to fix them up if I could get a loan. The few houses that could be financed are in sketchy neighborhoods.
- Are you joking, "Purchase?" I lost everything I own! No professional will speak to me about purchase. I'm desperate to rent anything! No HUD for 8 years!!! I built 17 homes and lost ALL to the Bank!!

Which services and housing, if any, do you believe are missing in Sonoma County?

Public transit (please specify what type and where)

- 24 hour transportation for people who want rides.
- A better way to announce when apps are being accepted for low income.
- All of Sonoma County. We need BART and train service.
- All over the county! There is a complete LACK of useful public transit.
- Among Sonoma County cities.
- Beyond the 101 corridor is not very accessible in a timely fashion.
- Bus and/or light rail service throughout the county. Bus service is so limited in geographical scope, and buses run very infrequently. Additionally, the cost of riding the bus regularly is quite high.
- Bus is limited and schedules are very restrictive.
- Bus service in rural Sonoma County and night service.
- Bus, Santa Rosa.
- Buses late night and lit bus stops. No busses running from mindocine ave to Coddingtown without going downtown. Also bus 15 does not run on Sunday, so if you have to go shopping you have to walk a mile. The city bus dose not go all to all the out skirts of town.
- County and City bus to more areas.
- Frequency—our transit system really stinks.
- It exists in my area but takes more than double the time it takes to drive.
- It's late, infrequent and hard to understand.
- Late night routes.
- Later hours, more location stops, need everywhere.
- Later transit time.
- More frequent buses to make public transportation a viable option.
- More frequent buses within Sonoma and to other areas; planned railway.
- More needed at more frequent intervals in all of Sonoma County.
- More rural areas of Santa Rosa/Rohnert Park.
- More stops, more buses, longer schedules!
- Need more frequent run times and run later in the evening.
- Needs to run later and earlier.
- Not frequent enough in rural areas.
- Public transit after 7 pm.
- Public transportation is pitifully inadequate.
- Sonoma county transit direct to Petaluma Peoples Services (from Rohnert Park "L" section).
- Story Point Rd.—Most of it.
- Yes! Buses are infrequent.

Senior services (please specify what type)

- Employees/volunteers that actually have patience, sensitivity, care to explain.
- Help with home maintenance, repairs, landscaping, etc.
- HELP! No help! Each Fund-Raising Agency just refers me to another, and each says they do not help!
- More and better of everything.
- More hours of paratransit.
- More information easily obtainable.
- There are no senior food or social services in rural areas.
- Not convenient to transit.
- Services to Latino seniors in the Springs area.
- Single to one bedroom units.
- Too many.
- Transportation and closer pick ups to areas.
- Transportation on a timely basis.
- Transportation, housing and affordable health care.

Services for low income residents (please specify what type)

- Again, people who care to explain.
- All are under budget stress.
- All, on disability.
- Better food banks and more needed, better food, advocacy.
- Bus service that covers outlying areas past city limits.
- Help with upgrading older homes, interior and exterior.
- Housing lists are so long that no help is provided in a reasonable timeframe.
- Housing programs other than HUD.
- Housing, case management.
- Let more low income people rent.
- Life-Steps, Council on Aging (Joke, only refers people), Catholic Charities, Red Cross , HUD—NOBODY helps at all!
- Low income.
- Low income for people that have a part time job only.
- Medical, dental.
- More true affordable housing at 30%.
- Need more since Section 8 is basically a closed system.
- Need to be not so far away from town and bus lines.
- No adult insurance for those without children or disability.
- No bike racks for community members who can't afford cars. No banks in low income neighborhoods.
- No county services in rural areas, not enough affordable housing.
- No free things for adults to do unless they have kids, like free clothing or bus passes for those looking.
- Other than Section 8 and Burbank Housing, I don't know of other programs.
- Petaluma/Santa Rosa rental houses.
- Qualification limits are more restrictive now that the budget has been cut.

Services for low income residents... (continued)

- Rental assistance.
- Rental housing and housing agents, food/medical/transportation services/subsidies.
- Santa Rosa.
- Shelter staff: educated compassionate people serving no to low income.
- SSDI people.
- Transportation, housing and childcare.
- Workshop to learn how; what is here for who; when; how to do it properly.

Services for person with disabilities (please specify what type)

- All are under budget stress.
- Help getting to outside apartments, home upgrades for accessibility.
- Homeless disabled should get moved higher on the wait list—certain factors of extent of urgency.
- I'm not disabled, I'm on Job link, CalJobs, Monster, Indeed, Experience Words, and SimplyHired —Can't get a job with full skills, including computer!!
- Mental health, homeless.
- More accessible housing.
- More parking for handicapped. Not enough.
- No disability services in rural areas.
- No place to hang out and talk without walking up hill or at least four blocks.
- Public outreach—equal to that of food stamp program.
- Rental assistance.
- Service dog.
- Social, domestic.
- There are no sidewalks, especially inconveniencing people in wheelchairs.
- To actually explain where to go by.
- To many to detail.
- Transportation and housing.

Affordable housing to buy (please specify where)

- All of Sonoma County.
- Anywhere in the valley.
- Are you kidding! I can't even rent, lost everything.
- Can I? Anywhere? I'm on Section 8.
- Close to the better schools.
- Everywhere.
- For seniors to buy, throughout the county. There are mobile home parks, but they charge space rent.
- Healdsburg.
- Homeownership voucher program: Sonoma County.
- In areas other than western side of city.
- In Fountain Grove or Sky Hawk.
- In Windsor.

Affordable housing to buy... (continued)

- Neighborhoods nearest where people are working.
- None anywhere in the County.
- Santa Rosa.
- Santa Rosa.
- Santa Rosa.
- Santa Rosa and surrounding area.
- Santa Rosa, Rohnert Park.
- Sebastopol — fixer upper.
- Sonoma County.
- To have agent to care to explain.

Affordable housing to rent (please specify where)

- All of Sonoma County
- All over
- all over Sonoma county
- Anywhere Sebastopol with property, for same as paying now
- City
- City limits should b priority 4 urgent situations
- Close to the better schools
- DISCRIMINATION BY BURBANK HOUSING
- Downtown, Southwest
- ENTIRE SONOMA COUNTY
- Every area of the city should have some affordable housing!!
- Everything, even small cottages are super expensive
- Everywhere
- For duplex/house instead of just apartments
- Gott sei Dank - Vintage Zinfandel, out of dozens of properties, and waiting for waiting lists. After ONE YEAR, still not on top of some of the lists. NO HUD!! NO Section 8!!
- Homeownership voucher program: Sonoma County
- In Fountain grove or Sky Hawk
- In town
- In whole valley, especially Town of Sonoma
- In Windsor
- Long waiting
- Neighborhoods nearest where people are working
- Outside Santa Rosa city limits.
- Petaluma.
- Petaluma and Santa Rosa rental homes.
- Rohnert Park, Windsor, Cotati and Petaluma.

Affordable housing to rent...(continued)

- Rohnert Park. The only affordable housing is Burbank, but the waitlist is extensive. All rents within Sonoma County populated areas are exorbitant.
- Same as above.
- Santa Rosa.
- Santa Rosa.
- Santa Rosa.
- Santa Rosa.
- Santa Rosa and surrounding area.
- Santa Rosa.
- Sebastopol has gotten to be the most expensive. Santa Rosa is getting up there, where as it used to be affordable. Even in Camp Meeker, there aren't one bedrooms much cheaper than $1,000. I could never afford to live alone in Santa Rosa or West County — I always have to find roommates.
- The Commons.
- The disastrous elimination of the Obama Housing project run by Catholic Charities.
- Throughout Sonoma County.
- Wait list or not.
- Wait lists are everywhere; not enough has been built.
- We need more of it!

Equitable distribution of neighborhood amenities (please specify where)

- Guerneville and West County NEED more public transportation! Especially with gas prices going to $5/gallon.
- Library in Roseland.
- More affordable housing rental outside of low income areas.
- No truly HEATED swimming pools and hot tubs for seniors. Only using solar heat is not hot enough for therapy.
- Not enough parks near Roseland.
- Not many parks in the poor section of town. Lots of police, however.
- Parks and open space that makes sense.
- Roseland.
- Roseland.
- Roseland!!!!!!!
- Shops and bus lines.
- Southeast and Southwest Santa Rosa.
- Southpark.
- Unknown at this time.
- Utility outages seem to be more prevalent in southwest area.
- What neighborhood amenities? Catholic Charities sends food—God be thanked.

If you wanted to know more about your fair housing rights, how would you get information? [Please choose all that apply.]

Other (please specify)

- Fair Housing of Sonoma County.
- Call Sonoma County Fair Housing.
- Fair Housing of Sonoma County.
- Call Petaluma People Services Center.
- Petaluma People Services Center.
- Fair Housing.
- Property management.
- Ask friends who might know.
- Fair Housing.
- Fair Housing and Employment.
- Sonoma County Fair Housing.
- Have done all. None of them actually help, they just post the laws, and give no help at all.

What improvements do you need to better meet your accessibility needs? (e.g.; grab bars in bathroom, ramp)

- Nothing at this time.
- NA.
- No steps or have elevator; handrails in shower.
- Corkscrew Willow Tree needs removal of continual debris droppings.
- Grab bars in shower.
- Grab bar in showers.
- Grab bars, ramp, shower no tub.
- Grab bars.
- A home.
- Grab bars in bathroom, heating repairs, home insulation improvements, upgrade windows to ones with better insulation rating.
- Grab bars me and dad who is 84 years old.
- Bigger doors. A ramp up to the doors outside. Hand held shower and grab bars in bathrooms.
- It's getting harder to handle the stairs.
- elevators in more buildings.
- N/A.
- Maybe later grab bars.
- I can't afford to stay here - why do you talk about accessibility!!
- Steps into the main entrance are a problem too expensive to correct.
- Carts for bringing in groceries . Drug dealers on the property and drug users from shelters in the area.

Please feel free to add comments about housing needs and fair housing issues.

- I don't understand all of the questions. I've never been discriminated by housing and I appreciate that.
- Thanks for the service from Housing Authority.
- I basically have been on the waiting list for about three years. I did not know what else I can do on my own.
- I think that a lot of people are unaware of all the services that fair housing provides. I had never heard of fair housing until I was told about Section 8.

Please feel free to add comments... (continued)

- Need more housing available in the county.
- There are not enough people that accept Section 8. It is very hard to find a place to rent.
- I feel hopeless. I have tried to find resolve, but to no avail.
- I am thankful for the housing program.
- I need contact with a housing counselor and clear communication for future opportunities for fair housing, specifically housing voucher.
- Rents a room. More money to support Tamayo house.
- Currently living in a shelter.
- Long, long, long waiting lists!
- I need to pay rent so we don't become homeless. I wish housing rents would be less rent. Thank you.
- I want information on particular properties that have affordable units, such as Vintage Park.
- I'm just now becoming more informed about the services. So far, there seems to be some great resources.
- "Fair Housing" in Sonoma County is an oxymoron. There is a woefully low number of low-income housing for rent/sale in all of the North Bay Area. I hope to someday relocate to Washington State. Thank you for your help and assistance to all of us in need.
- Currently sleeping on a couch.
- Where these complex—mobile home park—to explain the process. To refuse the rent, to carry over to work with one, to come up with [xxx] Patience, care, explain.
- Fair Housing of Sonoma County has been very informative on a lot of housing problems such as deposit returns, 3-day-notice, 30-day notice and eviction issues.
- I have heard landlords voice discrimination statements about renting to families with kids. I hope that Fair Housing, and the cities and County meet with landlords to reacquaint them with the Fair Housing Laws.
- More rental assistance is needed in the County of the rental monthly payments.
- Lower rent. It is just too high and we all need to also buy food and pay bills, etc.
- The low-income housing that is available here is substandard. Often, the landlords don't respond to very serious problems and a lot of tenants are living in very poor conditions. When looking for houses to rent, I saw places that had no sinks, limited electricity and rodent infestations. Mostly, these types of housing are usually offered to Spanish-speakers and people who don't necessarily know where to go if they are discriminated against.
- My friend who is 76 male is living at Vintage Park apts. After 10 years they have recently had new mgmt. I'm aghast that they can give him just 60 days notice with no reason. This sucks. I called the Fair Housing authority and they say there is no recourse.
- Even with affordable housing to purchase, the down payments are very high or the payments are so large a single person working in a family is impossible when they are medium income.
- Considering minimum wage and the tax deductions and cost of living, it is impossible to imagine being able to afford my own rental, as opposed to renting only one room, as a single mother receiving no child support.
- Homeowners that need repairs and/or upgrading, need to have access to funds for construction and supplies, even if they have bad credit or have a lower income. We would like to be able to make improvements to our homes just as middle or upper income families do. It is nearly impossible now with the banks being afraid to give low income citizens loans after the bank failures these past few years. How do we get the funds? I think Fair Housing could be a help in this area.
- My daughter is fighting a landlord and they have gone to court and are living w/mildew and lead paint is very possible, and so much more has still not complied w/judges order, and has sent people to spy. I saw it myself!!!!!!!! So how does one w/3 kids and an unemployed husband go and move to a safe HEALTHY home for them and her children? She can't afford to move and as a mom she should not be living in a dangerous home. Also, fire dept. never went to check property? Every year a must —the address is on Grosse Street and the address and updates nothing for that address since 1984. So they have always paid in cash, and that's what he wanted, so has he paid city taxes?? Federal?? State?? If not, I would love to report him and he should pay up and get out of the business!!! I am a past apartment manager went to property managment school, and my spouse worked as maintenance and I did phones and messages, more office working part time, so when we moved 4 yrs ago tried to get low housing and was told the waiting list is 4 yrs waiting? Not fair that there is no way I can afford to move to rent or buy a small lot for a small home. We pay $1,400 a month for a 2 bed/2ba apartment. My stepdad is living w/me and is 84 years old, and I have a pet dog and cat, so its hard want to rent to buy next we seem to be wasting money.

Please feel free to add comments... (continued)

- People put money into the local economy when they are able to rent or buy a home that they can feel safe in and proud of. This means more tax revenue for the county and city. They will also be more apt to become involved in the community. I am frustrated that I can't afford decent housing unless I have a situation that requires extra assistance, such as a disability, job loss or being a single mother.
- My biggest complaint would be the attitude of people in general that 'low-income'= 'low-class'. My gross is under $42,000, which qualifies me as low income, and I certainly don't trash my surroundings. In fact, many low-income folks don't, but tell that to the upper class NIMBYs who are convinced that affordable housing will lower their property values. Speaking of values, just because I'm a renter doesn't mean that I'm less important to the economy! Can we get rid of the idea that renters are second-class citizens!?
- Although I can still afford my fixed-rate mortgage, I'm getting pushed out of Santa Rosa by the rising cost of water. My water bill usually is higher than my PG&E bill. And I don't bathe at home any more. Nowadays, I bath at the YMCA twice a week, hoping I don't need to any more often.
- I would like to see more single family homes for rent at affordable prices.
- Tap into the in lieu of fees and short of a law suit, please provide more Section 8 housing. Refurbish buildings that remain empty. The Fulton building could be turned into another shelter. End Catholic Charities rein on shelter administration — they are ignorant of the human condition, ADA guidelines. Stop giving voucher preferences to people just moving to this County. More true affordable housing (30% of income) would really be better than what Burbank Housing demands. Housing more—lessen the population at inadequate traumatizing shelters, reduce costs to the community in budget and health fees. Terminate CAP as the Fair Housing entity—they are not what they once were.
- Neglected is those who are either currently homeless, or one step away. Too many individuals struggling, affordable housing is the key and we are too slow to act. We could make use of the empty buildings, reo SFR. We need to perform outreach of available resources to persons of low income. We need to build more single, 1 BR units, to be active in the Homeownership voucher program; of 113 PHAs in CA—only 20 participate.
- Two biggest issues are: Lack of smart, useful public transportation - specifically to the West County areas; and ridiculously expensive rent—all over the county.
- Offering programs to help fix up homes at the bottom of the market for those of moderate income, like myself, would be a great benefit— it would improve the safety and quality of less expensive housing stock and enable people who are on the edge to buy homes that might otherwise sit empty for lack of cash offers.
- Students and young people face a lot of discrimination in this community. Private renters do not have enough education about fair housing laws and practices.
- I'm desperate for help. I've managed to get below poverty level income, regardless of ability and education. There are waiting lists over a year, and I don't qualify via income. A HUD Section 8 wait of 6 to 8 years means I'm on the street. I'm nearly sixty, and built a wonderful home, and rental houses, career—lost everything in this 'downturn'—What can I do!! I have no family left to go to, and I'm capable enough to have e-mailed and contacted every possible help. A HUD list that offers NO help to appropriate, hard-working, non-druggy, people facing homelessness is no help either. One agency offers a step by step list of what to do—sell anything (furnishings) saleable; be cooperative with Sheriffs; and don't linger on the sidewalk after HAVING BEEN THROWN OUT!! I think you ought to have one employee who attempts to find help and documents everything. I can.
- Fair housing issues invisible — need more public face on the existence of a fair housing services in Sonoma County.
- I would like to have some concrete information to encourage landlords to accept HUD monies for me.

In what industry do you work? Check all that apply.

Other (please specify):

- Family service/mental health
- Fair Housing
- Fair Housing
- Fair Housing
- Mental health services
- Real Estate Sales
- Planning, parks
- Non-profit public health
- Case management for low income people seeking affordable housing.

What is the geographic area(s) you primarily serve (county/city)?

- Sonoma County: Santa Rosa
- Sonoma/Santa Rosa
- Sonoma county
- San Francisco, CA; greater Bay Area
- West County
- California
- California
- Sonoma County
- Sonoma County
- Sonoma County
- We have properties in Petaluma and Healdsburg, as well as Marin County, and the other Bay Area counties.
- Sonoma County
- Santa Rosa, Sonoma Co
- Santa Rosa
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- County
- Sonoma County/Santa Rosa
- Oakmont to Occidental and Petaluma to Healdsburg
- Entire county
- Petaluma , Sonoma
- Primarily Sonoma/Marin Counties, but cover Napa, Lake, Mendocino, Humboldt and Del Norte as well
- Sonoma County: Santa Rosa/ Rohnert Park/Petaluma

Economic, Demographic & Housing Factors — Please specify "other:"

- Poor county-wide public transit.
- Lack of affordable housing; long waiting lists for subsidized housing and section 8.
- Income too low to qualify for low income housing.
- Lack of availablity of smokefree multiunit housing affects all families with children and renters with compromised respiratory systems.

Land Use/Zoning — Please specify "other:"

- Homeowner associations do not take action on stated covenants
- NIMBY mentality

Capacity Issues — Please specify "other:"

- With a smoking rate of only13-16%, there is a lack of capacity of smoke free multiunit housing

Real Estate Activities — Please specify "other:"

- Lack of listing highlighting smoke free multi-unit housing makes them difficult to locate

Which services and housing, if any, do you believe are missing in Sonoma County?

Public transit (please specify what type and where)

- Better connections within Santa Rosa and Countywide; services on evenings and weekends.
- Bus - frequency and coverage
- Comprehensive county-wide transit
- Frequent bus service
- Need more public transport for people with disabilities.

Senior services (please specify what type)

- Comprehensive services in all communities i.e. legal, food, etc.
- Free legal services to help seniors
- Low cost assisted living.
- Transportation

Services for low income residents (please specify what type)

- More Section 8 and subsidized housing.
- Need services to improve education and job skills to increase income
- Rental move in deposit assistance
- Services are centered in Santa Rosa when there are many low income and very low income pockets in other areas of the county.

Services for person with disabilities (please specify what type)

- Additional transitional housing for homeless youth and former foster care
- In home service and ombudsman/advocacy services.
- Mental/psychological disabilities
- More permanent supported housing.
- Services are centered in Santa Rosa when there are many low income and very low income pockets in other areas of the county.
- Transportation

Affordable housing to buy (please specify where)

- Anywhere
- Anywhere in Sonoma County
- Forestville
- Need affordable housing to buy in Santa Rosa
- Should be mixed within all developments

Affordable housing to rent (please specify where)

- Need additional housing for seniors, low income families.
- Anywhere in Sonoma County
- Everywhere
- Granny units
- Santa Rosa, also need housing for people with criminal backgrounds
- The quality of affordable housing i.e. free of pests, mold, secondhand smoke, etc. is inconsistent. Low rent should not mean low air quality.

Equitable distribution of neighborhood amenities (please specify where)

- lack of parks, recreation areas in high density housing areas i.e. the west side of Rohnert Park

Are you aware of any zoning or land use laws in Sonoma County that create barriers to fair housing choice or encourage housing segregation?

- Use of small rental units on single family properties

Are there particular "predatory lending" practices that are a serious problem in Sonoma County? Predatory lending practices might include targeting minority, female-headed, and/or elderly households with unreasonably high interest rates; charging excessive fees without regard for borrowers' ability to pay; etc.]

- Pay-day loan businesses located in low income areas
- Forcing elderly to sign over deeds of homes to put in sewer systems of homes, denying 89 year old residents of 45 year ownership block grants is probably considered elder financial abuse.
- I am not sure about this. Would like to answer "don't know".
- Targeting unqualified buyers, especially non-English speaking.
- Targeting Latinos with high interest rate/high fee loan. Targeting latinos and elders with fee-based mortgage modification scams.
- BUt believe these are more in past than current

Do you feel there are adequate information, resources, and training on fair housing laws in Sonoma County?

- I believe that all areas of concentrated low income residences need to have educational forums about fair housing laws and resources.
- More active fair housing training and advocacy.
- how to sue for deeds of elderly so they may have the financial security they deserve
- More widely advertised fair housing trainings. More capacity for current fair housing provider.
- More visibility from fair housing organizations.
- More on landlord and tenant relationships
- We get calls from tenants whose children have asthma and others, especially seniors with compromised respiratory and pulmonary systems concerned about the health consequences of exposure to drifting secondhand smoke between units and from patios/yards into units. Landlords/owners are frequently uninformed and Fair Housing reactions to complaints and requests for reasonable accomodation to protect these disabled renters is very inconsistent.

In your opinion, what actions should be undertaken in Sonoma County to address fair housing impediments and/or discrimination?

- Educate the low income consumers.
- give back deeds taken of elderly res.esp. ones over 90
- Strengthen capacity of local fair housing provider. More training for landlords.
- Sonoma County Housing Authority should be mindful of their role to affirmatively further fair housing when terminating low income and disabled households from the Section 8 program.
- studies to gauge scope of discrimination
- More resources to fully develop Fair Housing program to incorporate investigations/testing.
- Funding to provide more housing opportunities
- Promote small units within large developments. Grannies above garages and in back yards
- I can only speak to the aspect of fair housing that intersects with our public health organization. Municipalities in all of the counties should respond to the need for equal access to clean healthy air by passing policies regulating secondhand smoke exposure in multi-unit housing.

Please feel free to add comments about housing needs and fair housing issues.

- How many low income people know about this survey? I ran across it by accident and will make sure my clients take it, but otherwise would not have known about it.
- Need to give back deeds of eldery and stop ripping yhem off bunch of greedy heartless bastards hope you all collapse at that age only people in forestville whos deeds where taken were over 80 and 1 in a conv.home so you felt that was an easy buck not to mention only one side of the street was mandated guess the neighbor accross street wasnt contaminating river and you never continued with this project from guernville - camp meeker
- Thank you for the opportunity to highlight the public health housing issues regarding air quality that are called to our attention every week. I did not respond to questions outside of our knowledge base.

In what industry do you work? Check all that apply.

Other (please specify):

- Family service/mental health
- Fair Housing
- Fair Housing
- Fair Housing
- Mental health services
- Real Estate Sales
- Planning, parks
- Non-profit public health
- Case management for low income people seeking affordable housing.

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APPENDIX B.
Public Comments on Draft AI

FAIR HOUSING OF MARIN

615 B Street, San Rafael, CA 94901 ▼ (415) 457-5025 ▼ TDD: (800) 735-2922 ▼ Fax: (415) 457-6382
www.fairhousingmarin.com ▼ fhom@fairhousingmarin.com

Kelli Kuykendall
Program Specialist
City of Santa Rosa
Department of Economic Development and Housing
90 Santa Rosa Ave.
Santa Rosa, CA 95404

BY EMAIL ONLY

February 28, 2012

RE: Sonoma County Regional Analysis of Impediments to Fair Housing Choice
Comments Submitted by Fair Housing of Marin

Dear Ms. Kuykendall:

Fair Housing of Marin writes to formally submit its comments on the 2012 Sonoma County Regional Analysis of Impediments to Fair Housing Choice ("AI"). Fair Housing of Marin ("FHOM") is a private non-profit agency designed to maximize housing opportunities for all persons, regardless of race, color, national origin, religion, sex, familial status, disability, sexual orientation, marital status, source of income, ancestry, or any other arbitrary characteristic. FHOM conducts counseling, investigation, enforcement, training, and outreach activities in not only Marin County, but also Sonoma County, Solano County, and parts of Contra Costa County. Indeed, FHOM has a long history of fair housing work in Sonoma County: in 1998, FHOM established a fair housing office in Sonoma County, and as a result, was nominated for a HUD Best Practices Award. Since 1998, FHOM has provided a wide spectrum of fair housing services to Sonoma County residents. Further, FHOM is the only agency that has had the organizational capacity and expertise to conduct complaint-based and audit testing in Sonoma County.

We appreciate the opportunity to comment on the AI, and are heartened to see that Sonoma County is analyzing the barriers to housing choice that exist within its borders. After learning that Sonoma County had contracted for the production of the AI, Caroline Peattie, Housing Director at FHOM, contacted Santa Rosa City and Sonoma County officials to voice concerns about the inclusiveness of the drafting process as well as to outline barriers FHOM has identified through the course of its work in Sonoma County over the years. However, even though FHOM has engaged in substantive, long-term fair housing work in Sonoma County, the authors of the AI did not contact FHOM to discuss impediments to fair housing choice or incorporate information provided by FHOM during the drafting stages. Though the AI makes repeated references to the published results of FHOM's 2009

Sonoma County Race/Voice Identification Audit, the authors did not consult with FHOM to discuss those results or any other fair housing work conducted by FHOM in Sonoma.

1. **The AI lacks complete information on lawsuits and/or administrative complaints alleging discriminatory housing practices in Sonoma County.**

   Over the last five years, FHOM has received calls from more than 330 residents of Sonoma County. Since 2007, FHOM has referred 15 complainants to HUD and/or DFEH and filed 2 agency administrative complaints in Sonoma County. During that same time period, FHOM has referred 4 clients to private attorneys and filed 3 agency lawsuits based on familial status and/or disability discrimination in Santa Rosa and Rohnert Park. As a result of these Sonoma County lawsuits and complaints, FHOM has successfully secured more than $382,392.00 in settlements. In 2011 alone, FHOM settled three separate Sonoma County familial status discrimination cases for more than $91,100. At present, FHOM has four open administrative complaints alleging familial status discrimination at privately owned properties in the City of Santa Rosa.

   The following case summaries help to illustrate the types of barriers to housing choice in Sonoma County:

   - In the spring of 2010, a young woman phoned a Sonoma County property management company to inquire about renting a four-bedroom, single-family home in Santa Rosa. She was searching for a home for her family of six, including two toddler children. She found an advertisement on Craigslist.com for a property that seemed to meet all of her family's goals: plenty of bedrooms, a large backyard, an affordable price, and a convenient location. She drove past the property, confirmed that it would be a good fit for her family, and called to inquire about availability. While on the phone, the leasing agent overheard the young child in the background and inquired whether children would be living at the property. When the woman told the rental agent that her family included children, the agent responded that the owner did not want children living on the property because he did not think the house was safe for families with children.

     The family immediately contacted FHOM, concerned that they had been the victims of illegal familial status discrimination. FHOM conducted a test of the property for discrimination against children. FHOM's test results showed clear evidence of discrimination. The rental agent told the tester with a child that the property was unsafe for children, and that she would have to check with the owner before she could accept an application. Further, the agent attempted to discourage the tester with a child by telling the tester the frontage road was very busy, deflecting questions about rental terms and conditions with references to the rental company's website, and failing to return the tester's phone calls. In stark contrast, the tester without a child was told the home had a quieter back entrance, and was not informed of any limitations on his ability to rent.

     The family, joined by Fair Housing of Marin, subsequently filed a federal lawsuit, alleging familial status discrimination in violation of the Fair Housing Amendments Act. The family and FHOM ultimately reached a settlement with the management company and the owner of the property, which included payment of $49,000 to the plaintiffs. It should be noted that despite FHOM's issuance of a press release and a follow up phone call, the Press Democrat – the largest local newspaper in Sonoma County – declined to carry this story.

- In 2011, a married couple with one young daughter was denied the opportunity to rent a duplex in Santa Rosa because the owner told the family that a child would be too noisy and would bother the next-door neighbor. FHOM represented the family in an administrative complaint, which settled through conciliation at the Department of Fair Employment and Housing for $7,500 and injunctive relief, including training.

- In 2010, a single mother with a daughter saw an advertisement on Craigslist.com for a one-bedroom apartment. When she called to inquire about the apartment, the owner told her it was his policy that the child needed her own bedroom and refused to allow her to rent the apartment. After the mother called FHOM for assistance, FHOM conducted testing at the property. Test results showed clear evidence of differential treatment for families with children. The mother, joined by FHOM, filed a federal lawsuit, which ultimately settled for $34,000 and terms including injunctive relief and training for the property owner.

- In 2009, as a result of an accessibility audit, FHOM joined with the National Fair Housing Alliance and four sister organizations in filing a federal lawsuit against the A.G. Spanos Corporation for accessibility violations at multiple properties, including rental properties in Sonoma County. Accessibility violations included doorways too narrow to be traversed by people in wheelchairs, and inadequate space to maneuver a wheelchair in kitchens and bathrooms. As a result of the accessibility violations nationwide, the Spanos Corporation settled for $7.4 million, including $150,000 for FHOM to establish an accessibility fund in Sonoma and Marin Counties and $135,292 to FHOM for damages; the Sonoma County accessibility fund is briefly referenced in the AI.

In addition, in November 2011, the United States Department of Justice filed suit against the City of Santa Rosa. According to the press release from the D.O.J.,

> "The lawsuit, filed in the U.S. District Court for the Northern District of California, alleges that the city of Santa Rosa, a California municipality, and La Esplanada Unit 1 Owners' Association, a homeowners' association, sought to restrict residency at a condominium complex to seniors aged 55 and older. While the law allows such an exemption, the suit alleges that neither the city nor the homeowners' association took the necessary steps, such as routine age-verification procedures, to qualify for the exemption in a way that was consistent with the Fair Housing Act. Consequently, their actions unlawfully denied and made housing unavailable to families with children. The lawsuit seeks a court order prohibiting future discrimination by the defendants, monetary damages for those harmed by the defendants' actions and a civil penalty."

Including information on lawsuits and/or administrative complaints alleging discriminatory housing practices in Sonoma County is integral to conducting a complete analysis of impediments to fair housing choice. According to the HUD Fair Housing Planning Guide, an AI should include "[t]he number and types of complaints that have been filed alleging housing discrimination, including complaints in which the Secretary of HUD has issued a charge of discrimination or suit has been filed by the Department of Justice or private plaintiffs; the reasons for any trends or patterns and, in the section of the analysis describing impediments, the extent to which new or revised fair housing actions may be needed because of these trends; [and] discussion of other fair housing concerns." *Fair Housing Planning Guide*, Vol. 1, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, 2-28. While the draft AI mentions that 100 housing discrimination complaints were filed with HUD between 2005 and 2011, the AI fails to conduct meaningful analysis of the types of discriminatory practices alleged in complaints and lawsuits and how those practices constitute barriers to housing choice.

2. **The AI lacks complete information on current or recent fair housing training, education, or outreach efforts in Sonoma County.**

An AI should describe recent and current actions designed to promote fair housing. *See Fair Housing Planning Guide,* 2-29. However, the draft AI does not incorporate discussion of any current or recent fair housing training, education, or outreach efforts in Sonoma County, though FHOM has conducted a number of recent trainings in Sonoma. The only reference to current or recent actions to promote fair housing comes by way of pasting recommendations from FHOM's Race/Voice I.D. Audit; the AI does not engage in meaningful analysis of training, education, or outreach efforts within the County.

The AI notes that participants in the public survey process requested increased fair housing education and outreach efforts. Comprehensive fair housing planning must fully address the lack of knowledge by the general public and local government officials about fair housing laws and objectives. As part of the recommendations in the AI, Sonoma County should not only describe plans to increase fair housing training, outreach, and education, but also include means by which it can assess the effectiveness of outreach and education efforts in informing people of their rights and responsibilities and in reducing the kinds of prejudice and intolerance that lead to discriminatory actions. *See Fair Housing Planning Guide,* 5-30 – 5-31.

3. **Although the AI notes the critical need for a full-service, FHIP-funded fair housing agency, it does not make any recommendations regarding either the source or amount of funds to support such an agency.**

Action Item No. 1 in the Recommended Fair Housing Action Plan advises that Sonoma County should strengthen the capacity of a local fair housing organization to reduce discriminatory activities. The Action Item calls for County support for an organization that can provide full-scope fair housing services, from intake of complaints, intervention and testing through training for housing providers, tenants, and home seekers. However, the AI does not suggest that the County obligate any funds towards realizing this Action Item. The AI also neglects to mention that Fair Housing of Sonoma County will no longer be providing fair housing services. Further, the AI does not recommend a timeline in which such support for a full-service fair housing agency will be implemented. Funding – or the lack thereof – can constitute a very real impediment to fair housing choice, and should be fully examined in an AI. For example, the fact that Sonoma County has historically been unwilling to provide CDBG funding for fair housing testing is itself a barrier, as testing is one of the few tools that give an agency any teeth in enforcing fair housing laws.

4. **Recommendations pursuant to Impediments No. 3 and 5 are incomplete.**

Impediment No. 3 states "[t]here is a shortage of transit opportunities and services for persons with disabilities." Action Item No. 3, in response to the identified need for increased transit services for people with disabilities, suggests that jurisdictions "explore how to create an expanded transit system that, at the very least, offers a way for persons with disabilities to access…services between jurisdictions at the same level as non-disabled residents." This action item lacks the specific, concrete goals and implementation timeline necessary to make it meaningful.

Impediment No. 5 states "[i]n some jurisdictions, Hispanics/Latinos have much higher loan denial rates than Non-Hispanics/Latinos." Although the AI identifies disparate treatment in the lending context as a barrier to housing choice, it fails to make any recommendations for combatting this impediment. A thorough, substantive AI should include not only identification of impediments, but also parallel recommendations designed to mitigate or eliminate those impediments in the future. At a minimum, an action item in response to

Impediment No. 5 should identify ways in which the County and its jurisdictions can link consumers with lending complaints to existing local, regional, and/or national agencies, such as the Consumer Financial Protection Bureau.

Sincerely,

Jessica Sparks
Staff Attorney

Caroline Peattie
Housing Director

CC: Jeff Jackson, Chief, Program Compliance Branch, U.S. Department of Housing and Urban Development – Office of Fair Housing and Equal Opportunity

From: Heidi Aggeler
Sent: Wednesday, March 07, 2012 8:35 PM
To: Heidi Aggeler
Subject: FW: Comments on Sonoma County AI

January 31:

From: David Grabill <dgrabill@gmail.com>
Date: January 31, 2012 9:51:52 AM PST
To: Sonoma County Housing Advocacy Group <schag@googlegroups.com>, Accountable Development Coalition <ADCSteering@yahoogroups.com>, Donald Cohn <donc@petalumapeople.org>
Cc: Shirlee Zane <Shirlee.Zane@sonoma-county.org>, Efren Carrillo <efren.carrillo@gmail.com>, Mike McGuire <mikemcguire@sonoma-county.org>
Subject: New study shows housing discrimination is widespread in Sonoma County

The County and its "entitlement jurisdictions" are required to prepare an "Analysis of Impediments to Fair Housing Choice" or "AI" every few years by the federal Department of Housing and Community Development. Here's one that's just been completed jointly by the County, Petaluma and Santa Rosa. It's labeled 'draft,' but appears to be the final report:
http://ci.santa-rosa.ca.us/doclib/Documents/Sonoma%20County%20Regional%20AI_1-9-12_DRAFT.pdf
ci.santa-rosa.ca.us
The findings (summarized in the first 10 pages of the report) show that housing discrimination of one sort or another is a serious problem for many lower income and minority families in the County. One-quarter of the respondents in the survey conducted for the AI, which is much higher than the national norm of about 15%. Santa Rosa has areas that are severely segregated, as shown by school attendance figures at Maria Carrillo High School (over 90% white and mostly high income) and Elsie Allen High (60+% non-white and mostly lower income). Census tract data from east Santa Rosa - Fountaingrove, Skyhawk and Calistoga Road out past Oakmont - indicates the area is over 92% white. The lack of housing for low and moderate income families in these parts of Santa Rosa is a major factor perpetuating these segregated housing patterns.

The problems are made worse by the lack of an effective fair housing enforcement agency for most of the County (Petaluma being the exception, where Petaluma People's Services Center has a good fair housing enforcement staff).

David Grabill

February 27

From: David Grabill [mailto:dgrabill@gmail.com]
Sent: Monday, February 27, 2012 10:53 AM
To: Mark Krug
Cc: Gornowicz, Nancy
Subject: Re: Fair Housing funding 2012-13

Thanks, Mark. The new Analysis of Impediments ("AI") cites some evidence of wide-spread housing discrimination problems and recommends a stronger fair housing enforcement program for the entitlement jurisdictions in the County. Hopefully this new approach will get us on track to deal with these issues.

David Grabill
Law Office of David Grabill
1930 Alderbrook Lane
Santa Rosa, CA 95405
(707) 528 6839 - voice
(707) 780 1585 - fax
dgrabill@gmail.com

On Mon, Feb 27, 2012 at 10:44 AM, Mark Krug <Mark.Krug@sonoma-county.org> wrote:
David,
I am responding to your voice mail inquiry about local Fair Housing funding. As you know, as recipients of certain HUD funds, we need to have a Fair Housing program in place as a basic eligibility threshold requirement. Same requirement applies to Santa Rosa and Petaluma. The City of Petaluma has used Petaluma People Services (PPS) as their Fair Housing contractor for some time. The City of Santa Rosa and the County have historically teamed-up and we've used CAPSC as the provider for 10 or 12 years or so.
For 2012-13, CAPSC is not applying for Fair Housing funding. Fortunately, PPS is pursuing the Santa Rosa/County funding. They are the only agency seeking those funds. Thus, it is a near certainly that PPS

will get the Santa Rosa/County funding, maintain the Petaluma funding, and be the sole Fair Housing provider for all of Sonoma County.
In my personal view, this is a great thing. PPS has a strong track record and, obviously, this is a more efficient arrangement to have a single, County-wide provider. Too, the PPS ED, Elece Hempel, has some interesting and innovative ideas about using technology and interns going forward.
I've attached PPS' County funding application here FYI.

Mark Krug
Community Development Manager
Sonoma County Community Development Commission
Telephone: (707) 565-7509
Facsimile: (707) 565-7583
TDD: (707) 565-7555
email: *Mark.Krug@sonoma-county.org*