

Analysis of Impediments to Fair Housing Choice

City of Fairfield



July 2010

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1. EXECUTIVE SUMMARY

As a recipient of funds from the U.S. Department of Housing and Urban Development (HUD), the City of Fairfield is required to conduct an Analysis of Impediments to Fair Housing Choice (AI) and to periodically review that analysis and update it as necessary. The City of Fairfield has been a participant in HUD's Community Development Block Grant (CDBG) program since the federal program's inception in 1974. Although each jurisdiction is responsible for planning, implementing, managing, and monitoring its local Community Development Block Grant programs, federal regulations require various citizen input and review opportunities, including a description of Actions to Affirmatively Further Fair Housing pursuant to Section 91.5220(a) of CDBG program regulations. The purpose of this analysis, therefore, was to determine the possible existence of impediments to housing choice and/or housing discrimination based upon race, religion, sex, color, national origin, handicap (disability), or familial status, and, where identified, suggest necessary steps to reduce and/or eliminate such impediments.

The Analysis of Impediments to Fair Housing Choice in Fairfield, California, was developed by PMC in accordance with the terms of an agreement between PMC and the City of Fairfield dated May 18, 2009. The AI provides a detailed look into the fair housing environment in Fairfield. More specifically, this document includes an analysis of local factors that may impact fair housing choice, the identification of specific impediments to fair housing choice, and a plan to address those impediments. As part of its ongoing responsibilities as a recipient of HUD funds, the City of Fairfield must also continuously assure equal access to services and programs it provides or assists in the community.

Fairfield's location, natural amenities, and abundant land sites are some of the attributes that make Fairfield a great place to live. The population of Fairfield has increased from 3,100 people in 1950 to 105,955 in 2010. The city and surrounding areas remain one of the most desirable urban growth centers in the Bay Area, even in trying economic times. As a city that contains a diverse population among many socioeconomic and demographic levels, the City of Fairfield is dedicated to meeting the needs of its residents and to foster fair and equal treatment to all persons within the realm of housing.

1.1 WHAT IS AN IMPEDIMENT TO FAIR HOUSING CHOICE?

As defined by the U.S. Department of Housing and Urban Development Fair Housing Planning Guide (1996), impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or

- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor.

To affirmatively further fair housing, a community must work to remove impediments to fair housing choice.

1.2 PURPOSE OF THE ANALYSIS OF IMPEDIMENTS

The purpose of an AI is to review conditions in the jurisdiction that may impact the ability of households to freely choose housing and to be treated without regard to race, ethnicity, religion, gender, national origin, source of income, age, disability, or other protected status. The AI reviews the general state of fair housing, the enforcement of fair housing law, efforts to promote fair housing, access to credit for the purpose of housing, and general constraints to the availability of a full range of housing types.

An AI examines the affordability of housing in the jurisdiction with an emphasis on housing affordable to households with annual incomes classified as low income and below. (Low income is defined as equal to or less than 80 percent of the adjusted Area Median Income as most recently published by HUD.)

The document has three major goals:

- To provide an overview of the City of Fairfield and current conditions as they impact fair housing choice.
- To review the policies and practices of the City as they impact fair housing choice and the provision of housing, specifically affordable housing and housing for special needs households.
- To identify impediments to fair housing choice and actions the City will take to remove those impediments or to mitigate the impact those impediments have on fair housing choice.

Fulfilling these goals includes the following:

- A review of the laws, regulations, and administrative policies, procedures, and practices of the City of Fairfield.
- An assessment of how those laws affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice.

1.3 IMPEDIMENTS IDENTIFIED

This analysis has identified the following impediments and actions to address those impediments. The section of this document titled Conclusions and Recommendations includes additional details related to the findings of the analysis.

Impediment 1: Residential segregation by race, ethnicity, or income

- Action 1.1: Annually monitor residential segregation by race or ethnicity, using the U.S. Census as part of the annual CAPER.
- Action 1.2: Provide resources to educate real estate stakeholders (e.g., tenants, homebuyers, real estate agents, brokers) about local, state, and federal fair housing laws and regulations on the Fairfield Housing Authority website and in the lobby of the Housing Authority.
- Action 1.3: Encourage and facilitate landlord workshops for owners or property managers in low- and moderate-income areas of the city. Subject to availability, the City of Fairfield will set aside \$500 per year from the Community Development Block Grant (CDBG) to facilitate landlord workshops.

Impediment 2: Concentration of subsidized housing

- Action 2.1: Annually monitor the location of those receiving Section 8 rental assistance to see if any negative housing patterns emerge related to race or ethnicity.
- Action 2.2: Participate in the local California Apartment Association chapter meetings or other local owner and property manager training, meetings, or seminars to encourage landlord participation in the Housing Choice Voucher program.

Impediment 3: High number of foreclosures negatively affecting the quality of residential neighborhoods

- Action 3.1: Provide appropriate legal and financial referrals to Fairfield homeowners facing foreclosure.
- Action 3.2: Provide appropriate legal and financial referrals to educate and protect tenants who are renting homes that go into foreclosure.
- Action 3.3: Maintain annual membership with the California Apartment Association as a resource for current laws regarding real estate law and practices.
- Action 3.4: Encourage neighbors to form a neighborhood watch program to watch for and prevent criminal behavior in vacant homes.

- Action 3.5: Respond to recurring neighborhood problems by developing comprehensive neighborhood-based programming that involves the Fairfield Police Department, Fairfield Code Enforcement, Fairfield Housing Authority, Fairfield Community Development Department, and Fairfield Community Resources Department.
- Action 3.6: Promote various community partnerships that include property owners, nonprofits, and business associations.

Impediment 4: Reduce administrative barriers to affordable housing

- Action 4.1: Reduce developer fees in exchange for affordability covenants.
- Action 4.2: Improve infrastructure in targeted neighborhoods using CDBG funding when available.
- Action 4.3: Provide staff support in targeted neighborhoods to offer or assist with resident meetings, tenant services, and neighborhood improvements as funding allows.
- Action 4.4: Apply for state or federal funding to acquire, rehabilitate, and re-sell foreclosed property to low-income homebuyers.

Impediment 5: Negative financial and social influences on fair housing activity

- Action 5.1: Provide the HUD-903 Housing Discrimination Complaint form in the Fairfield Housing Authority lobby in English and Spanish, and also on the City website.
- Action 5.2: Provide a copy of the fair housing brochure, *Fair Housing—It's Your Right*, to all Section 8 tenants at voucher briefings or to the general public, as requested.
- Action 5.3: Annually monitor fair housing activity to track current trends as part of the annual CAPER.

Impediment 6: Discriminatory lending practices

- Action 6.1: Annually monitor the HMDA [Home Mortgage Disclosure Act] data for discriminatory lending practices as part of the annual CAPER.
- Action 6.2: Leverage multiple financing sources to expand homeownership opportunities when funding is available.

- Action 6.3: Offer other asset and financial sources for affordable homeownership programs including HOME funds, Below Market Rate (BMR) homes, and Mortgage Credit Certificates (MCC) if available.

2. REVIEW OF PREVIOUS ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The last complete Analysis of Impediments to Fair Housing Choice (AI) was completed by the City of Fairfield in 1996. In January 2002, the City of Fairfield produced an update to the AI which reported actions taken since 1996 to address the impediments identified in the 1996 AI. This update provided selected updates of demographic information and both affirmed the previous actions and identified additional actions.

The 1996 AI and 2002 update included discussion of issues that impact fair housing choice and identified actions to address those issues. The 1996 AI specifically noted the greatest impediment to fair housing in Fairfield was discrimination by owners and managers of rental properties to families with teenage children. The 1996 AI also examined local housing lending and real estate practices, local building and zoning codes, the City's General Plan, housing policies of the City of Fairfield, and the practices of the City's Housing Authority. The 1996 AI also noted that housing advocates and consumers appeared to be more concerned with economic barriers to the housing market than with problems in discrimination.

The 2002 update contained limited discussion of impediments and instead focused on progress on previous actions and committed to new actions to improve fair housing choice. The 2002 update also made important changes in the approach to improving fair housing choice. The City chose to adopt a proactive approach and to commit to taking actions to improve the fair housing environment without identifying specific impediments.

The City also identified additional impediments and actions, and reported progress on impediments in its annual reports on its federal housing and community development programs (a.k.a. "CAPER"). Please see the section Actions to Affirmatively Further Fair Housing for a complete discussion.

The issues, actions, and progress included in the 1996 and 2002 AIs and the CAPERs published since then are summarized below. To assist the reader, they are categorized under broad headings: impediments are underlined, planned actions are in italics, and accomplishments are in bold and indented. The year of the impediment or accomplishment is on the left. Since the format of the 1996 update and the subsequent 2002 update did not clearly identify impediments and associated actions with those impediments, the impediments included here are implied from the action or actions.

2.1 LAND USE

1996 Occupancy limits

Harmonize the Housing and Building Code occupancy limits by giving priority to the Housing Code.

2002 City of Fairfield concluded that a change in the Building Code would not impact fair housing choice and therefore this action was not deemed necessary.

2002 City of Fairfield, as a policy, promotes land use and housing decisions that encourage deconcentration of areas of minority or poverty concentration.

2002 Affordable housing

Support the development of affordable housing through the City of Fairfield General Plan.

2002–2009 City of Fairfield provided financial compensation in exchange for affordability covenants on 1,200 rental units.

Promote the addition of amenities to affordable housing projects that will support economic opportunities for low- and moderate-income families, such as child care facilities, play areas for families with children, access to public transportation, and access to jobs.

2005 The City of Fairfield provided financial assistance for the construction of Laurel Gardens Apartments. A 55-year affordability covenant was recorded for 30 of the units to be rented to households with income at or below 50 percent of the median adjusted income. This project provided case management to previously homeless individuals adapting to permanent housing and becoming self-sufficient.

2.2 MONITORING AND RECORDKEEPING

1996 Need for an agency or division to be assigned the role of overall fair housing monitoring

Expand the responsibilities of the Housing Advisory Appeals Board to include monitoring of fair housing concerns.

2002 The City did not feel that the Housing Advisory Appeals Board was the appropriate body to monitor fair housing in the city. The Housing Services Division of the Department of Community Services was given the role of monitoring fair housing issues for the City and the Fairfield Housing Authority.

Continue monitoring of City of Fairfield, Fairfield Redevelopment Agency, and Fairfield Housing Authority fair housing activities throughout the City.

2002–2007 The City appointed a Housing Rehabilitation Manager as the contact person for fair housing activities.

2002 Need for regular reporting to HUD

Provide annual updates on fair housing activities to HUD.

2002–2009 The City provided a review of fair housing activities to the U.S. Department of Housing and Urban Development as part of the Consolidated Annual Performance Evaluation Report (CAPER).

2002 Need for record-keeping

Maintain records of fair housing activities at the City of Fairfield Housing Services Division, 823-B Jefferson Street, Fairfield, CA.

2002–2009 The City maintained records of fair housing activities at the Fairfield Housing Authority, 823-B Jefferson Street, Fairfield, CA, under the direction of the Neighborhood Services Manager.

2.3 EDUCATION AND COUNSELING

1996 Need for continued fair housing education, testing, and advocacy

Continue City support for fair housing counseling, testing, arbitration, and where appropriate, litigation.

2002–2009 The City contracted annually with Pacific Community Services, Inc. (PCSI) to provide fair housing counseling, tenant/landlord dispute resolution, and mortgage default counseling free of cost to low- and moderate-income persons.

2002–2009 The City provided support to PCSI and other credit counseling services to apply for HUD counseling grants.

2007–2009 The City contracted with Unity Council of Oakland to provide quarterly foreclosure workshops to residents of Fairfield. The Vallejo/Fairfield jurisdiction is recognized as among the top 10 locations in the nation with the highest number of foreclosure defaults.

Continue annual landlord workshops.

2002–2007 The Fairfield Housing Authority conducted annual landlord workshops which included outreach and training on topics related to fair housing.

2007–2009 The Neighborhood Services Division, in partnership with the Fairfield Housing Authority, conducted bimonthly landlord workshops which included fair housing topics. CDBG administrative funds are used at these meetings to provide food and drinks for the participants.

Continue annual fair housing seminar open to the public.

2002–2006 The annual fair housing workshop offered by the Fairfield Housing Authority incorporated the topics of the fair housing seminar and provided information and training on fair housing.

2007–2009 Activities covered at the fair housing seminar provided information and training on fair housing. This information was incorporated into the bimonthly landlord/realtor workshops offered by the Neighborhood Services Division.

Apply for grant funding, if available, to provide additional fair housing education and outreach activities to property managers and rental property owners.

2002–2009 The City supported a successful federal grant application, which is submitted annually by Pacific Community Services, Inc. to the U.S. Department of Housing and Urban Development (HUD).

2002 The City continued to use Fairfield Redevelopment Agency low- and moderate-income housing set-aside funding to provide free housing counseling services to income-eligible Fairfield residents.

2002–2009 The City contracted services from Pacific Community Services, Inc. to provide free counseling service to income-qualified residents of Fairfield.

Apply for grant funding, when available, to provide additional fair housing counseling services.

2002–2009 The City supported a successful federal grant application, which is submitted annually by Pacific Community Services, Inc. to the U.S. Department of Housing and Urban Development (HUD).

Support nonprofit agencies providing fair housing counseling in Fairfield.

2002–2009 The City supported a successful federal grant application, which is submitted annually by Pacific Community Services, Inc. to the U.S. Department of Housing and Urban Development (HUD).

2002–2009 The City contracted with Pacific Community Services, Inc. to provide free counseling services to income-qualified residents of Fairfield.

Continue active participation in organizations serving the real estate and property management industry to provide opportunities to promote fair housing education for real estate brokers, mortgage brokers, landlords, and property managers.

2002–2009 The Fairfield Housing Authority is an active member in the local chapter of the California Apartment Association.

2002–2009 The Neighborhood Services Division developed community partnerships in Quality Neighborhood Team (QNT) areas to improve living conditions of low-income residents.

Conduct at least one presentation annually to real estate professionals, mortgage brokers, and/or landlords regarding fair housing issues.

2002–2009 The Fairfield Housing Authority and the Affordable Housing Division conducted annual presentations at meetings of the California Apartment Association and the local Board of Realtors.

2.4 UTILIZATION OF HOUSING CHOICE VOUCHERS

1996 Geographic concentration of Housing Choice Voucher use

Request HUD support for a return of Section 8 and voucher rent levels to previous standards in order to promote deconcentration of assisted households and increase the housing choices of participants.

2002 In 1996, the City of Fairfield conducted a random digit survey of rents used to successfully petition HUD for increased payment standards for mobile home space rent.

2002 HUD returned Fair Market Rent (FMR) amount to the former level since 1997. HUD has steadily increased the FMR for the Vallejo-Fairfield-Napa Metropolitan Statistical Areas. From 1996 to 2002, the FMR for a two-bedroom unit increased from \$684 to \$975, a 42 percent increase over the five-year period.

2002 The Fairfield Housing Authority provided information regarding areas of low poverty and minority concentration to all households receiving Section 8 rental assistance.

Continue to support land use and housing policies that promote deconcentration of areas of minority and poverty concentration.

2002–2009 The Fairfield Housing Authority provided financial compensation in exchange for affordability covenants on 1,200 rental units.

2002 Discrimination against holders of Housing Choice Vouchers

Provide fair housing education to Section 8 households.

2002–2009 The City provided Section 8 households with fair housing information as part of their briefing packet when they requested paperwork to move or on request. Information on fair housing and/or discrimination is also available in the Fairfield Housing Authority lobby to all those who are interested.

Provide fair housing training annually to Section 8 property managers.

2002–2007 The Fairfield Housing Authority conducted annual landlord workshops which included landlord outreach and training for topics related to fair housing.

2007–2009 The Neighborhood Services Division, in partnership with the Fairfield Housing Authority, conducted bimonthly landlord workshops which included landlord outreach and fair housing topics. CDBG administrative funds were used at these meetings to provide food and drinks for the participants.

2002 Low utilization of Housing Choice Vouchers

2002 In July 2001, the Fairfield Housing Authority initiated Project Lease-Up to help Section 8 families locate a unit in the very tight rental market Fairfield experienced from 1999 to 2001. Project Lease-Up received national recognition from the National Association of Housing and Redevelopment Officials (NAHRO).

Increase housing choices available to Section 8 households through at least one landlord recruitment activity annually.

2002–2007 The Fairfield Housing Authority conducted annual landlord workshops which included landlord outreach and training for topics related to fair housing.

2007–2009 The Neighborhood Services Division, in partnership with the Fairfield Housing Authority, conducted bimonthly landlord workshops which included landlord outreach and fair housing topics. CDBG administrative funds were used at these meetings to provide food and drinks for the participants.

Continue to provide Section 8 households with information regarding areas of low minority or poverty concentration.

2002–2009 The City provided Section 8 households with a map of assisted units as part of their briefing packet when they requested paperwork to move. This map, which is updated annually, identifies areas of high and low poverty concentration.

Implement the Section 8 Homeownership Program to provide the opportunity of homeownership to underserved low- and very low-income households.

2002–2009 The Fairfield Housing Authority maintains an enrollment of 50 households in the Family Self-Sufficiency (FSS) program.

2002–2009 The Fairfield Housing Authority continues to promote the Family Self-Sufficiency program and the Section 8 Homeownership Option to assisted families.

2002–2009 Six households have become homeowners under the Section 8 Homeownership Option.

2.5 DISCRIMINATION IN RENTAL HOUSING

1996 Finding of discrimination in rental housing against families with children

Develop affirmative programs to reduce discrimination against families, particularly families with teenage children.

2002–2007 The Fairfield Housing Authority conducted annual landlord workshops which included landlord outreach and training for topics related to fair housing.

2007–2009 The Neighborhood Services Division, in partnership with the Fairfield Housing Authority, conducted bimonthly landlord workshops which included landlord outreach and fair housing topics. CDBG administrative funds were used at these meetings to provide food and drinks for the participants.

Encourage the Solano-Napa Rental Housing Association to increase its training for members on fair housing issues, particularly with respect to discrimination against families with children.

2002 The Fairfield Housing Authority and the Fairfield Housing Division made presentations to the Solano-Napa Rental Housing Association regarding fair housing.

2002 The City of Fairfield conducted fair housing training free of charge to local landlords and property managers, including a cosponsored fair housing seminar on April 23, 2002.

2002 The City and Fairfield Housing Authority presented a landlord workshop on June 20, 2001. Staff from Legal Services of Northern California gave a presentation on fair housing law at the workshop.

2002–2007 The Fairfield Housing Authority conducted annual landlord workshops which included landlord outreach and training for topics related to fair housing.

2007–2009 The Neighborhood Services Division, in partnership with the Fairfield Housing Authority, conducted bimonthly landlord workshops which included landlord outreach and fair housing topics. CDBG administrative funds were used at these meetings to provide food and drinks for the participants.

2.6 SPECIAL NEEDS HOUSING

Lack of supportive housing for the mentally ill

2005 The City provided financial assistance for the construction of Laurel Gardens Apartments. A 55-year affordability covenant was recorded for 30 of the units to be rented to households with income at or below 50 percent of the median adjusted income. This project provided case management to previously homeless individuals adapting to permanent housing and becoming self-sufficient.

2.7 IMPACTS OF FORECLOSURES

Provide foreclosure counseling to homeowners facing foreclosure.

- 2002–2009 **The City contracted with Pacific Community Services, Inc. to provide free counseling services to income-qualified residents of Fairfield.**
- 2007–2009 **The City contracted with Unity Council of Oakland to provide quarterly foreclosure workshops to residents of Fairfield. The Vallejo/Fairfield jurisdiction is recognized as among the top 10 locations in the nation with the highest number of foreclosure defaults.**
- 2007–2009 **The City added a Foreclosure Assistance Web page to the City of Fairfield website.**

2.8 LIMITED ENGLISH PROFICIENCY

Provide services to persons with limited English proficiency.

- 2002–2009 **The Fairfield Housing Authority and the City of Fairfield have staff that can speak and/or translate documents into Spanish.**
- 2002–2009 **The City of Fairfield maintains an employee directory of City staff that can speak and/or translate in a second language as needed.**
- 2007–2009 **As required under the federal Limited English Proficiency (LEP) program, the Fairfield Housing Authority has translated the majority of essential housing documents into Spanish.**
- 2007–2009 **The Fairfield Housing Authority can make other housing-related documents available in Spanish or any other language with advance notice of at least 72 hours.**
- 2007–2009 **Housing documents in Spanish are available in the lobby of the Fairfield Housing Authority and on the website.**

3. COMMUNITY SETTING

Fairfield is shaped by the unique interaction of open space, agriculture, topography, environment, traffic circulation, and military development. Major features include the hills to the northwest, Suisun Marsh to the southeast, Travis Air Force Base to the east, and two interstate freeways that bisect the city in a northeastern/southwestern and a southern direction. Suisun Valley, a productive agricultural area, is located between central Fairfield and Cordelia.

History and geography have combined to create distinct neighborhoods. Interstate 80 separates the generally older neighborhoods to the south and east from newer subdivisions to the north and west. Interstate 680 also defines Cordelia, a neighborhood that has seen substantial development since the 1970s. Newer residential neighborhoods adjoin Green Valley and Suisun Valley roads.

3.1 POPULATION AND RACIAL/ETHNIC CHARACTERISTICS

According to the U.S. Census, the total population of the City of Fairfield in 2000 was 96,168, which was an increase in population from 1990 of 18,957 persons. The Association of Bay Area Governments (ABAG) projects that by 2035 the population of Fairfield will increase approximately 50 percent from the 2000 reported Census population (see **Table 3-1**). In order to prepare for the demands of an increased population, the City’s General Plan projects a build-out population of 136,600 by the year 2020.

**TABLE 3-1
POPULATION GROWTH**

Year	Population	Change	Percentage Change
2000 ¹	96,168	--	--
2005	106,000	9,832	10.22%
2015	123,700	17,700	16.70%
2025	135,000	11,300	9.14%
2035	144,500	9,500	7.04%

*Source: Association of Bay Area Governments, Projections 2007
1 2000 U.S. Census*

According to the 2000 U.S. Census, the City of Fairfield’s median age was 31.1, which is close to 3 years younger than both Solano County (median age of 33.9) and California (median age of 33.3) (see **Table 3-2**). The difference in median age suggests that the City of Fairfield has a younger population than the overall population of Solano County, which reflects the younger families assigned to Travis Air Force Base and the attraction (factors such as location, affordable housing, and industry) for younger households to relocate to Fairfield at the beginning of their careers.

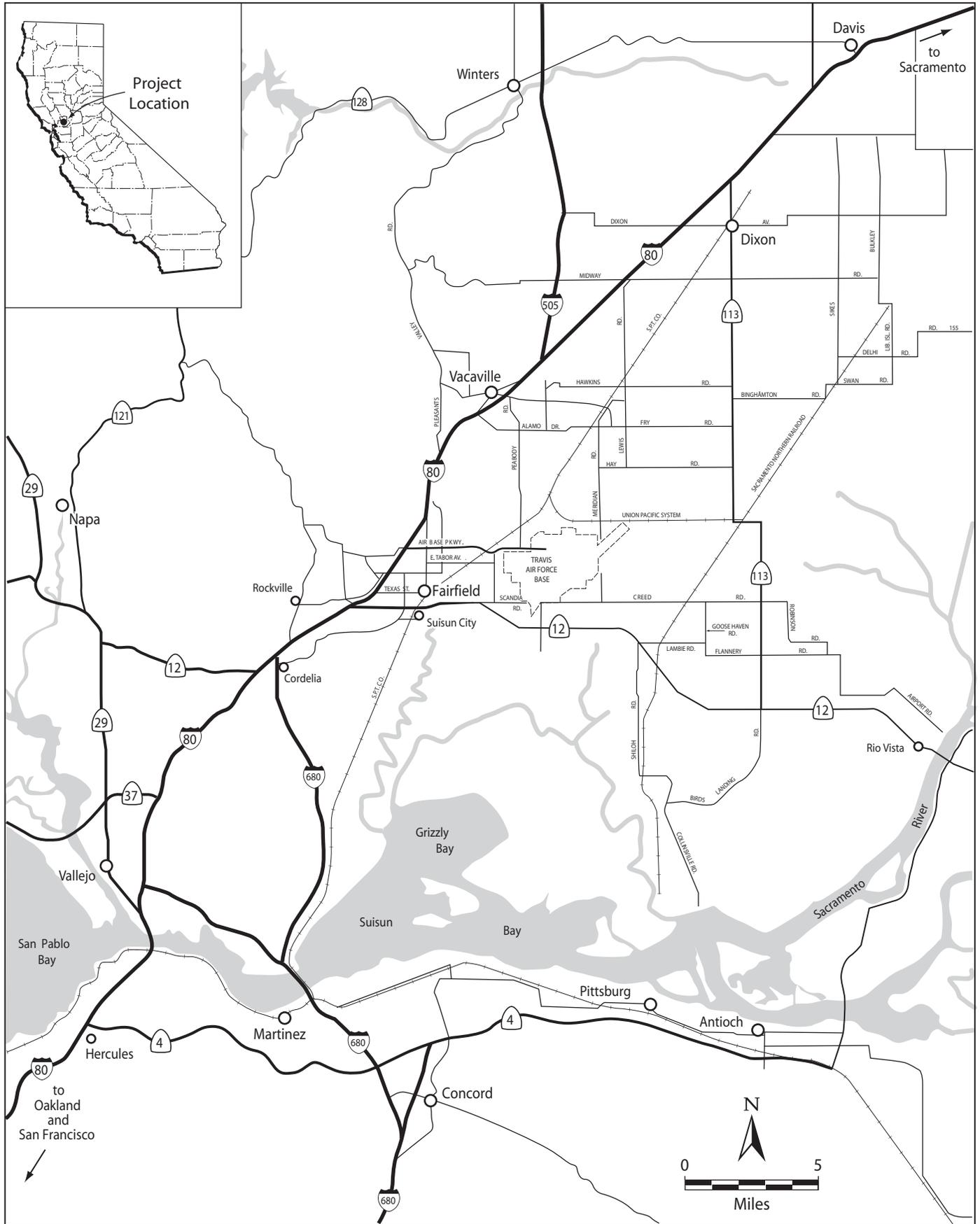
Table 3-3 presents the racial breakdown for the City of Fairfield, Solano County, and California as reported as part of the 2000 U.S. Census. As shown in **Table 3-3**, the largest race population for Fairfield, Solano County, and California was White. Fairfield and Solano County have similar breakdowns for all the remaining categories. California differs from both Fairfield and Solano County in the Black or African American category.

Table 3-4 provides racial breakdown by Hispanic origin. The US Census enumerates “Hispanic” as an ethnicity independent of race. For example, there are 6,760 persons in the City of Fairfield that consider themselves to be racially White and ethnically Hispanic. The majority of the ethnically Hispanic population is either “Some other race” or “Two or more races.”

**TABLE 3-2
POPULATION BY AGE**

Age Group	Fairfield		Solano County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
<5 years	7,827	8.14%	28,784	7.30%	2,455,019	7.25%
5 – 17 years	20,585	21.41%	83,068	21.05%	6,766,444	19.98%
18 – 24 years	11,244	11.69%	36,303	9.20%	3,351,285	9.89%
25 – 44 years	29,719	30.90%	123,494	31.30%	10,811,836	31.92%
45 – 64 years	17,986	18.70%	85,467	21.66%	6,900,270	20.37%
65+ years	8,807	9.16%	37,426	9.49%	3,586,794	10.59%
Total	96,168	100.00%	394,542	100.00%	33,871,648	100.00%
Median Age	31.1		33.9		33.3	

Source: 2000 U.S. Census



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Figure 3-1
Regional Location

**TABLE 3-3
POPULATION BY RACE**

Race/Ethnicity	Fairfield		Solano County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
White	53,832	55.98%	222,096	56.29%	20,122,959	59.41%
Black or African American	13,939	14.49%	57,017	14.45%	2,219,190	6.55%
American Indian and Alaska Native	880	0.92%	3,282	0.83%	312,215	0.92%
Asian	10,596	11.02%	49,899	12.65%	3,682,975	10.87%
Native Hawaiian and Other Pacific Islander	1,037	1.08%	3,189	0.81%	113,858	0.34%
Some other race	8,197	8.52%	31,471	7.98%	5,725,844	16.90%
Two or more races	7,687	7.99%	27,588	6.99%	1,694,607	5.00%
Total	96,168	100.00%	394,542	100.00%	33,871,648	100.00%

Source: 2000 U.S. Census

**TABLE 3-4
HISPANIC POPULATION BY RACE**

Race/Ethnicity	Fairfield		Solano County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
White, Hispanic	6,760	37.95%	28,277	40.62%	4,351,796	39.67%
Black or African American, Hispanic	244	1.37%	962	1.38%	71,305	0.65%
American Indian and Alaska Native, Hispanic	314	1.76%	733	1.05%	131,048	1.19%
Asian, Hispanic	248	1.39%	852	1.22%	40,433	0.37%
Native Hawaiian and Other Pacific Islander, Hispanic	81	0.45%	249	0.36%	10,146	0.09%
Some other race, Hispanic	7,987	44.84%	30,760	44.19%	5,657,804	51.58%
Two or more races, Hispanic	2,179	12.23%	7,773	11.17%	706,600	6.44%
Total	17,813	100.00%	69,606	100.00%	10,969,132	100.00%

3.2 HOUSEHOLD INCOME AND POVERTY

The City of Fairfield has a slightly lower median income in comparison to Solano County. According to the 2007 American Community Survey, Fairfield's estimated household median income was \$65,481 while the county's median income was \$66,880.

The 2007 American Community Survey reported that over the prior 12 months, 10.4 percent of Fairfield's population had incomes that fell below the poverty line, compared to 9.6 percent countywide. Children and the elderly were particularly affected by poverty, with 12 percent of children under the age of 18 and 5.8 percent of elderly 65 and over living in poverty.

3.3 HOUSEHOLD SIZE AND FORMATION

As of 2007, according to the 2007 American Community Survey, Fairfield had a total of 34,750 households. This number is projected to increase to nearly 47,030 households by 2035 (see **Table 3-5**).

The majority of households in Fairfield are family households (75.5 percent) and only 24.5 percent are non-family households. A family household is a household consisting of two or more people residing together and related by birth, marriage, or adoption. A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Households that have children under the age of 18 make up 43.4 percent of all households. Of those households 15.9 percent are headed by single parents with children. A majority of these are headed by women. The average household size for Fairfield is 3.15 persons.

**TABLE 3-5
HOUSEHOLDS**

Year	Households	Change	Percentage Change
2000 ¹	30,959	--	--
2005 ²	35,690	4,731	15.28%
2007 ²	34,750	-940	-2.63%
2015	40,050	5,300	15.25%
2025	43,780	3,730	9.31%
2035	47,030	3,250	7.42%

Source: 2007 ABAG Projections
1 2000 U.S. Census
2 2007 American Community Survey

3.4 AREAS OF RACIAL, ETHNIC, AND LOW-INCOME CONCENTRATION

Maps illustrating areas of racial, ethnic, and low-income concentration within the City of Fairfield were derived from the 2000 U.S. Decennial Census SF3 data set and custom tabulations of 2000 U.S. Census data provided by the U.S. Department of Housing and Urban Development (HUD). Please see **Figures 3-2** through **3-10**.

Areas of Racial and Ethnic Concentration

To illustrate possible segregation of racial and ethnic population, maps at the block group level were created showing percentage of the population by racial and ethnic groups identified in the 2000 U.S. Decennial Census. The range of percentage values was sorted into quartiles, and block groups were colored by quartile. A block group area where the percentage of households of a particular racial or ethnic group is at or above twice the countywide percentage is defined as a highly concentrated area and is shown cross-hatched. Please see **Appendix 1** for the values for each block group area, the quartile values, and the “high concentration” threshold value.

Black/African American

The percentage of households identifying as Black/African American in a block group area ranged from 0 to 28.42 percent. The countywide percentage for Black/African American was 14.45 percent. There were 25 block group areas in the city that had a concentration of Black/African American households, of which only 1 was highly concentrated. There were three block group areas where no households reported as Black/African American.

American Indian and Alaska Native

The percentage of households identifying as American Indian or Alaska Native in a block group area ranged from 0 to 4.87 percent. The countywide percentage for American Indian or Alaska Native was 0.83 percent. There were 13 block group areas throughout the city that had a concentration of American Indian and Alaska Native households. Of those 13 block groups, 12 were considered to be highly concentrated. American Indian and Alaska Natives make up a small portion of the population; therefore even a small number of persons is considered to be highly concentrated. There were 21 block group areas where no households reported as American Indian or Alaska Native.

Native Hawaiian and Other Pacific Islander

The percentage of households identifying as Native Hawaiian or other Pacific Islander in a block group area ranged from 0 to 5.72 percent. The countywide percentage for Native Hawaiian or other Pacific Islander was 0.81 percent. Like American Indian and Alaska Native households, Native Hawaiian and other Pacific Islander also make up a small portion of the population; therefore even a small number of persons is considered

to be highly concentrated. There were 17 block group areas within the city that were concentrated, all of which were considered highly concentrated. There were 26 block group areas where no households reported as Native Hawaiian or other Pacific Islander.

Asian

The percentage of households identifying as Asian in a block group area ranged from 0 to 26.07 percent. The countywide percentage for Asian was 12.65 percent. There were 12 block group areas in the city that had a concentration of Asian households, of which 1 was considered highly concentrated. There was one block group areas where no households reported as Asian.

Some Other Race

The percentage of households identifying as some other race in a block group area ranged from 0 to 31.81 percent. The countywide percentage for some other race was 7.89 percent. There were 29 block groups areas in the city that had a concentration of persons included in the some other race category, of which 11 were considered highly concentrated. This some other race category includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Asian race categories described above. Respondents provided write-in entries such as multiracial, mixed, or interracial. There were two block group areas where no households reported as some other race.

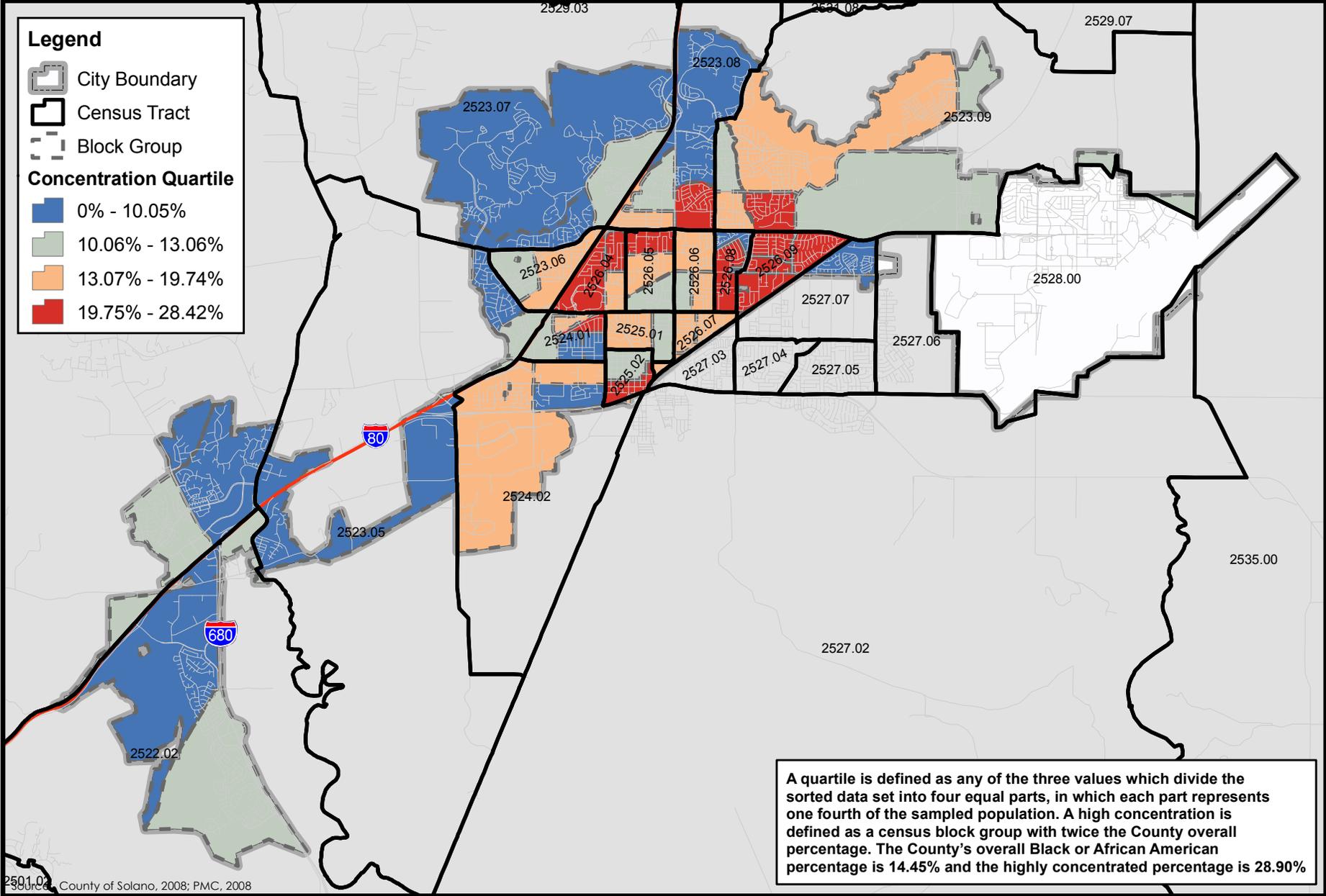
Two or More Races

The percentage of households identifying as two or more races in a block group area ranged from 0.78 percent to 15.33 percent. The countywide percentage for two or more races was 6.99 percent. There were 29 block group areas in the city that had a concentration of persons included in the two or more races category. Of those 29 block groups, 3 were considered highly concentrated. There were not any block group areas where no households reported two or more races.

Hispanic

The percentage of households identifying as Hispanic in a block group area ranged from 4.01 percent to 44.23 percent. The countywide percentage for Hispanic was 17.64 percent. There were 30 block group areas in the city that had a concentration of Hispanic households of all races, of which 2 areas were considered a high concentration. There were not any block group areas where no households reported as Hispanic.

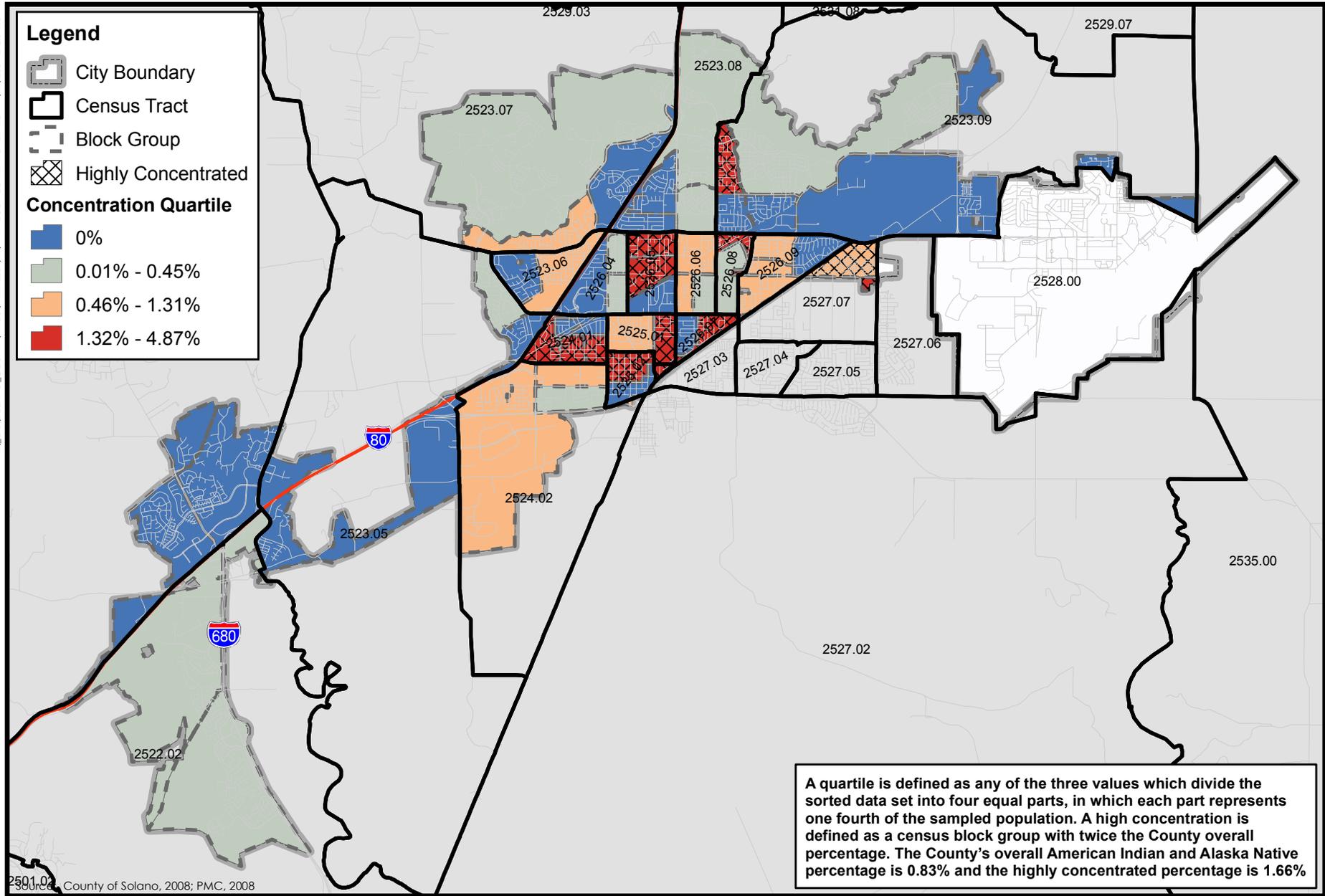
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2501.02, 2501.03, County of Solano, 2008; PMC, 2008



Figure 3-2
Areas of African American Concentration



2501.02 County of Solano, 2008; PMC, 2008



Figure 3-3
Areas of American Indian and
Alaska Native Concentration

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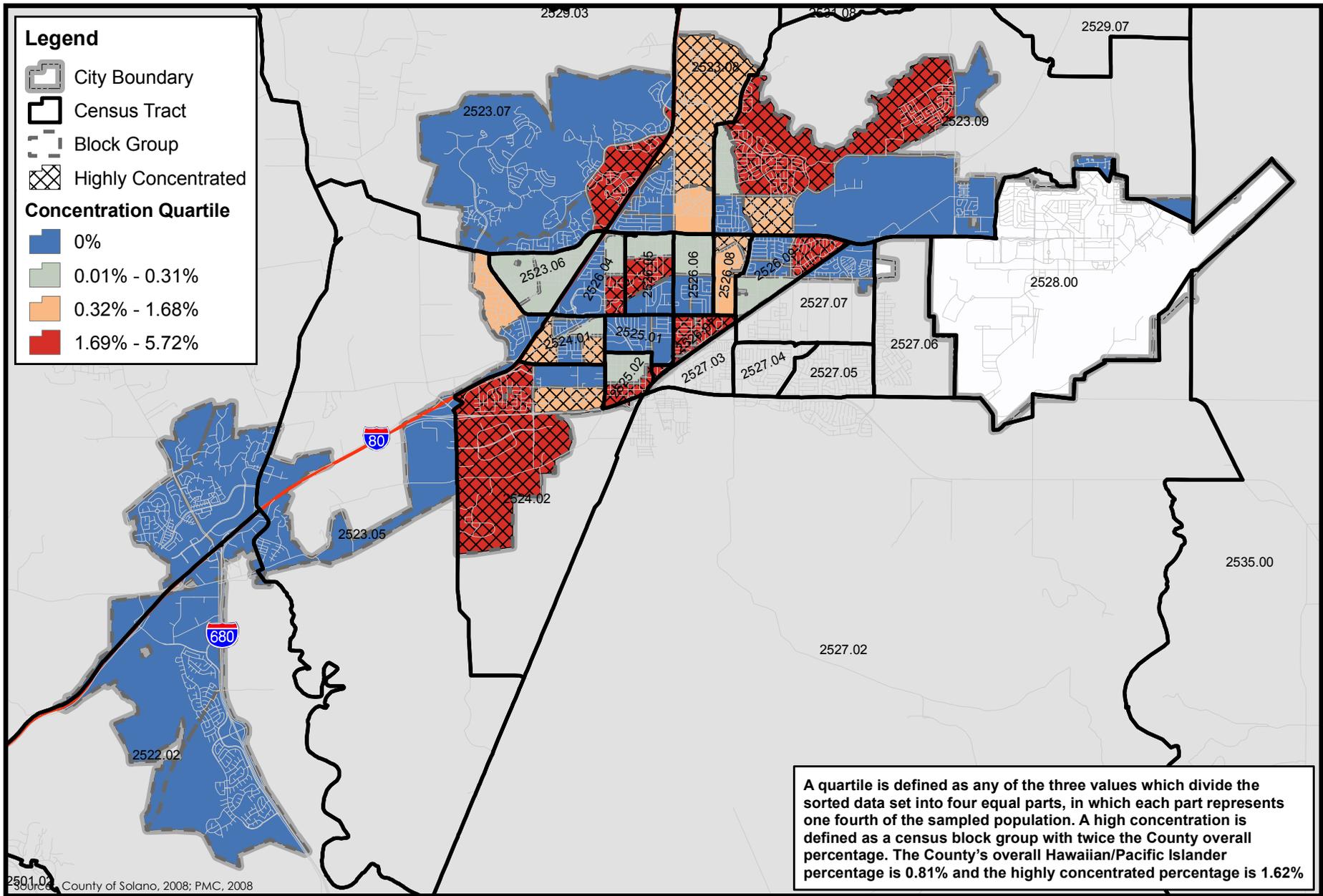


Figure 3-4
 Areas of Native Hawaiian and Other
 Pacific Islander Concentration

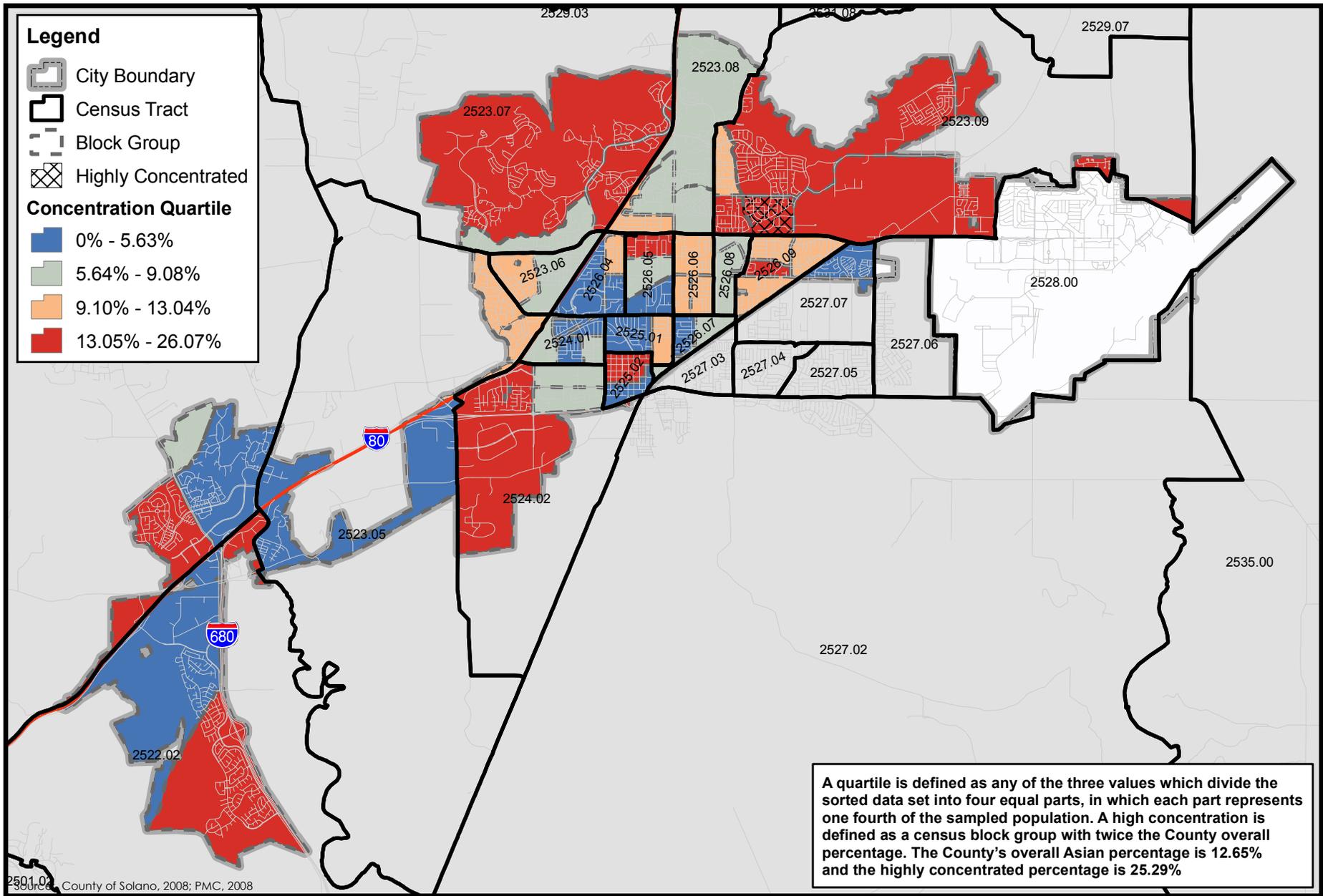


Figure 3-5
Areas of Asian Concentration

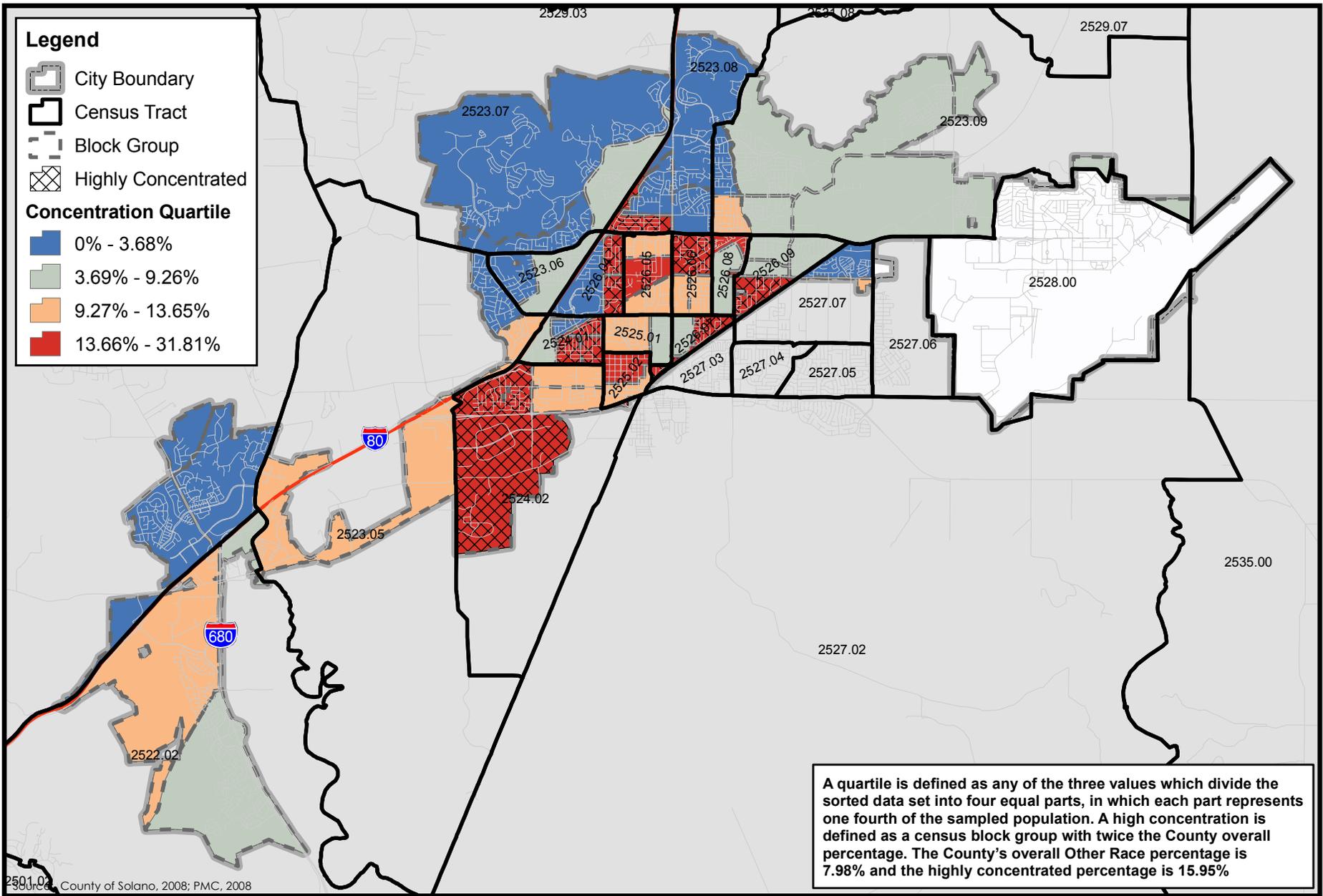


Figure 3-6
 Areas of Some Other Race Alone Concentration

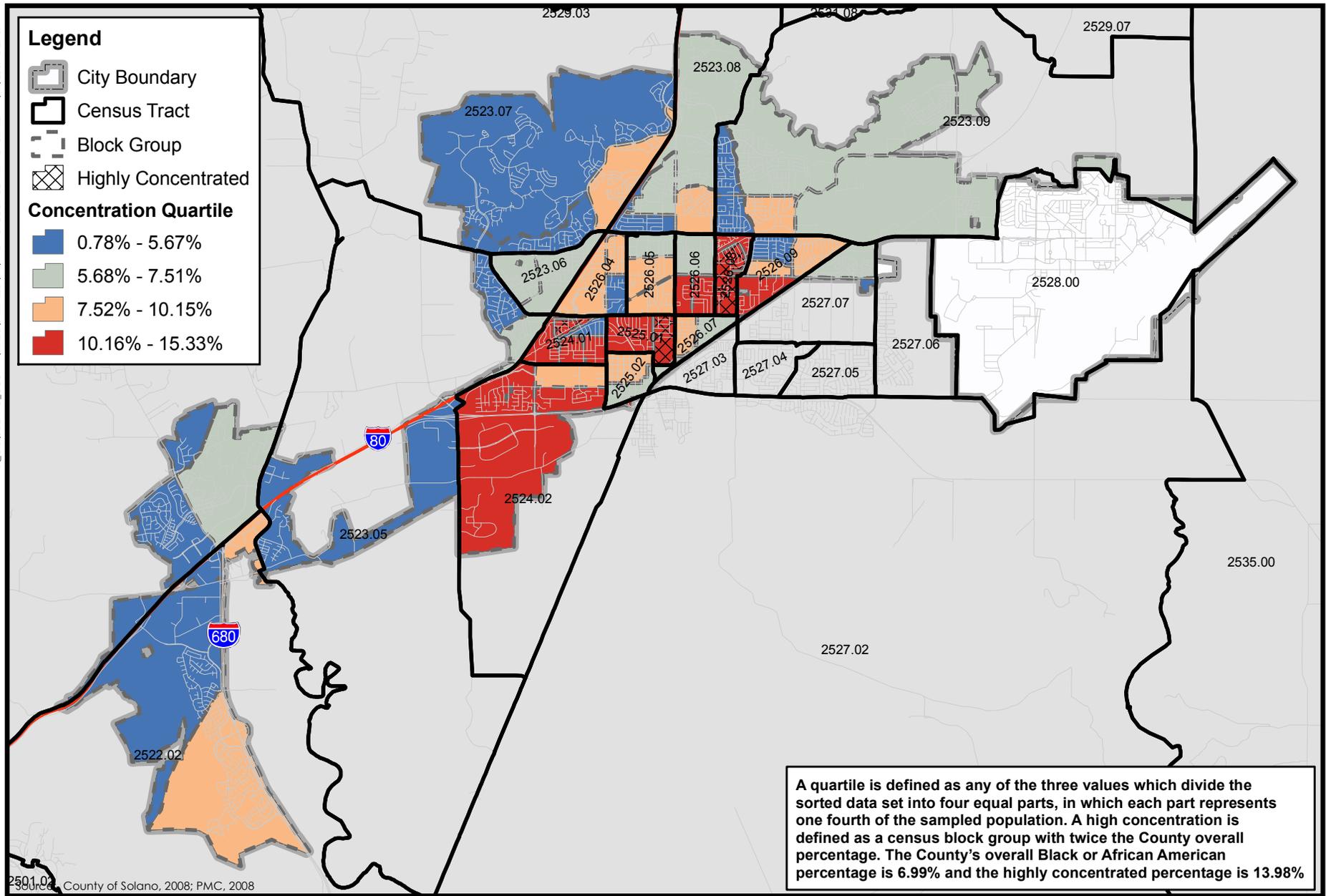


Figure 3-7
 Areas of Two or More Races Concentration

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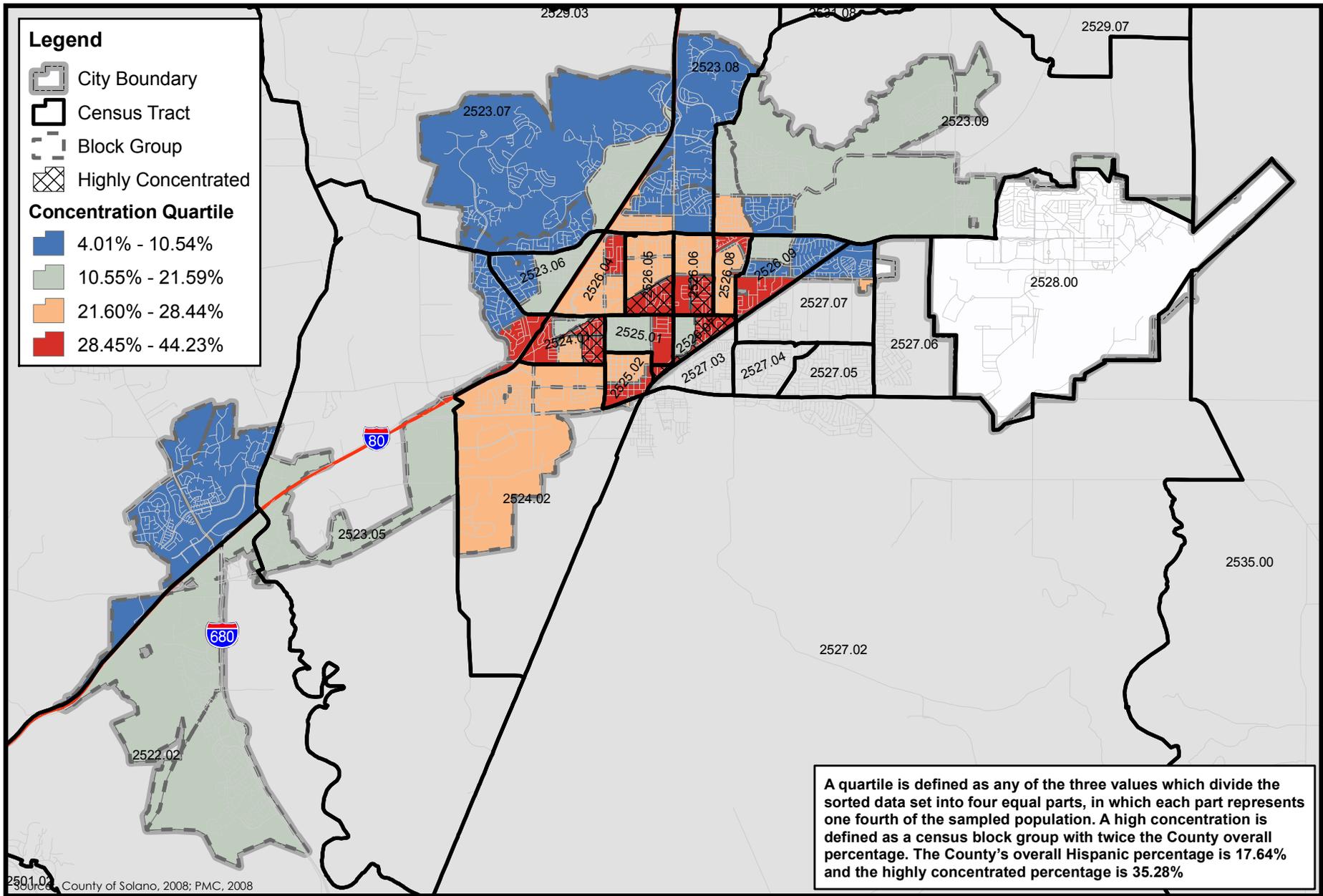


Figure 3-8
Areas of Hispanic Concentration

3.5 AREAS OF LOW-INCOME AND POVERTY CONCENTRATION

Two maps were created to find areas of the city where there may be a concentration of low-income households and households living in poverty. (See **Figures 3-9 and 3-10.**) These maps were created using the 2000 U.S. Census Low and Moderate Income Summary Data provided by HUD and the 2000 U.S. Census SF3 data set.

The Low and Moderate Income Summary Data provided by HUD was used to create a map showing areas that represent 51 percent or more of the Area Median Family Income (MFI).

There were three primary low-income areas in the City of Fairfield. The main area was in the center of the city, with another area toward the east of the city and another in the city's southwest region.

The poverty concentration map shows U.S. Census block group areas of the city that have a percentage of households with incomes above the countywide poverty level of 8 percent (concentrated) and double the countywide poverty level of 16 percent (highly concentrated).

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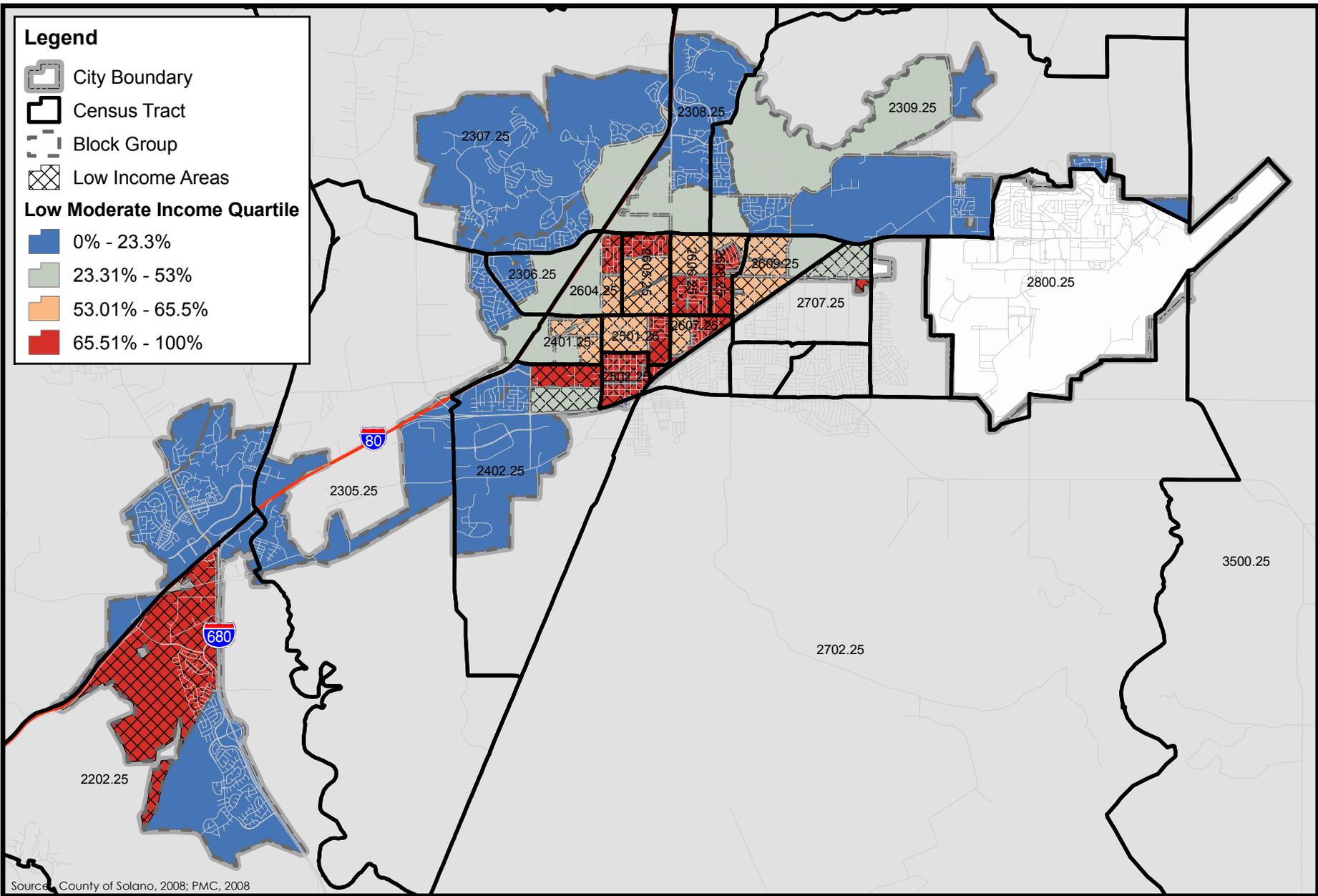
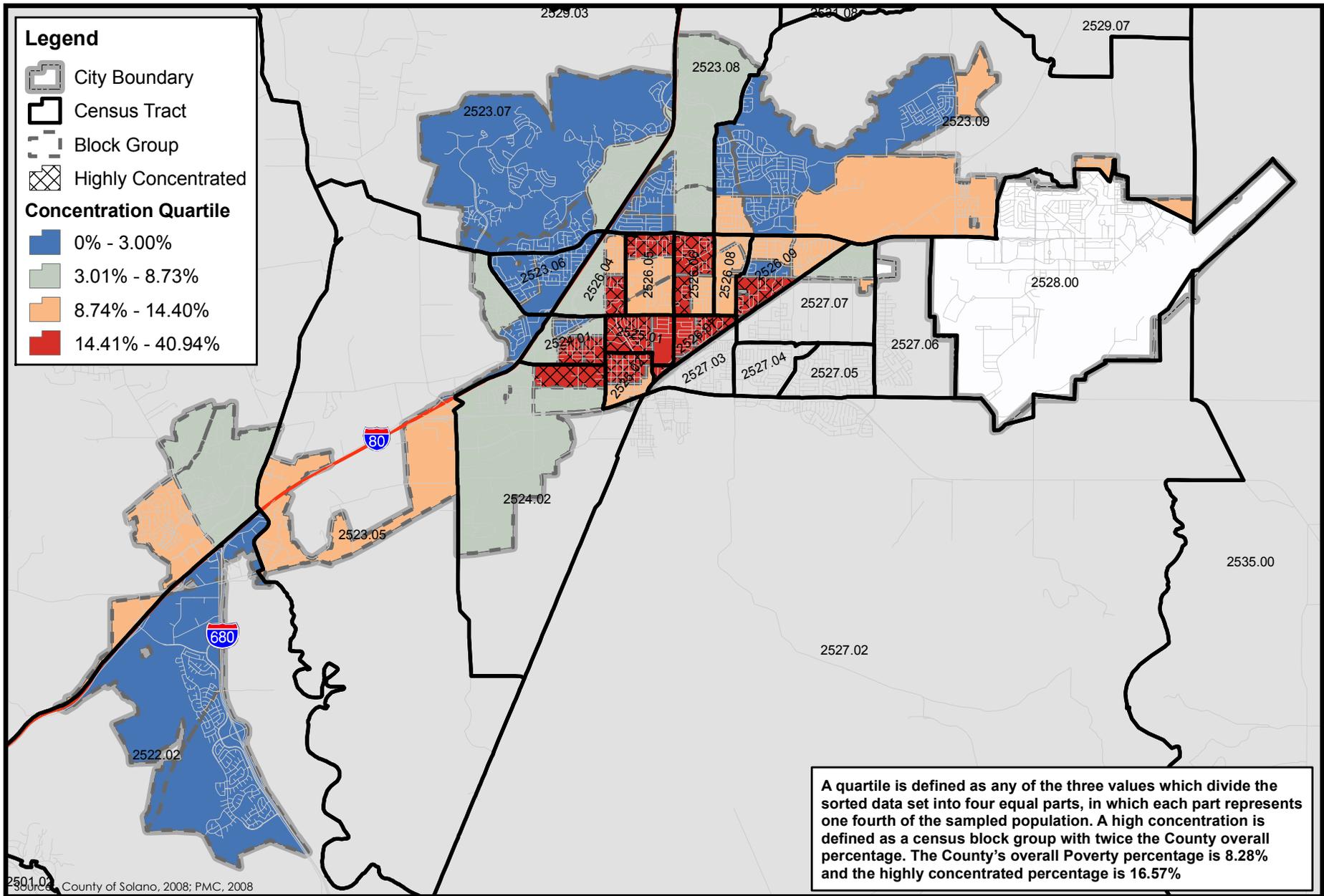


Figure 3-9
Low and Moderate Income Areas

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2501.02
2501.03
County of Solano, 2008; PMC, 2008



Figure 3-10
Areas of Poverty Concentration

4. HOUSING MARKET CONDITIONS

4.1 HOUSING SUPPLY

As of 2009, according to the California Department of Finance (DOF), the City of Fairfield had an estimated 38,390 housing units, of which 35,880 were occupied and 2,510 were vacant. As shown in **Table 4-1** below, the majority of the housing stock consisted of single-family homes, 74.95 percent. The majority of the remaining units comprise multi-family buildings of 5 or more units, 16.18 percent.

**TABLE 4-1
HOUSING UNITS BY TYPE**

Units in structure	Housing Units	Percentage
1 unit, detached or attached	28,773	74.95%
2 to 4 units	2,514	6.55%
5 or more units	6,211	16.18%
Mobile homes	892	2.32%
Total	38,390	100.00%

Source: California Department of Finance, 2009

4.2 HOUSING CONDITION

The City conducted a “windshield” survey of 3,441 units in April 2008. The survey used assessor parcel data from the County to determine the specific number of units that would be surveyed. The neighborhoods selected were diverse in age, home price, and condition.

The Housing Condition Survey was conducted to identify the general housing conditions. The condition of housing was assessed by an exterior survey of quality, condition, and improvement needed. Each residential structure was scored according to structural criteria established by the California Department of Housing and Community Development (HCD). There are five structural categories (foundation, roofing, siding, windows, and electrical). Based on scores assigned to the five categories, each housing structure was rated as being in sound or dilapidated condition, or in need of minor, moderate, or substantial repairs.

Many of the homes surveyed in the City of Fairfield were categorized as sound or in need of minor repair. Less than one-half of 1 percent of the surveyed units were found to need substantial repair, and none of the surveyed units were found to be in dilapidated condition. **Table 4-2** summarizes the overall condition of all of the homes surveyed in the city. Ninety-three (93) percent of the homes surveyed in the City of Fairfield were in sound condition or needed minor repairs. Roughly 7 percent of the remaining homes surveyed were in moderate condition, which means they are in need of one or more major repairs, such as a roof replacement and window repair or replacement.

Approximately 0.4 percent of the homes surveyed fell into the substantial repair categories. These homes require many repairs and replacements that often include structural repairs (i.e., roofs or foundations).

**TABLE 4-2
HOUSING CONDITION SURVEY RESULTS**

Condition	Number of Units Surveyed	Percentage
Sound	2,453	69.08%
Minor repair required	852	23.99%
Moderate repair required	232	6.53%
Substantial repair required	14	0.39%
Dilapidated	0	0
Vacant lots	0	0
Total	3,551	100.00%

Source: PMC Housing Condition Survey, April 2008

4.3 HOUSING TENURE

The City of Fairfield and Solano County have similar homeownership and rental rates. Approximately 60 percent of homes are owner-occupied in the City of Fairfield compared to 65 percent countywide (see **Table 4-3**).

**TABLE 4-3
HOUSING TENURE**

Tenure	Fairfield		Solano County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner-Occupied	18,463	59.61%	84,997	65.18%	6,546,237	56.91%
Renter-Occupied	12,509	40.39%	45,406	34.82%	4,956,633	43.09%
Total Occupied Housing Units	30,972	100.00%	130,403	100.00%	11,502,870	100.00%

Source: 2000 U.S. Census

4.4 VACANCY

The housing vacancy rate is a means to analyze housing supply and demand. For example, if the housing demand is greater than the supply, the vacancy rate is likely to decline and the price of housing to increase. According to the 2000 U.S. Census, approximately 2.81 percent of all housing units in Fairfield were vacant. This rate was roughly the same rate as in the county at 3.04 percent and slightly lower than the state at 5.83 percent (see **Table 4-4**).

**TABLE 4-4
VACANCY**

Occupancy Status	Fairfield		Solano County		California	
Occupied	30,972	97.19%	130,403	96.94%	11,502,870	94.17%
Vacant	895	2.81%	4,110	3.06%	711,679	5.83%
Total	31,867	100.00%	134,513	100.00%	12,214,549	100.00%

Source: 2000 U.S. Census

Table 4-5 provides a more detailed breakdown of the vacant units for the city, county, and state. In Fairfield and Solano County, the majority of vacant units are for-rent units, 57.21 percent in Fairfield and 44.70 percent in Solano County. California as a whole had a high number of vacant units for seasonal, recreational, or occasional use.

**TABLE 4-5
VACANCY STATUS (VACANT UNITS)**

	Fairfield		Solano County		California	
	Number	Percentage	Number	Percentage	Number	Percentage
Units for rent	512	57.21%	1,837	44.70%	201,388	28.30%
Units for sale only	186	20.78%	1,023	24.89%	115,343	16.21%
Rented or sold, not occupied	20	2.23%	352	8.56%	54,785	7.70%
Units for seasonal, recreational, or occasional use	86	9.61%	523	12.73%	261,950	36.81%
Units for migrant workers	0	0	17	0.41%	2,194	0.31%
Other vacant	91	10.17%	358	8.71%	76,019	10.68%
Total Vacant Housing Units	895	100.00%	4,110	100.00%	711,679	100.00%

Source: 2000 U.S. Census

4.5 HOUSING COST

The frequency and intensity of housing problems are related to the cost of housing in a community. If housing costs are relatively high in comparison to average household income, there will be a higher rate of cost-burdened households and household overcrowding. As the following section discusses, the city does provide some relatively affordable housing for sale and for rent.

The recent freeze of credit markets, the economic downturn, and related changes in the housing market have dramatically altered housing prices. The trend has been toward lower prices as demand has decreased and supply increased. This is especially the case in the single-family resale market.

4.6 HOME PURCHASE COST

The sales prices of homes as well as the cost and availability of mortgage credit have changed significantly over the past four years across the nation. This trend was particularly dramatic in 2008.

Table 4-6 depicts home sales prices for both ZIP codes within the City of Fairfield. This information was compiled by Data Quick Services. The table shows that the median single-family home price in the city ranged from a low of \$125,000 (ZIP code 94533) to a high of \$287,500 (ZIP code 94534). The percentage change in the median sales price of both ZIP codes reflects the change from June 2008 to June 2009. The City of Fairfield saw a significant percentage decline from 2008 to 2009 of the median sales price of homes. The median sales price of homes in the 94533 ZIP code in June 2008 was \$199,000, and in 2009 it had declined by \$74,000 to \$125,000. In ZIP code 94534, the median sales price was \$370,000 in June 2008, and by 2009 the median sales price had fallen to \$287,500. The percentage increase in the number of housing units sold between June 2008 and June 2009 was significantly higher in the 94533 ZIP code (137.7 percent), which is likely due to the lower per square footage cost (\$90 per square foot) as compared to the 94534 ZIP code (\$1,450 per square foot).

**TABLE 4-6
HOME SALES ACTIVITY**

Community	ZIP Code	Sales	% Chg	Median Price	% Chg	High Price	\$/Sq Ft	% Chg
Fairfield	94533	164	137.7	\$125,000	-45.7%	\$476,000	\$90	-41.1%
Fairfield	94534	62	5.1%	\$287,500	-25.2%	\$740,000	\$145	-18.5%

Source: dqnews.com, June 2009

For this analysis, the consultant team surveyed the projects currently (2009) under construction, including Emerald Gardens in Gold Ridge, Madison on Peabody Road, and River Oaks in Cordelia. **Table 4-7** below shows pricing for the more affordable projects; at these prices, some lower-income households may be able to afford a new home.

**TABLE 4-7
NEW DEVELOPMENT HOUSING COSTS**

Location	Bedroom/Square Feet	Price Range
Madison (Citation Northern)	3 bdrm (1,773 – 1,891 sq ft)	Mid \$200,000s
Emerald Gardens	3 or 4 bdrm (1,800 – 2,791 sq ft)	\$290,000 – \$420,000

Source: City of Fairfield, April 2009

4.7 FORECLOSURES

Although the decline in home prices and falling interest rates have combined to make homeownership more affordable, mortgage credit has also become more difficult to obtain. Lenders are requiring higher down payments, greater debt coverage, and better credit ratings.

The current economic situation has created another risk. Homeowners who have over-leveraged their income or who have mortgages that assume ever-increasing home values and ever-rising incomes have found themselves unable to afford their monthly payment and with insufficient equity, unable to refinance their way out of their predicament. These households are at risk of default and foreclosure.

Solano County has one of the higher foreclosure rates in the state and the nation. According to Trulia Real Estate, an online real estate and foreclosure resource, the City of Fairfield had approximately 1,651 homes in foreclosure in August 2009. Due to the large supply of foreclosed homes and constraints on lending, the local housing construction market will probably not begin to recover for two to three years. The decline in local construction can be seen in building permit numbers, with 841 building permits issued in 2005, 206 in 2007, and only 23 in 2008.

Foreclosure assistance and homeownership preservation will be a top priority for the next several years. The federal Neighborhood Stabilization Program provides funds with the goal of stabilizing areas suffering from high foreclosure and abandonment rates. The funding is provided through the U.S. Department of Housing and Urban Development (HUD) as a part of the Housing and Economic Recovery Act passed by Congress. Even though Fairfield has a high rate of foreclosures, the City will not receive any direct funding through the Neighborhood Stabilization Program but will apply for funding through the state to help address the problem. The City has developed several programs within its Housing Element (programs 8.1A, 8.1B, 8.2A, and 8.2B) to help mitigate the impacts of the housing crisis, and the City may be eligible for up to \$2.3 million this cycle.

4.8 RENTAL COST

The cost of rental housing has been relatively stable in the midst of the collapse of single-family home values.

Fair market rents (FMR) are published by HUD and are an approximation of rental housing costs used in federal housing programs. The figures effective in 2009 for the greater Vallejo-Fairfield Metropolitan Statistical Area (MSA) are shown in **Table 4-8** below.

**TABLE 4-8
2009 FAIR MARKET RENT (FMR)**

Unit Size	2009 FMR
One-bedroom	\$1,012
Two-bedroom	\$1,161
Three-bedroom	\$1,628
Four-bedroom	\$2,005

Source: HUD 2009 Fair Market Rent Documentation System

The City of Fairfield conducts an annual rental survey to evaluate what residents are paying for housing. **Table 4-9** shows average rents between 2000 and 2008. The City also surveyed rents for Suisun City and Vacaville. The median monthly rent for a two-bedroom unit in Fairfield in November 2008 was \$985 compared to Suisun City at \$1,090 and Vacaville at \$925.

**TABLE 4-9
AVERAGE RENTAL RATES, CITY OF FAIRFIELD 2000–2008**

Year	Number of Bedrooms and Rent				
	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
March 2000	\$523	\$638	\$700	\$810	\$1,295
October 2000	\$575	\$713	\$763	\$1,000	n/a
October 2001	\$650	\$800	\$875	\$1,098	n/a
March 2001	\$675	\$789	\$902	\$1,222	n/a
October 2002	\$575	\$725	\$769	\$1,100	n/a
March 2003	\$675	\$825	\$900	\$1,199	n/a
November 2003	\$700	\$825	\$938	\$1,185	n/a
November 2004	\$700	\$800	\$923	\$1,173	n/a
November 2005	\$750	\$825	\$925	\$1,195	n/a
November 2006	\$713	\$830	\$950	\$1,198	n/a
November 2007	\$705	\$815	\$930	\$1,375	n/a
November 2008	\$698	\$880	\$985	\$1,348	n/a

Source: City of Fairfield, Rental Survey, November 2008

4.9 HOUSING AFFORDABILITY

Table 4-10 shows the maximum rents and sales prices, respectively, that are affordable to extremely low-, very low-, and low-income households. Affordability is based on the following assumptions: a household spending 30 percent or less of their total household income for shelter, the maximum household income levels established by HUD. Maximum affordable sales prices are based on 10 percent down, 30-year fixed rate

mortgage at 6 percent annual interest rate, and 3 percent for taxes and insurance. Maximum affordable rental prices are based on 30 percent of a household’s total income, excluding costs of tenant-paid utilities. The 2009 Area Median Family Income for the Vallejo-Fairfield MSA was \$79,400.

According to the 2009 HCD income limits (**Table 4-10**), a very low-income household of four could afford up to \$992 a month for rent. If this household lived in a three-bedroom unit in Fairfield, according to the above rental survey, this household would be paying approximately \$1,348 per month, indicating that a household earning 50 percent of the Area Median Family Income (MFI) would need to allocate over 40 percent of their gross income to be able to afford the rent for a three-bedroom unit in Fairfield. This indicates a need for housing affordable to extremely low-, very low-, and low-income households.

**TABLE 4-10
AFFORDABLE MORTGAGE/RENT AMOUNTS**

Income Group	1-Person	2-Person	3-Person	4-Person
Extremely Low (30%)				
Annual Income	\$16,650	\$19,050	\$21,400	\$23,800
Monthly Income	\$1,388	\$1,588	\$1,783	\$1,983
Maximum Sales Price	\$53,900	\$61,660	\$69,246	\$77,006
Monthly Rent	\$416	\$476	\$535	\$595
Very Low (50%)				
Annual Income	\$27,800	\$31,750	\$35,750	\$39,700
Monthly Income	\$2,317	\$2,646	\$2,979	\$3,308
Maximum Sales Price	\$89,825	\$102,471	\$115,255	\$128,310
Monthly Rent	\$695	\$794	\$894	\$992
Low (80%)				
Annual Income	\$44,450	\$50,800	\$57,150	\$63,500
Monthly Income	\$3,704	\$4,233	\$4,762	\$5,292
Maximum Sales Price	\$143,281	\$164,096	\$184,911	\$204,941
Monthly Rent	\$1,111	\$1,270	\$1,429	\$1,588

Source: HUD 2009 Income Limits Documentation System

4.10 HOUSING FOR PERSONS WITH SPECIAL NEEDS

Household groups with special needs include seniors, mentally and physically disabled persons, large family households, single-parent households, agricultural workers, and homeless persons. Households that have special needs have a more difficult time finding decent and affordable housing.

4.11 SENIORS

The 2000 U.S. Census reports that in the City of Fairfield, there were approximately 8,807 seniors (65 or over) that made up 9 percent of the total population. Seniors have special housing needs that largely result from reduced mobility, lower household income, and an increased need for access to health care. Senior housing must also allow seniors to preserve their independence, be safe, and facilitate an active social life. The frail elderly have increased needs for assistance with daily activities and are more challenged with access and safety in the home.

As of 2009, the City of Fairfield had 1,112 units available for senior housing. Of that total, 383 units were restricted to be affordable. There are also facilities located nearby in Vacaville, Suisun City, Vallejo, Rio Vista, and Benicia providing a total of 3,856 additional units. Thus, there was approximately one designated senior housing unit for every five senior households in Fairfield. However, many senior households may prefer to stay in their existing residences well into retirement. Senior housing may be most attractive to the oldest group (85 years and older), and the 1,112 units may be adequate for current populations in that group. However, the City will continue to support the construction of senior housing, particularly near services such as shopping, medical care, and recreation.

4.12 PERSONS WITH DISABILITIES

The U.S. Census defines disability as a mental, physical, or health condition that lasts over six months. There are three types of disabilities: work disability, mobility limitation, and self-care limitation.

- **Work disability** – Refers to a condition lasting more than six months that restricts a person’s choice of work and prevents that person from working full-time.
- **Mobility limitation** – Refers to a physical or mental condition lasting more than six months that makes it difficult for a person to go outside the home alone.
- **Self-care limitation** – Refers to a physical or mental condition lasting more than six months that makes it difficult to take care of one’s personal needs.

According to the 2000 U.S. Census, 16,104 or 17 percent of the population in Fairfield had a disability. Affordable housing and services do not adequately support those in need. Persons with physical or mental disabilities require housing and support services that accommodate their special need yet encourage independent living. Like the elderly, persons with disabilities also tend to have low incomes. Many people with disabilities receive Supplemental Security Income from the Social Security Administration. Because of their low fixed incomes, it is a challenge to find affordable housing. Another challenge with lower and moderately physically disabled individuals is finding adequately accessible units within the community.

For people with severe mental disabilities, it is a challenge both to find affordable housing and to find supportive services. They also may have limited employment opportunities and difficulty living completely independently. Many of these people need consistent supportive services that include counseling, support groups, job placement, and socialization.

4.13 PERSONS WITH HIV/AIDS

Persons with HIV/AIDS are also faced with fixed incomes and have greater medical needs. These persons are recognized as a special needs population requiring adequate affordable housing, special services, and appropriate living facilities, especially as the disease progresses.

According to the California Department of Public Health, Office of AIDS (OA), as of September 2009, Solano County had an estimated 851 residents living with AIDS and 347 living with HIV.

4.14 LARGE FAMILIES

Large family households are defined as households containing five or more related persons. Large family households are considered special needs since they require more bedrooms. Larger families typically cannot afford to buy or rent a larger home or unit to accommodate the household, so they tend to live in overcrowded conditions. "Overcrowded" is defined by the U.S. Census Bureau as having more than 1.01 person per room (excluding the kitchen, bathrooms, porches and hallways).

Housing cost is an important consideration, as many large families do not have sufficient income to afford larger homes or apartments. The 2000 Census reported that 16 percent of Fairfield's households (5,025) were large families, including 7 percent (2,071) that had six or more household members.

4.15 SINGLE-PARENT HOUSEHOLDS

According to the 2000 Census, 5,740 households (18 percent) in the City of Fairfield were single-parent households with children under the age of 18. Female-headed households made up about 73 percent of all single-parent households. Of the 4,161 female-headed households, 803 had incomes that fell below the poverty level, while of the 1,579 male-headed households, 200 were below the poverty line.

4.16 AGRICULTURE WORKERS

Although farmworkers still represent a special housing need in many communities, the advent of mechanization in harvesting crops, new planting techniques, and changes in the types of crops grown have substantially reduced the overall number of farmworkers and the proportion of migrant farmworkers. Urbanization has further decreased

agricultural employment in Solano County. There are no working farms within the city limits, except for limited cattle grazing operations, including City-owned open space properties.

The 2000 Census counted 160 persons (less than 1 percent) involved in agriculture, forestry, fishing, and mining occupations in a civilian labor force of 39,186 persons. As there are almost no forestry, mining, or fishing activities in Fairfield, a majority, if not all, of these 160 persons would be involved in agriculture.

4.17 HOMELESS

Mission Solano is a local nonprofit organization whose mission includes services to the homeless and potentially homeless. They are currently raising funds for the construction of a new shelter with social services in southern Fairfield.

Mission Solano estimates that as of May 2009, there were 153 homeless persons residing in the City of Fairfield. In 2007, Mission Solano participated in a homeless survey, which revealed that 46 percent of Mission Solano's clients had been homeless for less than one year even though 39 percent of those said they had experienced homelessness at least once before. Of this count, 50 percent indicated that they were veterans (7 percent served in Korea and 29 percent served in Vietnam). Families made up 36 percent of the people seeking help.

5. MORTGAGE LENDING (HMDA DATA)

The most recent Home Mortgage Disclosure Act (HMDA) data set was analyzed for lending patterns (2007 Loan Application Register (LAR) & Transmittal Sheet (TS) Raw Data). The act, enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, requires lending institutions to report public loan data.

Data were reviewed for loan applications to purchase homes in the 2000 U.S. Decennial Census tracts that fall within the current (2008) boundaries of Fairfield. (Please see the HMDA maps for tract numbers and boundaries.) Only home purchase transactions reported as purchases by owner-occupants were included.

The resulting data set included 14,315 records. In the analysis, 2,632 loan purchase records and 2 "pre-approval" requests are excluded. The remaining 11,681 records represent actions reported by lenders in response to a request from a consumer for a new home loan to purchase a primary residence.

It should be noted that multiple applications by the same household may be present in the data set. Since the data set is anonymous, it does not contain a variable that can be used to filter out duplicates.

5.1 MORTGAGE LENDING BY RACE AND ETHNICITY

When compared to the general population of Fairfield (2000 U.S. Decennial Census), the data set is roughly representational. Notable exceptions are that persons reporting race as White are underrepresented and those reporting as Hawaiian or Pacific Islander, Asian, and Other or No Information Provided are overrepresented. Please see the tables and pie charts below for comparison.

Table 5-1 summarizes loan applications by race in all Fairfield census tracts. **Table 5-2** summarizes loan applications in the city by ethnicity.

Figures 5-1 and **5-2** provide a comparison of the distribution of loan applications by race compared with the distribution of races as reported by the Census.

**TABLE 5-1
2007 LOAN APPLICATION BY RACE, FAIRFIELD CENSUS TRACTS**

Race	Total Applications	Denials	Failures	Originations
American Indian or Alaska Native	179	81	118	61
Hawaiian or Pacific Islander	421	148	268	153
Black or African American	1,693	724	1,107	586
Other or No Information Provided	2,830	929	1,878	952
Asian	1,509	476	882	627
White	5,049	1,474	2,694	2,355
Total	11,681	3,832	6,947	4,734

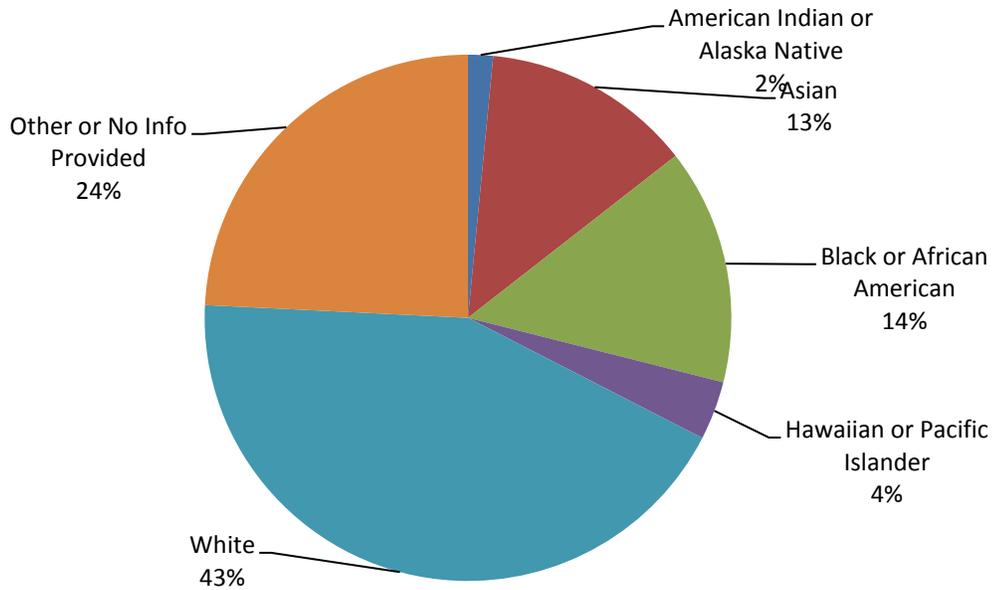
Source: 2007 HMDA Data, LAR and TS data application

**TABLE 5-2
2007 LOAN APPLICATIONS BY ETHNICITY, FAIRFIELD CENSUS TRACT**

Race	Total Applications	Denials	Failures	Originations
Hispanic/Latino	2,099	767	1,341	758
Not Hispanic/Latino	6,905	2,180	3,845	3,060
Other or No Information Provided	2,677	885	1,761	916
Total	11,681	3,832	6,947	4,734

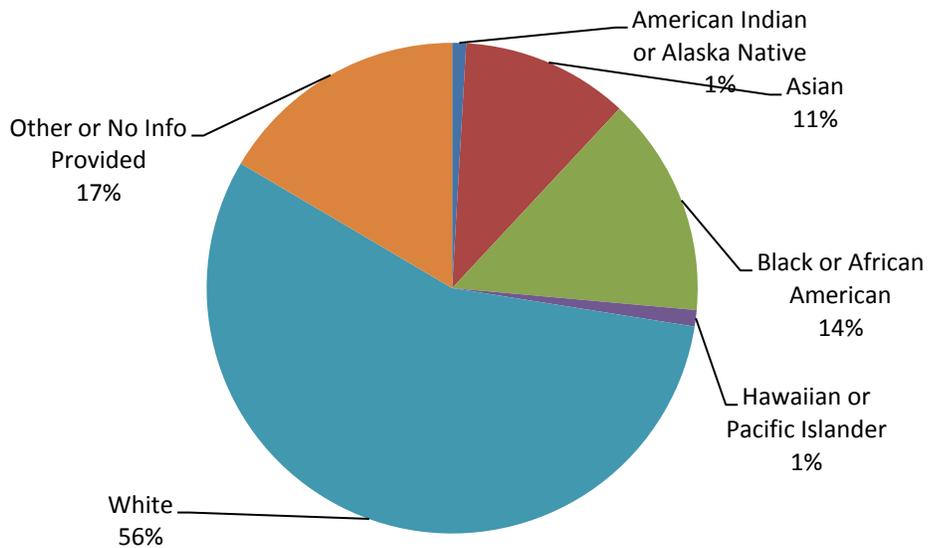
Source: 2007 HMDA Data, LAR and TS data application

FIGURE 5-1
2007 LOAN APPLICATIONS



Source: 2007 HMDA Data, LAR and TS data application

FIGURE 5-2
2000 POPULATION



Source: 2000 U.S. Census

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The HMDA data report information on the location of the property being mortgaged; the type, purpose, and intended use of the loan; characteristics of the lender and borrower; and the “action” the lender took. This final datum is of interest in analyzing lending patterns because it tells us the result of the lenders’ decisions regarding applications for mortgage credit.

Table 5-3 summarizes the action types, known as “Action Taken” code types, used in HMDA reporting.

**TABLE 5-3
ACTION TYPES REPORTED BY HMDA**

Action	
1	loan originated
2	application approved but not accepted
3	application denied by a financial institution
4	application withdrawn by applicant
5	file closed for incompleteness
6	loan purchased by the institution
7	pre-approval request denied by financial institution
8	pre-approval request approved but not accepted

Source: HMDA Loan/Application Register Code Sheet

As previously mentioned, the data analysis has been limited to certain action types that are relative to requests for new mortgage credit. Records for action types 6, 7, and 8 are excluded.

The data set was then analyzed to create a histogram to illustrate:

Total applications	Action types 1, 2, 3, 4, 5
Denials	Action type 3
Failures	Action types 2, 3, 4, 5
Originations	Action type 1

Histograms were then created for each reported racial category and whether or not the applicants reported themselves as Hispanic. It should be noted that the datum used to segregate the data by race and ethnicity was Applicant Race 1 and Applicant Ethnicity. Co-applicant information and other races reported by the applicant were not considered.

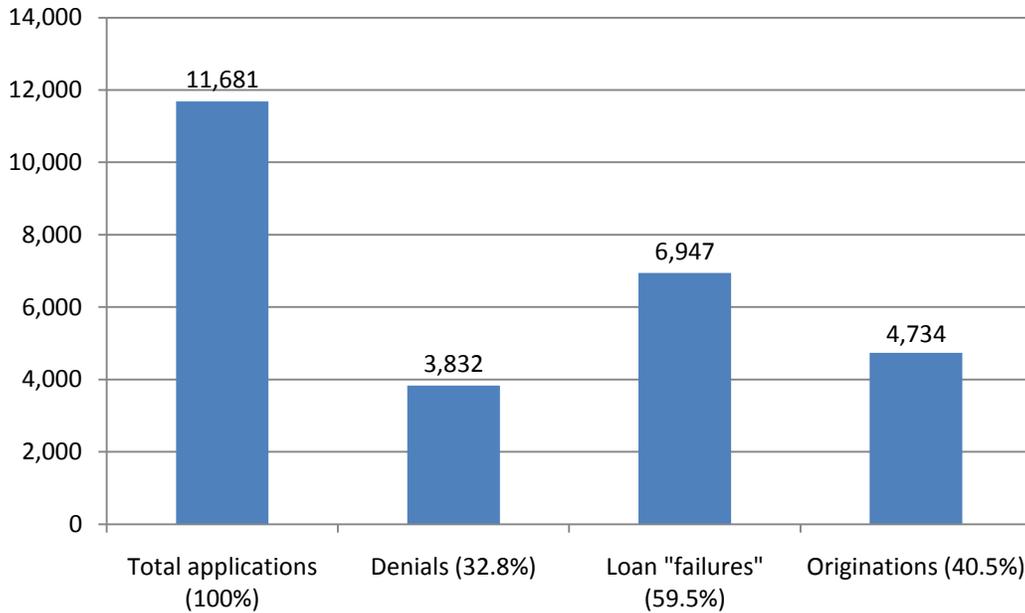
Histograms are scaled to be roughly equal in size. They are then compared to reveal differences in lending patterns within the different groups.

In the overall data set, approximately 1 in 3 of all applications is denied and nearly 60 percent “fail” – meaning that they do not result in a loan origination. Forty (40) percent of all applications do result in a loan origination. The following was found regarding

ethnic and racial subgroups within the data in order of the number of applications reported.

Figure 5-3 summarizes the distribution of all loan applications. Subsequent figures (5-4 through 5-12) summarize the distribution of loan application data by individual race and ethnicity.

**FIGURE 5-3
ALL LOAN APPLICATIONS**

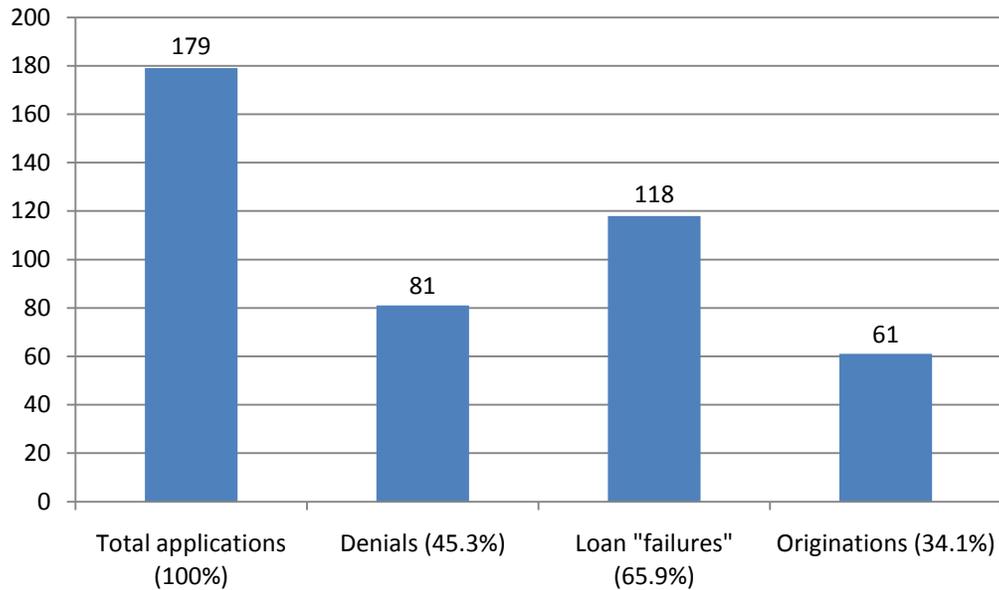


Source: 2007 HMDA Data, LAR and TS data application

American Indian or Alaska Native

The origination rate is slightly lower than the overall population and the failure rate is slightly higher. The denial rate is nearly 1 in 2. Within this group, loan failure and denial are more likely and origination less likely. Loan applications are more likely to fail due to denial.

FIGURE 5-4
AMERICAN INDIAN OR ALASKA NATIVE

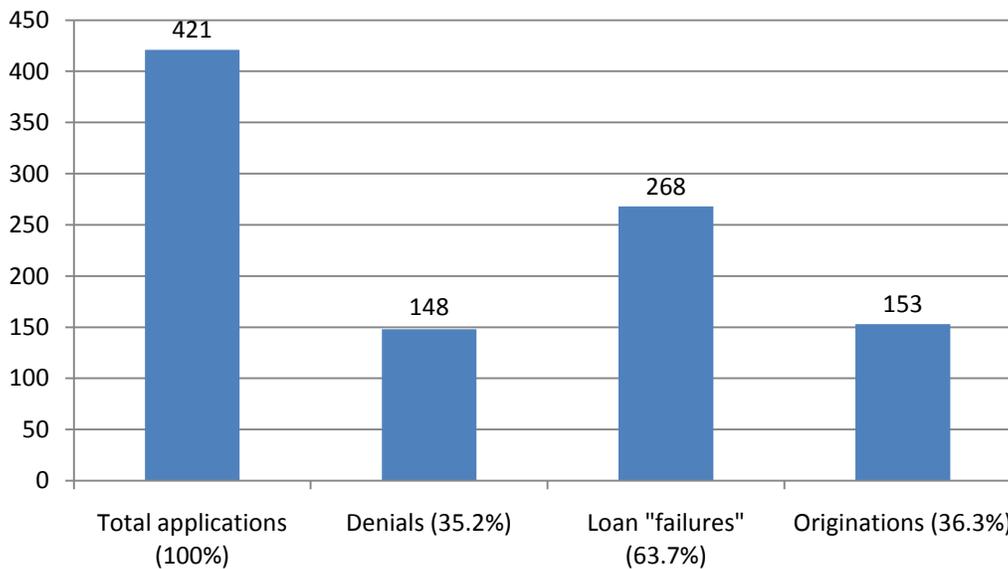


Source: 2007 HMDA Data, LAR and TS data application

Hawaiian or Pacific Islander

The origination rate is slightly lower and the denial rate slightly higher than the overall population. The combined loan failure rate is the same as the aggregate. Given that this racial group is significantly overrepresented in the data, the analysis could be misleading.

FIGURE 5-5
HAWAIIAN OR PACIFIC ISLANDER

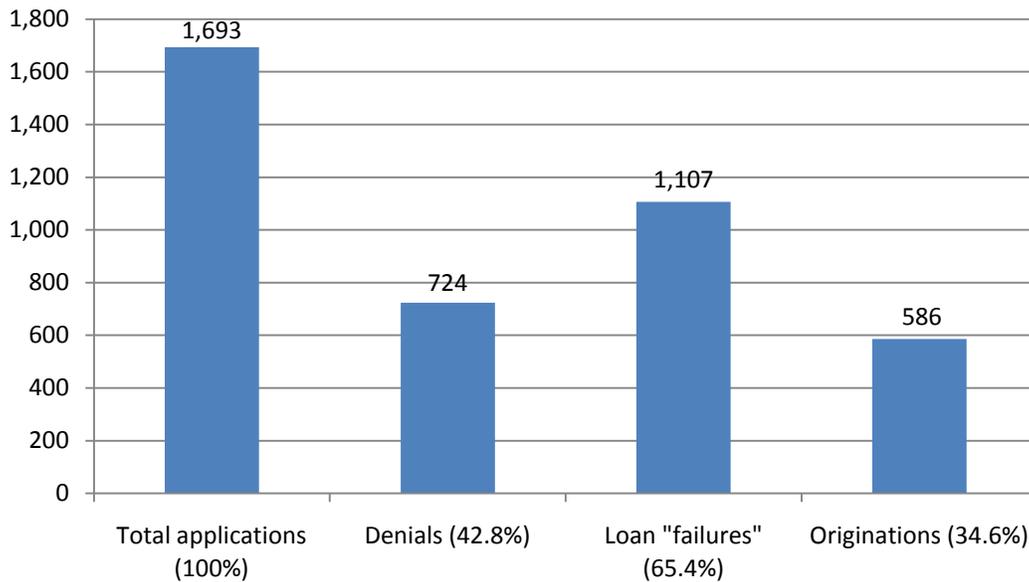


Source: 2007 HMDA Data, LAR and TS data application

Black or African American

The origination rate is lower than the overall population as the denial rate is higher. The overall failure rate is slightly higher than 3 in 5 applications. The difference between the failure rate and the origination rate is 30 percent. Sixty-five (65) percent of loan failures are due to denial. African Americans face greater difficulty obtaining mortgage credit to purchase a home in Fairfield than the population as a whole. The reasons for this disparity are not made apparent by this limited analysis.

**FIGURE 5-6
BLACK OR AFRICAN AMERICAN**

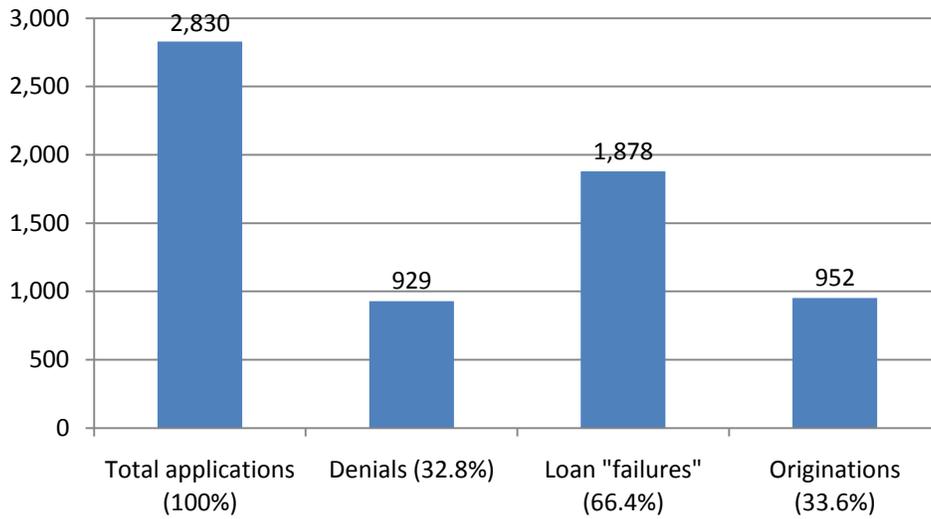


Source: 2007 HMDA Data, LAR and TS data application

Other or No Information

The records which indicated a race of "other" or where no race information was provided have denial action rates similar to the overall population. Failure rates are slightly higher and origination rates lower. It appears that applicants choosing the "other" race category or declining to provide race does not have a significant consequence on the outcome of application.

**FIGURE 5-7
OTHER OR NO INFORMATION**

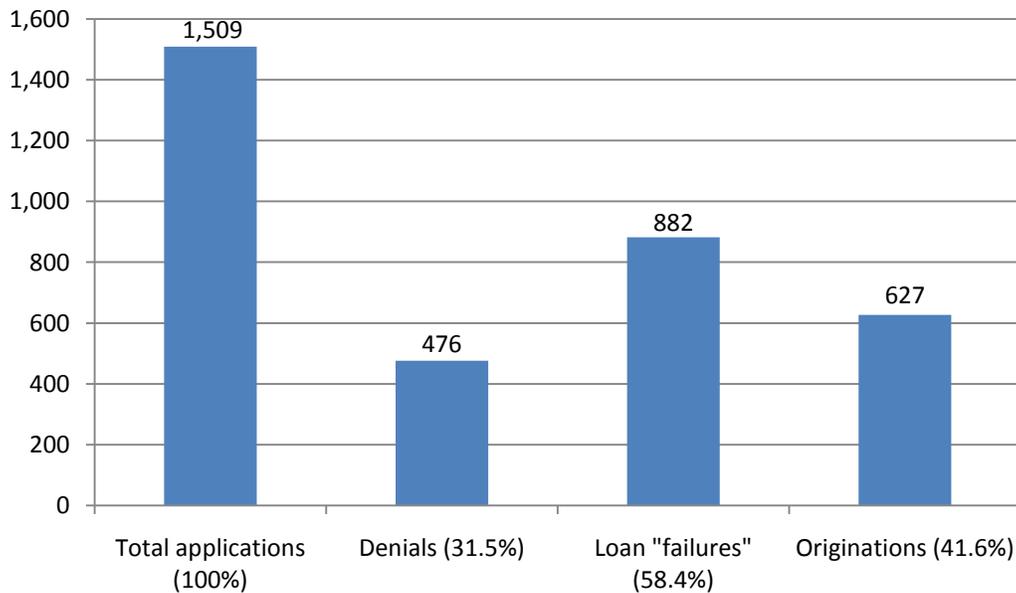


Source: 2007 HMDA Data, LAR and TS data application

Asian

The distribution conforms closely to that of the overall population. Slightly fewer fail, slightly more originate, and slightly fewer are denied outright. None of the variance appears to be significant.

**FIGURE 5-8
ASIAN**

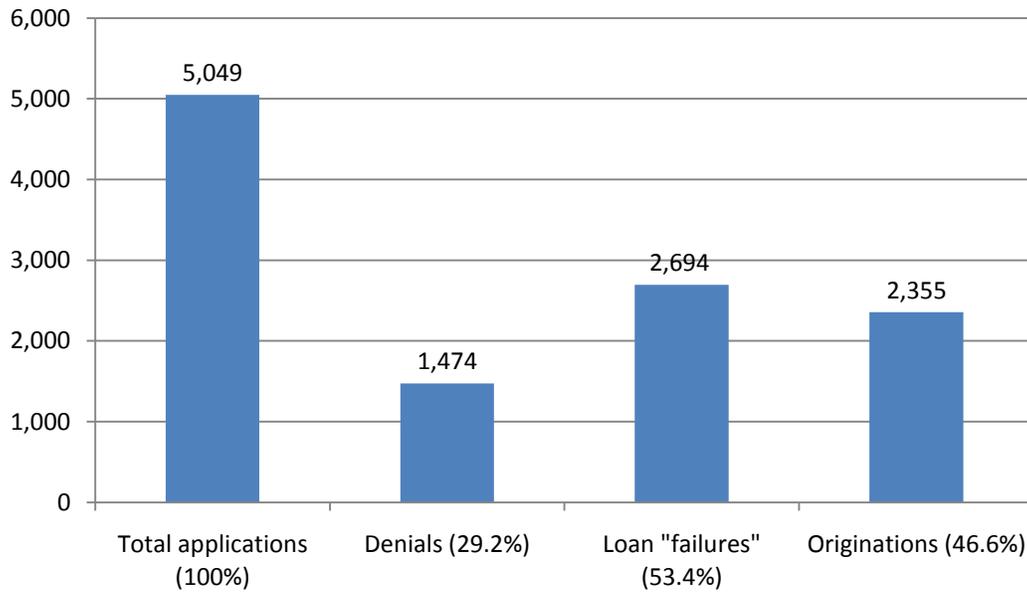


Source: 2007 HMDA Data, LAR and TS data application

White

The origination rate is significantly higher than the overall population and higher than all other subgroups. Denials and failures are also significantly lower than the aggregate and other subgroups.

**FIGURE 5-9
WHITE**

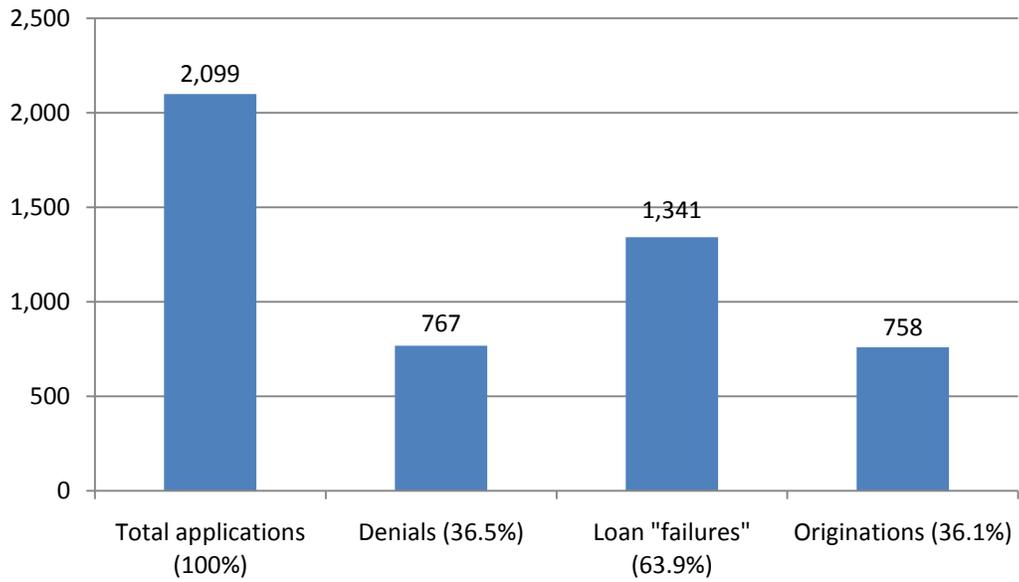


Source: 2007 HMDA Data, LAR and TS data application

Hispanic

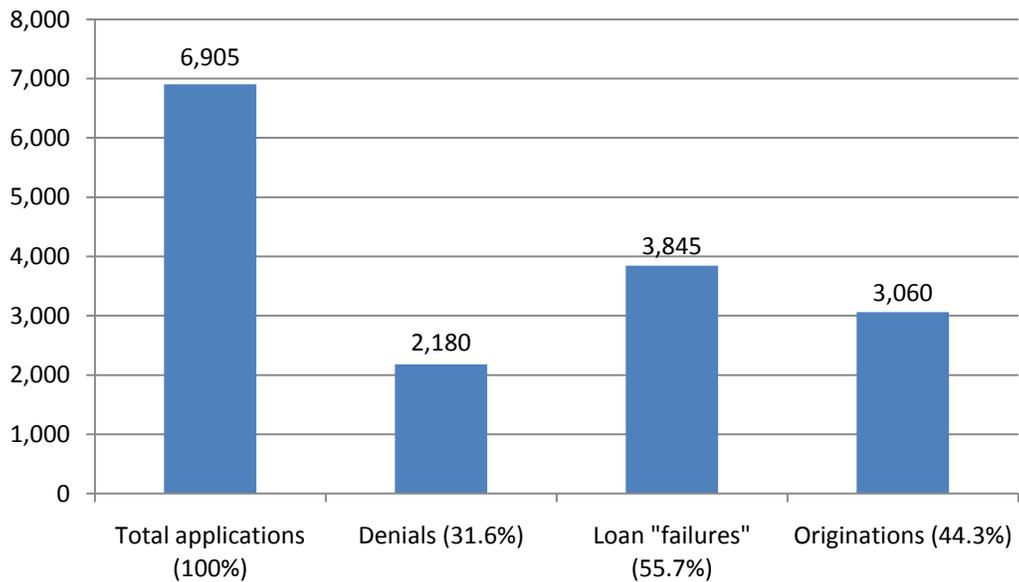
When the data is grouped by applicants that responded as Hispanic, Not Hispanic, and No Information Provided, we find denial, failure, and origination rates vary from the aggregate. Applicants who reported Hispanic or who did not provide a response showed a greater share of denials and failures and a smaller share of approvals when compared to the aggregate. Applicants who reported Not Hispanic have a denial rate similar to the aggregate; however, the share of loan failures is smaller and of originations is larger.

**FIGURE 5-10
HISPANIC**



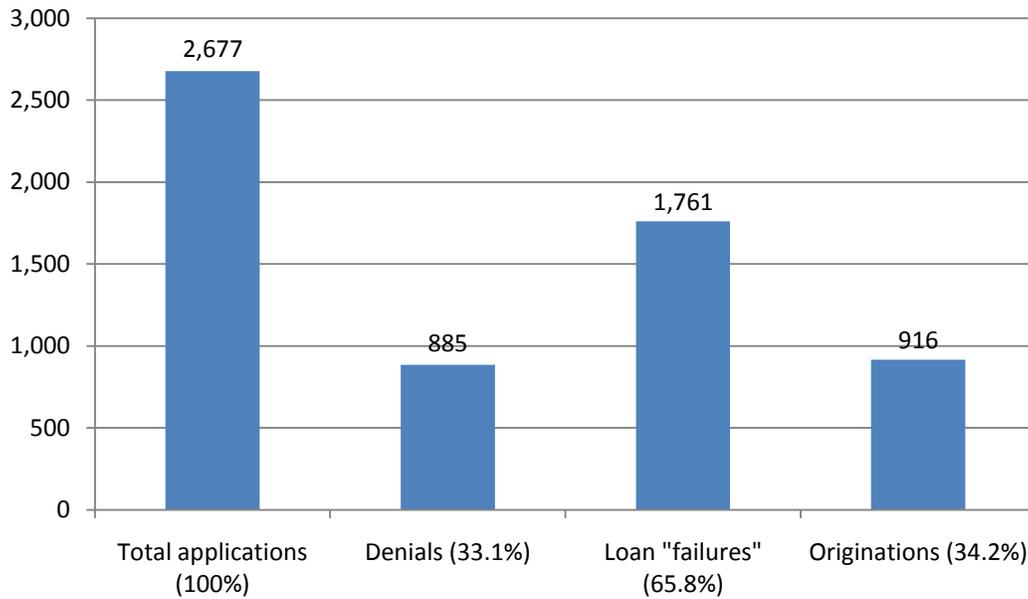
Source: 2007 HMDA Data, LAR and TS data application

**FIGURE 5-11
NOT HISPANIC**



Source: 2007 HMDA Data, LAR and TS data application

**FIGURE 5-12
NO INFORMATION PROVIDED**



Source: 2007 HMDA Data, LAR and TS data application

5.2 MORTGAGE LENDING BY AREA

The same data set used to analyze mortgage lending by race and ethnicity was used to analyze mortgage lending by area. The HMDA data reports loans by the U.S. Census tract area of the home being purchased. The goal is to detect whether there are geographic patterns of mortgage credit availability.

Loan applications were analyzed by census tracts (CT) and mapped. (Please see Figures 5-13 through 5-18 on the following pages.) Seven areas were found to have lending patterns that fell outside what would be expected in a normal distribution of lending actions (volume of actions proportional to overall volume and percentage of actions proportional to percentage of total). Four of these areas had higher denial rates and lower origination rates than expected (CTs 25.01, 26.04, 26.05, 26.08). Three areas had a lower denial rate and higher origination rate than expected (CTs 23.06, 23.07, 25.02).

Census tracts with a 5 percent deviation in failure and origination rates from the aggregate failure and origination rates for the city as a whole were considered census tracts with either high denial/low origination rates or low denial/high origination rates. For example, 66 percent of loan applications in CT 25.01 resulted in failure, which is 7 percent greater than the overall failure rate in the city (59 percent). Forty-eight (48) percent of loan applications in CT 23.07 resulted in origination, which is 7 percent higher than the overall share of loans resulting in origination in the city (40 percent).

The census tracts with high failure or high origination rates were then examined against the backdrop of ethnic, racial, low-income, and poverty concentrations for those census

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tracts. Areas in which 51 percent or more of households are low/moderate income are considered concentrated. Areas in which 8 percent of households have incomes above the countywide poverty level are considered concentrated; areas in which 16 percent of households have incomes above the countywide poverty level are considered highly concentrated.

The following tables compare census tracts with high denial/low origination rates and low denial/high origination rates. An “X” in the table indicates that the census tract has a concentration of a particular race(s), ethnicity, low/moderate income, or poverty population. For example, in the **Table 5-4**, CT 25.01 has a concentration of American Indians or Alaska Natives, Two or More Races, Hispanic/Latino, low/moderate income, and poverty.

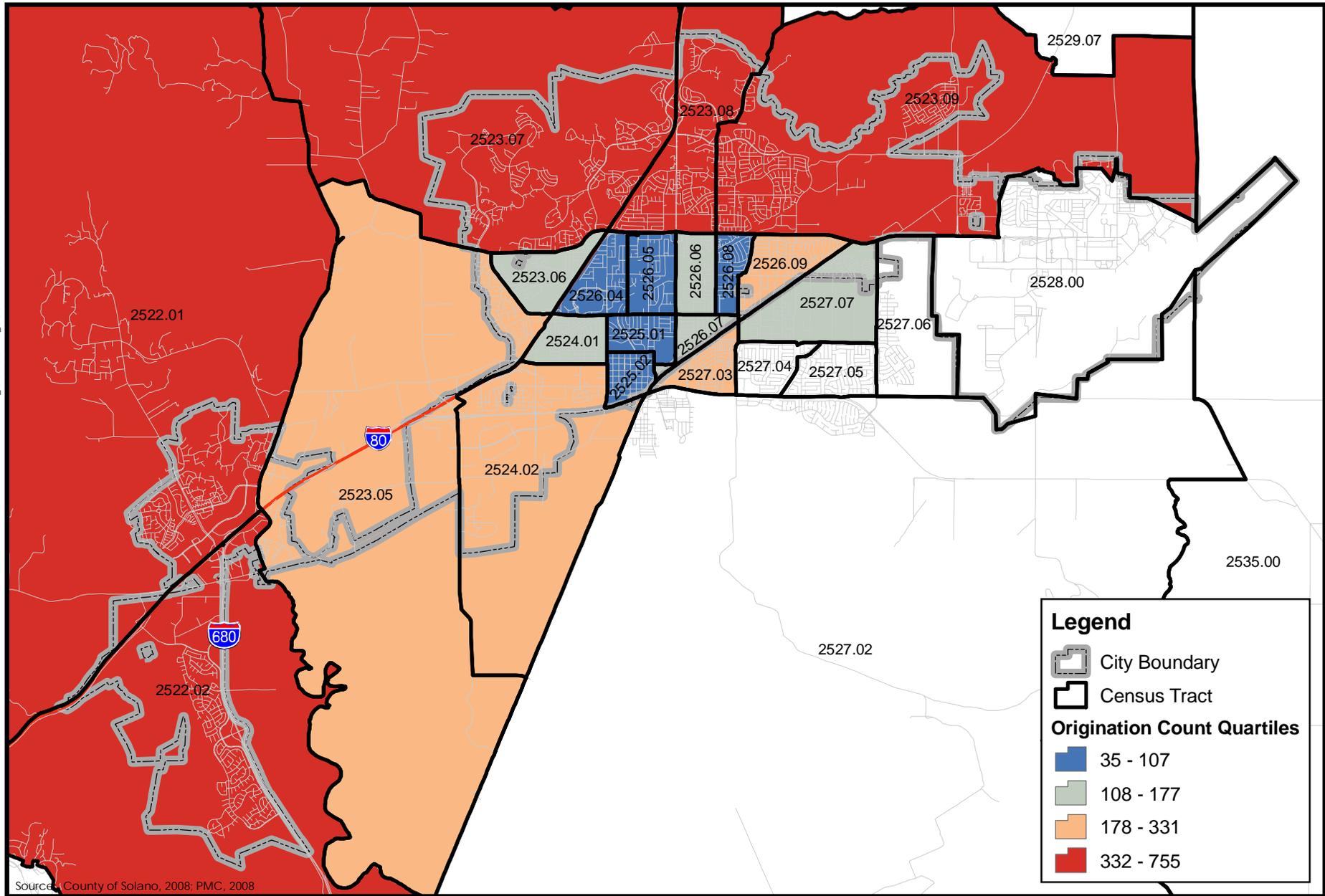
Table 5-4 provides a summary of census tracts with high denial/low origination and identifies whether the tract is identified as highly concentrated by a particular race or ethnicity, a low/mod area, or is highly concentrated with households in poverty.

Table 5-5 provides a summary of census tracts with low denial/high origination and identifies whether the tract is identified as highly concentrated by a particular race or ethnicity, a low/mod area, or is highly concentrated with households in poverty.

**TABLE 5-4
AREAS WITH HIGH DENIAL/LOW ORIGINATION BY RACE/ETHNICITY, LOW/MOD, AND POVERTY**

Concentration	Census Tract			
	25.01	26.04	26.05	26.08
American Indian or Alaska Native	X	X	X	X
Hawaiian or Pacific Islander		X	X	X
Black or African American			X	X
Asian			X	
White				
Two or More Races	X	X	X	X
Some Other Race		X	X	X
Hispanic/Latino	X	X	X	X
Low and Moderate Income	X	X	X	X
Poverty	X	X	X	X

Source: 2007 HMDA Data, LAR and TS data application; 2000 U.S. Census; and 2009 HUD Low/Mod data



Source: County of Solano, 2008; PMC, 2008



Figure 5-13
Origination Count Quartiles

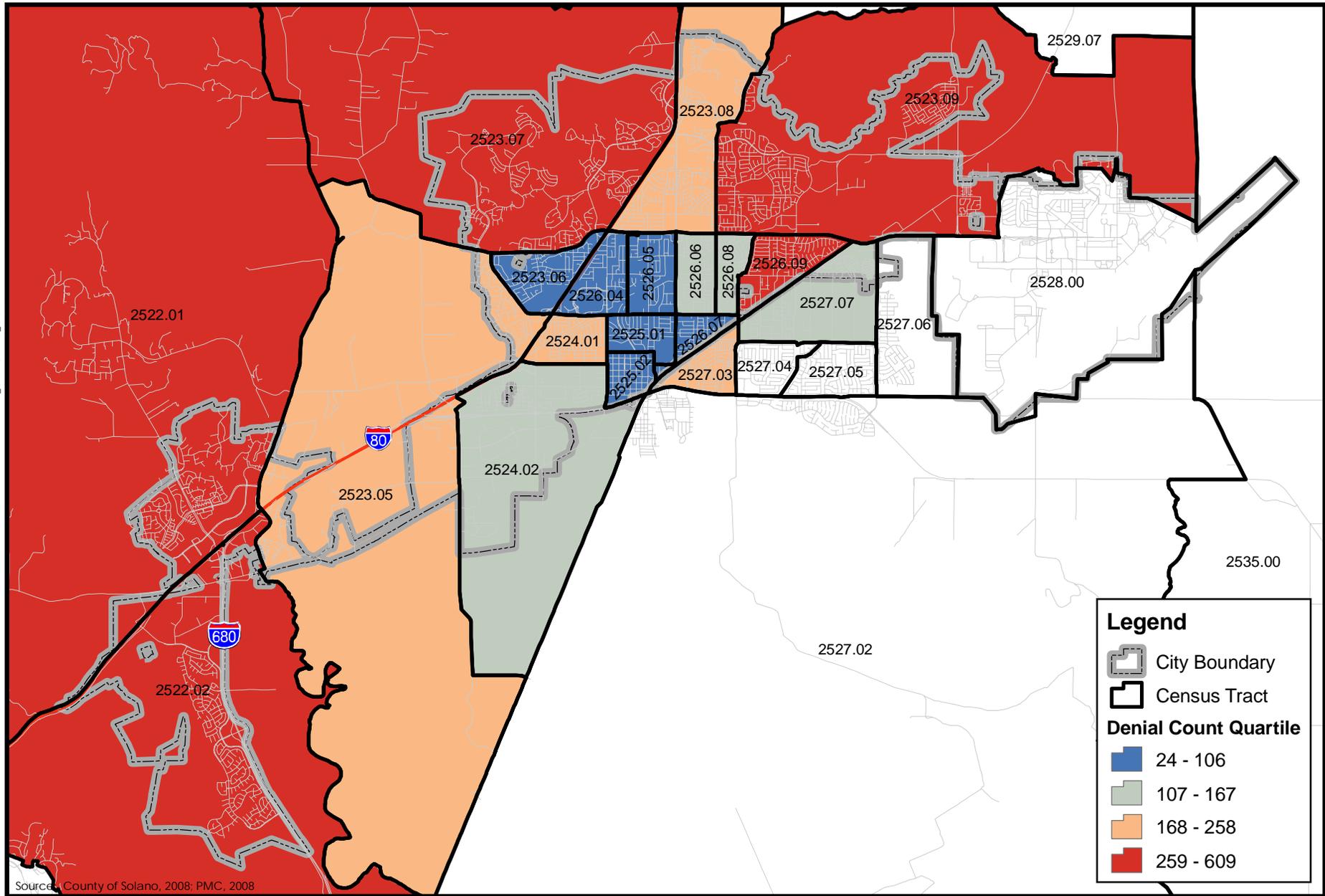


Figure 5-15
Denial Count Quartiles

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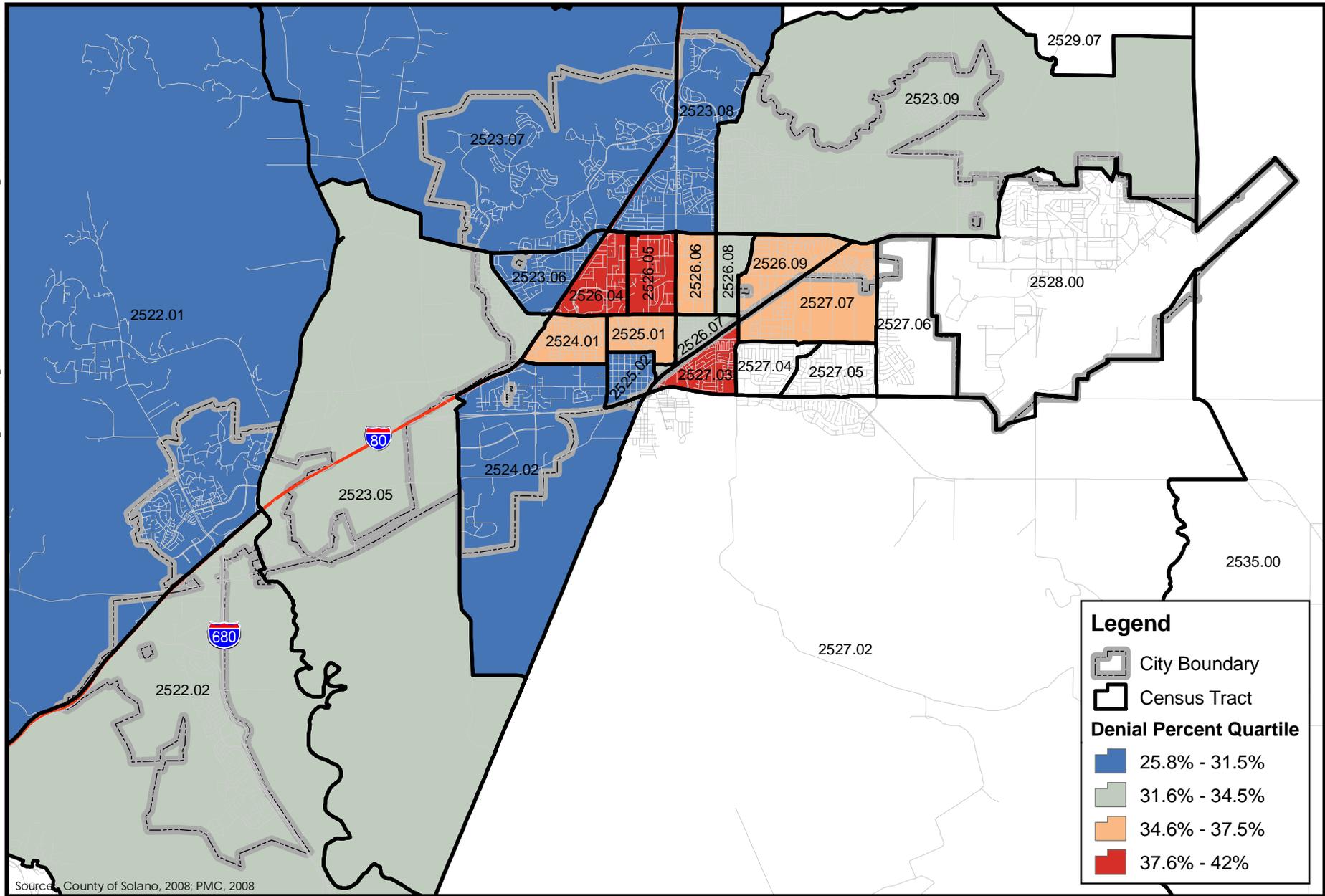


Figure 5-16
Denial Percent Quartiles

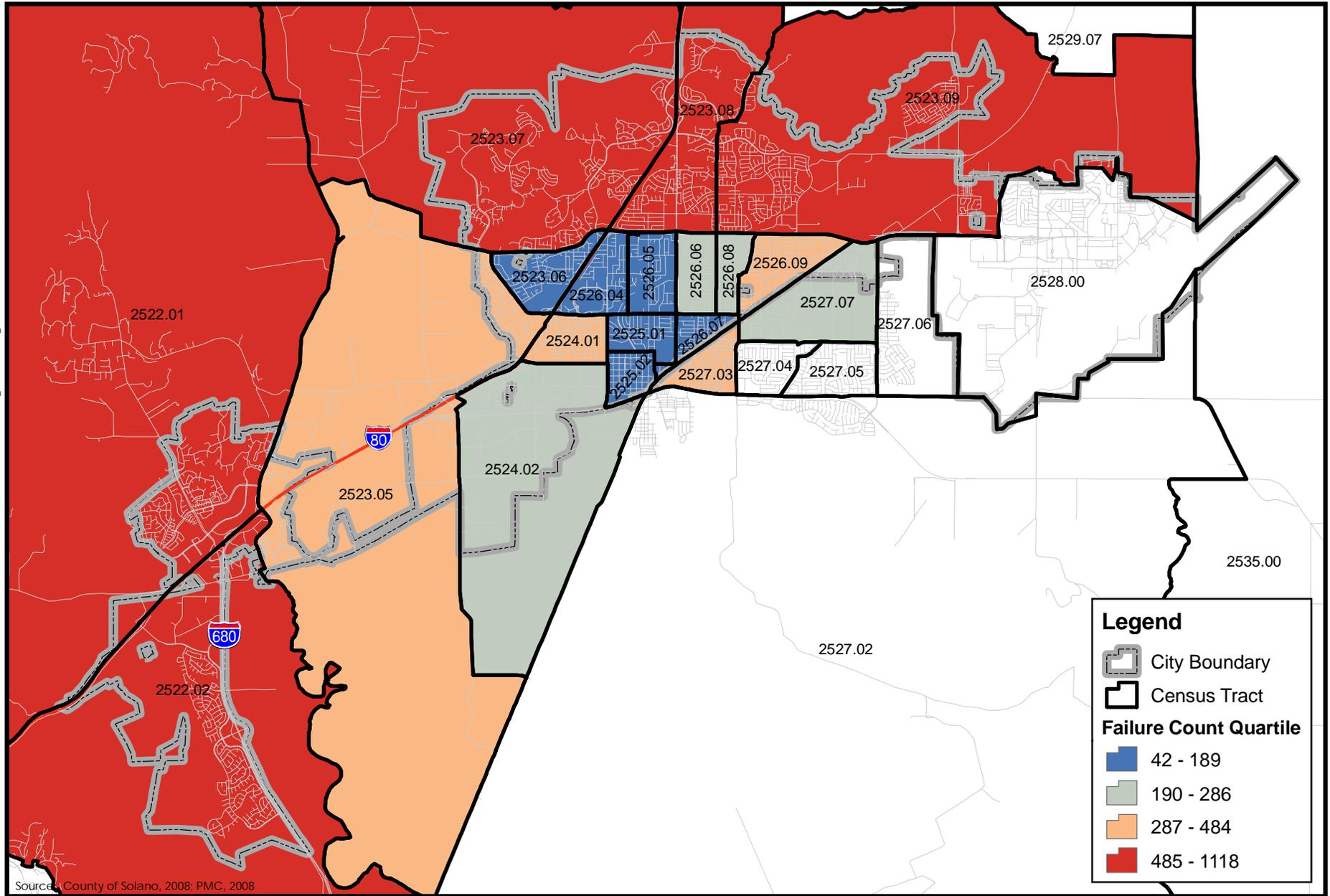


Figure 5-17
Failure Count Quartiles

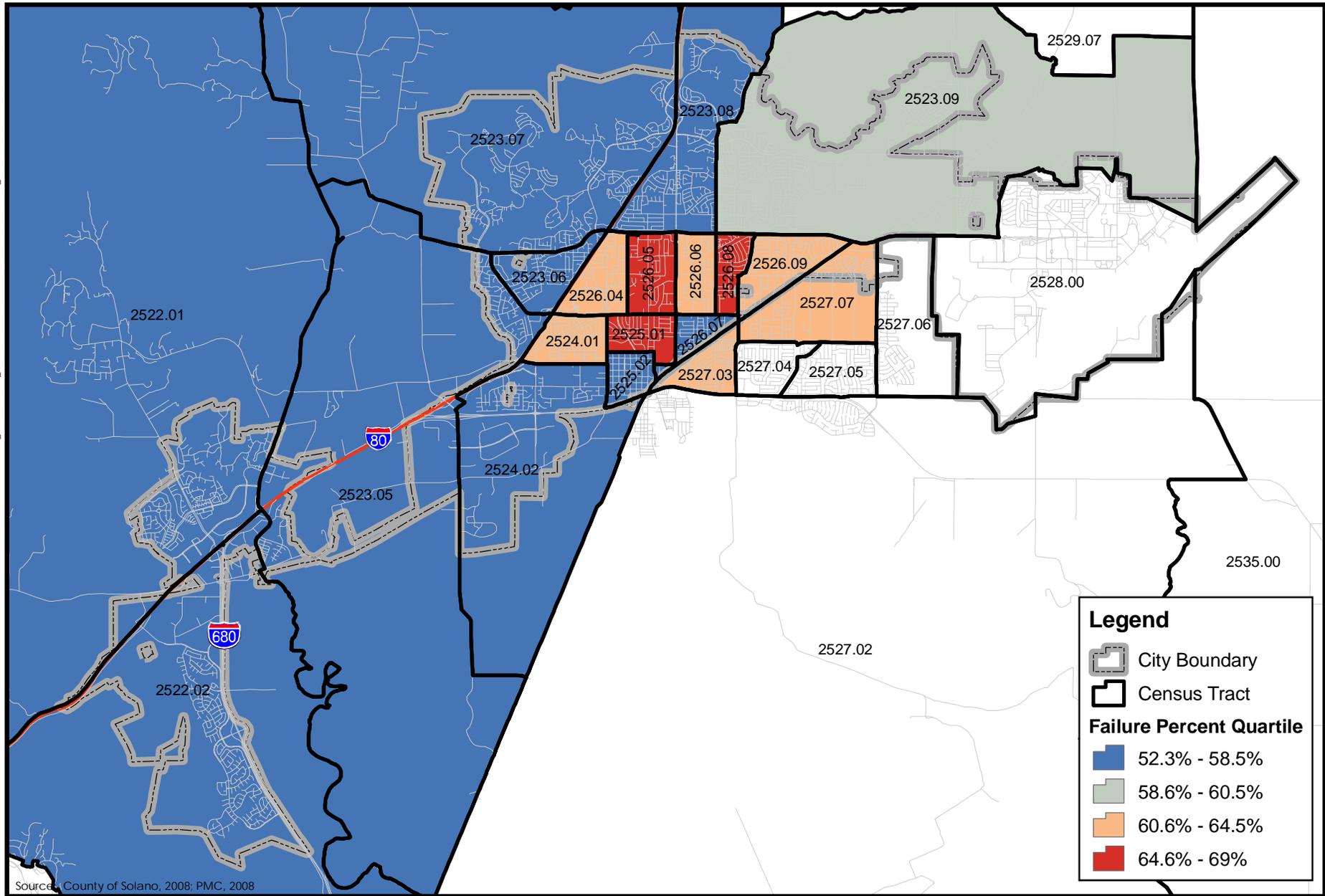


Figure 5-18
Failure Percent Quartiles

**TABLE 5-5
AREAS WITH LOW DENIAL/HIGH ORIGATION BY RACE/ETHNICITY, LOW/MOD, AND POVERTY**

Concentration	Census Tract		
	23.06	23.07	25.02
American Indian or Alaska Native			X
Hawaiian or Pacific Islander		X	X
Black or African American			X
Asian		X	X
White	X	X	X
Two or More Races		X	X
Some Other Race			X
Hispanic/Latino			X
Low and Moderate Income			X
Poverty			X

Source: 2007 HMDA Data, LAR and TS data application; 2000 U.S. Census; and 2009 HUD Low/Mod data

Areas of American Indian or Alaska Native household concentration corresponded with areas of high denial rates. There was one area (CT 25.02) with a higher loan origination rate and a high concentration of American Indian or Alaska Native households. It should be noted that the overall American Indian or Alaska Native household population is significantly small, with a low number of total loan applications.

Areas of Hawaiian or Pacific Islander household concentration corresponded with areas of high denial and low loan originations. This is likely the result of the overrepresentation of Hawaiian and Pacific Islanders in the data as mentioned previously.

Areas of Black/African American household concentration did not correspond to a difference in loan origination. These areas did tend to correspond to higher denial rates and somewhat higher loan failure rates. As shown in the table above, census tracts 26.05 and 26.08 each have higher concentrations of Black/African American households, as well as higher denial rates, than the overall population in the city.

Areas of Asian household concentration do not significantly correspond to areas of high denial rates. One area (CT 26.05) with high household concentration also had a high denial concentration. Two of the areas that were found to have slightly favorable rates of loan origination were areas of Asian concentration (CTs 23.07, 25.02).

Areas of White concentration corresponded to areas with higher than expected origination rates and lower than expected denial rates.

Areas of Hispanic household concentration had no general correspondence with rates of loan application or certain loan actions. The areas (CTs 25.01, 26.04, 26.05, 26.08) that had unexpectedly high denial and failure rates are areas of Hispanic concentration. One of

the areas that fared better than the norm (CT 25.02) is also an area of Hispanic concentration.

All four census tracts with higher than expected denial rates are also areas with a high concentration of low/moderate-income households and households in poverty. Only one area (CT 25.02) with a higher than expected loan origination rate had a high concentration of low/moderate-income households, which is likely due to the significantly low number of total loan applications in that census tract.

5.3 SUMMARY CONCLUSIONS

The loan database has an racial and ethnic applicant composition similar to the City as a whole with a few exceptions. It does not appear that any one subgroup is not attempting to access mortgage credit.

The pattern of loan denial and loan application failure within racial and ethnic subgroups does have some differences though none of them appear to be alarming. The exceptions to the normal distribution of lending actions are in the Hawaiian/Pacific Islander, Black/African American, and Hispanic subgroups.

As previously mentioned the Hawaiian/Pacific Islander subgroup is over-represented in the data set. Conclusions based on data for this subgroup could be misleading. The poor showing for the Black/African American subgroup is troubling as is that for Hispanics. Efforts at pre-purchase counseling and home purchase preparation should be targeted to these groups.

There is no clear pattern of loan denial and loan application failure based on location of the home. All of the areas that show low loan origination are also areas where there is a concentration of poverty and low-income households. Efforts should be directed at targeting home purchase assistance to these areas.

6. PRIVATE SECTOR PRACTICES

This chapter discusses the efforts to determine and evaluate the practices of the private sector as they relate to fair housing choice. These include the policies and practices of real estate agents, property managers, and mortgage lenders. Mortgage lending patterns are discussed in the preceding Chapter 5.

6.1 REAL ESTATE SALES

In the state of California, to engage in the business of real estate sales, a broker or salesperson must be licensed by the Department of Real Estate (DRE). The DRE also enforces violations of California real estate law.

The real estate industry in California is highly professionalized. Almost all real estate brokers and salespersons are affiliated with a real estate trade association. The two largest are the California Association of Realtors (CAR), associated with the National Association of Realtors (NAR), and the California Association of Real Estate Brokers (CAREB), associated with the National Association of Real Estate Brokers (NAREB). Members of NAREB are licensed to use the professional designation "Realtist." The use of the term "Realtor" is restricted by NAR as a registered trademark.

CAR has many local associations. The Northern Solano County Association of Realtors serves the City of Fairfield. NAREB recognizes the Solano Board of Realtists in Fairfield.

NAR has a professional code of conduct which specifically prohibits unequal treatment on the basis of "race, color, religion, sex, handicap, familial status, or national origin" (Article 10, NAR Code of Ethics). Both associations prohibit members from promulgating deed restrictions or covenants based on race.

6.2 ADVERTISEMENT

Housing for rent and for sale advertisements were reviewed in July of 2009 for language that explicitly or implicitly indicated that housing would not be made available to persons without regard to membership in a protected class or that there would be a preference for or a bias against persons belonging to a protected class. No advertisements were found that would comprise an illegal or unfair housing opportunity.

Eighty-one advertisements were examined in the *Fairfield Daily Republic*, 200 listings were reviewed on craigslist.com, and 19 listings were reviewed on rent.com.

6.3 USE OF RESTRICTIVE COVENANTS

Covenants that restrict the ownership or use of real property based on membership in a protected class are prohibited under state and federal law. Nonetheless, recorded documents with these terms persist.

Since 2000, California state law has required that any person or entity that provides declarations, deeds, and other governing documents related to the use of real property must place a cover page over the document or a stamp on the first page of the document containing a statement that any restrictive covenants that may appear in the document are null and void and that any person with an interest in the property has the right to request that the language be removed.

6.4 FAIR HOUSING COMPLAINTS AND ENFORCEMENT

Patterns of complaints and enforcement are useful to assess the nature and level of potentially unfair or discriminatory housing practices in the private sector. Several agencies, both public and private, may receive complaints about unfair housing practices or housing discrimination.

At the federal level, the Office of Fair Housing and Equal Opportunity (FHEO) of the Department of Housing and Urban Development receives complaints of housing discrimination. FHEO will attempt to resolve matters informally. FHEO may act on those complaints if they represent a violation of federal law and FHEO finds that there is “reasonable cause” to pursue administrative action in federal court.

At the state level, the Department of Fair Employment and Housing (DFEH) has a similar role to FHEO. DFEH also receives, investigates, attempts to settle, and can take administrative action to prosecute violations of the law. HUD and DFEH have some overlap in jurisdiction and depending on the nature of the case, may refer cases to one another. DFEH is a HUD Fair Housing Assistance Program (FHAP) grantee, meaning that it receives funding from HUD to enforce federal fair housing law within the state.

Locally, Pacific Community Services, Inc. (PCSI) is contracted by the City of Fairfield to provide information to the public through the operation of a tenant/landlord hotline, to educate tenants and landlords on housing rights and responsibilities, and to receive complaints of unfair housing. PCSI refers persons to the appropriate public agency for investigation and enforcement.

Legal Service of Northern California’s (LSNC) Solano County office may also receive fair housing complaints. LSNC is a private nonprofit agency that provides free legal advice to low-income persons. LSNC may also advocate on behalf of protected classes and pursue legal action on behalf of individuals to enforce fair housing laws.

Advocacy organizations may also receive complaints of unfair housing for those groups on behalf of who they advocate since they are seen as a “safe” agency.

Complaints Received

HUD-FHEO¹

The San Francisco FHEO office provided information on fair housing complaints and cases for the period January 1, 2005, through November 2009. FHEO recorded 16 fair

¹ Chuck Hauptman, HUD-FHEO, San Francisco

housing complaints located in Fairfield over this time. These cases were reported either directly to FHEO (4) or through DFEH (12) as part of FHAP grant activities.

Half of the fair housing complaints filed were on the basis of disability (8). Six complaints were filed on the basis of racial discrimination. Another four were filed on the basis of national origin (2), sex (1), and familial status (1). Two were filed complaining of retaliation against a person for asserting fair housing rights or for making a fair housing complaint.

In the last two years (January 2008 to November 2009), a total of four complaints were made; two based on race, two based on disability, and one on familial status.

FHEO reported a total of 14 cases closed in the same time period. Three were closed by FHEO and 11 closed by DFEH. Seven of these complaints were based on disability, five on race, and the others on national origin (2), sex (1), and familial status (1). (Single cases may report multiple bases of discrimination.) Two of the closed cases were based on retaliation. Nine of these cases were found to have insufficient cause for action, four were resolved without administrative action, and one was pursued administratively. One fair housing case involved the payment of compensation (<\$3,000 in 2007).

In the last two years (January 2008 to November 2009), a total of three cases were closed. All were closed by DFEH through the FHAP grant. One was based on race, two on disability, one on familial status, and one was a case involving retaliation. All three cases were found to have no cause for action.

State-DFEH

The California Department of Fair Employment and Housing provided records of housing complaints filed in the City of Fairfield for the period December 2008 through December 2009. For this time period the department only received two complaints.

At the time of this request the records were exempt from disclosure pursuant to Government Code section 6250 and therefore no information was available as to the basis of the complaint.

PCSI²

During the period of October 2007 through June 2009, PCSI counseled 392 persons regarding housing. Seventy-one of those were related to “locating, securing, or maintaining residence in rental housing.” Eleven of these were reported as “counseled and referred to legal aid agency for fair housing assistance.” According to PCSI, only three of these were for assistance regarding unfair treatment based on membership in a protected class. All were based on disability. Two were for failure to provide a reasonable accommodation, and one was a claim that relief from increase in rent should be granted to a person because of a disability.

² Correspondence, Thomas LaFleur, Pacific Community Services; August 5, 2009

PCSI also reported that six persons were “counseled and referred to legal aid agency for assistance with eviction,” and seven “resolved issue in current tenancy.” PCSI did not report if these involved potential unfair housing.

It is important to note that PCSI does not investigate or determine the merits of a complaint; they only refer to agencies that can investigate and act as necessary.

Legal Services of Northern California, Solano County³

The Solano County office of Legal Services of Northern California did not pursue a formal fair housing complaint in 2009. The agency has written several letters to property managers and landlords within the region informing them of their obligation to make reasonable accommodations for the disabled and requesting that they change their policies accordingly. Staff estimate that five of these letters were sent to property managers and landlords in Fairfield.

Independent Living Resources⁴

Independent Living Resources (ILR) is a nonprofit organization which promotes the full participation and inclusion of disabled persons in community life. ILR serves Solano and Contra Costa counties. ILR does receive calls regarding fair housing issues and refers clients to the California Department of Fair and Equal Housing. ILR does not track these calls separately.

Summary of Complaints and Enforcement Activity

Fairfield has a relatively low number of fair housing complaints and fair housing enforcement activity. Of the complaints received, the majority (especially recently) have been based on disability, specifically failure to provide reasonable accommodation.

It should be noted that the level of complaints to the local agency was difficult to accurately determine since PCSI does not specifically identify fair housing complaints as a unique category, nor does it evaluate the merit of claims. Legal Services of Northern California and Independent Living Resources also do not specifically track and report claims of unfair housing.

6.5 SUMMARY OF PRIVATE SECTOR PRACTICES

Fairfield does not appear to have a significant problem within the private sector regarding unfair housing practices or housing discrimination. There appears to be a lack of knowledge regarding the obligation of landlords to make reasonable accommodations for disabled persons and to rent to them without regard to disability.

The current local system for tracking and reporting fair housing complaints makes it difficult to make this determination conclusively. The reports from FHEO and DFEH tend to support the local report.

³ Personal communication, Bob Stalker, Legal Services of Northern California, Solano County; December, 2009

⁴ Personal communication, Claude Battaglia, Independent Living Resources; December, 2009

7. GOVERNMENT BARRIERS TO FAIR HOUSING CHOICE

The role of local government is critical to the assurance of fair housing choice in its ability to advocate for fair housing, to assure the enforcement of fair housing law, and to remove barriers to fair housing. Local government can also create obstacles to fair housing choice by adopting laws, codes, procedures, or practices that limit fair housing choice, have an undue impact on the provision one or more housing types, or have an undue impact on the ability of certain classes of persons to access housing.

There are also certain factors affecting fair housing choice over which local government has no control. These factors include market forces, the availability of land, environmental concerns, and the policies of higher jurisdictions. To ameliorate some of these factors, the local government will have programs to provide incentives that facilitate housing choice.

This section reviews the land use policies and practices of the City of Fairfield as they relate to fair housing choice. A particular emphasis is placed on the City's efforts to remove barriers to the provision of affordable housing, emergency shelter, and transitional housing. This section also analyzes constraints on the provision of a variety of housing types and the ability of the City to provide low-cost housing.

7.1 LAND USE POLICIES AND PRACTICES

Land Use Controls

The City of Fairfield General Plan and Zoning Ordinance provide for a range of residential land use designations that govern the development of housing. The City reviews the Zoning Ordinance on an annual basis to correct problems that become apparent and to clarify the language. The Zoning Ordinance has established six categories of residential zoning, all tied to General Plan density ranges.

Zoning Districts with Residential Uses

The following is a detailed description of residential zoning districts, as well as the commercial districts that permit or conditionally permit residential development.

RVL (Residential, Very Low Density) District – The RVL zoning district is intended for areas of single-family detached homes on large lots. The RVL district typically serves as a transition between urban development and agricultural or open space areas. The district may also be applied to land in hillside areas. Minimum lot sizes range from 15,000 square feet to 40,000 square feet (RVL:15, RVL:20, and RVL:40). The maximum density is 2.5 dwelling units per gross developable acre.

RL (Residential, Low Density) District – The RL zoning district is intended for areas of single-family detached homes. Minimum lot sizes are typically 8,000 and 10,000 square

feet (RL:8, RL:10). The allowable density range is 2.5 to 4.5 dwelling units per gross developable acre.

RLM (Residential, Low Medium Density) District – The RLM zoning district is intended for single-family neighborhoods, with limited multi-family housing development allowed with a conditional use permit. The allowable density in this district is 4.5 to 8 dwelling units per gross developable acre.

RM (Residential, Medium Density) District – The RM zoning district is intended for areas of low-density attached housing, such as duet, duplex, triplex, and fourplex units, townhouses, and condominiums. The RM district also accommodates small-lot single-family dwellings, although single-family dwelling units require a conditional use permit in this zone. The Zoning Ordinance imposes no minimum lot size for individual units. The allowable density range is 8 to 15 dwelling units per gross developable acre.

RH (Residential, High Density) District – The RH zoning district is intended for multi-family development such as apartments and condominiums, although single-family dwelling units are conditionally permitted as a component of a mixed-use project incorporating multi-family units as well. RH zoned properties are located along major collector and arterial roads, adjacent to neighborhood-serving land uses such as grocery stores, and near employment centers. The allowable density range is 15 to 22 dwelling units per gross developable acre.

RVH (Residential, Very High Density) District – The RVH zoning district is intended for very high-density multi-family development. The primary land uses include apartments, condominiums, and senior housing projects. To achieve the density range, three- and four-story structures would be typical. RVH districts are typically located near transit stations or employment centers. Few properties in the city are zoned RVH, so allowed nonresidential uses are restricted to preserve sites for multi-family housing. The allowable density range is 22 to 32 dwelling units per gross developable acre.

CD (Commercial Downtown) – The CD district is intended to stabilize, maintain, and enhance the unique commercial character of Downtown Fairfield as an attractive, lively main street environment, a character based on a mix of specialty retail, cultural, entertainment, office, service, and restaurant uses. Residential land uses may be appropriate in the CD zoning district as part of a mixed-use project.

CM (Commercial Mixed) District – The CM zoning district applies to the transitional areas surrounding Downtown Fairfield and areas identified by the General Plan as Mixed Use. In the case of the latter, permitted uses are to be consistent with the General Plan description for each property. For areas surrounding Downtown, uses in the CM zone will provide a compatible mixture of commercial and residential uses that serves as a transition between Downtown and adjacent residential areas. According to the Zoning Ordinance, each of the following residential uses is permitted in the CM district:

boardinghouse, community care facility, duplex, duet, multi-family dwelling, single-family detached dwelling, and transitional housing.

CC (Commercial Community) District – The CC zoning district applies to commercial areas of the city where retail goods and services are available to serve neighborhood and community-wide needs. Typical land uses include larger shopping centers, specialty shopping centers, and other retail establishments that serve the community at large. Residential land uses may be appropriate, particularly as part of a mixed-use development.

CT (Commercial Thoroughfare) District – The CT zoning district applies to portions of West Texas Street, North Texas Street, and Parker Road characterized by a mixture of small, individual multi-tenant commercial buildings, shopping centers, automobile services and sales, and fast-food restaurants. Residential land uses may be appropriate, particularly as part of a mixed-use development.

CO (Commercial Office) District – The CO zoning district is applied to areas intended for office uses and related services. Land uses include professional offices, medical offices and related services, administrative offices, banks and other financial institutions, and related business support services. Personal services and small-scale commercial and retail establishments may be permitted as supporting land uses. Residential land uses are appropriate as part of a mixed-use project.

CN (Commercial Neighborhood) District – The CN zoning district provides areas for convenient neighborhood access to daily goods and services. Typical uses include grocery stores, banks, dry cleaners, and restaurants. Residential land uses may be appropriate, particularly as part of a mixed-use development.

Tables 7-1 and 7-2 below detail the development regulations for maximum density, minimum lot area, minimum lot dimensions, minimum dwelling unit size, maximum floor area ratio, and maximum building height for the applicable zoning districts.

**TABLE 7-1
RVL, RL, AND RLM DISTRICT DEVELOPMENT REGULATIONS**

Regulations	Zoning District							
	RVL:40	RVL:20	RVL:15	RL:10	RL:8	RLM:6	RLM:5	RLM:4.5
Density Range (maximum units per gross developable acre)	up to 1	up to 1.75	up to 2.5	2.5 to 3	2.5 to 4.5	4.5 to 5	4.5 to 6	4.5 to 7
Lot Area (square feet)								
Minimum	40,000	20,000	15,000	10,000	8,000	6,000	5,000	4,500
Average for new subdivision (15% above min. lot area)	40,000	23,000	17,250	11,500	9,200	6,900	5,800	5,200
Lot Dimensions (feet)								
Minimum Width								
Interior lot	120	100	90	80	70	60	50	45
Corner lot	130	110	100	85	75	65	55	50
Depth	150	130	120	110	100	100	100	100
Minimum Dwelling Unit Size (square feet)	960							
Maximum Floor Area Ratio	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Setbacks (feet)								
Front								
To habitable portion of bldg. or side entry garage	30	25	20	20	15	15	15	15
To garage opening directly toward street	35	30	25	25	18	18	18	18
Street side yard	30	20	20	15	15	10	10	10
Interior side yard								
Minimum one side	15	10	10	10	5	5	5	5
Total for both sides	40	30	20	20	15	15	10	10
Rear	40	30	25	25	20	20	20	15
Building height limits (maximum)	35							

Source: City of Fairfield Zoning Ordinance

**TABLE 7-2
MULTI-FAMILY RESIDENTIAL DEVELOPMENT REGULATIONS**

Regulations	Zoning District			
	RLM	RM	RH	RVH
Site Planning				
Density range (maximum dwelling units per acre)	up to 8	8 to 15	15 to 22	22 to 32
Lot dimensions (minimum for new subdivision)				
Area (acres)	1	3	3	3
Width/depth (feet)	150/150	200/200	200/200	200/200
Setbacks				
From any property line abutting a road				
To habitable portion of building	20 feet average, 15 feet minimum			
To parking or drive aisle (including carport or garage)	15 feet average, 10 feet minimum			
From any interior property line				
To habitable building	15 feet			
To accessory structure, building or parking	5			
Building Height Limits				
Principal structure and additions	35	35	45	45

Source: City of Fairfield Zoning Ordinance

Barriers to Housing Types

The City of Fairfield has many zoning districts that permit a variety of housing types. Permitting different types of housing is essential to providing a full range of housing choice. Some of the housing types include single-family residential housing, multi-family residential housing, residential accessory dwelling units, mobile homes, duplexes, and residential care homes. **Table 7-3** shows the housing types permitted in the various zoning districts in Fairfield. No significant barriers were identified for any of the housing types listed below.

**TABLE 7-3
HOUSING TYPES PERMITTED BY ZONING DISTRICT**

Residential Land Uses	Zoning District														
	RVL	RL	RLM	RM	RH	RVH	CD	CDC	CN	CO	CS	CT	CC	CR	CM
Accessory structures and improvements	P	P	P	P	P	P	-	-	-	-	-	-	-	-	-
Boarding houses	-	-	-	-	C	C	C	-	-	-	-	-	-	-	P
Community care facilities	P	P	P	P	P	P	C	-	-	-	-	C	C	-	P
Congregate care facility	-	C	C	P	P	P	C	-	-	C	-	C	C	-	-
Duplex	-	C	P	P	P	-	-	-	C	C	-	C	C	-	P
Dwelling, multi-family	-	-	C	P	P	P	C	-	C	-	-	C	C	-	P
Dwellings, single-family detached	P	P	P	C	C	-	C	-	C	C	-	C	C	-	P
Homeless shelters	-	-	-	-	-	-	-	-	-	-	C	C	C	-	C
Mobile home parks	C	C	C	C	C	C	-	-	-	-	-	-	-	-	-
Second dwelling units	P	P	P	P	-	-	-	-	-	-	-	-	-	-	-
Transitional housing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	P

Source: City of Fairfield Zoning Ordinance, 2009

P = Permitted use C = Conditional use permit required - = Not permitted

Residential Care Facilities, Transitional Housing, and Housing for the Homeless

Permitting residential care facilities, transitional housing, and housing that serves the homeless is essential to fair housing choice. The City’s requirements for community care facilities serving over six persons and emergency shelters conform to state law and are not found to be restrictive. The City has plans to amend the Zoning Ordinance to include the definition of both transitional and supportive housing by June 2011.

Community Care Facilities (Group Homes) – Community care facilities are permitted by right in all residential zoning districts as well as in the CM (Commercial Mixed) zoning district. The City does not limit the number of residents in such homes (the City defers to state regulations in such cases), nor does the City’s Zoning Ordinance impose occupancy limits on unrelated individuals. No public hearing or administrative action other than ministerial approval is required for use of existing housing units as a community care facility. Construction of new single-family homes that may be used for a community care facility is treated like all other single-family homes and requires a “Minor Discretionary Approval,” which requires public notice but no hearing.

Emergency Shelters – The City allows emergency shelters in the CS, CC, CT, and CM zoning districts with a conditional use permit. Program HO 6.2A of the City’s 2009 Housing Element states that the City will amend the Zoning Ordinance to allow emergency shelters as a permitted use (without a conditional use permit or other discretionary review) in the Light Industrial zoning district. This will be completed by June 2011. Many sites within the Light Industrial district have access to public transportation and are located within close proximity to the Solano County office of the Health and Social Services Department, making access to County social services convenient to those using the shelter. The City also has plans for the development of the Bridge-to-Life Center in the Light Industrial district.

Transitional Housing – Under the current land use ordinance, transitional housing is allowed by right in the Commercial zoning (CM) districts. Program HO 6.2B of the City’s 2009 Housing Element states that in an effort to clarify the zoning code and therefore facilitate these housing types, the City will amend the Zoning Ordinance to include current definitions of transitional housing and supportive housing and list both transitional and supportive housing as permitted uses within residential zoning districts. This will be completed by June 2011.

Barriers to Affordable Housing

The permitted uses in residential zoning districts available in the City of Fairfield do not contain specific limits applicable to affordable housing or “low-rent” housing.

Conditional Use Permitting

A conditional use permit is required to permit some types of housing in certain districts. The process for obtaining a conditional use permit or variance was reviewed, and the process was not found to be a constraint to the development of housing.

Accessibility and ADA Compliance

Improvements to residences to bring them into compliance with Americans with Disabilities Act (ADA) regulations typically require only a building permit and ministerial review by Planning staff. For the few improvements that require adjustments to zoning standards, the Zoning Ordinance includes an established process that complies with state planning law. Multi-family housing will typically require only administrative-level approvals if exterior changes to the building are necessary.

The City of Fairfield implements the California Building Standards Code (CBSC), which incorporates by reference the Uniform Building Code (UBC). The CBSC contains specific but flexible guidance regarding improvements necessary for accessibility to persons with physical disabilities.

The City of Fairfield’s building codes have not been found to limit the ability to provide or improve accessibility to residential structures. Fairfield is for the most part a newer community, and few constraints have arisen with implementation of the CBSC. Building Division staff is familiar with the code and can provide advice to homeowners and

contractors interested in meeting accessibility requirements. For example, while no permit is typically required for a ramp, staff can assist interested persons to design a ramp to meet their needs.

There are two approaches to housing design for mobility impairment: adaptability and accessibility. Adaptable housing is a design concept in which a dwelling unit contains design features that allow for accessibility and use by mobility-impaired individuals with only minor modifications. An accessible unit has the actual special features (e.g., grab bars and special cabinetry) installed in the house.

To address the need for the adaptability and accessibility of housing by mobility-impaired individuals, the California Department of Housing and Community Development has adopted a series of requirements for new rental housing. These regulations implement most of the requirements of federal law for federally financed housing projects, plus several additional requirements. California law requires that 5 percent of the dwelling units in a newly constructed apartment building, hotel, motel, lodge, or other rental project include design features for adaptable use by mobility-impaired individuals.

The Fairfield Building Division is charged with implementing state requirements for accessibility, as well as the City's adopted CBSC requirements. The state requirements address exterior and interior design features, such as walkways leading to a dwelling unit, the gradient of the access way to the main entrance, changes in level, entry width, threshold height, ramp and landing design, corridor widths, types of door locks and latches, electrical outlet and switch heights, bathroom configuration and clear space, ability to install grab bars in bathrooms, knee space under lavatories and sinks, the height of countertops, the configuration of a kitchen, and other aspects of housing design.

Available Vacant Land

According to the City's adopted 2009 Housing Element, the City of Fairfield has adequate vacant land zoned appropriately to provide housing types needed to meet the needs of all income groups. A review of the Housing Element and of the vacant lands map showed that there was adequate land available. Application of land use designations are disbursed throughout the city, and no particular pattern of vacant land use designations was found to correspond to areas of poverty or racial concentration.

7.2 AFFORDABLE HOUSING RESOURCES IN FAIRFIELD

Assisted Housing Projects

The City of Fairfield has a significant number of assisted rental housing units totaling 1,671 units, of which 1,261 units are for families, 381 are for seniors, and 29 are for special needs groups. The inventory includes units assisted under federal, state, and local programs (see **Table 7-4**).

**TABLE 7-4
ASSISTED HOUSING INVENTORY**

Project Name	Tenant Type	Assisted Units	Funding Source
Monument Arms	Family	137	Tax Credit, Section 8
The Groves	Family	61	Tax Credit
Stoneybrook	Family	90	CDBG, HOME
Woodside Court	Family	127	Tax Credit
Woodsong	Family	116	Tax Credit, Section 8
San Marco	Family	5	HOME
Filmore Street Apartments	Family	12	HOME,CDBG
Sunset Creek	Family	76	Tax Credit, RDA
Fairfield Vista	Family	60	Tax Credit
Quail Terrace	Family	26	CalHFA
Sheffield Greens	Family	26	CalHFA
Parkside Villa	Family	64	Section 8
Rockwell Manor	Family	64	Section 8
Orchard Family Crossing	Family	99	HOME, RDA, CDBG
Gateway Village	Family	56	HOME, RDA, CDBG, Tax Credit
Union Square	Family	56	HOME, RDA, CDBG, Tax Credit, MHP
Dover Park	Family	178	RDA, Tax Exempt Bond
Jackson Street Apartments	Family	8	HOME, RDA, CDBG
Total Family Assisted Units		1,261	
Parkway Plaza	Senior	99	202 Elderly, Section 8
Dover Woods	Senior	198	Tax Credit
Senior Manor	Senior	84	RDA
Total Senior Assisted Units		381	
Laurel Gardens	Special Needs	29	HOME, RDA, CDBG, Tax Credit, MHP
Total Special Needs Assisted Units		29	
Total Assisted Units		1,671	

Source: City of Fairfield, 2008; California Housing Partnership Corporation, August 2008

Resources and Incentives for Affordable Housing

Efforts by the City to assist in the development, rehabilitation, and preservation of affordable housing would utilize organizational and financial types of resources. **Table 7-5** includes local, state, and federal housing programs that are valuable resources in assisting in the development of affordable housing, preservation of at-risk housing, and for housing rehabilitation.

**TABLE 7-5
AFFORDABLE HOUSING RESOURCES AND INCENTIVES**

Program Name	Description	Eligible Activities
Community Development Block Grant (CDBG)	Grants awarded to cities on a formula basis for housing and community development activities primarily benefiting low- and moderate-income households. The City of Fairfield has been a CDBG entitlement city since 1975. The City of Fairfield allocated approximately \$224,000 in CDBG funds toward its rehabilitation program for FY 2007–2008.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Homebuyer assistance • Economic development • Homeless assistance • Public services
HOME	Grant program awarded to City on a competitive basis for housing activities.	<ul style="list-style-type: none"> • New construction • Acquisition • Rehabilitation • Homebuyer assistance • Rental assistance
Silent Loan Program	This program, funded with HOME or CalHOME funds, provides deferred loans to assist low-income first-time homebuyers to purchase homes.	<ul style="list-style-type: none"> • First-time homebuyer assistance
Mortgage Credit Certificate Program	The Mortgage Credit Certificate (MCC) program assists first-time homebuyers with the purchase of existing or new homes in the cities of Fairfield, Suisun City, Dixon, and Rio Vista. The MCC tax credit reduces the federal income tax (not state) of borrowers purchasing qualified homes. The tax credit is equal to 15% of the annual interest paid on the mortgage loan. Maximum purchase price cannot exceed \$477,355.	<ul style="list-style-type: none"> • First-time homebuyer assistance
Section 8 Housing Choice Vouchers	Rental assistance payments to owners of private market-rate units on behalf of low-income (50% MFI) tenants. Administered by the Fairfield Housing Authority.	<ul style="list-style-type: none"> • Rental assistance
Section 8 – HVC Homeownership	Housing Assistance Payments (HAP) are made directly to the lender. A qualified participant must be a first-time homeowner; must be currently employed on a full-time basis and continuously employed full-time for at least one year; and must complete a pre-assistance homeownership and housing counseling program. In FY 2006, Section 8 Homeownership received \$120,000 to assist qualified applicants.	<ul style="list-style-type: none"> • First-time homebuyer assistance • Down payment assistance
Low-Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> • New construction • Rehabilitation

Analysis of Impediments to Fair Housing Choice

Program Name	Description	Eligible Activities
Multi-Family Housing Program (MHP)	Deferred payment loans to local governments, nonprofit and for-profit developers for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households. Two funding rounds annually through 2009.	<ul style="list-style-type: none"> • New construction • Rehabilitation • Preservation • Conversion of nonresidential to rental • Social services within project
Multi-family Housing Program – Supportive Housing	Deferred payment loans for rental housing with supportive services for the disabled who are homeless or at risk of homelessness. Two funding rounds annually through 2009.	<ul style="list-style-type: none"> • New construction • Rehabilitation • Preservation • Conversion of nonresidential to rental • Social services within project
CalHome	Grants to cities and nonprofit developers to offer homebuyer assistance, including down payment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects. One funding round annually through 2011.	<ul style="list-style-type: none"> • Predevelopment, site development, site acquisition • Rehabilitation • Acquisition/rehab • Down payment assistance • Mortgage financing • Homebuyer counseling
CalHFA Homebuyer's Down Payment Assistance Program	CalHFA makes below market-rate loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	<ul style="list-style-type: none"> • Homebuyer assistance
Redevelopment Housing Fund	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by state law. The Fairfield Redevelopment Agency Implementation Plan (2007) estimates \$7 million will be contributed to the Low/Mod Housing Fund annually.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • New construction
Redevelopment Agency Homeownership Projects	The agency provides affordable homeownership opportunities through redevelopment projects, such as Providence Walk or the Siena at Green Valley Project. The agreements between the agency and developers require developers to build a certain number of affordable homes. The agency typically provides deferred loans to help make the homes more affordable to low- or moderate-income buyers.	<ul style="list-style-type: none"> • Homebuyer assistance
Rental Housing Rehabilitation Program	The program provides below market-rate loans to owners with properties that rent to low- and moderate-income households. The program is funded with redevelopment funds set aside to create and preserve low- and moderate-income housing, Community Development Block Grant funds, and HOME funds. The income limits vary based on funding source.	<ul style="list-style-type: none"> • Rehabilitation

Analysis of Impediments to Fair Housing Choice

Program Name	Description	Eligible Activities
Below-Market Rate (BMR) Program	The City requires developers building detached homes in a Residential Medium Density zone to provide 10% of the homes for sale to moderate-income households at an affordable price. Under the long-term resale restrictions, these homes must remain affordable to and owner-occupied by moderate-income households for 45 years.	<ul style="list-style-type: none"> • New construction (when available) • Resales
Federal National Mortgage Association (Fannie Mae)	<p>Fixed-rate mortgages issued by private mortgage insurers.</p> <p>Mortgages which fund the purchase and rehabilitation of a home.</p> <p>Low down-payment mortgages for single-family homes in underserved low-income and minority cities.</p>	<ul style="list-style-type: none"> • Homebuyer assistance
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to nonprofit and for-profit developers and public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> • New construction
Freddie Mac	HomeWorks – 1st and 2nd mortgages that include rehabilitation loan; City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	<ul style="list-style-type: none"> • Homebuyer assistance combined with rehabilitation

City of Fairfield Density Bonus Options

The City provides incentives to encourage the production of quality housing for lower-income and senior citizen segments of the community in compliance with the General Plan Housing Element and state density bonus law (California Government Code Section 65915). In order to be eligible for a density bonus and other incentives as provided by this Government Code section, a proposed residential development project must consist of five or more units and meet one or more of the following criteria:

- *Very Low-Income Rental Housing.* Five (5) percent of the units are affordable to households whose total household income is less than 50 percent of the county median income (very low-income households).
- *Low-Income Rental Housing.* Ten (10) percent of the units are affordable to households whose total household income is less than 80 percent of the county median income (low-income households).
- *Senior Housing.* Fifty (50) percent of the units are set aside for persons age 62 and older or persons age 55 and older in a residential development consisting of at least 35 dwelling units which is developed for, or substantially rehabilitated or renovated for, senior citizens.
- *Condominiums and Planned Developments (Moderate-Income Households).* Ten (10) percent of the dwelling units in a condominium project or planned development as defined in California Civil Code for persons and families with less than 120 percent of the county median income (moderate-income households).

Developers seeking the incentives are required to submit a written proposal and project plans for Conceptual Review to the Department of Community Development prior to making a formal development application. Incentives offered include the following:

- *Rental Reserve Units.* For projects providing rental reserved units that meet the affordability classifications discussed above, the City will grant a density bonus of at least 20 percent. For projects that provide additional reserved units, additional density bonus shall be provided as follows:
 - *Low-Income Units:* For each 1 percent increase above 10 percent in the percentage of units affordable to lower-income households, the density bonus will be increased by 1.5 percent up to a maximum of 35 percent.
 - *Very Low-Income Units:* For each 1 percent increase above 5 percent in the percentage of units affordable to very low-income households, the density bonus will be increased by 2.5 percent up to a maximum of 35 percent.
- *Condominiums or Planned Unit Developments (Ownership Housing).* Developers of condominium projects or planned unit developments with at least 10 percent of the units affordable to moderate-income households will be granted a density bonus of at least 5 percent. For each 1 percent increase above 10 percent in the percentage of units affordable to moderate-income households, the density bonus will be increased by 1 percent up to a maximum of 35 percent.
- *Land Dedication for Construction of Very Low-Income Units.* When an applicant donates land pursuant to Section 65915(h) to the City, the applicant shall be entitled to a 15 percent or greater density bonus, as provided for in Section 65915(g) of the California Government Code.

A detailed description of all incentives and qualification criteria is contained in Section 25.38, Density Bonus, of the City's Zoning Ordinance.

8. ACTIONS TO AFFIRMATIVELY FURTHER FAIR HOUSING

This section describes the City of Fairfield's recent planned and actual efforts to affirmatively further fair housing.

8.1 ANNUAL ACTION PLANS

The City of Fairfield's Annual Action Plans from 2007 to 2009 describe ways the City will address fair housing issues by promoting fair housing opportunities and equal access to housing. The City's Annual Action Plan FY 2007–2008 includes offering annual landlord workshops to address fair housing and to promote the Housing Choice Voucher program. The City's Citizen Participation section highlights the process by which reasonable accommodations are available to persons with disabilities at public meetings. For non-English-speaking residents that attend public meetings, the City provides translation.

In the FY 2007–2008, FY 2008–2009, and FY 2009–2010 Action Plans, the City planned to affirmatively further fair housing through the following policies and programs:

- 1) Continued outreach to minority residents to encourage participation and education in first-time homebuyer programs.
- 2) Households who effectively establish credit and demonstrate an ability to pay will be able to qualify for home loans from the City regardless of race and ethnicity.
- 3) Predatory lending training and education programs to reduce the number of foreclosure and mortgage defaults by low- and moderate-income first-time homebuyers.

8.2 ANNUAL PERFORMANCE REPORTS (CAPERS)

The City's Consolidated Annual Performance and Evaluation Reports (CAPERS) document actual efforts to affirmatively further fair housing undertaken in a given year.

Specific Efforts

The following specific efforts were undertaken by the City.

2006–07 CAPER

Remedy Discrimination in Housing

In order to remedy discrimination in housing, the City undertook the following:

- Monitored fair housing activities and provided annual updates to the U.S. Department of Housing and Urban Development. Records of fair housing activities were maintained at the Housing Authority office.

Analysis of Impediments to Fair Housing Choice

- Provided the HUD-903 Housing Discrimination Complaint form at the Fairfield Housing Authority lobby in English and Spanish, and also on the City website.
- Provided a copy of the fair housing brochure Fair Housing—It's Your Right to all Section 8 tenants at voucher briefings and to the general public on request.
- Promoted and participated in monthly workshops for owners of rental homes and property managers.
- Provided training to Section 8 tenants who are identified as lacking the skills to appropriately maintain their rental units.
- Increased the number of Section 8 Housing Choice Vouchers available to residents of Fairfield and the number of available units.
- Responded to recurring neighborhood problems by developing a comprehensive neighborhood-based program that involves the Police Department, Code Enforcement, and the Fairfield Housing Authority.

Promoting Fair Housing Rights and Fair Housing Choice

The City promoted Fair Housing Rights and Fair Housing Choice by the following undertakings:

- Attended the local California Apartment Association chapter meetings to encourage landlord participation in the Housing Choice Voucher program.
- Continued membership in the California Apartment Association (CAA). The CAA has monthly meetings and provides an excellent resource for current laws regarding real estate practices.
- Encouraged infill housing projects that utilize existing transportation and services available in the surrounding neighborhood.
- Kept affordable housing, Section 8 rental assistance, and increasing home ownership opportunities to low- and moderate-income families as a high priority in the Five-Year Consolidated Plan.
- Collaborated with developers to set aside affordable housing in new development.
- Continued to leverage multiple financing sources to expand homeownership opportunities using CDBG, CalHome, HOME, and BEGIN funds.
- Used the Family Self-Sufficiency model to develop effective collaborative strategies, which permit families to concentrate on economic independence while other important facets of their lives are also addressed.
- Promoted the first-time homebuyer program to low- and moderate-income families.
- Continued using the Section 8 Homeownership program to move Section 8 assisted families into homeownership.

- Promoted the Section 8 Homeownership program to the local real estate market and lenders.
- Encouraged Section 8 Homeownership program participants to complete pre-purchase education offered by Vallejo Neighborhood Housing Services.

2007–08 CAPER

The 2007–08 CAPER included the continuation of efforts included in the 2006–07 CAPER. In addition, the City made efforts to address residential foreclosures and the impacts on the community that resulted. Specific to fair housing were undertakings to advise homeowners and tenants of their rights during the foreclosure process. The City undertook the following additional actions:

Minimize Negative Impact of Foreclosures to Families and Neighborhoods

- Sponsored foreclosure prevention workshops to families facing foreclosures. Offered workshops and counseling programs in both English and Spanish.
- Ensured that individual housing counseling services were available from Pacific Community Services, Inc. (PCSI) or the Unity Council to families asking for help with foreclosure.
- Implemented and enforced a vacant building ordinance that requires owners of vacant homes to register with the City to ensure regular maintenance.
- Encouraged implementation of a neighborhood watch program in neighborhoods with a high number of vacant homes.
- Offered referrals to Legal Services of Northern California to tenants who were renting properties in foreclosure.
- Developed a security deposit grant program for low-income families renting poverty going into foreclosure.

2008–09 CAPER

Remedy Discrimination in Housing

- Monitored fair housing activities and provide annual updates to the U.S. Department of Housing and Urban Development. Records of fair housing activities are maintained at the Housing Authority office. In the past 18 months there have been three claims filed and all deal with rental issues related to foreclosed property.
- Made available the HUD-903, the housing discrimination complaint form at the Fairfield Housing Authority lobby in English and Spanish, and also on the City website.
- Provided a copy of the HUD brochure, FAIR HOUSING; it's your right, to all Section 8 tenants at voucher briefings and the general public, as requested.

Analysis of Impediments to Fair Housing Choice

- Promoted and participated in landlord workshops for owners or property managers in low and moderate income areas of the City. The Community Development Block Grant (CDBG) provides \$500 per year to facilitate these monthly workshops.
- Provided training to Section 8 tenants who are identified as lacking the skills to appropriately maintain their rental units.
- If offered, the Housing Authority will apply to Increased the number of Section 8 Housing Choice Vouchers available to residents of Fairfield.
- Responded to reoccurring neighborhood problems by developing comprehensive neighborhood-based programming that involve the Police Department, Code Enforcement, Housing Authority, the Community
- Resources Department, Community Services and various community partnerships that include property owners, non-profits and business associations. During 2008 Sunset Creek Apartments was added to the QNT program because of the high number of calls for service to the Police Department.

Promote Fair Housing Right and Fair Housing Choice

- Attended the local California Apartment Association chapter meetings to encourage landlord participation in the Housing Choice Voucher program.
- Continued membership with the California Apartment Association. The CAA has monthly meetings and provides an excellent resource for current laws regarding real estate practices.
- Encouraged infill housing projects that utilize existing transportation and services available in the surrounding neighborhood.
- Maintained affordable housing, Section 8 rental assistance and increasing homeownership opportunities to low and moderate income families as a high priority in the Five Year Five Year Five Year Consolidated Plan FY 2007-2012.
- Collaborated with developers to set-aside affordable housing in new developments.
- Continued to leverage multiple financing sources to expand homeownership opportunities using CDBG, CalHome, HOME and BEGIN funds.
- Used the Family Self-Sufficiency (FSS) model to developed effective collaborative strategies, which permit families to concentrate on economic independence while other important facets of their lives are also addressed. The FSS program with the Section 8 program maintains 50 participants who are working on becoming self-sufficient and future homeowners.
- Promoted the First-Time Homebuyer Program to low and moderate-income families.

- Continued using the Section 8 Homeownership Option to move Section 8 assisted families into homeownership. One family became a new homeowner under this program in 2008-2009.
- Promoted the Section 8 Homeownership program to the local real estate market and lenders.
- Encouraged potential Section 8 Homebuyers Program to complete the First Time Homebuyers class offered by Vallejo Neighborhood Housing Services.

Minimize Negative Impact of Foreclosures to Families and Neighborhoods

- Provide Foreclosure Prevention Workshops to Fairfield homeowners facing foreclosure. The program offers education and counseling for homeowners in crisis to learn about their rights and options regarding foreclosures.
- Protect our neighborhoods from blight and crime associated with vacant and abandoned properties due to foreclosure.
- Educate and advise tenants who are renting homes that go into foreclosure.
- Sponsored Foreclosure Prevention Workshops to families facing foreclosures. Offer workshops and counseling programs in both English and Spanish.
- Ensured individual housing counseling services were available from Pacific Community Services, Inc (PCSI) or the Unity Council to families asking for help with their situation.
- Implemented and enforced a Vacant Building Ordinance that requires owners of vacant homes to register with the City and ensure regular maintenance to minimize the impact on the surrounding neighborhood.
- Encouraged implementation of the Neighborhood Watch program to neighborhoods with a high number of vacant homes to deter crime.
- Offered referrals to Legal Services of Northern California to tenants who are renting properties that are going into foreclosure.
- Developed a Security Deposit Grant Program for low-income families renting property going into foreclosure. The intent is to grant funds to eligible families so they can move to a replacement property after losing their security deposit in the foreclosed property. Six families have received help from this program relocating to a new rental unit in Fairfield.
- In June 2009, the City hired a consultant to revise and update the Analysis of Impediments to Fair Housing Choice. The new plan should be completed and approved by the City Council for implementation during the FY 2010-2011 funding cycle.

General Efforts

The City also documented the following general efforts to further fair housing:

- The Quality Neighborhood Team collaborated with the California Apartment Association (CAA) to offer monthly owner/landlord workshops.
- The Housing Authority continued to promote the Family Self-Sufficiency program by having the maximum number of 50 participants enrolled in the program.
- The City conducted specific outreach to Black/African American and Hispanic residents to encourage participation in first-time homebuyer programs.
- Classes offered to Section 8 participants were highly successful as part of the Family Self-Sufficiency program and during exploration of the Section 8 homeownership option.
- The City expanded bilingual fair housing services and activities to assist the growing Hispanic population to understand their housing rights and the benefits to homeownership.
- The Fairfield Housing Authority continued to implement the Limited English Proficiency (LEP) policy which outlines the agency's efforts to affirmatively communicate with people who need services or information in languages other than English. Important housing-related documents are translated into Spanish and made available in the Housing Authority lobby and on the website.

9. CONCLUSIONS AND RECOMMENDATIONS

The purpose of this analysis is to determine the possible existence of impediments to housing choices based upon race, religion, sex, color, national origin, handicap (disability), or familial status and, where identified, suggest necessary steps to reduce and/or eliminate such impediments. This section discusses those impediments and the corresponding actions identified through the analysis.

The identified impediments are grouped into six categories:

- Demographic Patterns
- Patterns of Section 8 Occupancy
- Policies, Practices, and Procedures Involving Housing and Housing Activities
- Zoning and Land Use Policies, Tax Assessment and Abatement Practices
- Home Mortgage Disclosure Act (HMDA) data
- Fair Housing Complaints and Lawsuits

Within each category the impediment is followed by one or more actions the City of Fairfield plans to undertake to address each impediment. It is important to note that addressing an impediment does not necessarily identify a deficiency. By identifying the presence of an impediment, this analysis is stating the nature of a problem which the City's actions will serve to mitigate. These may be affirmative actions as much as responses to current conditions.

To facilitate reporting of accomplishments and the association of planned activities with impediments and actions to address, each impediment and action is identified by a number. Actions are labeled according to the impediment they address.

Please note that state law requires local jurisdictions in California to assess barriers to affordable housing as part of the General Plan Housing Element. Programs to address impediments to fair housing may be addressed through the implementation of the Housing Element. The City Housing Element was certified by the Department of Housing and Community Development (HCD) in July 2009.

9.1 DEMOGRAPHIC PATTERNS

Overall, this analysis finds a positive fair housing environment in Fairfield. The city's racial and ethnic demographics foster diversity and racial tolerance. Most public and private agencies are actively engaged in efforts to overcome those fair housing challenges that do exist. According to the 2000 Census and the 2008 American Community Survey, a majority of the census blocks were diverse and well integrated.

Impediment 1: Residential segregation by race, ethnicity, or income

- Action 1.1: Annually monitor residential segregation by race or ethnicity, using the U.S. Census as part of the annual CAPER.
- Action 1.2: Provide resources to educate real estate stakeholders (e.g., tenants, homebuyers, real estate agents, brokers) about local, state, and federal fair housing laws and regulations on the Fairfield Housing Authority website and in the lobby of the Housing Authority.
- Action 1.3: Encourage and facilitate landlord workshops for owners or property managers in low- and moderate-income areas of the city. Subject to availability, the City of Fairfield will set aside \$500 per year from the Community Development Block Grant (CDBG) to facilitate landlord workshops.

9.2 PATTERNS OF SECTION 8 OCCUPANCY

Since 2002, the Fairfield Housing Authority has received deconcentration bonus points during their annual HUD audit because the housing units of those receiving assistance were well scattered among a multitude of city neighborhoods. However, this situation can change over time and the effects of racial and economic segregation negatively impact the quality of life for all citizens living in Fairfield.

Impediment 2: Concentration of subsidized housing

- Action 2.1: Annually monitor the location of those receiving Section 8 rental assistance to see if any negative housing patterns emerge related to race or ethnicity.
- Action 2.2: Participate in the local California Apartment Association chapter meetings or other local owner and property manager training, meetings, or seminars to encourage landlord participation in the Housing Choice Voucher program.

9.3 POLICIES, PRACTICES, AND PROCEDURES INVOLVING HOUSING AND HOUSING ACTIVITIES

The current foreclosure crisis that began in 2006 is having a substantial negative impact in many neighborhoods in Fairfield. According to RealtyTrac (www.realtytrac.com), foreclosure rates for May 2010 the City of Fairfield had 341 foreclosed properties which equated to 1 out of every 88 units was in foreclosure.

It is estimated that foreclosures over the next 3 to 5 years will not be due to the structure of home loans, but due to fear of layoffs, unemployment, and underemployment. Fairfield's unemployment rate as of May 2010 was estimated to be 12.9 percent, the highest recorded since 1990.

Impediment 3: High number of foreclosures negatively affecting the quality of residential neighborhoods

- Action 3.1: Provide appropriate legal and financial referrals to Fairfield homeowners facing foreclosure.
- Action 3.2: Provide appropriate legal and financial referrals to educate and protect tenants who are renting homes that go into foreclosure.
- Action 3.3: Maintain annual membership with the California Apartment Association as a resource for current laws regarding real estate law and practices.
- Action 3.4: Encourage neighbors to form a neighborhood watch program to watch for and prevent criminal behavior in vacant homes.
- Action 3.5: Respond to recurring neighborhood problems by developing comprehensive neighborhood-based programming that involves the Fairfield Police Department, Fairfield Code Enforcement, Fairfield Housing Authority, Fairfield Community Development Department, and Fairfield Community Resources Department.
- Action 3.6: Promote various community partnerships that include property owners, nonprofits, and business associations.

9.4 ZONING AND LAND USE POLICIES, TAX ASSESSMENT, AND ABATEMENT PRACTICES

Due to the high number of foreclosures, there is a large amount of affordable housing on the market. The slowdown in affordable housing development can be attributed to the overall decline in the housing market and a contraction of new housing and rental construction. Fairfield reviewed its tax policies, land use controls, zoning ordinances and subdivision regulations, growth limits, building codes, building fees, and charges, and found that these practices did not pose significant barriers to affordable housing development.

Impediment 4: Reduce administrative barriers to affordable housing

- Action 4.1: Reduce developer fees in exchange for affordability covenants.
- Action 4.2: Improve infrastructure in targeted neighborhoods using CDBG funding when available.
- Action 4.3: Provide staff support in targeted neighborhoods to offer or assist with resident meetings, tenant services, and neighborhood improvements as funding allows.
- Action 4.4: Apply for state or federal funding to acquire, rehabilitate, and re-sell foreclosed property to low-income homebuyers.

9.5 FAIR HOUSING COMPLAINTS AND LAWSUITS

The most frequent fair housing complaint in 2009 was the problem of rental housing going into foreclosure, leaving the renter without a refund of their security deposit.

Impediment 5: Negative financial and social influences on fair housing activity

- Action 5.1: Provide the HUD-903 Housing Discrimination Complaint form in the Fairfield Housing Authority lobby in English and Spanish, and also on the City website to facilitate tenants in foreclosed properties filing complaints.
- Action 5.2: Provide a copy of the fair housing brochure, Fair Housing—It's Your Right, to all Section 8 tenants at voucher briefings or to the general public, as requested to make tenants in foreclosed properties aware of their rights.
- Action 5.3: Annually monitor fair housing activity related to foreclosures to track current trends as part of the annual CAPER.

9.6 HOME MORTGAGE DISCLOSURE ACT (HMDA) DATA

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist in determining whether financial institutions are serving the housing needs of their communities, the needs of public officials in distributing public-sector investments so as to attract private investment to areas where it is needed, and in identifying possible discriminatory lending patterns.

Impediment 6: Discriminatory lending practices

- Action 6.1: Annually monitor the HMDA data for discriminatory lending practices as part of the annual CAPER.
- Action 6.2: Leverage multiple financing sources to expand homeownership opportunities when funding is available.
- Action 6.3: Offer other asset and financial sources for affordable homeownership programs including HOME funds, Below Market Rate (BMR) homes, and Mortgage Credit Certificates (MCC) if available.

**APPENDIX 1: RACIAL AND ETHNIC
POPULATION PERCENTAGES BY BLOCK
GROUP AREAS**

Appendix 1: Racial and Ethnic Population Percentages by Block Group Areas

Census Tract/Block Group	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic
Minimum	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	4.01%
Quartile 1	10.05%	0.00%	5.63%	0.00%	3.68%	5.67%	10.54%
Quartile 2	13.06%	0.45%	9.08%	0.31%	9.26%	7.51%	21.59%
Quartile 3	19.74%	1.31%	13.04%	1.68%	13.65%	10.15%	28.44%
Maximum	28.42%	4.87%	26.07%	5.72%	31.81%	15.33%	44.23%
Countywide	14.45%	0.83%	12.65%	0.81%	7.98%	6.99%	17.64%
Highly Concentrated	28.90%	1.66%	25.29%	1.62%	15.95%	13.98%	35.28%
Block Group 1, Census Tract 2522.01	0.00%	0.00%	1.75%	0.00%	2.17%	5.88%	7.95%
Block Group 2, Census Tract 2522.01	0.00%	0.00%	6.74%	0.00%	0.96%	1.93%	4.01%
Block Group 4, Census Tract 2522.01	11.34%	0.00%	14.36%	0.00%	1.88%	4.93%	9.39%
Block Group 1, Census Tract 2522.02	12.94%	0.11%	19.85%	0.00%	4.55%	8.69%	15.44%
Block Group 2, Census Tract 2522.02	6.29%	0.26%	5.27%	0.00%	9.86%	3.15%	16.41%
Block Group 1, Census Tract 2523.05	0.00%	0.00%	3.99%	0.00%	11.41%	3.61%	15.78%
Block Group 2, Census Tract 2523.05	11.26%	0.00%	10.86%	0.00%	11.92%	6.89%	31.52%
Block Group 3, Census Tract 2523.05	9.87%	0.30%	10.28%	1.37%	2.23%	3.14%	7.39%
Block Group 1, Census Tract 2523.06	11.89%	0.00%	12.14%	0.31%	1.13%	5.82%	8.20%
Block Group 2, Census Tract 2523.06	13.08%	1.17%	7.51%	0.83%	7.18%	6.84%	17.36%
Block Group 1, Census Tract 2523.07	10.14%	0.00%	19.42%	2.48%	4.55%	10.19%	15.78%
Block Group 2, Census Tract 2523.07	8.48%	0.66%	8.58%	0.00%	3.13%	5.20%	8.43%
Block Group 3, Census Tract 2523.07	7.85%	0.43%	13.59%	0.00%	3.44%	3.75%	6.87%
Block Group 1, Census Tract 2523.08	12.23%	0.00%	8.68%	0.00%	2.99%	7.10%	9.97%
Block Group 2, Census Tract 2523.08	19.22%	0.00%	11.21%	0.00%	15.96%	4.26%	27.23%

Appendix 1: Racial and Ethnic Population Percentages by Block Group Areas

Census Tract/Block Group	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic
Block Group 3, Census Tract 2523.08	26.23%	0.53%	7.66%	1.60%	0.00%	10.12%	8.99%
Block Group 4, Census Tract 2523.08	6.85%	0.45%	9.08%	1.62%	3.37%	7.21%	9.55%
Block Group 1, Census Tract 2523.09	11.39%	3.32%	9.83%	0.78%	3.68%	5.52%	16.83%
Block Group 2, Census Tract 2523.09	17.56%	0.54%	20.60%	3.12%	3.69%	7.03%	10.59%
Block Group 3, Census Tract 2523.09	11.79%	0.00%	15.30%	0.00%	9.18%	7.11%	12.51%
Block Group 4, Census Tract 2523.09	20.56%	0.00%	26.07%	1.69%	3.76%	9.72%	8.76%
Block Group 5, Census Tract 2523.09	15.59%	0.00%	16.51%	0.00%	13.77%	4.38%	22.82%
Block Group 1, Census Tract 2524.01	25.37%	0.00%	2.82%	1.07%	31.81%	4.16%	37.45%
Block Group 2, Census Tract 2524.01	5.01%	4.87%	5.70%	1.81%	15.99%	11.96%	37.27%
Block Group 3, Census Tract 2524.01	9.96%	2.03%	1.73%	0.00%	18.90%	10.47%	22.46%
Block Group 4, Census Tract 2524.01	10.28%	3.63%	6.15%	1.81%	8.87%	11.29%	32.66%
Block Group 5, Census Tract 2524.01	14.26%	0.00%	4.63%	0.00%	0.00%	15.33%	19.43%
Block Group 1, Census Tract 2524.02	9.41%	0.58%	8.99%	1.67%	12.99%	12.07%	23.23%
Block Group 2, Census Tract 2524.02	13.06%	1.45%	16.04%	4.11%	18.03%	11.12%	26.21%
Block Group 3, Census Tract 2524.02	14.83%	0.85%	5.84%	0.00%	13.52%	10.04%	27.76%
Block Group 1, Census Tract 2525.01	11.77%	2.33%	10.35%	0.00%	4.79%	15.14%	29.62%
Block Group 2, Census Tract 2525.01	15.69%	1.44%	5.38%	0.00%	10.10%	11.38%	21.59%
Block Group 1, Census Tract 2525.02	10.72%	3.20%	14.85%	0.82%	15.67%	8.66%	26.39%
Block Group 2, Census Tract 2525.02	19.90%	0.00%	5.47%	2.99%	11.52%	7.51%	29.52%
Block Group 1, Census Tract 2526.04	23.97%	0.00%	5.55%	0.00%	3.54%	8.74%	23.14%
Block Group 2, Census Tract 2526.04	25.00%	0.39%	9.76%	0.25%	17.55%	8.78%	31.56%
Block Group 3, Census Tract 2526.04	17.59%	0.53%	4.84%	5.72%	18.65%	1.67%	26.12%

Appendix 1: Racial and Ethnic Population Percentages by Block Group Areas

Census Tract/Block Group	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races	Hispanic
Block Group 1, Census Tract 2526.05	25.67%	4.07%	13.70%	0.98%	10.90%	7.38%	27.07%
Block Group 2, Census Tract 2526.05	13.62%	2.24%	8.36%	2.04%	15.33%	10.07%	25.00%
Block Group 3, Census Tract 2526.05	10.42%	0.00%	0.00%	0.00%	12.82%	9.21%	44.23%
Block Group 1, Census Tract 2526.06	14.02%	1.18%	11.12%	0.86%	20.15%	6.45%	29.12%
Block Group 2, Census Tract 2526.06	11.06%	0.65%	11.15%	0.00%	12.26%	12.72%	29.22%
Block Group 3, Census Tract 2526.06	18.36%	0.61%	10.76%	0.00%	12.77%	13.13%	36.35%
Block Group 1, Census Tract 2526.07	19.58%	0.00%	5.12%	3.24%	9.26%	8.06%	16.79%
Block Group 2, Census Tract 2526.07	16.97%	2.30%	8.29%	3.04%	25.52%	6.68%	42.84%
Block Group 1, Census Tract 2526.08	9.32%	2.56%	6.84%	1.71%	14.22%	12.51%	30.38%
Block Group 2, Census Tract 2526.08	24.81%	0.26%	8.98%	1.26%	7.72%	14.28%	22.00%
Block Group 1, Census Tract 2526.09	20.14%	1.18%	10.13%	0.00%	7.66%	5.12%	15.19%
Block Group 2, Census Tract 2526.09	23.65%	1.18%	13.20%	0.00%	4.14%	8.97%	6.50%
Block Group 3, Census Tract 2526.09	22.68%	0.00%	12.88%	3.18%	3.83%	8.40%	10.49%
Block Group 4, Census Tract 2526.09	28.42%	0.89%	10.99%	0.70%	17.39%	12.86%	34.97%
Block Group 1, Census Tract 2527.03	23.60%	0.00%	16.81%	0.75%	10.69%	5.83%	19.98%
Block Group 1, Census Tract 2527.07	26.57%	0.00%	15.63%	1.84%	4.33%	9.26%	15.39%
Block Group 2, Census Tract 2527.07	8.79%	1.74%	5.38%	0.00%	3.25%	6.61%	8.96%
Block Group 3, Census Tract 2527.07	5.74%	1.83%	1.83%	0.00%	10.43%	0.78%	22.82%